

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	North:	South:	W	N	E	S
Dealer: East	♠ AKJT86	♠ Q32			1 ♥	Pass
Vul: None	♥ A87	♥ 54	Pass	X	2 ♣	Pass
North HCP: 18+2	♦ KJ4	♦ 75	2 ♥	3 ♠	Pass	4 ♣ ¹
South HCP: 6+2	♣ Q	♣ KJ8765	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. limit raise or better in !S			

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ J64	♠ AT9	1 ♠	Pass	Pass	X
Vul: N-S	♥ 976	♥ AQT43	2 ♣	Pass	2 ♠	3 ♥
North HCP: 3	♦ J743	♦ Q6	Pass	Pass	X	All Pass
South HCP: 18+1	♣ J53	♣ AQ6				
Contract: 3 ♥ X South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ985			1 ♦	Pass
Vul: Both	♥ AK987	♥ 642	Pass	X	Pass	1 ♠
North HCP: 18+2	♦ KQ3	♦ JT7	Pass	2 ♥	Pass	3 ♦ ¹
South HCP: 6+1	♣ KQJ63	♣ 52	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			1. limit raise or better in !H			

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ AQ6	1 ♣	Pass	Pass	X
Vul: Both	♥ QJ954	♥ AKT63	1 ♦	Pass	Pass	1 ♥
North HCP: 4+1	♦ T64	♦ K2	X	2 ♣ ¹	Pass	3 ♥
South HCP: 19+1	♣ T96	♣ K83	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			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	North:	South:	W	N	E	S
Dealer: East	♠ AKJT86	♠ Q32			1 ♥	Pass
Vul: None	♥ A87	♥ 54	Pass	X	2 ♣	Pass
North HCP: 18+2	♦ KJ4	♦ 75	2 ♥	3 ♠	Pass	4 ♣ ¹
South HCP: 6+2	♣ Q	♣ KJ8765	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. limit raise or better in !S			

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ J64	♠ AT9	1 ♠	Pass	Pass	X
Vul: N-S	♥ 976	♥ AQT43	2 ♣	Pass	2 ♠	3 ♥
North HCP: 3	♦ J743	♦ Q6	Pass	Pass	X	All Pass
South HCP: 18+1	♣ J53	♣ AQ6				
Contract: 3 ♥ X South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ985			1 ♦	Pass
Vul: Both	♥ AK987	♥ 642	Pass	X	Pass	1 ♠
North HCP: 18+2	♦ KQ3	♦ JT7	Pass	2 ♥	Pass	3 ♦ ¹
South HCP: 6+1	♣ KQJ63	♣ 52	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			1. limit raise or better in !H			

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ AQ6	1 ♣	Pass	Pass	X
Vul: Both	♥ QJ954	♥ AKT63	1 ♦	Pass	Pass	1 ♥
North HCP: 4+1	♦ T64	♦ K2	X	2 ♣ ¹	Pass	3 ♥
South HCP: 19+1	♣ T96	♣ K83	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			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	North:	South:	W	N	E	S
Dealer: East	♠ Q98	♠ A5			1♣	Pass
Vul: E-W	♥ AKJ54	♥ 872	Pass	X	Pass	1♦
North HCP: 19+1	♦ AQ	♦ T9532	Pass	2♥	Pass	3♣ ¹
South HCP: 7+1	♣ QJ6	♣ KT2	Pass	3♥	Pass	4♥
Contract: 4♥ South			All Pass			

1. limit raise or better in !H

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ AKT32	♠ Q9874			1♣	Pass
Vul: Both	♥ -	♥ KJT94	Pass	X	Pass	1♠
North HCP: 20+2	♦ AQJ83	♦ 9	Pass	3♠	Pass	4♠
South HCP: 6+2	♣ KQJ	♣ T6	Pass	4NT ¹	Pass	5♣ ²
Contract: 6♠ North			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	North:	South:	W	N	E	S
Dealer: East	♠ 854	♠ KT96			1♠	Pass
Vul: N-S	♥ KQJ73	♥ 62	Pass	X	2♠	Pass
North HCP: 20+1	♦ AK	♦ JT43	Pass	3♥	All Pass	
South HCP: 4	♣ AK8	♣ 753				
Contract: 3♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ T972	♠ AQ5	1♦	Pass	Pass	X
Vul: N-S	♥ 875	♥ AKQJT	2♦	Pass	Pass	2♥
North HCP: 5+1	♦ 4	♦ 965	Pass	3♦ ¹	Pass	4♥
South HCP: 20+1	♣ KQ943	♣ A2	All Pass			
Contract: 4♥ South			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	North:	South:	W	N	E	S
Dealer: East	♠ Q98	♠ A5			1♣	Pass
Vul: E-W	♥ AKJ54	♥ 872	Pass	X	Pass	1♦
North HCP: 19+1	♦ AQ	♦ T9532	Pass	2♥	Pass	3♣ ¹
South HCP: 7+1	♣ QJ6	♣ KT2	Pass	3♥	Pass	4♥
Contract: 4♥ South			All Pass			

1. limit raise or better in !H

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ AKT32	♠ Q9874			1♣	Pass
Vul: Both	♥ -	♥ KJT94	Pass	X	Pass	1♠
North HCP: 20+2	♦ AQJ83	♦ 9	Pass	3♠	Pass	4♠
South HCP: 6+2	♣ KQJ	♣ T6	Pass	4NT ¹	Pass	5♣ ²
Contract: 6♠ North			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	North:	South:	W	N	E	S
Dealer: East	♠ 854	♠ KT96			1♠	Pass
Vul: N-S	♥ KQJ73	♥ 62	Pass	X	2♠	Pass
North HCP: 20+1	♦ AK	♦ JT43	Pass	3♥	All Pass	
South HCP: 4	♣ AK8	♣ 753				
Contract: 3♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ T972	♠ AQ5	1♦	Pass	Pass	X
Vul: N-S	♥ 875	♥ AKQJT	2♦	Pass	Pass	2♥
North HCP: 5+1	♦ 4	♦ 965	Pass	3♦ ¹	Pass	4♥
South HCP: 20+1	♣ KQ943	♣ A2	All Pass			
Contract: 4♥ South			1. limit raise or better in !H			

North hands

Overcalls in 4th??

Board: 9	♠ AKQ865
Dealer: East	♥ AJ4
Vul: None	♦ J82
HCP: 18+2	♣ K

LHO is dealer.

Board: 10	♠ 97
Dealer: West	♥ KT843
Vul: None	♦ T432
HCP: 6+1	♣ KT

RHO is dealer. You bid second.

Board: 11	♠ AJ5
Dealer: East	♥ A9
Vul: E-W	♦ A96
HCP: 22+1	♣ AKQT2

LHO is dealer.

Board: 12	♠ T7
Dealer: West	♥ Q987
Vul: N-S	♦ QT2
HCP: 6	♣ Q632

RHO is dealer. You bid second.

Board: 13	♠ J73
Dealer: West	♥ 8652
Vul: None	♦ 953
HCP: 5	♣ AT9

RHO is dealer. You bid second.

West (RHO) opens 1♠ if possible.

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AKQ865	♠ T2			1 ♥	Pass
Vul: None	♥ AJ4	♥ T7	Pass	X	Pass	2 ♣
North HCP: 18+2	♦ J82	♦ T63	Pass	3 ♠	Pass	4 ♠
South HCP: 4+2	♣ K	♣ A97654	All Pass			
Contract: 4 ♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ AQJ64	1 ♣	Pass	Pass	X
Vul: None	♥ KT843	♥ A	1 ♠	2 ♥	Pass	2NT
North HCP: 6+1	♦ T432	♦ KQ85	All Pass			
South HCP: 18+1	♣ KT	♣ Q92				
Contract: 2NT South						

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ T763			1 ♦	Pass
Vul: E-W	♥ A9	♥ K8762	Pass	X	1 ♠	Pass
North HCP: 22+1	♦ A96	♦ J	Pass	2 ♣	2 ♦	3 ♣
South HCP: 4+1	♣ AKQT2	♣ 985	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ AJ6	1 ♠	Pass	Pass	X
Vul: N-S	♥ Q987	♥ AKJT2	2 ♠	Pass	Pass	3 ♥
North HCP: 6	♦ QT2	♦ KJ8	All Pass			
South HCP: 21+1	♣ Q632	♣ KJ				
Contract: 3 ♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ J73	♠ AQ6	1 ♠	Pass	Pass	X
Vul: None	♥ 8652	♥ AKJ74	Pass	2 ♥	Pass	3 ♥
North HCP: 5	♦ 953	♦ QT	All Pass			
South HCP: 19+1	♣ AT9	♣ K75				
Contract: 3 ♥ South						

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	North:	South:	W	N	E	S
Dealer: East	♠ AKQ865	♠ T2			1 ♥	Pass
Vul: None	♥ AJ4	♥ T7	Pass	X	Pass	2 ♣
North HCP: 18+2	♦ J82	♦ T63	Pass	3 ♠	Pass	4 ♠
South HCP: 4+2	♣ K	♣ A97654	All Pass			
Contract: 4 ♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ AQJ64	1 ♣	Pass	Pass	X
Vul: None	♥ KT843	♥ A	1 ♠	2 ♥	Pass	2NT
North HCP: 6+1	♦ T432	♦ KQ85	All Pass			
South HCP: 18+1	♣ KT	♣ Q92				
Contract: 2NT South						

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ T763			1 ♦	Pass
Vul: E-W	♥ A9	♥ K8762	Pass	X	1 ♠	Pass
North HCP: 22+1	♦ A96	♦ J	Pass	2 ♣	2 ♦	3 ♣
South HCP: 4+1	♣ AKQT2	♣ 985	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ AJ6	1 ♠	Pass	Pass	X
Vul: N-S	♥ Q987	♥ AKJT2	2 ♠	Pass	Pass	3 ♥
North HCP: 6	♦ QT2	♦ KJ8	All Pass			
South HCP: 21+1	♣ Q632	♣ KJ				
Contract: 3 ♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ J73	♠ AQ6	1 ♠	Pass	Pass	X
Vul: None	♥ 8652	♥ AKJ74	Pass	2 ♥	Pass	3 ♥
North HCP: 5	♦ 953	♦ QT	All Pass			
South HCP: 19+1	♣ AT9	♣ K75				
Contract: 3 ♥ South						

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

	North:	South:	W	N	E	S
Dealer: East	♠ K8	♠ Q96			1♦	Pass
Vul: E-W	♥ AK6	♥ 852	Pass	X	Pass	2♣
North HCP: 20+1	♦ JT7	♦ KQ3	Pass	3♣	Pass	3NT
South HCP: 7	♣ AKQ63	♣ T974	All Pass			

Contract: 3NT South

Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ AKQT74	♠ 98			1♦	Pass
Vul: E-W	♥ AT	♥ Q632	Pass	X	1♥	Pass
North HCP: 18+2	♦ J65	♦ T2	Pass	2♠	Pass	3♦ ¹
South HCP: 5+1	♣ AT	♣ QJ932	Pass	4♠	All Pass	

Contract: 4♠ North

1. limit raise or better in !S

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ 73	♠ KQ85	1♥	Pass	Pass	X
Vul: None	♥ KT32	♥ A65	Pass	2♦	Pass	3♣
North HCP: 7	♦ AT92	♦ 3	All Pass			
South HCP: 19+1	♣ T87	♣ AKQJ9				

Contract: 3♣ South

Board: 17

	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ 975			1♥	Pass
Vul: N-S	♥ AKT	♥ J2	Pass	X	1♠	Pass
North HCP: 18+2	♦ Q65	♦ A873	Pass	3♣	Pass	3♥ ¹
South HCP: 6	♣ AKQT85	♣ J742	Pass	5♣	All Pass	

Contract: 5♣ North

1. limit raise or better in !C

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ AKJT64	1♥	Pass	Pass	X
Vul: Both	♥ 4	♥ AK8	2♥	Pass	Pass	3♠
North HCP: 6+1	♦ J983	♦ A2	Pass	4♥ ¹	Pass	4♠
South HCP: 19+2	♣ KQT62	♣ 93	All Pass			

Contract: 4♠ South

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

	North:	South:	W	N	E	S
Dealer: East	♠ K8	♠ Q96			1♦	Pass
Vul: E-W	♥ AK6	♥ 852	Pass	X	Pass	2♣
North HCP: 20+1	♦ JT7	♦ KQ3	Pass	3♣	Pass	3NT
South HCP: 7	♣ AKQ63	♣ T974	All Pass			

Contract: 3NT South

Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ AKQT74	♠ 98			1♦	Pass
Vul: E-W	♥ AT	♥ Q632	Pass	X	1♥	Pass
North HCP: 18+2	♦ J65	♦ T2	Pass	2♠	Pass	3♦ ¹
South HCP: 5+1	♣ AT	♣ QJ932	Pass	4♠	All Pass	

Contract: 4♠ North

1. limit raise or better in !S

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ 73	♠ KQ85	1♥	Pass	Pass	X
Vul: None	♥ KT32	♥ A65	Pass	2♦	Pass	3♣
North HCP: 7	♦ AT92	♦ 3	All Pass			
South HCP: 19+1	♣ T87	♣ AKQJ9				

Contract: 3♣ South

Board: 17

	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ 975			1♥	Pass
Vul: N-S	♥ AKT	♥ J2	Pass	X	1♠	Pass
North HCP: 18+2	♦ Q65	♦ A873	Pass	3♣	Pass	3♥ ¹
South HCP: 6	♣ AKQT85	♣ J742	Pass	5♣	All Pass	

Contract: 5♣ North

1. limit raise or better in !C

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ AKJT64	1♥	Pass	Pass	X
Vul: Both	♥ 4	♥ AK8	2♥	Pass	Pass	3♠
North HCP: 6+1	♦ J983	♦ A2	Pass	4♥ ¹	Pass	4♠
South HCP: 19+2	♣ KQT62	♣ 93	All Pass			

Contract: 4♠ South

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♦ 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♣ if possible.

Board: 25	♠ AKJT7	LHO is dealer.
Dealer: East	♥ K2	East (LHO) opens 1♦ if possible.
Vul: Both	♦ A76	East (LHO) bids 2♣ 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♦ if possible.
Vul: N-S	♦ Q9	
HCP: 3	♣ 9852	

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AKQ832	♠ 9765			1♣	Pass
Vul: E-W	♥ AK	♥ 9753	Pass	X	1♦	Pass
North HCP: 21+2	♦ K6	♦ 987	Pass	2♠	Pass	3♣ ¹
South HCP: 4	♣ Q76	♣ AT	Pass	3♦ ²	Pass	3NT ³
Contract: 4♠ North			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	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ AKQ76	1♣	Pass	Pass	X
Vul: N-S	♥ 96532	♥ AK4	1♦	Pass	2♣	2♠
North HCP: 3+1	♦ 9543	♦ KJ	All Pass			
South HCP: 21+1	♣ K3	♣ J85				
Contract: 2♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ AKJT7	♠ Q96			1♦	Pass
Vul: Both	♥ K2	♥ T754	Pass	X	2♣	Pass
North HCP: 20+1	♦ A76	♦ 5	2♦	2♠	3♦	3♠
South HCP: 3+1	♣ KQ4	♣ JT752	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ 9765	♠ AQ	1♦	Pass	Pass	X
Vul: N-S	♥ J95	♥ AKQT2	Pass	1♠	Pass	2♥
North HCP: 3	♦ Q9	♦ KJ5	All Pass			
South HCP: 23+1	♣ 9852	♣ A43				
Contract: 2♥ South						

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

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ832	♠ 9765			1♣	Pass
Vul: E-W	♥ AK	♥ 9753	Pass	X	1♦	Pass
North HCP: 21+2	♦ K6	♦ 987	Pass	2♠	Pass	3♣ ¹
South HCP: 4	♣ Q76	♣ AT	Pass	3♦ ²	Pass	3NT ³
Contract: 4♠ North			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

	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ AKQ76	1♣	Pass	Pass	X
Vul: N-S	♥ 96532	♥ AK4	1♦	Pass	2♣	2♠
North HCP: 3+1	♦ 9543	♦ KJ	All Pass			
South HCP: 21+1	♣ K3	♣ J85				
Contract: 2♠ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT7	♠ Q96			1♦	Pass
Vul: Both	♥ K2	♥ T754	Pass	X	2♣	Pass
North HCP: 20+1	♦ A76	♦ 5	2♦	2♠	3♦	3♠
South HCP: 3+1	♣ KQ4	♣ JT752	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ 9765	♠ AQ	1♦	Pass	Pass	X
Vul: N-S	♥ J95	♥ AKQT2	Pass	1♠	Pass	2♥
North HCP: 3	♦ Q9	♦ KJ5	All Pass			
South HCP: 23+1	♣ 9852	♣ A43				
Contract: 2♥ South						

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

North:

♠ K62

South:

♠ QJ943

W N E S

1♦ Pass

Vul: Both

♥ AQJ872

♥ K963

Pass X 1♠ Pass

North HCP: 18+2

♦ A97

♦ 5

 Pass 3♥ Pass 3♠¹

South HCP: 6+1

♣ A

♣ 953

Pass 4♥ All Pass

Contract: 4♥ North

1. limit raise or better in !H

Board: 28

Dealer: West

North:

♠ 875

South:

♠ AJT94

W N E S

1♦ Pass Pass X

Vul: N-S

♥ A96532

♥ KQ8

Pass 1♥ Pass 2♠

North HCP: 5+2

♦ J3

♦ A76

 Pass 3♦¹ Pass 4♠

South HCP: 18+1

♣ 94

♣ A3

All Pass

Contract: 4♠ South

1. limit raise or better in !S

Board: 29

Dealer: East

North:

♠ AKJT7

South:

♠ 53

W N E S

1♦ Pass

Vul: E-W

♥ KQ2

♥ 987

Pass X 1♥ 2♣

North HCP: 19+1

♦ K73

♦ Q42

Pass 2♠ All Pass

South HCP: 7+1

♣ KT

♣ AJ742

Contract: 2♠ North

Board: 30

Dealer: West

North:

♠ 8764

South:

♠ KQ3

W N E S

1♣ Pass Pass X

Vul: None

♥ Q743

♥ A5

Pass 1♥ Pass 2♦

North HCP: 4

♦ 98

♦ AQJ75

All Pass

South HCP: 19+1

♣ Q84

♣ K62

Contract: 2♦ South

Board: 31

Dealer: East

North:

♠ K

South:

♠ J952

W N E S

1♣ Pass

Vul: N-S

♥ AKQ842

♥ T7

Pass X 1♠ Pass

North HCP: 19+2

♦ J62

♦ AT85

 Pass 3♥ Pass 3♠¹

South HCP: 6

♣ AQ4

♣ J87

Pass 4♥ All Pass

Contract: 4♥ North

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

North:

♠ K62

South:

♠ QJ943

W N E S

1♦ Pass

Vul: Both

♥ AQJ872

♥ K963

Pass X 1♠ Pass

North HCP: 18+2

♦ A97

♦ 5

 Pass 3♥ Pass 3♠¹

South HCP: 6+1

♣ A

♣ 953

Pass 4♥ All Pass

Contract: 4♥ North

1. limit raise or better in !H

Board: 28

Dealer: West

North:

♠ 875

South:

♠ AJT94

W N E S

1♦ Pass Pass X

Vul: N-S

♥ A96532

♥ KQ8

Pass 1♥ Pass 2♠

North HCP: 5+2

♦ J3

♦ A76

 Pass 3♦¹ Pass 4♠

South HCP: 18+1

♣ 94

♣ A3

All Pass

Contract: 4♠ South

1. limit raise or better in !S

Board: 29

Dealer: East

North:

♠ AKJT7

South:

♠ 53

W N E S

1♦ Pass

Vul: E-W

♥ KQ2

♥ 987

Pass X 1♥ 2♣

North HCP: 19+1

♦ K73

♦ Q42

Pass 2♠ All Pass

South HCP: 7+1

♣ KT

♣ AJ742

Contract: 2♠ North

Board: 30

Dealer: West

North:

♠ 8764

South:

♠ KQ3

W N E S

1♣ Pass Pass X

Vul: None

♥ Q743

♥ A5

Pass 1♥ Pass 2♦

North HCP: 4

♦ 98

♦ AQJ75

All Pass

South HCP: 19+1

♣ Q84

♣ K62

Contract: 2♦ South

Board: 31

Dealer: East

North:

♠ K

South:

♠ J952

W N E S

1♣ Pass

Vul: N-S

♥ AKQ842

♥ T7

Pass X 1♠ Pass

North HCP: 19+2

♦ J62

♦ AT85

 Pass 3♥ Pass 3♠¹

South HCP: 6

♣ AQ4

♣ J87

Pass 4♥ All Pass

Contract: 4♥ North

1. limit raise or better in !H

North hands

Overcalls in 4th??

Board: 32	♠ AQ
Dealer: East	♥ K94
Vul: E-W	♦ KQ5
HCP: 19+1	♣ KQT98

LHO is dealer.

Board: 33	♠ AT9
Dealer: East	♥ AQJ54
Vul: Both	♦ KQJ6
HCP: 18+1	♣ J

LHO is dealer.

Board: 34	♠ T976
Dealer: South	♥ 9742
Vul: E-W	♦ Q
HCP: 3	♣ JT94

Partner is dealer.

Board: 35	♠ KJT2
Dealer: West	♥ 8653
Vul: None	♦ 874
HCP: 6	♣ QT

RHO is dealer. You bid second.

Board: 36	♠ 874
Dealer: West	♥ J4
Vul: E-W	♦ AJT97
HCP: 7+1	♣ JT5

RHO is dealer. You bid second.

West (RHO) opens 1♥ if possible.

West (RHO) bids 2♥ if possible.

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

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	♥ AJ3	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	♥ AJ3	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	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ QJ54				1♣
Vul: None	♥ 52	♥ JT43	Pass	Pass	X	1♥
North HCP: 2+1	♦ QT965	♦ A3				All Pass
South HCP: 12	♣ 762	♣ AT3				
Contract: 1♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ K982			1♥	Pass
Vul: E-W	♥ AK6	♥ 72	Pass	X	2♦	Pass
North HCP: 19+1	♦ 72	♦ 853	2♥	3♣	All Pass	
South HCP: 6	♣ AQJ95	♣ KT74				
Contract: 3♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ T62	♠ KJ	1♣	Pass	Pass	X
Vul: Both	♥ J8752	♥ AT9	2♣	Pass	Pass	2♦
North HCP: 7+1	♦ A76	♦ KQJT3	Pass	2♥	Pass	3NT
South HCP: 18+1	♣ Q4	♣ A83	All Pass			
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ AJT643	♠ Q5			1♥	Pass
Vul: None	♥ A43	♥ Q95	Pass	X	Pass	2♦
North HCP: 18+2	♦ AK	♦ QT976	Pass	3♣	Pass	4♥ ¹
South HCP: 6+1	♣ Q2	♣ T43	Pass	4♣	All Pass	
Contract: 4♠ North						

1. limit raise or better in !S

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ T94	1♠	Pass	Pass	X
Vul: E-W	♥ QJ862	♥ AK	Pass	2♥	Pass	3♦
North HCP: 6+1	♦ T76	♦ AKQJ9	All Pass			
South HCP: 20+1	♣ KT9	♣ QJ5				
Contract: 3♦ South						

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	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ QJ54				1♣
Vul: None	♥ 52	♥ JT43	Pass	Pass	X	1♥
North HCP: 2+1	♦ QT965	♦ A3				All Pass
South HCP: 12	♣ 762	♣ AT3				
Contract: 1♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ K982			1♥	Pass
Vul: E-W	♥ AK6	♥ 72	Pass	X	2♦	Pass
North HCP: 19+1	♦ 72	♦ 853	2♥	3♣	All Pass	
South HCP: 6	♣ AQJ95	♣ KT74				
Contract: 3♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ T62	♠ KJ	1♣	Pass	Pass	X
Vul: Both	♥ J8752	♥ AT9	2♣	Pass	Pass	2♦
North HCP: 7+1	♦ A76	♦ KQJT3	Pass	2♥	Pass	3NT
South HCP: 18+1	♣ Q4	♣ A83	All Pass			
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ AJT643	♠ Q5			1♥	Pass
Vul: None	♥ A43	♥ Q95	Pass	X	Pass	2♦
North HCP: 18+2	♦ AK	♦ QT976	Pass	3♣	Pass	4♥ ¹
South HCP: 6+1	♣ Q2	♣ T43	Pass	4♣	All Pass	
Contract: 4♠ North						

1. limit raise or better in !S

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ T94	1♠	Pass	Pass	X
Vul: E-W	♥ QJ862	♥ AK	Pass	2♥	Pass	3♦
North HCP: 6+1	♦ T76	♦ AKQJ9	All Pass			
South HCP: 20+1	♣ KT9	♣ QJ5				
Contract: 3♦ South						

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	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ J94			1 ♥	Pass
Vul: None	♥ Q62	♥ 53	Pass	X	2 ♣	Pass
North HCP: 21+1	♦ AKQJ2	♦ 96543	2 ♥	3 ♦	All Pass	
South HCP: 3+1	♣ AK4	♣ Q87				
Contract:	3 ♦ North					

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ 8732			1 ♦	Pass
Vul: N-S	♥ AK	♥ QJT842	Pass	X	2 ♦	Pass
North HCP: 19+2	♦ KT4	♦ 2	Pass	4 ♣	Pass	4 ♥
South HCP: 3+2	♣ KQJ762	♣ 94	All Pass			
Contract:	4 ♥ South					

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AKQ32	1 ♦	Pass	Pass	X
Vul: Both	♥ 7432	♥ AK	1 ♠	2 ♣	Pass	3 ♣
North HCP: 6+1	♦ 762	♦ J94	All Pass			
South HCP: 18+1	♣ KQ975	♣ JT8				
Contract:	3 ♣ South					

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ KQT	♠ J8			1 ♠	Pass
Vul: N-S	♥ AKQ842	♥ J753	Pass	X	Pass	2 ♥
North HCP: 18+2	♦ T7	♦ A865	Pass	4 ♥	All Pass	
South HCP: 8	♣ A6	♣ Q98				
Contract:	4 ♥ North					

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ AKQ43	♠ 972			1 ♣	Pass
Vul: Both	♥ Q93	♥ 864	Pass	X	1 ♥	Pass
North HCP: 20+1	♦ AK	♦ QJ53	Pass	1 ♠	2 ♣	2 ♥ ¹
South HCP: 6	♣ QT7	♣ K95	Pass	3 ♠	Pass	4 ♠
Contract:	4 ♠ South		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	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ J94			1 ♥	Pass
Vul: None	♥ Q62	♥ 53	Pass	X	2 ♣	Pass
North HCP: 21+1	♦ AKQJ2	♦ 96543	2 ♥	3 ♦	All Pass	
South HCP: 3+1	♣ AK4	♣ Q87				
Contract: 3 ♦	North					

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ 8732			1 ♦	Pass
Vul: N-S	♥ AK	♥ QJT842	Pass	X	2 ♦	Pass
North HCP: 19+2	♦ KT4	♦ 2	Pass	4 ♣	Pass	4 ♥
South HCP: 3+2	♣ KQJ762	♣ 94	All Pass			
Contract: 4 ♥	South					

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AKQ32	1 ♦	Pass	Pass	X
Vul: Both	♥ 7432	♥ AK	1 ♠	2 ♣	Pass	3 ♣
North HCP: 6+1	♦ 762	♦ J94	All Pass			
South HCP: 18+1	♣ KQ975	♣ JT8				
Contract: 3 ♣	South					

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ KQT	♠ J8			1 ♠	Pass
Vul: N-S	♥ AKQ842	♥ J753	Pass	X	Pass	2 ♥
North HCP: 18+2	♦ T7	♦ A865	Pass	4 ♥	All Pass	
South HCP: 8	♣ A6	♣ Q98				
Contract: 4 ♥	North					

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ AKQ43	♠ 972			1 ♣	Pass
Vul: Both	♥ Q93	♥ 864	Pass	X	1 ♥	Pass
North HCP: 20+1	♦ AK	♦ QJ53	Pass	1 ♠	2 ♣	2 ♥ ¹
South HCP: 6	♣ QT7	♣ K95	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠	South		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	North:	South:	W	N	E	S
Dealer: West	♠ K852	♠ 763	1 ♥	Pass	Pass	X
Vul: E-W	♥ 73	♥ AKJ	1 ♠	Pass	2 ♥	3 ♣
North HCP: 3	♦ T964	♦ A2	All Pass			
South HCP: 19+1	♣ 985	♣ AKT72				
Contract: 3 ♣ South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ86	♠ T4	1 ♦ Pass			
Vul: None	♥ 96	♥ KT42	Pass	X	1 ♥	Pass
North HCP: 19+2	♦ AQ6	♦ 543	Pass	2 ♠	Pass	3 ♠
South HCP: 4	♣ K4	♣ J963	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ J863	♠ AKQT7	1 ♣	Pass	Pass	X
Vul: Both	♥ J65	♥ A72	1 ♦	Pass	2 ♣	2 ♠
North HCP: 5	♦ QT54	♦ K8	Pass	3 ♣ ¹	Pass	4 ♠
South HCP: 18+1	♣ JT	♣ Q98	All Pass			
Contract: 4 ♠ South			1. limit raise or better in !S			

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ AKQ872	♠ 543	1 ♥ Pass			
Vul: N-S	♥ AQ2	♥ J6	Pass	X	2 ♥	3 ♦
North HCP: 19+2	♦ J	♦ AKT943	Pass	3 ♠	Pass	4 ♠
South HCP: 8+2	♣ K52	♣ 97	Pass	4NT ¹	Pass	5 ♦ ²
Contract: 6 ♠ North			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	North:	South:	W	N	E	S
Dealer: West	♠ K852	♠ 763	1 ♥	Pass	Pass	X
Vul: E-W	♥ 73	♥ AKJ	1 ♠	Pass	2 ♥	3 ♣
North HCP: 3	♦ T964	♦ A2	All Pass			
South HCP: 19+1	♣ 985	♣ AKT72				
Contract: 3 ♣ South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ86	♠ T4	1 ♦ Pass			
Vul: None	♥ 96	♥ KT42	Pass	X	1 ♥	Pass
North HCP: 19+2	♦ AQ6	♦ 543	Pass	2 ♠	Pass	3 ♠
South HCP: 4	♣ K4	♣ J963	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ J863	♠ AKQT7	1 ♣	Pass	Pass	X
Vul: Both	♥ J65	♥ A72	1 ♦	Pass	2 ♣	2 ♠
North HCP: 5	♦ QT54	♦ K8	Pass	3 ♣ ¹	Pass	4 ♠
South HCP: 18+1	♣ JT	♣ Q98	All Pass			
Contract: 4 ♠ South			1. limit raise or better in !S			

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ AKQ872	♠ 543	1 ♥ Pass			
Vul: N-S	♥ AQ2	♥ J6	Pass	X	2 ♥	3 ♦
North HCP: 19+2	♦ J	♦ AKT943	Pass	3 ♠	Pass	4 ♠
South HCP: 8+2	♣ K52	♣ 97	Pass	4NT ¹	Pass	5 ♦ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

North hands

Overcalls in 4th??

Board: 56	♠ J6	RHO is dealer. You bid second.
Dealer: West	♥ T82	West (RHO) opens 1♠ if possible.
Vul: None	♦ K9852	
HCP: 6+1	♣ Q93	

Board: 57	♠ A	LHO is dealer.
Dealer: East	♥ QJ5	East (LHO) opens 1♦ if possible.
Vul: Both	♦ AJ9	
HCP: 19+2	♣ AQJT87	

Board: 58	♠ Q98	RHO is dealer. You bid second.
Dealer: West	♥ T4	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ JT964	West (RHO) bids 2♣ if possible.
HCP: 3+1	♣ T63	East (LHO) bids 2♥ if possible.

Board: 59	♠ AK73	LHO is dealer.
Dealer: East	♥ AKQJ6	East (LHO) opens 1♣ if possible.
Vul: Both	♦ A	
HCP: 23+1	♣ QT5	

Board: 60	♠ JT	RHO is dealer. You bid second.
Dealer: West	♥ T9632	West (RHO) opens 1♠ if possible.
Vul: None	♦ J76	West (RHO) bids 2♠ if possible.
HCP: 2+1	♣ 762	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ K43	1 ♠	Pass	Pass	X
Vul: None	♥ T82	♥ AKJ97	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ K9852	♦ A3		All Pass		
South HCP: 19+1	♣ Q93	♣ A65				
Contract: 2 ♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ Q985		1 ♦	Pass	
Vul: Both	♥ QJ5	♥ K9842	Pass	X	Pass	1 ♠
North HCP: 19+2	♦ AJ9	♦ T7	Pass	3 ♣	Pass	3 ♦ ¹
South HCP: 5+1	♣ AQJT87	♣ 54	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						1. limit raise or better in !C

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ Q98	♠ AKJT52	1 ♥	Pass	Pass	X
Vul: N-S	♥ T4	♥ A87	2 ♣	Pass	2 ♥	3 ♠
North HCP: 3+1	♦ JT964	♦ 87		All Pass		
South HCP: 19+2	♣ T63	♣ AK				
Contract: 3 ♠ South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ AK73	♠ J98		1 ♣	Pass	
Vul: Both	♥ AKQJ6	♥ T32	Pass	X	Pass	1 ♦
North HCP: 23+1	♦ A	♦ JT875	Pass	2 ♥	All Pass	
South HCP: 2+1	♣ QT5	♣ 32				
Contract: 2 ♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ AK6	1 ♠	Pass	Pass	X
Vul: None	♥ T9632	♥ 74	2 ♠	Pass	Pass	3 ♦
North HCP: 2+1	♦ J76	♦ AKQ83		All Pass		
South HCP: 21+1	♣ 762	♣ KQ8				
Contract: 3 ♦ South						

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	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ K43	1 ♠	Pass	Pass	X
Vul: None	♥ T82	♥ AKJ97	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ K9852	♦ A3		All Pass		
South HCP: 19+1	♣ Q93	♣ A65				
Contract: 2 ♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ Q985		1 ♦	Pass	
Vul: Both	♥ QJ5	♥ K9842	Pass	X	Pass	1 ♠
North HCP: 19+2	♦ AJ9	♦ T7	Pass	3 ♣	Pass	3 ♦ ¹
South HCP: 5+1	♣ AQJT87	♣ 54	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						1. limit raise or better in !C

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ Q98	♠ AKJT52	1 ♥	Pass	Pass	X
Vul: N-S	♥ T4	♥ A87	2 ♣	Pass	2 ♥	3 ♠
North HCP: 3+1	♦ JT964	♦ 87		All Pass		
South HCP: 19+2	♣ T63	♣ AK				
Contract: 3 ♠ South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ AK73	♠ J98		1 ♣	Pass	
Vul: Both	♥ AKQJ6	♥ T32	Pass	X	Pass	1 ♦
North HCP: 23+1	♦ A	♦ JT875	Pass	2 ♥	All Pass	
South HCP: 2+1	♣ QT5	♣ 32				
Contract: 2 ♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ AK6	1 ♠	Pass	Pass	X
Vul: None	♥ T9632	♥ 74	2 ♠	Pass	Pass	3 ♦
North HCP: 2+1	♦ J76	♦ AKQ83		All Pass		
South HCP: 21+1	♣ 762	♣ KQ8				
Contract: 3 ♦ South						

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	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ J643			1 ♠	Pass
Vul: Both	♥ A	♥ QT97	Pass	X	2 ♥	Pass
North HCP: 20+1	♦ AKQ9	♦ 65	Pass	3 ♣	3 ♥	Pass
South HCP: 3	♣ AQJ95	♣ T87	Pass	3 ♠ ¹	Pass	4 ♣
Contract: 4 ♣ South			All Pass			

1. strength cue bid

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ AKQ4	♠ J82			1 ♣	Pass
Vul: E-W	♥ T	♥ AJ62	Pass	X	1 ♥	Pass
North HCP: 18+1	♦ AQJ62	♦ 9743	Pass	X	Pass	2 ♦
South HCP: 6	♣ Q83	♣ T9	Pass	3 ♦	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ JT982	♠ AKQ75	1 ♦	Pass	Pass	X
Vul: None	♥ Q75	♥ AK	Pass	1 ♠	Pass	3 ♠
North HCP: 6+1	♦ 75	♦ Q98	All Pass			
South HCP: 18+1	♣ K54	♣ 987				
Contract: 3 ♠ South			All Pass			

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ J952	♠ AK	1 ♦	Pass	Pass	X
Vul: E-W	♥ Q75	♥ A42	1 ♥	Pass	Pass	2 ♣
North HCP: 4+1	♦ 8	♦ A93	Pass	2 ♦ ¹	Pass	3 NT
South HCP: 22+1	♣ J9832	♣ AKT54	All Pass			
Contract: 3 NT South			1. limit raise or better in !C			

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ 8632			1 ♥	Pass
Vul: N-S	♥ K94	♥ 2	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ J4	♦ AQ76	Pass	3 ♣	Pass	Pass
South HCP: 6	♣ AKJ95	♣ T763	3 ♥	Pass	Pass	4 ♣
Contract: 4 ♣ South			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	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ J643			1 ♠	Pass
Vul: Both	♥ A	♥ QT97	Pass	X	2 ♥	Pass
North HCP: 20+1	♦ AKQ9	♦ 65	Pass	3 ♣	3 ♥	Pass
South HCP: 3	♣ AQJ95	♣ T87	Pass	3 ♠ ¹	Pass	4 ♣
Contract: 4 ♣ South			All Pass			

1. strength cue bid

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ AKQ4	♠ J82			1 ♣	Pass
Vul: E-W	♥ T	♥ AJ62	Pass	X	1 ♥	Pass
North HCP: 18+1	♦ AQJ62	♦ 9743	Pass	X	Pass	2 ♦
South HCP: 6	♣ Q83	♣ T9	Pass	3 ♦	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ JT982	♠ AKQ75	1 ♦	Pass	Pass	X
Vul: None	♥ Q75	♥ AK	Pass	1 ♠	Pass	3 ♠
North HCP: 6+1	♦ 75	♦ Q98	All Pass			
South HCP: 18+1	♣ K54	♣ 987				
Contract: 3 ♠ South			All Pass			

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ J952	♠ AK	1 ♦	Pass	Pass	X
Vul: E-W	♥ Q75	♥ A42	1 ♥	Pass	Pass	2 ♣
North HCP: 4+1	♦ 8	♦ A93	Pass	2 ♦ ¹	Pass	3 NT
South HCP: 22+1	♣ J9832	♣ AKT54	All Pass			
Contract: 3 NT South			1. limit raise or better in !C			

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ 8632			1 ♥	Pass
Vul: N-S	♥ K94	♥ 2	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ J4	♦ AQ76	Pass	3 ♣	Pass	Pass
South HCP: 6	♣ AKJ95	♣ T763	3 ♥	Pass	Pass	4 ♣
Contract: 4 ♣ South			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	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ K8763			1♦	Pass
Vul: Both	♥ AQT6	♥ K8543	Pass	X	1♠	Pass
North HCP: 19+1	♦ AK4	♦ T8	Pass	X	Pass	2♥
South HCP: 6+2	♣ AQT64	♣ 2	Pass	3♥	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T743			1♥	Pass
Vul: E-W	♥ AJ7	♥ 8	Pass	X	Pass	1♠
North HCP: 18+2	♦ AKJ863	♦ T97	2♥	4♦	Pass	4♥ ¹
South HCP: 7+1	♣ QJT	♣ AK762	X	5♦	All Pass	
Contract: 5♦ North			1. limit raise or better in !D			

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ J875	♠ AKQ64	1♥	Pass	Pass	X
Vul: Both	♥ T	♥ KJ3	2♥	Pass	Pass	2♠
North HCP: 4	♦ 8653	♦ AQ2	Pass	3♥ ¹	Pass	3NT
South HCP: 22+1	♣ QJ98	♣ K3	Pass	4♠	All Pass	
Contract: 4♠ North			1. limit raise or better in !S			

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ 97432	♠ AQT	1♣	Pass	Pass	X
Vul: None	♥ QJ973	♥ K2	1♥	1♠	Pass	4♠
North HCP: 6+2	♦ K8	♦ AQT54	All Pass			
South HCP: 18+1	♣ 6	♣ K53				
Contract: 4♠ South						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ QJ9653	♠ -	1♦	Pass	Pass	X
Vul: Both	♥ 32	♥ AKJ765	Pass	1♠	Pass	3♥
North HCP: 5+2	♦ T86	♦ AQ4	All Pass			
South HCP: 19+2	♣ Q7	♣ AJ52				
Contract: 3♥ South						

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	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ K8763			1♦	Pass
Vul: Both	♥ AQT6	♥ K8543	Pass	X	1♠	Pass
North HCP: 19+1	♦ AK4	♦ T8	Pass	X	Pass	2♥
South HCP: 6+2	♣ AQT64	♣ 2	Pass	3♥	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T743			1♥	Pass
Vul: E-W	♥ AJ7	♥ 8	Pass	X	Pass	1♠
North HCP: 18+2	♦ AKJ863	♦ T97	2♥	4♦	Pass	4♥ ¹
South HCP: 7+1	♣ QJT	♣ AK762	X	5♦	All Pass	
Contract: 5♦ North			1. limit raise or better in !D			

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ J875	♠ AKQ64	1♥	Pass	Pass	X
Vul: Both	♥ T	♥ KJ3	2♥	Pass	Pass	2♠
North HCP: 4	♦ 8653	♦ AQ2	Pass	3♥ ¹	Pass	3NT
South HCP: 22+1	♣ QJ98	♣ K3	Pass	4♠	All Pass	
Contract: 4♠ North			1. limit raise or better in !S			

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ 97432	♠ AQT	1♣	Pass	Pass	X
Vul: None	♥ QJ973	♥ K2	1♥	1♠	Pass	4♠
North HCP: 6+2	♦ K8	♦ AQT54	All Pass			
South HCP: 18+1	♣ 6	♣ K53				
Contract: 4♠ South						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ QJ9653	♠ -	1♦	Pass	Pass	X
Vul: Both	♥ 32	♥ AKJ765	Pass	1♠	Pass	3♥
North HCP: 5+2	♦ T86	♦ AQ4	All Pass			
South HCP: 19+2	♣ Q7	♣ AJ52				
Contract: 3♥ South						

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	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ 9876		1♦	Pass	Pass
Vul: None	♥ AQJ5	♥ T9	X	1♥	Pass	Pass
North HCP: 14	♦ QJ83	♦ 54	X	Pass	Pass	1♠
South HCP: 2+1	♣ 85	♣ QT943	All Pass			
Contract: 1♠ South						

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ AKQ84	♠ J653		1♣	Pass	
Vul: E-W	♥ K54	♥ JT7	Pass	X	1♥	Pass
North HCP: 19+1	♦ AT	♦ 7653	Pass	1♠	Pass	2♣ ¹
South HCP: 4	♣ K32	♣ Q9	Pass	4♠	All Pass	
Contract: 4♠ North			1. limit raise or better in !S			

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ T64	1♠	Pass	Pass	X
Vul: N-S	♥ JT62	♥ KQ	2♠	Pass	Pass	3♦
North HCP: 5+1	♦ 942	♦ AKQJ6	All Pass			
South HCP: 22+1	♣ QT842	♣ AK9				
Contract: 3♦ South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ QT64	♠ J7		1♣	Pass	Pass
Vul: Both	♥ A932	♥ Q74	X	1♥	Pass	Pass
North HCP: 12	♦ 3	♦ JT862	X	1♠	Pass	2♣
South HCP: 4+1	♣ AQ76	♣ 852	All Pass			
Contract: 2♣ South						

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ Q53	1♥	Pass	Pass	X
Vul: E-W	♥ 98	♥ A42	Pass	2♦	Pass	3♣
North HCP: 7+2	♦ QJT964	♦ AK	Pass	3♦	Pass	3NT
South HCP: 18+1	♣ 43	♣ AJT97	All Pass			
Contract: 3NT South						

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	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ 9876		1♦	Pass	Pass
Vul: None	♥ AQJ5	♥ T9	X	1♥	Pass	Pass
North HCP: 14	♦ QJ83	♦ 54	X	Pass	Pass	1♠
South HCP: 2+1	♣ 85	♣ QT943	All Pass			
Contract: 1♠ South						

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ AKQ84	♠ J653			1♣	Pass
Vul: E-W	♥ K54	♥ JT7	Pass	X	1♥	Pass
North HCP: 19+1	♦ AT	♦ 7653	Pass	1♠	Pass	2♣ ¹
South HCP: 4	♣ K32	♣ Q9	Pass	4♠	All Pass	
Contract: 4♠ North			1. limit raise or better in !S			

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ T64	1♠	Pass	Pass	X
Vul: N-S	♥ JT62	♥ KQ	2♠	Pass	Pass	3♦
North HCP: 5+1	♦ 942	♦ AKQJ6	All Pass			
South HCP: 22+1	♣ QT842	♣ AK9				
Contract: 3♦ South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ QT64	♠ J7		1♣	Pass	Pass
Vul: Both	♥ A932	♥ Q74	X	1♥	Pass	Pass
North HCP: 12	♦ 3	♦ JT862	X	1♠	Pass	2♣
South HCP: 4+1	♣ AQ76	♣ 852	All Pass			
Contract: 2♣ South						

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ Q53	1♥	Pass	Pass	X
Vul: E-W	♥ 98	♥ A42	Pass	2♦	Pass	3♣
North HCP: 7+2	♦ QJT964	♦ AK	Pass	3♦	Pass	3NT
South HCP: 18+1	♣ 43	♣ AJT97	All Pass			
Contract: 3NT South						

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

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 19+1

Contract: 4♠ North

North:

♠ KJ632

♥ 8

♦ 972

♣ 9754

South:

♠ A98

♥ A93

♦ K3

♣ AKJT2

W

N

E

S

1♥ Pass Pass X

2♥ Pass Pass X

Pass 2♠ 3♥ X

Pass 4♠ All Pass

Board: 82

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 5

Contract: 3♥ North

North:

♠ Q64

♥ AKQ62

♦ Q2

♣ KQ4

South:

♠ 97

♥ JT83

♦ A54

♣ 9832

W

N

E

S

1♠ Pass

Pass X Pass 2♥

2♠ 3♥ All Pass

Board: 83

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 4+1

Contract: 3♣ North

North:

♠ T8

♥ AQT

♦ A52

♣ AKJ53

South:

♠ Q62

♥ 73

♦ T9876

♣ Q87

W

N

E

S

1♥ Pass

Pass X 2♥ Pass

Pass 3♣ All Pass

Board: 84

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 19+2

Contract: 4♦ X South

North:

♠ Q87

♥ 932

♦ 43

♣ J9843

South:

♠ K94

♥ AQJ8

♦ AKQ952

♣ -

W

N

E

S

1♠ Pass Pass X

2♥ Pass 2♠ 4♦

Pass Pass X All Pass

Board: 85

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 4

Contract: 4♣ North

North:

♠ KQ6

♥ AQ3

♦ 6

♣ AQJT93

South:

♠ J92

♥ 762

♦ QJT5

♣ 754

W

N

E

S

1♥ Pass

Pass X Pass 2♦

Pass 4♣ All Pass

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	♠ 843	RHO is dealer. You bid second.
Dealer: West	♥ 753	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ JT	West (RHO) bids 1♥ if possible.
HCP: 3+1	♣ QT872	

Board: 87	♠ Q7	LHO is dealer.
Dealer: East	♥ AKJ96	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ KQ9	
HCP: 20+1	♣ KQ9	

Board: 88	♠ KQ52	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ A87	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ AKQ72	

Board: 89	♠ A4	LHO is dealer.
Dealer: East	♥ AJ3	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AKJ97	
HCP: 20+1	♣ QJ6	

Board: 90	♠ Q9842	Partner is dealer.
Dealer: South	♥ 832	East (LHO) Doubles 1♣ if possible.
Vul: Both	♦ J72	East (LHO) Doubles 1♥ if possible.
HCP: 3+1	♣ T7	

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

	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

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	North:	South:	W	N	E	S
Dealer: West	♠ JT95	♠ Q7	1♦	Pass	Pass	X
Vul: None	♥ K952	♥ AJ6	1♠	Pass	Pass	X
North HCP: 4	♦ 72	♦ KQ6	Pass	2♥	Pass	3♦ ¹
South HCP: 21+1	♣ T92	♣ AKQ86	Pass	3♥	All Pass	
Contract: 3♥ North			1. strength cue bid			

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KQJT			1♣	Pass
Vul: N-S	♥ AKQJ9	♥ T642	Pass	X	Pass	1♥
North HCP: 19+1	♦ AK62	♦ T43	Pass	4♥	All Pass	
South HCP: 7	♣ Q86	♣ J3				
Contract: 4♥ North						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ KQJ96	♠ 873			1♦	Pass
Vul: E-W	♥ Q	♥ AJ642	Pass	X	1♥	Pass
North HCP: 20+1	♦ AJ9	♦ Q532	Pass	1♠	Pass	2♦ ¹
South HCP: 7+1	♣ AK87	♣ 5	Pass	3♠	Pass	4♣ ²
Contract: 4♠ South			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	North:	South:	W	N	E	S
Dealer: West	♠ T753	♠ A4	1♥	Pass	Pass	X
Vul: None	♥ T5	♥ A93	Pass	1♠	Pass	2♣
North HCP: 0	♦ 8532	♦ AQ4	Pass	Pass	2♥	2NT
South HCP: 23+1	♣ 865	♣ AKQT2	All Pass			
Contract: 2NT South						

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	North:	South:	W	N	E	S
Dealer: West	♠ JT95	♠ Q7	1♦	Pass	Pass	X
Vul: None	♥ K952	♥ AJ6	1♠	Pass	Pass	X
North HCP: 4	♦ 72	♦ KQ6	Pass	2♥	Pass	3♦ ¹
South HCP: 21+1	♣ T92	♣ AKQ86	Pass	3♥	All Pass	
Contract: 3♥ North			1. strength cue bid			

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KQJT			1♣	Pass
Vul: N-S	♥ AKQJ9	♥ T642	Pass	X	Pass	1♥
North HCP: 19+1	♦ AK62	♦ T43	Pass	4♥	All Pass	
South HCP: 7	♣ Q86	♣ J3				
Contract: 4♥ North						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ KQJ96	♠ 873			1♦	Pass
Vul: E-W	♥ Q	♥ AJ642	Pass	X	1♥	Pass
North HCP: 20+1	♦ AJ9	♦ Q532	Pass	1♠	Pass	2♦ ¹
South HCP: 7+1	♣ AK87	♣ 5	Pass	3♠	Pass	4♣ ²
Contract: 4♠ South			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	North:	South:	W	N	E	S
Dealer: West	♠ T753	♠ A4	1♥	Pass	Pass	X
Vul: None	♥ T5	♥ A93	Pass	1♠	Pass	2♣
North HCP: 0	♦ 8532	♦ AQ4	Pass	Pass	2♥	2NT
South HCP: 23+1	♣ 865	♣ AKQT2	All Pass			
Contract: 2NT South						

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	North:	South:	W	N	E	S
Dealer: West	♠ Q85	♠ AKJ6	1♦	Pass	Pass	X
Vul: N-S	♥ J932	♥ AKT87	Pass	1♥	Pass	4♥
North HCP: 3	♦ 98	♦ QJ6		All Pass		
South HCP: 22+1	♣ 9542	♣ A				
Contract: 4♥ South						

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ QJT2	♠ A63	1♥	Pass	Pass	X
Vul: E-W	♥ J97	♥ Q86	Pass	1♠	Pass	1NT
North HCP: 7+1	♦ QJT94	♦ K3	Pass	3NT	All Pass	
South HCP: 18+1	♣ 3	♣ AKQ96				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ QJ75			1♦	Pass
Vul: None	♥ KJ8	♥ QT963	Pass	X	Pass	1♠
North HCP: 18+1	♦ A75	♦ 932	Pass	1NT	Pass	2♦
South HCP: 5+1	♣ AQJ84	♣ 3	Pass	2♥	Pass	3♥
Contract: 4♥ North			Pass	4♥	All Pass	

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ AQJ54	♠ 9832			1♦	Pass
Vul: Both	♥ A62	♥ KT753	Pass	X	Pass	1♠
North HCP: 19+1	♦ AQ4	♦ -	2♦	2♠	3♦	Pass
South HCP: 4+1	♣ Q9	♣ J875	Pass	3♠	Pass	4♠
Contract: 4♠ South				All Pass		

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ J8743		1♦	Pass	Pass
Vul: N-S	♥ J632	♥ 8	X	1♥	All Pass	
North HCP: 14+2	♦ AK9732	♦ T4				
South HCP: 2+2	♣ K	♣ J9864				
Contract: 1♥ North						

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	North:	South:	W	N	E	S
Dealer: West	♠ Q85	♠ AKJ6	1♦	Pass	Pass	X
Vul: N-S	♥ J932	♥ AKT87	Pass	1♥	Pass	4♥
North HCP: 3	♦ 98	♦ QJ6		All Pass		
South HCP: 22+1	♣ 9542	♣ A				
Contract: 4♥ South						

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ QJT2	♠ A63	1♥	Pass	Pass	X
Vul: E-W	♥ J97	♥ Q86	Pass	1♠	Pass	1NT
North HCP: 7+1	♦ QJT94	♦ K3	Pass	3NT	All Pass	
South HCP: 18+1	♣ 3	♣ AKQ96				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ QJ75			1♦	Pass
Vul: None	♥ KJ8	♥ QT963	Pass	X	Pass	1♠
North HCP: 18+1	♦ A75	♦ 932	Pass	1NT	Pass	2♦
South HCP: 5+1	♣ AQJ84	♣ 3	Pass	2♥	Pass	3♥
Contract: 4♥ North			Pass	4♥	All Pass	

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ AQJ54	♠ 9832			1♦	Pass
Vul: Both	♥ A62	♥ KT753	Pass	X	Pass	1♠
North HCP: 19+1	♦ AQ4	♦ -	2♦	2♠	3♦	Pass
South HCP: 4+1	♣ Q9	♣ J875	Pass	3♠	Pass	4♠
Contract: 4♠ South				All Pass		

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ J8743		1♦	Pass	Pass
Vul: N-S	♥ J632	♥ 8	X	1♥	All Pass	
North HCP: 14+2	♦ AK9732	♦ T4				
South HCP: 2+2	♣ K	♣ J9864				
Contract: 1♥ North						

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

Dealer: West

North:

♠ Q3

South:

♠ AKJ

W N E S

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

Dealer: East

North:

♠ AKJ

South:

♠ 85

W N E S

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

Dealer: East

North:

♠ AKT72

South:

♠ 96

W N E S

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

Dealer: West

North:

♠ 9

South:

♠ KQT85

W N E S

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

Dealer: West

North:

♠ K98

South:

♠ 765

W N E S

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

1♣ Pass

2♣ 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

1♠ Pass

2♠ Pass

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

1♣ Pass

1♥ Pass

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

1♥ Pass

1♠ 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

1♣ Pass

2♣ 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

1♠ Pass

2♠ Pass

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

1♣ Pass

1♥ Pass

Pass 2♦

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

1♥ Pass

1♠ Pass

2♦ Pass

3♦ Pass

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	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ T98	1 ♠	Pass	Pass	X
Vul: Both	♥ QT532	♥ A6	Pass	2 ♥	Pass	3 ♣
North HCP: 6+1	♦ T9	♦ AK2	All Pass			
South HCP: 18+1	♣ 742	♣ AKT95				
Contract: 3 ♣ South						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ 97653	♠ AKT42	1 ♥	Pass	Pass	X
Vul: None	♥ Q82	♥ KJ3	Pass	1 ♠	Pass	3 ♠
North HCP: 6+1	♦ J53	♦ K87	All Pass			
South HCP: 18+1	♣ QJ	♣ A6				
Contract: 3 ♠ South						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ J985	♠ AKQ	1 ♦	Pass	Pass	X
Vul: None	♥ T9874	♥ K5	1 ♥	Pass	Pass	2 ♣
North HCP: 2+1	♦ J6	♦ Q98	All Pass			
South HCP: 20+1	♣ 42	♣ AQT96				
Contract: 2 ♣ South						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ 942		1 ♦	Pass	Pass
Vul: E-W	♥ AQ32	♥ T85	X	1 ♥	Pass	Pass
North HCP: 14	♦ KT4	♦ Q6532	X	1 ♠	Pass	2 ♦
South HCP: 2+1	♣ 87	♣ 65	All Pass			
Contract: 2 ♦ South						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQJ54			1 ♠	
Vul: E-W	♥ T974	♥ -	Pass	Pass	X	2 ♣
North HCP: 1+2	♦ 96	♦ T732	2 ♥	3 ♣	4 ♥	Pass
South HCP: 13+1	♣ JT8763	♣ AK92	Pass	5 ♣	X	All Pass
Contract: 5 ♣ X North						

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	
Board: 111	♠ AKT42	LHO is dealer.
Dealer: West	♥ KJ3	West (LHO) opens 1♥ if possible.
Vul: None	♦ K87	
HCP: 18+1	♣ A6	
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	
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	
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	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ T98	1 ♠	Pass	Pass	X
Vul: Both	♥ QT532	♥ A6	Pass	2 ♥	Pass	3 ♣
North HCP: 6+1	♦ T9	♦ AK2	All Pass			
South HCP: 18+1	♣ 742	♣ AKT95				
Contract: 3 ♣ South						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ 97653	♠ AKT42	1 ♥	Pass	Pass	X
Vul: None	♥ Q82	♥ KJ3	Pass	1 ♠	Pass	3 ♠
North HCP: 6+1	♦ J53	♦ K87	All Pass			
South HCP: 18+1	♣ QJ	♣ A6				
Contract: 3 ♠ South						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ J985	♠ AKQ	1 ♦	Pass	Pass	X
Vul: None	♥ T9874	♥ K5	1 ♥	Pass	Pass	2 ♣
North HCP: 2+1	♦ J6	♦ Q98	All Pass			
South HCP: 20+1	♣ 42	♣ AQT96				
Contract: 2 ♣ South						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ 942		1 ♦	Pass	Pass
Vul: E-W	♥ AQ32	♥ T85	X	1 ♥	Pass	Pass
North HCP: 14	♦ KT4	♦ Q6532	X	1 ♠	Pass	2 ♦
South HCP: 2+1	♣ 87	♣ 65	All Pass			
Contract: 2 ♦ South						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQJ54			1 ♠	
Vul: E-W	♥ T974	♥ -	Pass	Pass	X	2 ♣
North HCP: 1+2	♦ 96	♦ T732	2 ♥	3 ♣	4 ♥	Pass
South HCP: 13+1	♣ JT8763	♣ AK92	Pass	5 ♣	X	All Pass
Contract: 5 ♣ X North						

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	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ6	♠ T97			1♥	Pass
Vul: E-W	♥ K83	♥ 542	Pass	X	2♦	Pass
North HCP: 21+1	♦ A5	♦ 8432	2♥	2♠	All Pass	
South HCP: 1	♣ A73	♣ J64				
Contract: 2♠ North						

Board: 116	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ 5	1♦	Pass	Pass	X
Vul: N-S	♥ J9	♥ AKQT85	1♠	Pass	Pass	3♥
North HCP: 6+1	♦ J75	♦ Q94	Pass	3♠ ¹	Pass	4♥
South HCP: 19+2	♣ Q9872	♣ AKJ	Pass	Pass	4♠	5♥
Contract: 5♥ South						All Pass

1. limit raise or better in !H

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ T4			1♠	Pass
Vul: N-S	♥ AKJ93	♥ T864	Pass	X	2♠	Pass
North HCP: 18+1	♦ KT6	♦ 973	Pass	3♥	All Pass	
South HCP: 5	♣ K9	♣ AJT3				
Contract: 3♥ North						

Board: 118	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ AT3	1♠	Pass	Pass	X
Vul: E-W	♥ J63	♥ 8	2♠	Pass	Pass	3♦
North HCP: 4	♦ Q976	♦ AKJT8	All Pass			
South HCP: 19+1	♣ J974	♣ AK52				
Contract: 3♦ South						

Board: 119	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ KT73			1♦	Pass
Vul: None	♥ AKQ74	♥ 86	Pass	X	1♠	Pass
North HCP: 18+1	♦ AT7	♦ J32	Pass	2♥	X	All Pass
South HCP: 5	♣ 43	♣ J982				
Contract: 2♥X North						

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	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ6	♠ T97			1♥	Pass
Vul: E-W	♥ K83	♥ 542	Pass	X	2♦	Pass
North HCP: 21+1	♦ A5	♦ 8432	2♥	2♠	All Pass	
South HCP: 1	♣ A73	♣ J64				
Contract: 2♠ North						

Board: 116	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ 5	1♦	Pass	Pass	X
Vul: N-S	♥ J9	♥ AKQT85	1♠	Pass	Pass	3♥
North HCP: 6+1	♦ J75	♦ Q94	Pass	3♠ ¹	Pass	4♥
South HCP: 19+2	♣ Q9872	♣ AKJ	Pass	Pass	4♠	5♥
Contract: 5♥ South						All Pass

1. limit raise or better in !H

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ T4			1♠	Pass
Vul: N-S	♥ AKJ93	♥ T864	Pass	X	2♠	Pass
North HCP: 18+1	♦ KT6	♦ 973	Pass	3♥	All Pass	
South HCP: 5	♣ K9	♣ AJT3				
Contract: 3♥ North						

Board: 118	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ AT3	1♠	Pass	Pass	X
Vul: E-W	♥ J63	♥ 8	2♠	Pass	Pass	3♦
North HCP: 4	♦ Q976	♦ AKJT8	All Pass			
South HCP: 19+1	♣ J974	♣ AK52				
Contract: 3♦ South						

Board: 119	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ KT73			1♦	Pass
Vul: None	♥ AKQ74	♥ 86	Pass	X	1♠	Pass
North HCP: 18+1	♦ AT7	♦ J32	Pass	2♥	X	All Pass
South HCP: 5	♣ 43	♣ J982				
Contract: 2♥X North						

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.

Board: 121	♠ 32	You are dealer.
Dealer: North	♥ AQJ87	West (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ KT95	
HCP: 13+1	♣ K2	

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	

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	

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	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AK3	1 ♠	Pass	Pass	X
Vul: Both	♥ T98432	♥ K	2 ♥	Pass	2 ♠	3 ♦
North HCP: 6+2	♦ J9	♦ AKT862	Pass	Pass	3 ♠	4 ♦
South HCP: 19+2	♣ KJ53	♣ QT4	All Pass			
Contract:	4 ♦ South					

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ J987		1 ♥	Pass	Pass
Vul: E-W	♥ AQJ87	♥ 952	X	2 ♦	Pass	2 ♥
North HCP: 13+1	♦ KT95	♦ 73	All Pass			
South HCP: 1	♣ K2	♣ 9854				
Contract:	2 ♥ South					

Board: 122	North:	South:	W	N	E	S
Dealer: West	♠ 86532	♠ A4	1 ♦	Pass	Pass	X
Vul: N-S	♥ T854	♥ KQ7	2 ♦	Pass	Pass	3 ♣
North HCP: 7+1	♦ K8	♦ AJ9	All Pass			
South HCP: 20+1	♣ A2	♣ KQJT4				
Contract:	3 ♣ South					

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ 9753	♠ AKQJ84	1 ♣	Pass	Pass	X
Vul: E-W	♥ QT9	♥ AK	Pass	1 ♠	Pass	4 ♠
North HCP: 7	♦ KQT3	♦ 72	All Pass			
South HCP: 19+2	♣ T9	♣ Q32				
Contract:	4 ♠ South					

Board: 124	North:	South:	W	N	E	S
Dealer: West	♠ KJ53	♠ 6	1 ♦	Pass	Pass	X
Vul: None	♥ J64	♥ AK95	Pass	1 ♠	Pass	2 ♣
North HCP: 5	♦ 82	♦ QT9	Pass	2 ♦ ¹	Pass	3 ♥
South HCP: 18+1	♣ 8742	♣ AKQT9	Pass	4 ♣	All Pass	
Contract:	4 ♣ North					

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	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AK3	1 ♠	Pass	Pass	X
Vul: Both	♥ T98432	♥ K	2 ♥	Pass	2 ♠	3 ♦
North HCP: 6+2	♦ J9	♦ AKT862	Pass	Pass	3 ♠	4 ♦
South HCP: 19+2	♣ KJ53	♣ QT4	All Pass			
Contract:	4 ♦ South					

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ J987		1 ♥	Pass	Pass
Vul: E-W	♥ AQJ87	♥ 952	X	2 ♦	Pass	2 ♥
North HCP: 13+1	♦ KT95	♦ 73	All Pass			
South HCP: 1	♣ K2	♣ 9854				
Contract:	2 ♥ South					

Board: 122	North:	South:	W	N	E	S
Dealer: West	♠ 86532	♠ A4	1 ♦	Pass	Pass	X
Vul: N-S	♥ T854	♥ KQ7	2 ♦	Pass	Pass	3 ♣
North HCP: 7+1	♦ K8	♦ AJ9	All Pass			
South HCP: 20+1	♣ A2	♣ KQJT4				
Contract:	3 ♣ South					

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ 9753	♠ AKQJ84	1 ♣	Pass	Pass	X
Vul: E-W	♥ QT9	♥ AK	Pass	1 ♠	Pass	4 ♠
North HCP: 7	♦ KQT3	♦ 72	All Pass			
South HCP: 19+2	♣ T9	♣ Q32				
Contract:	4 ♠ South					

Board: 124	North:	South:	W	N	E	S
Dealer: West	♠ KJ53	♠ 6	1 ♦	Pass	Pass	X
Vul: None	♥ J64	♥ AK95	Pass	1 ♠	Pass	2 ♣
North HCP: 5	♦ 82	♦ QT9	Pass	2 ♦ ¹	Pass	3 ♥
South HCP: 18+1	♣ 8742	♣ AKQT9	Pass	4 ♣	All Pass	
Contract:	4 ♣ North					

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

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ876	♠ J2			1♦	Pass
Vul: N-S	♥ AK5	♥ J876432	Pass	X	Pass	1♥
North HCP: 22+2	♦ AQ7	♦ 5	Pass	3♠	All Pass	
South HCP: 2+3	♣ 6	♣ 985				
Contract: 3♠ North						

Board: 126

	North:	South:	W	N	E	S
Dealer: West	♠ KQ95	♠ JT	1♦	Pass	Pass	X
Vul: Both	♥ JT3	♥ AKQ52	Pass	1♠	Pass	3NT
North HCP: 7	♦ J42	♦ Q87	Pass	4NT ¹	All Pass	
South HCP: 19+1	♣ T83	♣ AK2				
Contract: 4NT North			1. Quantitative 4NT			

Board: 127

	North:	South:	W	N	E	S
Dealer: East	♠ AQ8	♠ T542			1♠	Pass
Vul: None	♥ Q2	♥ JT86	Pass	X	2♥	Pass
North HCP: 22+1	♦ AK9	♦ JT	Pass	3♣	3♥	Pass
South HCP: 3	♣ AKT73	♣ J64	Pass	3♠ ¹	Pass	4♣
Contract: 4♣ South			All Pass			

1. strength cue bid

Board: 128

	North:	South:	W	N	E	S
Dealer: West	♠ 432	♠ KJ8	1♠	Pass	Pass	X
Vul: E-W	♥ T32	♥ A	Pass	2♣	Pass	3♦
North HCP: 4	♦ 753	♦ AKJT842	Pass	3♠ ¹	Pass	5♦
South HCP: 18+3	♣ A842	♣ Q3	All Pass			
Contract: 5♦ South			1. limit raise or better in !D			

Board: 129

	North:	South:	W	N	E	S
Dealer: East	♠ KT7	♠ 82			1♠	Pass
Vul: N-S	♥ AKQ76	♥ T93	Pass	X	Pass	2♣
North HCP: 20+1	♦ KJ3	♦ Q52	Pass	2♥	All Pass	
South HCP: 4+1	♣ A3	♣ QT976				
Contract: 2♥ North						

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	North:	South:	W	N	E	S
Dealer: East	♠ AKQ876	♠ J2			1♦	Pass
Vul: N-S	♥ AK5	♥ J876432	Pass	X	Pass	1♥
North HCP: 22+2	♦ AQ7	♦ 5	Pass	3♠	All Pass	
South HCP: 2+3	♣ 6	♣ 985				
Contract: 3♠ North						

Board: 126	North:	South:	W	N	E	S
Dealer: West	♠ KQ95	♠ JT	1♦	Pass	Pass	X
Vul: Both	♥ JT3	♥ AKQ52	Pass	1♠	Pass	3NT
North HCP: 7	♦ J42	♦ Q87	Pass	4NT ¹	All Pass	
South HCP: 19+1	♣ T83	♣ AK2				
Contract: 4NT North						1. Quantitative 4NT

Board: 127	North:	South:	W	N	E	S
Dealer: East	♠ AQ8	♠ T542			1♠	Pass
Vul: None	♥ Q2	♥ JT86	Pass	X	2♥	Pass
North HCP: 22+1	♦ AK9	♦ JT	Pass	3♣	3♥	Pass
South HCP: 3	♣ AKT73	♣ J64	Pass	3♠ ¹	Pass	4♣
Contract: 4♣ South						All Pass

1. strength cue bid

Board: 128	North:	South:	W	N	E	S
Dealer: West	♠ 432	♠ KJ8	1♠	Pass	Pass	X
Vul: E-W	♥ T32	♥ A	Pass	2♣	Pass	3♦
North HCP: 4	♦ 753	♦ AKJT842	Pass	3♠ ¹	Pass	5♦
South HCP: 18+3	♣ A842	♣ Q3				
Contract: 5♦ South						

1. limit raise or better in !D

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ KT7	♠ 82			1♠	Pass
Vul: N-S	♥ AKQ76	♥ T93	Pass	X	Pass	2♣
North HCP: 20+1	♦ KJ3	♦ Q52	Pass	2♥	All Pass	
South HCP: 4+1	♣ A3	♣ QT976				
Contract: 2♥ North						

North hands

Overcalls in 4th??

Board: 130	♠ T	Partner is dealer.
Dealer: South	♥ T942	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ QT8743	
HCP: 2+2	♣ T3	
Board: 131	♠ AKQJ9	LHO is dealer.
Dealer: East	♥ A83	East (LHO) opens 1♥ if possible.
Vul: Both	♦ K753	
HCP: 20+1	♣ K	
Board: 132	♠ 98	RHO is dealer. You bid second.
Dealer: West	♥ JT8543	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ A95	West (RHO) bids 2♣ if possible.
HCP: 5+2	♣ 95	East (LHO) bids 2♠ if possible.
Board: 133	♠ K5	LHO is dealer.
Dealer: East	♥ Q6	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ AQJ	East (LHO) bids 1♥ if possible.
HCP: 21+2	♣ AKQ874	
Board: 134	♠ 932	RHO is dealer. You bid second.
Dealer: West	♥ 872	West (RHO) opens 1♦ if possible.
Vul: None	♦ QJ	West (RHO) bids 1♠ if possible.
HCP: 6+1	♣ K9654	West (RHO) Doubles 2♥ if possible.
		East (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 130

Dealer: South

North:

♠ T

South:

♠ Q9764

W N E S

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

Dealer: East

North:

♠ AKQJ9

South:

♠ T84

W N E S

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

Dealer: West

North:

♠ 98

South:

♠ AKT

W N E S

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

Dealer: East

North:

♠ K5

South:

♠ JT84

W N E S

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

Dealer: West

North:

♠ 932

South:

♠ KQJ6

W N E S

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

South hands

Overcalls in 4th??

Board: 130	♠ Q9764	You are dealer.
Dealer: South	♥ J8	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ AKJ	
HCP: 14+1	♣ K54	

Board: 131	♠ T84	RHO is dealer. You bid second.
Dealer: East	♥ T95	East (RHO) opens 1♥ if possible.
Vul: Both	♦ J4	
HCP: 1+1	♣ T8542	

Board: 132	♠ AKT	LHO is dealer.
Dealer: West	♥ A	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ KQT8762	West (LHO) bids 2♣ if possible.
HCP: 18+3	♣ QT	East (RHO) bids 2♠ if possible.

Board: 133	♠ JT84	RHO is dealer. You bid second.
Dealer: East	♥ T973	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ 2	East (RHO) bids 1♥ if possible.
HCP: 1	♣ 9632	

Board: 134	♠ KQJ6	LHO is dealer.
Dealer: West	♥ AKJT3	West (LHO) opens 1♦ if possible.
Vul: None	♦ 982	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ A	West (LHO) Doubles 2♥ if possible.
		East (RHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 130

Dealer: South

North:

♠ T

South:

♠ Q9764

W N E S

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

Dealer: East

North:

♠ AKQJ9

South:

♠ T84

W N E S

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

Dealer: West

North:

♠ 98

South:

♠ AKT

W N E S

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

Dealer: East

North:

♠ K5

South:

♠ JT84

W N E S

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

Dealer: West

North:

♠ 932

South:

♠ KQJ6

W N E S

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	North:	South:	W	N	E	S
Dealer: East	♠ AKQ98	♠ J73			1 ♥	Pass
Vul: N-S	♥ KJ2	♥ T7	Pass	X	2 ♦	Pass
North HCP: 21+1	♦ AKJ	♦ 97652	2 ♥	2 ♠	All Pass	
South HCP: 4+1	♣ 96	♣ KT5				
Contract: 2 ♠ North						

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ AKT	♠ J74			1 ♠	Pass
Vul: E-W	♥ A52	♥ 87643	Pass	X	2 ♦	Pass
North HCP: 18+2	♦ T	♦ 963	3 ♦	4 ♣	Pass	Pass
South HCP: 4+1	♣ AQJT98	♣ K3	X	Pass	Pass	4 ♥
Contract: 4 ♥ South						All Pass

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ A73	1 ♠	Pass	Pass	X
Vul: N-S	♥ QT8532	♥ A96	2 ♠	3 ♥	Pass	4 ♥
North HCP: 7+2	♦ A76	♦ J8	Pass	Pass	4 ♠	5 ♥
South HCP: 18+1	♣ J64	♣ AKQ87	All Pass			
Contract: 5 ♥ South						

Board: 138	North:	South:	W	N	E	S
Dealer: West	♠ QT873	♠ AK2	1 ♦	Pass	Pass	X
Vul: E-W	♥ Q96	♥ KJT72	Pass	1 ♠	Pass	2 ♥
North HCP: 8+1	♦ QJ	♦ A54	Pass	3 ♦ ¹	Pass	4 ♥
South HCP: 18+1	♣ J82	♣ K7	All Pass			
Contract: 4 ♥ South						1. limit raise or better in !H

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ 765	♠ AJ9	1 ♠	Pass	Pass	X
Vul: N-S	♥ K865432	♥ Q	Pass	2 ♥	Pass	3 ♣
North HCP: 3+3	♦ 8	♦ KQJ2	Pass	4 ♥	All Pass	
South HCP: 19+1	♣ 42	♣ KQJ93				
Contract: 4 ♥ North						

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

North:

♠ AKQ98

South:

♠ J73

W N E S

1♥ Pass

Vul: N-S

♥ KJ2

♥ T7

Pass X 2♦ Pass

North HCP: 21+1

♦ AKJ

♦ 97652

2♥ 2♠ All Pass

South HCP: 4+1

♣ 96

♣ KT5

Contract: 2♠ North

Board: 136

Dealer: East

North:

♠ AKT

South:

♠ J74

W N E S

1♠ Pass

Vul: E-W

♥ A52

♥ 87643

Pass X 2♦ Pass

North HCP: 18+2

♦ T

♦ 963

3♦ 4♣ Pass Pass

South HCP: 4+1

♣ AQJT98

♣ K3

X Pass Pass 4♥

Contract: 4♥ South

All Pass

Board: 137

Dealer: West

North:

♠ T

South:

♠ A73

W N E S

1♠ Pass Pass X

Vul: N-S

♥ QT8532

♥ A96

2♠ 3♥ Pass 4♥

North HCP: 7+2

♦ A76

♦ J8

Pass Pass 4♠ 5♥

South HCP: 18+1

♣ J64

♣ AKQ87

All Pass

Contract: 5♥ South

Board: 138

Dealer: West

North:

♠ QT873

South:

♠ AK2

W N E S

1♦ Pass Pass X

Vul: E-W

♥ Q96

♥ KJT72

Pass 1♠ Pass 2♥

North HCP: 8+1

♦ QJ

♦ A54

 Pass 3♦¹ Pass 4♥

South HCP: 18+1

♣ J82

♣ K7

All Pass

Contract: 4♥ South

1. limit raise or better in !H

Board: 139

Dealer: West

North:

♠ 765

South:

♠ AJ9

W N E S

1♠ Pass Pass X

Vul: N-S

♥ K865432

♥ Q

Pass 2♥ Pass 3♣

North HCP: 3+3

♦ 8

♦ KQJ2

Pass 4♥ All Pass

South HCP: 19+1

♣ 42

♣ KQJ93

Contract: 4♥ North

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	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	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			All Pass			

1. limit raise or better in !D

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	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						

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	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	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			All Pass			

1. limit raise or better in !D

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	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

	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ K63			1♣	Pass
Vul: None	♥ AQ7	♥ T84	Pass	X	1♥	Pass
North HCP: 19+1	♦ AKJT2	♦ 9643	Pass	2♦	Pass	2♥ ¹
South HCP: 7	♣ KJ8	♣ AT6	Pass	3NT	All Pass	

Contract: 3NT North

1. limit raise or better in !D

Board: 146

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KQ7654				1♠
Vul: N-S	♥ Q98	♥ J	Pass	Pass	X	2♦
North HCP: 6	♦ 8653	♦ AQJ72	Pass	Pass	2♥	2♠
South HCP: 13+3	♣ A732	♣ 4	3♥	3♠	All Pass	

Contract: 3♠ North

Board: 147

	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ QJT6			1♥	Pass
Vul: None	♥ KJ2	♥ Q6	Pass	X	2♥	Pass
North HCP: 18+1	♦ AKJ84	♦ T9532	Pass	3♦	All Pass	
South HCP: 5+1	♣ K53	♣ 97				

Contract: 3♦ North

Board: 148

	North:	South:	W	N	E	S
Dealer: West	♠ J8743	♠ AQT	1♣	Pass	Pass	X
Vul: None	♥ 9	♥ K8	1♥	2♠	3♥	3NT
North HCP: 8+1	♦ K32	♦ AQJ74	All Pass			
South HCP: 18+1	♣ A962	♣ Q85				

Contract: 3NT South

Board: 149

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ95	♠ J8			1♥	Pass
Vul: Both	♥ AKT	♥ 87	Pass	X	Pass	2♣
North HCP: 22+1	♦ KJ2	♦ 9764	Pass	2♠	All Pass	
South HCP: 5+1	♣ Q3	♣ AT742				

Contract: 2♠ North

South hands

Overcalls in 4th??

Board: 145	♠ K63	RHO is dealer. You bid second.
Dealer: East	♥ T84	East (RHO) opens 1♣ if possible.
Vul: None	♦ 9643	East (RHO) bids 1♥ if possible.
HCP: 7	♣ AT6	

Board: 146	♠ KQ7654	You are dealer.
Dealer: South	♥ J	East (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ AQJ72	East (RHO) bids 2♥ if possible.
HCP: 13+3	♣ 4	West (LHO) bids 3♥ if possible.

Board: 147	♠ QJT6	RHO is dealer. You bid second.
Dealer: East	♥ Q6	East (RHO) opens 1♥ if possible.
Vul: None	♦ T9532	East (RHO) bids 2♥ if possible.
HCP: 5+1	♣ 97	

Board: 148	♠ AQT	LHO is dealer.
Dealer: West	♥ K8	West (LHO) opens 1♣ if possible.
Vul: None	♦ AQJ74	West (LHO) bids 1♥ if possible.
HCP: 18+1	♣ Q85	East (RHO) bids 3♥ if possible.

Board: 149	♠ J8	RHO is dealer. You bid second.
Dealer: East	♥ 87	East (RHO) opens 1♥ if possible.
Vul: Both	♦ 9764	
HCP: 5+1	♣ AT742	

Both hands (Answers Page)

Board: 145

	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ K63			1♣	Pass
Vul: None	♥ AQ7	♥ T84	Pass	X	1♥	Pass
North HCP: 19+1	♦ AKJT2	♦ 9643	Pass	2♦	Pass	2♥ ¹
South HCP: 7	♣ KJ8	♣ AT6	Pass	3NT	All Pass	

Contract: 3NT North

1. limit raise or better in !D

Board: 146

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KQ7654				1♠
Vul: N-S	♥ Q98	♥ J	Pass	Pass	X	2♦
North HCP: 6	♦ 8653	♦ AQJ72	Pass	Pass	2♥	2♠
South HCP: 13+3	♣ A732	♣ 4	3♥	3♠	All Pass	

Contract: 3♠ North

Board: 147

	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ QJT6			1♥	Pass
Vul: None	♥ KJ2	♥ Q6	Pass	X	2♥	Pass
North HCP: 18+1	♦ AKJ84	♦ T9532	Pass	3♦	All Pass	
South HCP: 5+1	♣ K53	♣ 97				

Contract: 3♦ North

Board: 148

	North:	South:	W	N	E	S
Dealer: West	♠ J8743	♠ AQT	1♣	Pass	Pass	X
Vul: None	♥ 9	♥ K8	1♥	2♠	3♥	3NT
North HCP: 8+1	♦ K32	♦ AQJ74	All Pass			
South HCP: 18+1	♣ A962	♣ Q85				

Contract: 3NT South

Board: 149

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ95	♠ J8			1♥	Pass
Vul: Both	♥ AKT	♥ 87	Pass	X	Pass	2♣
North HCP: 22+1	♦ KJ2	♦ 9764	Pass	2♠	All Pass	
South HCP: 5+1	♣ Q3	♣ AT742				

Contract: 2♠ North

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	North:	South:	W	N	E	S
Dealer: West	♠ Q8	♠ T93	1 ♠	Pass	Pass	X
Vul: E-W	♥ JT3	♥ A82	Pass	2 ♦	Pass	3 ♣
North HCP: 6+2	♦ QJT764	♦ A8		All Pass		
South HCP: 18+1	♣ 54	♣ AKQJ6				
Contract: 3♣ South						

Board: 151	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ J743			1 ♦	Pass
Vul: None	♥ AKJT9	♥ 7643	Pass	X	1 ♠	Pass
North HCP: 22+1	♦ A87	♦ T	Pass	2 ♥	Pass	2 ♠ ¹
South HCP: 6	♣ AJ	♣ KQ63	Pass	2NT ²	Pass	3 ♣ ³
Contract: 4♥ South			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	North:	South:	W	N	E	S
Dealer: West	♠ T53	♠ A98	1 ♠	Pass	Pass	X
Vul: E-W	♥ J3	♥ A9	Pass	2 ♦	Pass	4 ♣
North HCP: 1+1	♦ 98743	♦ KQ		All Pass		
South HCP: 20+2	♣ 643	♣ AQJ975				
Contract: 4♣ South						

Board: 153	North:	South:	W	N	E	S
Dealer: East	♠ KQ3	♠ J65			1 ♣	Pass
Vul: None	♥ AQT63	♥ 7	Pass	X	Pass	1 ♦
North HCP: 20+1	♦ AT	♦ KJ875	Pass	2 ♥	All Pass	
South HCP: 5+1	♣ KQ6	♣ 9432				
Contract: 2♥ North						

South hands

Overcalls in 4th??

Board: 150	♠ T93
Dealer: West	♥ A82
Vul: E-W	♦ A8
HCP: 18+1	♣ AKQJ6

LHO is dealer.

West (LHO) opens 1♠ if possible.

Board: 151	♠ J743
Dealer: East	♥ 7643
Vul: None	♦ T
HCP: 6	♣ KQ63

RHO is dealer. You bid second.

East (RHO) opens 1♦ if possible.

East (RHO) bids 1♠ if possible.

Board: 152	♠ A98
Dealer: West	♥ A9
Vul: E-W	♦ KQ
HCP: 20+2	♣ AQJ975

LHO is dealer.

West (LHO) opens 1♠ if possible.

Board: 153	♠ J65
Dealer: East	♥ 7
Vul: None	♦ KJ875
HCP: 5+1	♣ 9432

RHO is dealer. You bid second.

East (RHO) opens 1♣ if possible.

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: West	♠ Q8	♠ T93	1 ♠	Pass	Pass	X
Vul: E-W	♥ JT3	♥ A82	Pass	2 ♦	Pass	3 ♣
North HCP: 6+2	♦ QJT764	♦ A8		All Pass		
South HCP: 18+1	♣ 54	♣ AKQJ6				
Contract: 3♣ South						

Board: 151	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ J743			1 ♦	Pass
Vul: None	♥ AKJT9	♥ 7643	Pass	X	1 ♠	Pass
North HCP: 22+1	♦ A87	♦ T	Pass	2 ♥	Pass	2 ♠ ¹
South HCP: 6	♣ AJ	♣ KQ63	Pass	2NT ²	Pass	3 ♣ ³
Contract: 4♥ South			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	North:	South:	W	N	E	S
Dealer: West	♠ T53	♠ A98	1 ♠	Pass	Pass	X
Vul: E-W	♥ J3	♥ A9	Pass	2 ♦	Pass	4 ♣
North HCP: 1+1	♦ 98743	♦ KQ		All Pass		
South HCP: 20+2	♣ 643	♣ AQJ975				
Contract: 4♣ South						

Board: 153	North:	South:	W	N	E	S
Dealer: East	♠ KQ3	♠ J65			1 ♣	Pass
Vul: None	♥ AQT63	♥ 7	Pass	X	Pass	1 ♦
North HCP: 20+1	♦ AT	♦ KJ875	Pass	2 ♥	All Pass	
South HCP: 5+1	♣ KQ6	♣ 9432				
Contract: 2♥ North						

North hands

Overcalls in 4th??

Board: 154	♠ K986	RHO is dealer. You bid second.
Dealer: West	♥ T762	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 752	West (RHO) bids 1♥ if possible.
HCP: 3	♣ 65	East (LHO) bids 2♣ if possible.

Board: 155	♠ AKJ83	LHO is dealer.
Dealer: East	♥ J7	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ AJ9	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ KJ5	

Board: 156	♠ JT92	Partner is dealer.
Dealer: South	♥ 874	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ KJ	West (RHO) bids 2♦ if possible.
HCP: 5	♣ T865	East (LHO) Doubles 2♥ if possible.
		West (RHO) bids 2♠ if possible.
		East (LHO) bids 3♣ if possible.
		West (RHO) bids 3♦ if possible.

Board: 157	♠ J	LHO is dealer.
Dealer: East	♥ AK5	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ AKQ763	East (LHO) bids 1♠ if possible.
HCP: 19+2	♣ Q87	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: West	♠ K986	♠ T5	1♣	Pass	Pass	X
Vul: N-S	♥ T762	♥ AJ	1♥	Pass	2♣	3♦
North HCP: 3	♦ 752	♦ AKQJT4	All Pass			
South HCP: 19+2	♣ 65	♣ A74				
Contract: 3♦ South						

Board: 155	North:	South:	W	N	E	S
Dealer: East	♠ AKJ83	♠ T65		1♣	Pass	
Vul: E-W	♥ J7	♥ A53	Pass	X	1♥	Pass
North HCP: 18+1	♦ AJ9	♦ KT	Pass	1♠	Pass	2♣ ¹
South HCP: 7+1	♣ KJ5	♣ 97642	Pass	4♠	All Pass	
Contract: 4♠ North						1. limit raise or better in !S

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ Q7			1♥	
Vul: None	♥ 874	♥ AQ632	Pass	Pass	X	Pass
North HCP: 5	♦ KJ	♦ AT63	2♦	2♥	X	Pass
South HCP: 12+1	♣ T865	♣ 43	2♠	Pass	3♣	Pass
Contract: 3♥ South			3♦	Pass	Pass	3♥

Board: 157	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ A974		1♣	Pass	
Vul: E-W	♥ AK5	♥ QJ63	Pass	X	1♠	Pass
North HCP: 19+2	♦ AKQ763	♦ 8	Pass	3♦	All Pass	
South HCP: 7	♣ Q87	♣ T965	All Pass			
Contract: 3♦ North						

South hands

Overcalls in 4th??

Board: 154	♠ T5	LHO is dealer.
Dealer: West	♥ AJ	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AKQJT4	West (LHO) bids 1♥ if possible.
HCP: 19+2	♣ A74	East (RHO) bids 2♣ if possible.

Board: 155	♠ T65	RHO is dealer. You bid second.
Dealer: East	♥ A53	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KT	East (RHO) bids 1♥ if possible.
HCP: 7+1	♣ 97642	

Board: 156	♠ Q7	You are dealer.
Dealer: South	♥ AQ632	East (RHO) Doubles 1♥ if possible.
Vul: None	♦ AT63	West (LHO) bids 2♦ if possible.
HCP: 12+1	♣ 43	East (RHO) Doubles 2♥ if possible.
		West (LHO) bids 2♠ if possible.
		East (RHO) bids 3♣ if possible.
		West (LHO) bids 3♦ if possible.

Board: 157	♠ A974	RHO is dealer. You bid second.
Dealer: East	♥ QJ63	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ 8	East (RHO) bids 1♠ if possible.
HCP: 7	♣ T965	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: West	♠ K986	♠ T5	1♣	Pass	Pass	X
Vul: N-S	♥ T762	♥ AJ	1♥	Pass	2♣	3♦
North HCP: 3	♦ 752	♦ AKQJT4	All Pass			
South HCP: 19+2	♣ 65	♣ A74				
Contract: 3♦ South						

Board: 155	North:	South:	W	N	E	S
Dealer: East	♠ AKJ83	♠ T65		1♣	Pass	
Vul: E-W	♥ J7	♥ A53	Pass	X	1♥	Pass
North HCP: 18+1	♦ AJ9	♦ KT	Pass	1♠	Pass	2♣ ¹
South HCP: 7+1	♣ KJ5	♣ 97642	Pass	4♠	All Pass	
Contract: 4♠ North						1. limit raise or better in !S

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ Q7			1♥	
Vul: None	♥ 874	♥ AQ632	Pass	Pass	X	Pass
North HCP: 5	♦ KJ	♦ AT63	2♦	2♥	X	Pass
South HCP: 12+1	♣ T865	♣ 43	2♠	Pass	3♣	Pass
Contract: 3♥ South			3♦	Pass	Pass	3♥

Board: 157	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ A974		1♣	Pass	
Vul: E-W	♥ AK5	♥ QJ63	Pass	X	1♠	Pass
North HCP: 19+2	♦ AKQ763	♦ 8	Pass	3♦	All Pass	
South HCP: 7	♣ Q87	♣ T965	All Pass			
Contract: 3♦ North						

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

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

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

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

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

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

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	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

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	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ AJT654	1 ♣	Pass	Pass	X
Vul: None	♥ J653	♥ K	1 ♥	Pass	Pass	2 ♠
North HCP: 2	♦ JT84	♦ A62		All Pass		
South HCP: 19+2	♣ 854	♣ AK7				
Contract: 2 ♠ South						

Board: 167	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ 7543			1 ♦	Pass
Vul: E-W	♥ AKQJT	♥ 8642	Pass	X	1 ♠	Pass
North HCP: 18+1	♦ AT5	♦ KJ9	Pass	2 ♥	Pass	2 ♠ ¹
South HCP: 6	♣ KT6	♣ Q4	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						1. limit raise or better in !H

Board: 168	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AKT	1 ♣	Pass	Pass	X
Vul: N-S	♥ 82	♥ AKQT4	1 ♠	2 ♦	2 ♠	3NT
North HCP: 3+2	♦ JT9832	♦ A6		All Pass		
South HCP: 21+1	♣ Q542	♣ J73				
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ A87	1 ♦	Pass	Pass	X
Vul: Both	♥ T965	♥ AKQ72	Pass	1 ♥	Pass	4 ♥
North HCP: 3	♦ T86	♦ AQ4		All Pass		
South HCP: 19+1	♣ QJ52	♣ 84				
Contract: 4 ♥ South						

Board: 170	North:	South:	W	N	E	S
Dealer: West	♠ T942	♠ AKQ85	1 ♦	Pass	Pass	X
Vul: Both	♥ K876	♥ AT	1 ♥	Pass	Pass	1 ♠
North HCP: 4	♦ JT9	♦ KQ7	Pass	3 ♠	Pass	4 ♠
South HCP: 22+1	♣ 94	♣ KJ3		All Pass		
Contract: 4 ♠ South						

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	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ AJT654	1 ♣	Pass	Pass	X
Vul: None	♥ J653	♥ K	1 ♥	Pass	Pass	2 ♠
North HCP: 2	♦ JT84	♦ A62		All Pass		
South HCP: 19+2	♣ 854	♣ AK7				
Contract: 2 ♠ South						

Board: 167	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ 7543			1 ♦	Pass
Vul: E-W	♥ AKQJT	♥ 8642	Pass	X	1 ♠	Pass
North HCP: 18+1	♦ AT5	♦ KJ9	Pass	2 ♥	Pass	2 ♠ ¹
South HCP: 6	♣ KT6	♣ Q4	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						1. limit raise or better in !H

Board: 168	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AKT	1 ♣	Pass	Pass	X
Vul: N-S	♥ 82	♥ AKQT4	1 ♠	2 ♦	2 ♠	3NT
North HCP: 3+2	♦ JT9832	♦ A6		All Pass		
South HCP: 21+1	♣ Q542	♣ J73				
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ A87	1 ♦	Pass	Pass	X
Vul: Both	♥ T965	♥ AKQ72	Pass	1 ♥	Pass	4 ♥
North HCP: 3	♦ T86	♦ AQ4		All Pass		
South HCP: 19+1	♣ QJ52	♣ 84				
Contract: 4 ♥ South						

Board: 170	North:	South:	W	N	E	S
Dealer: West	♠ T942	♠ AKQ85	1 ♦	Pass	Pass	X
Vul: Both	♥ K876	♥ AT	1 ♥	Pass	Pass	1 ♠
North HCP: 4	♦ JT9	♦ KQ7	Pass	3 ♠	Pass	4 ♠
South HCP: 22+1	♣ 94	♣ KJ3		All Pass		
Contract: 4 ♠ South						

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	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ AJ			1♣	Pass
Vul: Both	♥ 8	♥ Q6432	Pass	X	Pass	1♥
North HCP: 18+2	♦ AKJ943	♦ T875	Pass	3♦	Pass	4♣ ¹
South HCP: 7+1	♣ AJ6	♣ 87	Pass	5♦	All Pass	
Contract: 5♦ North			1. limit raise or better in !D			

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ A543	♠ Q8	1♦	Pass	Pass	X
Vul: None	♥ 92	♥ K3	1♥	Pass	Pass	3♣
North HCP: 5	♦ J965	♦ KQ4	Pass	Pass	3♥	Pass
South HCP: 20+2	♣ T98	♣ AKQJ42	Pass	4♣	All Pass	
Contract: 4♣ North						

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ J973	♠ KT5	1♣	Pass	Pass	X
Vul: N-S	♥ 43	♥ AKQJ7	1♠	Pass	Pass	2♥
North HCP: 9	♦ KQ85	♦ 64	Pass	3NT	All Pass	
South HCP: 18+1	♣ K84	♣ AJ5				
Contract: 3NT North						

Board: 174	North:	South:	W	N	E	S
Dealer: East	♠ AKQ32	♠ J4			1♣	Pass
Vul: N-S	♥ K864	♥ QJ732	Pass	X	1♦	1♥
North HCP: 19+1	♦ Q	♦ T875	2♣	2♦ ¹	Pass	2♥
South HCP: 5+1	♣ KQ6	♣ J9	Pass	4♥	All Pass	
Contract: 4♥ North			1. limit raise or better in !H			

Board: 175	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ 876			1♣	Pass
Vul: Both	♥ AJ4	♥ KT65	Pass	X	1♠	2♦
North HCP: 20+1	♦ AJT52	♦ K9764	Pass	3NT	All Pass	
South HCP: 6+1	♣ AQ9	♣ 7				
Contract: 3NT North						

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	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ AJ			1♣	Pass
Vul: Both	♥ 8	♥ Q6432	Pass	X	Pass	1♥
North HCP: 18+2	♦ AKJ943	♦ T875	Pass	3♦	Pass	4♣ ¹
South HCP: 7+1	♣ AJ6	♣ 87	Pass	5♦	All Pass	
Contract: 5♦ North			1. limit raise or better in !D			

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ A543	♠ Q8	1♦	Pass	Pass	X
Vul: None	♥ 92	♥ K3	1♥	Pass	Pass	3♣
North HCP: 5	♦ J965	♦ KQ4	Pass	Pass	3♥	Pass
South HCP: 20+2	♣ T98	♣ AKQJ42	Pass	4♣	All Pass	
Contract: 4♣ North						

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ J973	♠ KT5	1♣	Pass	Pass	X
Vul: N-S	♥ 43	♥ AKQJ7	1♠	Pass	Pass	2♥
North HCP: 9	♦ KQ85	♦ 64	Pass	3NT	All Pass	
South HCP: 18+1	♣ K84	♣ AJ5				
Contract: 3NT North						

Board: 174	North:	South:	W	N	E	S
Dealer: East	♠ AKQ32	♠ J4			1♣	Pass
Vul: N-S	♥ K864	♥ QJ732	Pass	X	1♦	1♥
North HCP: 19+1	♦ Q	♦ T875	2♣	2♦ ¹	Pass	2♥
South HCP: 5+1	♣ KQ6	♣ J9	Pass	4♥	All Pass	
Contract: 4♥ North			1. limit raise or better in !H			

Board: 175	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ 876			1♣	Pass
Vul: Both	♥ AJ4	♥ KT65	Pass	X	1♠	2♦
North HCP: 20+1	♦ AJT52	♦ K9764	Pass	3NT	All Pass	
South HCP: 6+1	♣ AQ9	♣ 7				
Contract: 3NT North						

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
Dealer: East	♥ AKQ3
Vul: Both	♦ 7
HCP: 20+1	♣ K54

LHO is dealer.

East (LHO) opens 1♣ if possible.

East (LHO) bids 1♥ if possible.

Board: 182	♠ J62
Dealer: West	♥ 86
Vul: E-W	♦ JT43
HCP: 2	♣ 9854

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

West (RHO) bids 1♥ if possible.

Board: 183	♠ KQ8
Dealer: East	♥ AKQT9
Vul: Both	♦ 94
HCP: 18+1	♣ A65

LHO is dealer.

East (LHO) opens 1♠ if possible.

East (LHO) bids 2♣ if possible.

Board: 184	♠ Q96
Dealer: West	♥ KT764
Vul: E-W	♦ 863
HCP: 5+1	♣ 65

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

Both hands (Answers Page)

Board: 181

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT6	♠ 8532			1♣	Pass
Vul: Both	♥ AKQ3	♥ 6	Pass	X	1♥	Pass
North HCP: 20+1	♦ 7	♦ A9643	Pass	1♠	Pass	2♣ ¹
South HCP: 5+1	♣ K54	♣ J32	Pass	2♦ ²	Pass	2♠
Contract: 4♠ North			Pass	2NT ³	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

	North:	South:	W	N	E	S
Dealer: West	♠ J62	♠ AK	1♦	Pass	Pass	X
Vul: E-W	♥ 86	♥ QJ5	1♥	Pass	Pass	2♣
North HCP: 2	♦ JT43	♦ A87	All Pass			
South HCP: 22+1	♣ 9854	♣ AKJT7				
Contract: 2♣ South						

Board: 183

	North:	South:	W	N	E	S
Dealer: East	♠ KQ8	♠ 9542			1♠	Pass
Vul: Both	♥ AKQT9	♥ 864	Pass	X	2♣	2♦
North HCP: 18+1	♦ 94	♦ KJT73	Pass	2♥	Pass	3♥
South HCP: 6+1	♣ A65	♣ Q	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 184

	North:	South:	W	N	E	S
Dealer: West	♠ Q96	♠ AK	1♣	Pass	Pass	X
Vul: E-W	♥ KT764	♥ AQJ	Pass	1♥	Pass	2♦
North HCP: 5+1	♦ 863	♦ AKT75	Pass	3♣ ¹	Pass	3♠
South HCP: 21+1	♣ 65	♣ T94	Pass	4♦	All Pass	
Contract: 4♦ North						

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

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT6	♠ 8532			1♣	Pass
Vul: Both	♥ AKQ3	♥ 6	Pass	X	1♥	Pass
North HCP: 20+1	♦ 7	♦ A9643	Pass	1♠	Pass	2♣ ¹
South HCP: 5+1	♣ K54	♣ J32	Pass	2♦ ²	Pass	2♠
Contract: 4♠ North			Pass	2NT ³	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

	North:	South:	W	N	E	S
Dealer: West	♠ J62	♠ AK	1♦	Pass	Pass	X
Vul: E-W	♥ 86	♥ QJ5	1♥	Pass	Pass	2♣
North HCP: 2	♦ JT43	♦ A87	All Pass			
South HCP: 22+1	♣ 9854	♣ AKJT7				
Contract: 2♣ South						

Board: 183

	North:	South:	W	N	E	S
Dealer: East	♠ KQ8	♠ 9542			1♠	Pass
Vul: Both	♥ AKQT9	♥ 864	Pass	X	2♣	2♦
North HCP: 18+1	♦ 94	♦ KJT73	Pass	2♥	Pass	3♥
South HCP: 6+1	♣ A65	♣ Q	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 184

	North:	South:	W	N	E	S
Dealer: West	♠ Q96	♠ AK	1♣	Pass	Pass	X
Vul: E-W	♥ KT764	♥ AQJ	Pass	1♥	Pass	2♦
North HCP: 5+1	♦ 863	♦ AKT75	Pass	3♣ ¹	Pass	3♠
South HCP: 21+1	♣ 65	♣ T94	Pass	4♦	All Pass	
Contract: 4♦ North						

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						

South hands

Overcalls in 4th??

Board: 185	♠ Q5	RHO is dealer. You bid second.
Dealer: East	♥ KT94	East (RHO) opens 1♣ if possible.
Vul: Both	♦ T93	East (RHO) bids 1♠ if possible.
HCP: 9	♣ KJT3	

Board: 186	♠ Q543	RHO is dealer. You bid second.
Dealer: East	♥ Q5	East (RHO) opens 1♣ if possible.
Vul: None	♦ K742	
HCP: 7	♣ T82	

Board: 187	♠ JT642	RHO is dealer. You bid second.
Dealer: East	♥ 32	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ K8	
HCP: 8+1	♣ KJT8	

Board: 188	♠ AQ	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AKQJT86	West (LHO) bids 1♥ if possible.
HCP: 18+3	♣ QT4	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

North:

♠ AJ

South:

♠ 98643

W N E S

1 ♥ Pass

Vul: E-W

♥ K76

♥ J32

Pass X Pass 1 ♠

North HCP: 22+2

♦ AQ

♦ 432

Pass 3 ♣ All Pass

South HCP: 1+1

♣ AKJ843

♣ 97

Contract: 3 ♣ North

Board: 190

Dealer: West

North:

♠ 2

South:

♠ AKQT863

W N E S

1 ♣ Pass Pass X

Vul: None

♥ Q953

♥ AJ4

1 ♦ 1 ♥ Pass 4 ♠

North HCP: 7+1

♦ AT863

♦ -

All Pass

South HCP: 18+3

♣ J85

♣ A62

Contract: 4 ♠ South

Board: 191

Dealer: North

North:

♠ Q864

South:

♠ T75

W N E S

1 ♣ Pass Pass

Vul: N-S

♥ K642

♥ QJT7

X 1 ♥ Pass Pass

North HCP: 12

♦ A7

♦ 985

X 1 ♠ Pass 2 ♥

South HCP: 4

♣ K72

♣ J85

All Pass

Contract: 2 ♥ South

Board: 192

Dealer: West

North:

♠ K9876

South:

♠ Q2

W N E S

1 ♦ Pass Pass X

Vul: N-S

♥ 75

♥ AKJ92

1 ♠ Pass Pass 2 ♥

North HCP: 6+1

♦ 93

♦ J82

All Pass

South HCP: 18+1

♣ QJ84

♣ AK6

Contract: 2 ♥ South

Board: 193

Dealer: East

North:

♠ AKQ

South:

♠ T743

W N E S

1 ♣ Pass

Vul: None

♥ AKQ72

♥ 63

Pass X Pass 1 ♦

North HCP: 19+1

♦ JT

♦ Q9852

Pass 2 ♥ All Pass

South HCP: 3+1

♣ 943

♣ J7

Contract: 2 ♥ North

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	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ 98643			1 ♥	Pass
Vul: E-W	♥ K76	♥ J32	Pass	X	Pass	1 ♠
North HCP: 22+2	♦ AQ	♦ 432	Pass	3 ♣	All Pass	
South HCP: 1+1	♣ AKJ843	♣ 97				
Contract: 3 ♣	North					

Board: 190	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ AKQT863	1 ♣	Pass	Pass	X
Vul: None	♥ Q953	♥ AJ4	1 ♦	1 ♥	Pass	4 ♠
North HCP: 7+1	♦ AT863	♦ -	All Pass			
South HCP: 18+3	♣ J85	♣ A62				
Contract: 4 ♠	South					

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ Q864	♠ T75		1 ♣	Pass	Pass
Vul: N-S	♥ K642	♥ QJT7	X	1 ♥	Pass	Pass
North HCP: 12	♦ A7	♦ 985	X	1 ♠	Pass	2 ♥
South HCP: 4	♣ K72	♣ J85	All Pass			
Contract: 2 ♥	South					

Board: 192	North:	South:	W	N	E	S
Dealer: West	♠ K9876	♠ Q2	1 ♦	Pass	Pass	X
Vul: N-S	♥ 75	♥ AKJ92	1 ♠	Pass	Pass	2 ♥
North HCP: 6+1	♦ 93	♦ J82	All Pass			
South HCP: 18+1	♣ QJ84	♣ AK6				
Contract: 2 ♥	South					

Board: 193	North:	South:	W	N	E	S
Dealer: East	♠ AKQ	♠ T743			1 ♣	Pass
Vul: None	♥ AKQ72	♥ 63	Pass	X	Pass	1 ♦
North HCP: 19+1	♦ JT	♦ Q9852	Pass	2 ♥	All Pass	
South HCP: 3+1	♣ 943	♣ J7				
Contract: 2 ♥	North					

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

North:

♠ K96

South:

♠ Q

W
N
E
S

Vul: E-W

♥ AJ87

♥ QT9432

Pass

X

2♦

2♥

North HCP: 19+1

♦ Q

♦ K72

Pass

4♥

All Pass

South HCP: 7+2

♣ AKQ75

♣ T92

Contract: 4♥ North

Board: 195

Dealer: East

North:

♠ KJ

South:

♠ QT975

W
N
E
S

Vul: E-W

♥ KQ9

♥ 72

Pass

X

1♥

1♠

North HCP: 20+1

♦ AKQ52

♦ T4

Pass

3NT

All Pass

South HCP: 6+1

♣ Q85

♣ A762

Contract: 3NT North

Board: 196

Dealer: West

North:

♠ Q8632

South:

♠ K4

W
N
E
S

Vul: N-S

♥ J53

♥ AQT94

1♦

Pass

Pass

X

North HCP: 6+1

♦ 6

♦ KQ5

Pass

 3♦¹

Pass

4♥

South HCP: 21+1

♣ QJ62

♣ AK8

All Pass

Contract: 4♥ South

1. limit raise or better in !H

Board: 197

Dealer: East

North:

♠ AJ2

South:

♠ 95

W
N
E
S

Vul: E-W

♥ AJT

♥ 8762

Pass

X

Pass

2♣

North HCP: 19+1

♦ KQJT2

♦ 864

Pass

2♦

Pass

 2♥¹

South HCP: 5

♣ K6

♣ AJ83

Pass

3NT

All Pass

Contract: 3NT North

1. limit raise or better in !D

Board: 198

Dealer: South

North:

♠ 93

South:

♠ QT76

W
N
E
S

Vul: Both

♥ J986

♥ KQ4

Pass

Pass

X

1♠

North HCP: 2+2

♦ 8

♦ Q973

All Pass

South HCP: 12

♣ JT9875

♣ K6

Contract: 1♠ South

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

North:

♠ K96

South:

♠ Q

W
N
E
S

Vul: E-W

♥ AJ87

♥ QT9432

Pass

X

2♦

2♥

North HCP: 19+1

♦ Q

♦ K72

Pass

4♥

All Pass

South HCP: 7+2

♣ AKQ75

♣ T92

Contract: 4♥ North

Board: 195

Dealer: East

North:

♠ KJ

South:

♠ QT975

W
N
E
S

Vul: E-W

♥ KQ9

♥ 72

Pass

X

1♥

1♠

North HCP: 20+1

♦ AKQ52

♦ T4

Pass

3NT

All Pass

South HCP: 6+1

♣ Q85

♣ A762

Contract: 3NT North

Board: 196

Dealer: West

North:

♠ Q8632

South:

♠ K4

W
N
E
S

Vul: N-S

♥ J53

♥ AQT94

1♦

Pass

Pass

X

North HCP: 6+1

♦ 6

♦ KQ5

Pass

 3♦¹

Pass

4♥

South HCP: 21+1

♣ QJ62

♣ AK8

All Pass

Contract: 4♥ South

1. limit raise or better in !H

Board: 197

Dealer: East

North:

♠ AJ2

South:

♠ 95

W
N
E
S

Vul: E-W

♥ AJT

♥ 8762

Pass

X

Pass

2♣

North HCP: 19+1

♦ KQJT2

♦ 864

Pass

2♦

Pass

 2♥¹

South HCP: 5

♣ K6

♣ AJ83

Pass

3NT

All Pass

Contract: 3NT North

1. limit raise or better in !D

Board: 198

Dealer: South

North:

♠ 93

South:

♠ QT76

W
N
E
S

Vul: Both

♥ J986

♥ KQ4

Pass

Pass

X

1♠

North HCP: 2+2

♦ 8

♦ Q973

All Pass

South HCP: 12

♣ JT9875

♣ K6

Contract: 1♠ South

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	
Contract: 3NT North						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	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	
Contract: 3NT North						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

North hands

Overcalls in 4th??

Board: 208 ♠ AQ2
Dealer: East ♥ AT9
Vul: None ♦ Q8
HCP: 18+1 ♣ KQJ76

LHO is dealer.
East (LHO) opens 1♥ if possible.

Board: 209 ♠ A973
Dealer: West ♥ 87643
Vul: Both ♦ K8
HCP: 8+1 ♣ J7

RHO is dealer. You bid second.
West (RHO) opens 1♣ if possible.
West (RHO) bids 1♠ if possible.

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