

North hands

Opps_Overcall_Stayman_or_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 17

Contract: 3 ♠ X North

North:

♠ J8753

♥ K8742

♦ T

♣ 52

South:

♠ KQ4

♥ AQ3

♦ 876

♣ KQJ6

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

3 ♠

Pass

Pass

X

All Pass

Board: 2

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ AKJ2

♥ T53

♦ 84

♣ J752

South:

♠ 8754

♥ A

♦ KQJT965

♣ K

W

N

E

S

1NT

Pass

2 ♦

3 ♦

All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A64

♥ KJT

♦ AQJ98

♣ 32

South:

♠ 53

♥ AQ732

♦ 5

♣ AQ875

W

N

E

S

1NT

Pass

2 ♦

2 ♠

Pass

Pass

3 ♣

Pass

3 ♥

Pass

3NT

Pass

4 ♥

All Pass

Board: 4

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18+2

Contract: 3 ♣ South

North:

♠ T92

♥ 96542

♦ 84

♣ 964

South:

♠ K

♥ J3

♦ AQ52

♣ AKJT53

W

N

E

S

1NT

Pass

2 ♥

3 ♣

All Pass

Board: 5

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ A4

♥ AQJ954

♦ J8

♣ K64

South:

♠ 986

♥ 63

♦ KQ76

♣ QT75

W

N

E

S

1NT

Pass

2 ♥

3 ♥

All Pass

South hands

Opps_Overcall_Stayman_or_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 17

Contract: 3 ♠ X North

North:

♠ J8753

♥ K8742

♦ T

♣ 52

South:

♠ KQ4

♥ AQ3

♦ 876

♣ KQJ6

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

Board: 2

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ AKJ2

♥ T53

♦ 84

♣ J752

South:

♠ 8754

♥ A

♦ KQJT965

♣ K

W	N	E	S
1NT	Pass	2 ♦	3 ♦
All Pass			

Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A64

♥ KJT

♦ AQJ98

♣ 32

South:

♠ 53

♥ AQ732

♦ 5

♣ AQ875

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

Board: 4

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18+2

Contract: 3 ♣ South

North:

♠ T92

♥ 96542

♦ 84

♣ 964

South:

♠ K

♥ J3

♦ AQ52

♣ AKJT53

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

Board: 5

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ A4

♥ AQJ954

♦ J8

♣ K64

South:

♠ 986

♥ 63

♦ KQ76

♣ QT75

W	N	E	S
		1NT	Pass
2 ♥	3 ♥	All Pass	

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 6**

♠ KQ852

Partner is dealer.

Dealer: South

♥ 64

East (LHO) bids 3♥ if possible.

Vul: Both

♦ AJ75

HCP: 10+1

♣ 64

Board: 7

♠ J6

LHO is dealer.

Dealer: East

♥ 4

East (LHO) opens 1NT if possible.

Vul: None

♦ AKJ8432

West (RHO) bids 2♥ if possible.

HCP: 13+3

♣ A96

East (LHO) bids 3♠ if possible.

Board: 8

♠ A9843

Partner is dealer.

Dealer: South

♥ J87

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 76

HCP: 8+1

♣ QJ5

Board: 9

♠ 98

LHO is dealer.

Dealer: East

♥ K86

East (LHO) opens 1NT if possible.

Vul: E-W

♦ AKJT73

West (RHO) bids 2♥ if possible.

HCP: 11+2

♣ 86

Board: 10

♠ 98

RHO is dealer. You bid second.

Dealer: West

♥ T95

West (RHO) opens 1NT if possible.

Vul: E-W

♦ Q752

East (LHO) bids 2♦ if possible.

HCP: 6

♣ AT92

Both hands (Answers Page)

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

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

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

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

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

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 6

♠ A7

You are dealer.

Dealer: South

♥ K82

East (RHO) bids 3♥ if possible.

Vul: Both

♦ K83

HCP: 15+1

♣ KQT92

Board: 7

♠ T2

RHO is dealer. You bid second.

Dealer: East

♥ AJT862

East (RHO) opens 1NT if possible.

Vul: None

♦ T

West (LHO) bids 2♥ if possible.

HCP: 6+2

♣ J542

East (RHO) bids 3♠ if possible.

Board: 8

♠ KQ6

You are dealer.

Dealer: South

♥ AKT6

East (RHO) bids 3♦ if possible.

Vul: N-S

♦ K82

HCP: 15

♣ 743

Board: 9

♠ JT7

RHO is dealer. You bid second.

Dealer: East

♥ QJT73

East (RHO) opens 1NT if possible.

Vul: E-W

♦ 4

West (LHO) bids 2♥ if possible.

HCP: 8+1

♣ A952

Board: 10

♠ AKJT32

LHO is dealer.

Dealer: West

♥ -

West (LHO) opens 1NT if possible.

Vul: E-W

♦ AT63

East (RHO) bids 2♦ if possible.

HCP: 15+2

♣ K76

Both hands (Answers Page)

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

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

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

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

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

North hands

Opps_Overcall_Stayman_or_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ Q832

♥ 652

♦ 8

♣ A9764

South:

♠ AJ965

♥ 3

♦ KQJ532

♣ 3

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

Board: 12

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ KT5

♥ K8

♦ AQ72

♣ A952

South:

♠ 8

♥ AJT43

♦ 98

♣ QJ873

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

	1NT	Pass	2 ♦
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3 ♠	Pass	Pass	4 ♣
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All Pass

Board: 13

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8+1

Contract: 4 ♦ X North

North:

♠ T732

♥ 6

♦ AQJT764

♣ A

South:

♠ KJ8

♥ JT85

♦ 2

♣ K8754

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

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

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

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

X	All Pass		
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Board: 14

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AK9

♥ AJ98

♦ 63

♣ A974

South:

♠ QJ654

♥ 4

♦ JT94

♣ T85

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

	1NT	Pass	2 ♥
--	-----	------	-----

3 ♦	X	Pass	3 ♠
-----	---	------	-----

All Pass

Board: 15

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 5

♥ 98754

♦ 764

♣ AJ98

South:

♠ A874

♥ AJ2

♦ AT83

♣ K7

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

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

Pass	2 ♦	2 ♠	X
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Pass	3 ♥	All Pass	
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Both hands (Answers Page)

Board: 11

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ Q832

♥ 652

♦ 8

♣ A9764

South:

♠ AJ965

♥ 3

♦ KQJ532

♣ 3

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

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

Board: 12

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ KT5

♥ K8

♦ AQ72

♣ A952

South:

♠ 8

♥ AJT43

♦ 98

♣ QJ873

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

	1NT	Pass	2 ♦
--	-----	------	-----

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

All Pass

Board: 13

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8+1

Contract: 4 ♦ X North

North:

♠ T732

♥ 6

♦ AQJT764

♣ A

South:

♠ KJ8

♥ JT85

♦ 2

♣ K8754

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

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

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

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

X	All Pass		
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Board: 14

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AK9

♥ AJ98

♦ 63

♣ A974

South:

♠ QJ654

♥ 4

♦ JT94

♣ T85

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

	1NT	Pass	2 ♥
--	-----	------	-----

3 ♦	X	Pass	3 ♠
-----	---	------	-----

All Pass

Board: 15

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 5

♥ 98754

♦ 764

♣ AJ98

South:

♠ A874

♥ AJ2

♦ AT83

♣ K7

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

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

Pass	2 ♦	2 ♠	X
------	-----	-----	---

Pass	3 ♥	All Pass	
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North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 16 ♠ J RHO is dealer. You bid second.
 Dealer: West ♥ 8532 West (RHO) opens 1NT if possible.
 Vul: N-S ♦ QT98654 East (LHO) bids 2♦ if possible.
 HCP: 3+3 ♣ 7 East (LHO) Doubles 4♠ if possible.

Board: 17 ♠ AT4 LHO is dealer.
 Dealer: East ♥ T7 East (LHO) opens 1NT if possible.
 Vul: N-S ♦ K2 West (RHO) bids 2♦ if possible.
 HCP: 16+2 ♣ AKQT62

Board: 18 ♠ - Partner is dealer.
 Dealer: South ♥ AK963 East (LHO) bids 2♠ if possible.
 Vul: Both ♦ QT96
 HCP: 9+1 ♣ 7643

Board: 19 ♠ K94 LHO is dealer.
 Dealer: East ♥ AQJT983 East (LHO) opens 1NT if possible.
 Vul: E-W ♦ - West (RHO) bids 2♥ if possible.
 HCP: 11+3 ♣ JT3

Board: 20 ♠ T6542 Partner is dealer.
 Dealer: South ♥ K82 East (LHO) bids 3♦ if possible.
 Vul: E-W ♦ J
 HCP: 6+1 ♣ Q876

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AKQ9762	1NT	Pass	2♦	4♠
Vul: N-S	♥ 8532	♥ J	Pass	Pass	X	All Pass
North HCP: 3+3	♦ QT98654	♦ 2				
South HCP: 12+3	♣ 7	♣ Q632				
Contract: 4♠ X South						

Board: 17

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

Board: 18

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

Board: 19

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

Board: 20

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

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 16 ♠ AKQ9762 LHO is dealer.
 Dealer: West ♥ J West (LHO) opens 1NT if possible.
 Vul: N-S ♦ 2 East (RHO) bids 2♦ if possible.
 HCP: 12+3 ♣ Q632 East (RHO) Doubles 4♠ if possible.

Board: 17 ♠ 9875 RHO is dealer. You bid second.
 Dealer: East ♥ Q53 East (RHO) opens 1NT if possible.
 Vul: N-S ♦ T953 West (LHO) bids 2♦ if possible.
 HCP: 2 ♣ 95

Board: 18 ♠ Q98 You are dealer.
 Dealer: South ♥ 85 East (RHO) bids 2♠ if possible.
 Vul: Both ♦ AKJ
 HCP: 15+1 ♣ AJ982

Board: 19 ♠ 82 RHO is dealer. You bid second.
 Dealer: East ♥ 542 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ AQ542 West (LHO) bids 2♥ if possible.
 HCP: 9+1 ♣ K74

Board: 20 ♠ AKJ73 You are dealer.
 Dealer: South ♥ A64 East (RHO) bids 3♦ if possible.
 Vul: E-W ♦ 72
 HCP: 15+1 ♣ K95

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AKQ9762	1NT	Pass	2♦	4♠
Vul: N-S	♥ 8532	♥ J	Pass	Pass	X	All Pass
North HCP: 3+3	♦ QT98654	♦ 2				
South HCP: 12+3	♣ 7	♣ Q632				
Contract: 4♠ X South						

Board: 17

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

Board: 18

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

Board: 19

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

Board: 20

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 21	♠ AKJ942	LHO is dealer.
Dealer: East	♥ KJ9	East (LHO) opens 1NT if possible.
Vul: None	♦ 4	West (RHO) bids 2♦ if possible.
HCP: 15+2	♣ K54	
Board: 22	♠ JT732	Partner is dealer.
Dealer: South	♥ QJ9	East (LHO) bids 2♠ if possible.
Vul: None	♦ K3	West (RHO) bids 2NT if possible.
HCP: 10+1	♣ K72	
Board: 23	♠ JT3	Partner is dealer.
Dealer: South	♥ 98764	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ Q765	
HCP: 4+1	♣ J	
Board: 24	♠ 5	RHO is dealer. You bid second.
Dealer: West	♥ KJ9632	West (RHO) opens 1NT if possible.
Vul: N-S	♦ JT943	East (LHO) bids 2♥ if possible.
HCP: 5+3	♣ 9	West (RHO) Doubles 3♣ if possible.
Board: 25	♠ A82	You are dealer.
Dealer: North	♥ QJ6	West (RHO) bids 2♠ if possible.
Vul: None	♦ A8654	
HCP: 16+1	♣ KQ	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 3+3

Contract: 2 ♠ North

North:

♠ AKJ942

♥ KJ9

♦ 4

♣ K54

South:

♠ 8

♥ T85

♦ QJ98763

♣ 73

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

Board: 22

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ JT732

♥ QJ9

♦ K3

♣ K72

South:

♠ AK95

♥ K643

♦ AQ7

♣ 84

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

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

Board: 23

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3♥ North

North:

♠ JT3

♥ 98764

♦ Q765

♣ J

South:

♠ KQ92

♥ AK2

♦ AJ83

♣ T3

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

Board: 24

Dealer: West

Vul: N-S

North HCP: 5+3

South HCP: 12+3

Contract: 3♣X South

North:

♠ 5

♥ KJ9632

♦ JT943

♣ 9

South:

♠ J987

♥ A

♦ 5

♣ AQJT642

W	N	E	S
1NT	Pass	2♥	3♣
X	All Pass		

Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ A82

♥ QJ6

♦ A8654

♣ KQ

South:

♠ 65

♥ KT754

♦ K9

♣ AT84

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

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 21 ♠ 8 RHO is dealer. You bid second.
 Dealer: East ♥ T85 East (RHO) opens 1NT if possible.
 Vul: None ♦ QJ98763 West (LHO) bids 2♦ if possible.
 HCP: 3+3 ♣ 73

Board: 22 ♠ AK95 You are dealer.
 Dealer: South ♥ K643 East (RHO) bids 2♠ if possible.
 Vul: None ♦ AQ7 West (LHO) bids 2NT if possible.
 HCP: 16 ♣ 84

Board: 23 ♠ KQ92 You are dealer.
 Dealer: South ♥ AK2 East (RHO) bids 3♣ if possible.
 Vul: N-S ♦ AJ83
 HCP: 17 ♣ T3

Board: 24 ♠ J987 LHO is dealer.
 Dealer: West ♥ A West (LHO) opens 1NT if possible.
 Vul: N-S ♦ 5 East (RHO) bids 2♥ if possible.
 HCP: 12+3 ♣ AQJT642 West (LHO) Doubles 3♣ if possible.

Board: 25 ♠ 65 Partner is dealer.
 Dealer: North ♥ KT754 West (LHO) bids 2♠ if possible.
 Vul: None ♦ K9
 HCP: 10+1 ♣ AT84

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 3+3

Contract: 2 ♠ North

North:

♠ AKJ942

♥ KJ9

♦ 4

♣ K54

South:

♠ 8

♥ T85

♦ QJ98763

♣ 73

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

Board: 22

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ JT732

♥ QJ9

♦ K3

♣ K72

South:

♠ AK95

♥ K643

♦ AQ7

♣ 84

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

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

Board: 23

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3♥ North

North:

♠ JT3

♥ 98764

♦ Q765

♣ J

South:

♠ KQ92

♥ AK2

♦ AJ83

♣ T3

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

Board: 24

Dealer: West

Vul: N-S

North HCP: 5+3

South HCP: 12+3

Contract: 3♣X South

North:

♠ 5

♥ KJ9632

♦ JT943

♣ 9

South:

♠ J987

♥ A

♦ 5

♣ AQJT642

W	N	E	S
1NT	Pass	2♥	3♣
X	All Pass		

Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ A82

♥ QJ6

♦ A8654

♣ KQ

South:

♠ 65

♥ KT754

♦ K9

♣ AT84

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 26 ♠ Q RHO is dealer. You bid second.
 Dealer: West ♥ T9874 West (RHO) opens 1NT if possible.
 Vul: E-W ♦ AKJT6 East (LHO) bids 2♥ if possible.
 HCP: 10+2 ♣ T3

Board: 27 ♠ QJT7 Partner is dealer.
 Dealer: South ♥ AKT975 East (LHO) bids 3♣ if possible.
 Vul: E-W ♦ T5
 HCP: 10+2 ♣ 5

Board: 28 ♠ KT6542 RHO is dealer. You bid second.
 Dealer: West ♥ 3 West (RHO) opens 1NT if possible.
 Vul: Both ♦ T7 East (LHO) bids 2♦ if possible.
 HCP: 3+2 ♣ 7652 West (RHO) Doubles 3♦ if possible.

Board: 29 ♠ KT You are dealer.
 Dealer: North ♥ KQ84 West (RHO) bids 2♠ if possible.
 Vul: None ♦ KQ75
 HCP: 15 ♣ Q83

Board: 30 ♠ 854 RHO is dealer. You bid second.
 Dealer: West ♥ A9843 West (RHO) opens 1NT if possible.
 Vul: E-W ♦ Q3 East (LHO) bids 2♦ if possible.
 HCP: 6+1 ♣ 876

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ K65	1NT	Pass	2♥	3♣
Vul: E-W	♥ T9874	♥ Q	Pass	3♦	Pass	4♣
North HCP: 10+2	♦ AKJT6	♦ 82	Pass	5♣	All Pass	
South HCP: 14+3	♣ T3	♣ AKQ8762				
Contract: 5♣ North						

Board: 27

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

Board: 28

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

Board: 29

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

Board: 30

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

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 26 ♠ K65 LHO is dealer.
 Dealer: West ♥ Q West (LHO) opens 1NT if possible.
 Vul: E-W ♦ 82 East (RHO) bids 2♥ if possible.
 HCP: 14+3 ♣ AKQ8762

Board: 27 ♠ A98 You are dealer.
 Dealer: South ♥ Q4 East (RHO) bids 3♣ if possible.
 Vul: E-W ♦ AK974
 HCP: 16+1 ♣ K96

Board: 28 ♠ 9 LHO is dealer.
 Dealer: West ♥ A84 West (LHO) opens 1NT if possible.
 Vul: Both ♦ KQJ983 East (RHO) bids 2♦ if possible.
 HCP: 16+2 ♣ AQ8 West (LHO) Doubles 3♦ if possible.

Board: 29 ♠ 543 Partner is dealer.
 Dealer: North ♥ AT732 West (LHO) bids 2♠ if possible.
 Vul: None ♦ A
 HCP: 12+1 ♣ A642

Board: 30 ♠ Q93 LHO is dealer.
 Dealer: West ♥ 2 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ AKJT74 East (RHO) bids 2♦ if possible.
 HCP: 13+2 ♣ K42

Both hands (Answers Page)

Board: 26

Dealer: West

Vul: E-W

North HCP: 10+2

South HCP: 14+3

Contract: 5 ♣ North

North:

♠ Q

♥ T9874

♦ AKJT6

♣ T3

South:

♠ K65

♥ Q

♦ 82

♣ AKQ8762

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

1NT	Pass	2♥	3♣
-----	------	----	----

Pass	3♦	Pass	4♣
------	----	------	----

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

Board: 27

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 4♥ North

North:

♠ QJT7

♥ AKT975

♦ T5

♣ 5

South:

♠ A98

♥ Q4

♦ AK974

♣ K96

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

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

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

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

Board: 28

Dealer: West

Vul: Both

North HCP: 3+2

South HCP: 16+2

Contract: 3♦ X South

North:

♠ KT6542

♥ 3

♦ T7

♣ 7652

South:

♠ 9

♥ A84

♦ KQJ983

♣ AQ8

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

1NT	Pass	2♦	3♦
-----	------	----	----

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

Board: 29

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 4♥ South

North:

♠ KT

♥ KQ84

♦ KQ75

♣ Q83

South:

♠ 543

♥ AT732

♦ A

♣ A642

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

	1NT	Pass	2♦
--	-----	------	----

2♠	3♥	Pass	4♥
----	----	------	----

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

Board: 30

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 13+2

Contract: 3♦ South

North:

♠ 854

♥ A9843

♦ Q3

♣ 876

South:

♠ Q93

♥ 2

♦ AKJT74

♣ K42

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

1NT	Pass	2♦	3♦
-----	------	----	----

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 31

♠ QJ43

Partner is dealer.

Dealer: South

♥ QJT92

East (LHO) bids 3♣ if possible.

Vul: None

♦ 542

HCP: 6+1

♣ 6

Board: 32

♠ QJ832

Partner is dealer.

Dealer: South

♥ A32

East (LHO) bids 3♣ if possible.

Vul: E-W

♦ T862

HCP: 7+1

♣ 5

Board: 33

♠ KJ653

Partner is dealer.

Dealer: South

♥ 95

East (LHO) bids 3♥ if possible.

Vul: None

♦ 973

HCP: 4+1

♣ 932

Board: 34

♠ Q85

RHO is dealer. You bid second.

Dealer: West

♥ JT9432

West (RHO) opens 1NT if possible.

Vul: E-W

♦ T7

East (LHO) bids 2♥ if possible.

HCP: 3+2

♣ 92

Board: 35

♠ A2

You are dealer.

Dealer: North

♥ AT96

West (RHO) bids 2♠ if possible.

Vul: None

♦ QJ72

West (RHO) Doubles 3♠ if possible.

HCP: 16

♣ AJ4

East (LHO) bids 4♠ if possible.

Both hands (Answers Page)

Board: 31

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+1

Contract: 3♥ North

North:

♠ QJ43

♥ QJT92

♦ 542

♣ 6

South:

♠ AK5

♥ K74

♦ AK976

♣ T5

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

Board: 32

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 15

Contract: 3♠ South

North:

♠ QJ832

♥ A32

♦ T862

♣ 5

South:

♠ AK7

♥ QJ54

♦ KQ4

♣ 842

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

Board: 33

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 16

Contract: 3♠ North

North:

♠ KJ653

♥ 95

♦ 973

♣ 932

South:

♠ A97

♥ AT84

♦ 52

♣ AKJ5

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

Board: 34

Dealer: West

Vul: E-W

North HCP: 3+2

South HCP: 18+3

Contract: 3♦ South

North:

♠ Q85

♥ JT9432

♦ T7

♣ 92

South:

♠ 43

♥ -

♦ AKQ6432

♣ AKQT

W	N	E	S
1NT	Pass	2♥	3♦
All Pass			

Board: 35

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 5♥ South

North:

♠ A2

♥ AT96

♦ QJ72

♣ AJ4

South:

♠ T

♥ Q8543

♦ KT93

♣ KQ7

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

South hands**Opps_Overcall_Stayman_or_Jacoby****Board: 31**

♠ AK5

You are dealer.

Dealer: South

♥ K74

East (RHO) bids 3♣ if possible.

Vul: None

♦ AK976

HCP: 17+1

♣ T5

Board: 32

♠ AK7

You are dealer.

Dealer: South

♥ QJ54

East (RHO) bids 3♣ if possible.

Vul: E-W

♦ KQ4

HCP: 15

♣ 842

Board: 33

♠ A97

You are dealer.

Dealer: South

♥ AT84

East (RHO) bids 3♥ if possible.

Vul: None

♦ 52

HCP: 16

♣ AKJ5

Board: 34

♠ 43

LHO is dealer.

Dealer: West

♥ -

West (LHO) opens 1NT if possible.

Vul: E-W

♦ AKQ6432

East (RHO) bids 2♥ if possible.

HCP: 18+3

♣ AKQT

Board: 35

♠ T

Partner is dealer.

Dealer: North

♥ Q8543

West (LHO) bids 2♠ if possible.

Vul: None

♦ KT93

West (LHO) Doubles 3♠ if possible.

HCP: 10+1

♣ KQ7

East (RHO) bids 4♠ if possible.

Both hands (Answers Page)

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

Board: 35

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 36

♠ AKQJ3

You are dealer.

Dealer: North

♥ J75

West (RHO) bids 3♣ if possible.

Vul: None

♦ AJ

HCP: 16+1

♣ 985

Board: 37

♠ AKJ9764

LHO is dealer.

Dealer: East

♥ 64

East (LHO) opens 1NT if possible.

Vul: E-W

♦ T

West (RHO) bids 2♦ if possible.

HCP: 11+3

♣ K85

Board: 38

♠ QJ8

You are dealer.

Dealer: North

♥ K9

West (RHO) bids 3♦ if possible.

Vul: N-S

♦ AT854

HCP: 17+1

♣ AK8

Board: 39

♠ 92

Partner is dealer.

Dealer: South

♥ AT8764

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 92

HCP: 4+2

♣ T92

Board: 40

♠ A765

RHO is dealer. You bid second.

Dealer: West

♥ T954

West (RHO) opens 1NT if possible.

Vul: None

♦ AJT5

East (LHO) bids 2♥ if possible.

HCP: 9

♣ 9

Both hands (Answers Page)

Board: 36

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 5+2

Contract: 4♥ South

North:

♠ AKQJ3

♥ J75

♦ AJ

♣ 985

South:

♠ 74

♥ KQ9832

♦ 9762

♣ 7

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

Board: 37

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 10

Contract: 3♠ North

North:

♠ AKJ9764

♥ 64

♦ T

♣ K85

South:

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

W	N	E	S
		1NT	Pass
2♦	3♠	All Pass	

Board: 38

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 5+2

Contract: 3♠ South

North:

♠ QJ8

♥ K9

♦ AT854

♣ AK8

South:

♠ AT753

♥ 87642

♦ -

♣ J75

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

Board: 39

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ 92

♥ AT8764

♦ 92

♣ T92

South:

♠ KJ865

♥ J2

♦ KT6

♣ AK7

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

Board: 40

Dealer: West

Vul: None

North HCP: 9

South HCP: 14+2

Contract: 3♣ South

North:

♠ A765

♥ T954

♦ AJT5

♣ 9

South:

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

W	N	E	S
1NT	Pass	2♥	3♣
All Pass			

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 36 ♠ 74 Partner is dealer.
 Dealer: North ♥ KQ9832 West (LHO) bids 3♣ if possible.
 Vul: None ♦ 9762
 HCP: 5+2 ♣ 7

Board: 37 ♠ T5 RHO is dealer. You bid second.
 Dealer: East ♥ KQ32 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ Q74 West (LHO) bids 2♦ if possible.
 HCP: 10 ♣ QJT9

Board: 38 ♠ AT753 Partner is dealer.
 Dealer: North ♥ 87642 West (LHO) bids 3♦ if possible.
 Vul: N-S ♦ -
 HCP: 5+2 ♣ J75

Board: 39 ♠ KJ865 You are dealer.
 Dealer: South ♥ J2 East (RHO) bids 3♦ if possible.
 Vul: N-S ♦ KT6
 HCP: 15+1 ♣ AK7

Board: 40 ♠ J3 LHO is dealer.
 Dealer: West ♥ QJ8 West (LHO) opens 1NT if possible.
 Vul: None ♦ K8 East (RHO) bids 2♥ if possible.
 HCP: 14+2 ♣ AQJ876

Both hands (Answers Page)

Board: 36

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 5+2

Contract: 4♥ South

North:

♠ AKQJ3

♥ J75

♦ AJ

♣ 985

South:

♠ 74

♥ KQ9832

♦ 9762

♣ 7

W

N

E

S

1NT

Pass

2♦

3♣

X

Pass

4♥

All Pass

Board: 37

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 10

Contract: 3♠ North

North:

♠ AKJ9764

♥ 64

♦ T

♣ K85

South:

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

W

N

E

S

1NT

Pass

2♦

3♠

All Pass

Board: 38

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 5+2

Contract: 3♠ South

North:

♠ QJ8

♥ K9

♦ AT854

♣ AK8

South:

♠ AT753

♥ 87642

♦ -

♣ J75

W

N

E

S

1NT

Pass

2♥

3♦

X

Pass

3♠

All Pass

Board: 39

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ 92

♥ AT8764

♦ 92

♣ T92

South:

♠ KJ865

♥ J2

♦ KT6

♣ AK7

W

N

E

S

1NT

Pass

2♦

3♦

Pass

Pass

3♥

All Pass

Board: 40

Dealer: West

Vul: None

North HCP: 9

South HCP: 14+2

Contract: 3♣ South

North:

♠ A765

♥ T954

♦ AJT5

♣ 9

South:

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

W

N

E

S

1NT

Pass

2♥

3♣

All Pass

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 41 ♠ 8643 Partner is dealer.
 Dealer: South ♥ KQT975 East (LHO) bids 3♣ if possible.
 Vul: E-W ♦ 94
 HCP: 5+2 ♣ 2

Board: 42 ♠ KJ75 You are dealer.
 Dealer: North ♥ AK8 West (RHO) bids 3♦ if possible.
 Vul: N-S ♦ Q76
 HCP: 17 ♣ A95

Board: 43 ♠ AQ8 You are dealer.
 Dealer: North ♥ KQJ8 West (RHO) bids 2♥ if possible.
 Vul: None ♦ K942 East (LHO) bids 2♠ if possible.
 HCP: 15 ♣ T4 West (RHO) bids 4♣ if possible.

Board: 44 ♠ K5 RHO is dealer. You bid second.
 Dealer: West ♥ Q3 West (RHO) opens 1NT if possible.
 Vul: E-W ♦ 954 East (LHO) bids 2♥ if possible.
 HCP: 9+2 ♣ KJT876

Board: 45 ♠ K65 Partner is dealer.
 Dealer: South ♥ J97642 East (LHO) bids 3♣ if possible.
 Vul: Both ♦ J8
 HCP: 5+2 ♣ 54

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 3♥ North

North:

♠ 8643

♥ KQT975

♦ 94

♣ 2

South:

♠ AKT5

♥ A86

♦ A863

♣ T8

W

N

E

S

1NT

Pass 2♦ 3♣ Pass

Pass 3♥ All Pass

Board: 42

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 1+1

Contract: 3♥ South

North:

♠ KJ75

♥ AK8

♦ Q76

♣ A95

South:

♠ T4

♥ 76542

♦ T98

♣ J72

W

N

E

S

1NT Pass 2♦

3♦ X Pass 3♥

All Pass

Board: 43

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ AQ8

♥ KQJ8

♦ K942

♣ T4

South:

♠ T4

♥ AT973

♦ AQ75

♣ 62

W

N

E

S

1NT Pass 2♦

2♥¹ Pass 2♠ 3♦

4♣ 4♥ All Pass

1. Michaels Cuebid

Board: 44

Dealer: West

Vul: E-W

North HCP: 9+2

South HCP: 16+2

Contract: 3♦ South

North:

♠ K5

♥ Q3

♦ 954

♣ KJT876

South:

♠ JT

♥ AT9

♦ AKQ762

♣ Q3

W

N

E

S

1NT Pass 2♥ 3♦

All Pass

Board: 45

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 3♥ North

North:

♠ K65

♥ J97642

♦ J8

♣ 54

South:

♠ QJT

♥ AKT

♦ Q92

♣ KT98

W

N

E

S

1NT

Pass 2♦ 3♣ Pass

Pass 3♥ All Pass

South hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 41	♠ AKT5	You are dealer.
Dealer: South	♥ A86	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ A863	
HCP: 15	♣ T8	

Board: 42	♠ T4	Partner is dealer.
Dealer: North	♥ 76542	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ T98	
HCP: 1+1	♣ J72	

Board: 43	♠ T4	Partner is dealer.
Dealer: North	♥ AT973	West (LHO) bids 2♥ if possible.
Vul: None	♦ AQ75	East (RHO) bids 2♠ if possible.
HCP: 10+1	♣ 62	West (LHO) bids 4♣ if possible.

Board: 44	♠ JT	LHO is dealer.
Dealer: West	♥ AT9	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AKQ762	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ Q3	

Board: 45	♠ QJT	You are dealer.
Dealer: South	♥ AKT	East (RHO) bids 3♣ if possible.
Vul: Both	♦ Q92	
HCP: 15	♣ KT98	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 3♥ North

North:

♠ 8643

♥ KQT975

♦ 94

♣ 2

South:

♠ AKT5

♥ A86

♦ A863

♣ T8

W

N

E

S

1NT

Pass 2♦ 3♣ Pass

Pass 3♥ All Pass

Board: 42

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 1+1

Contract: 3♥ South

North:

♠ KJ75

♥ AK8

♦ Q76

♣ A95

South:

♠ T4

♥ 76542

♦ T98

♣ J72

W

N

E

S

1NT Pass 2♦

3♦ X Pass 3♥

All Pass

Board: 43

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ AQ8

♥ KQJ8

♦ K942

♣ T4

South:

♠ T4

♥ AT973

♦ AQ75

♣ 62

W

N

E

S

1NT Pass 2♦

2♥¹ Pass 2♠ 3♦

4♣ 4♥ All Pass

1. Michaels Cuebid

Board: 44

Dealer: West

Vul: E-W

North HCP: 9+2

South HCP: 16+2

Contract: 3♦ South

North:

♠ K5

♥ Q3

♦ 954

♣ KJT876

South:

♠ JT

♥ AT9

♦ AKQ762

♣ Q3

W

N

E

S

1NT Pass 2♥ 3♦

All Pass

Board: 45

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 3♥ North

North:

♠ K65

♥ J97642

♦ J8

♣ 54

South:

♠ QJT

♥ AKT

♦ Q92

♣ KT98

W

N

E

S

1NT

Pass 2♦ 3♣ Pass

Pass 3♥ All Pass

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 46	♠ T5432	RHO is dealer. You bid second.
Dealer: West	♥ 542	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ Q543	West (RHO) Doubles 5♦ if possible.

Board: 47	♠ 92	You are dealer.
Dealer: North	♥ AKT	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ J987	
HCP: 15	♣ AKT9	

Board: 48	♠ KT53	RHO is dealer. You bid second.
Dealer: West	♥ 542	West (RHO) opens 1NT if possible.
Vul: N-S	♦ Q4	East (LHO) bids 2♦ if possible.
HCP: 5	♣ 9764	West (RHO) Doubles 3♦ if possible.
		East (LHO) bids 3♥ if possible.
		West (RHO) Doubles 4♦ if possible.

Board: 49	♠ Q	LHO is dealer.
Dealer: East	♥ K2	East (LHO) opens 1NT if possible.
Vul: None	♦ AKJ963	West (RHO) bids 2♦ if possible.
HCP: 17+2	♣ A873	East (LHO) Doubles 3♦ if possible.

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ T5432	♠ -	1NT	Pass	2♥	5♦
Vul: E-W	♥ 542	♥ K763	X	All Pass		
North HCP: 2+1	♦ 6	♦ AKQT87432				
South HCP: 12+5	♣ Q543	♣ -				
Contract: 5♦ X South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ J4		1NT	Pass	2♦
Vul: E-W	♥ AKT	♥ Q6543	2♠	Pass	Pass	3♦
North HCP: 15	♦ J987	♦ AKT6	Pass	3♥	All Pass	
South HCP: 10+1	♣ AKT9	♣ 64				
Contract: 3♥ North						

Board: 48

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

Board: 49

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

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 46 ♠ - LHO is dealer.
 Dealer: West ♥ K763 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ AKQT87432 East (RHO) bids 2♥ if possible.
 HCP: 12+5 ♣ - West (LHO) Doubles 5♦ if possible.

Board: 47 ♠ J4 Partner is dealer.
 Dealer: North ♥ Q6543 West (LHO) bids 2♠ if possible.
 Vul: E-W ♦ AKT6
 HCP: 10+1 ♣ 64

Board: 48 ♠ Q4 LHO is dealer.
 Dealer: West ♥ 7 West (LHO) opens 1NT if possible.
 Vul: N-S ♦ AKJ9652 East (RHO) bids 2♦ if possible.
 HCP: 13+3 ♣ QJ3 West (LHO) Doubles 3♦ if possible.
 East (RHO) bids 3♥ if possible.
 West (LHO) Doubles 4♦ if possible.

Board: 49 ♠ T7632 RHO is dealer. You bid second.
 Dealer: East ♥ J8 East (RHO) opens 1NT if possible.
 Vul: None ♦ 754 West (LHO) bids 2♦ if possible.
 HCP: 1+1 ♣ T64 East (RHO) Doubles 3♦ if possible.

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ T5432	♠ -	1NT	Pass	2♥	5♦
Vul: E-W	♥ 542	♥ K763	X	All Pass		
North HCP: 2+1	♦ 6	♦ AKQT87432				
South HCP: 12+5	♣ Q543	♣ -				
Contract: 5♦ X South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ J4		1NT	Pass	2♦
Vul: E-W	♥ AKT	♥ Q6543	2♠	Pass	Pass	3♦
North HCP: 15	♦ J987	♦ AKT6	Pass	3♥	All Pass	
South HCP: 10+1	♣ AKT9	♣ 64				
Contract: 3♥ North						

Board: 48

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

Board: 49

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 50

♠ T4

RHO is dealer. You bid second.

Dealer: West

♥ T95

West (RHO) opens 1NT if possible.

Vul: E-W

♦ AK962

East (LHO) bids 2♦ if possible.

HCP: 9+1

♣ Q95

West (RHO) Doubles 2♠ if possible.

East (LHO) bids 3♣ if possible.

West (RHO) bids 4♥ if possible.

Both hands (Answers Page)

Board: 50

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 13+3

Contract: 4 ♠ North

North:

♠ T4

♥ T95

♦ AK962

♣ Q95

South:

♠ KQJ8765

♥ 4

♦ 54

♣ AK4

W

N

E

S

1NT

Pass

2 ♦

2 ♠

X

Pass

3 ♣

3 ♠

4 ♥

4 ♠

All Pass

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 50

♠ KQJ8765

LHO is dealer.

Dealer: West

♥ 4

West (LHO) opens 1NT if possible.

Vul: E-W

♦ 54

East (RHO) bids 2♦ if possible.

HCP: 13+3

♣ AK4

West (LHO) Doubles 2♠ if possible.

East (RHO) bids 3♣ if possible.

West (LHO) bids 4♥ if possible.

Both hands (Answers Page)

Board: 50

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 13+3

Contract: 4 ♠ North

North:

♠ T4

♥ T95

♦ AK962

♣ Q95

South:

♠ KQJ8765

♥ 4

♦ 54

♣ AK4

W

N

E

S

1NT

Pass

2 ♦

2 ♠

X

Pass

3 ♣

3 ♠

4 ♥

4 ♠

All Pass