

## North hands

## We\_Overcall\_NT\_then\_MST

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

## Both hands (Answers Page)

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

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

Dealer: West      ♥ T3      Partner bids next.

Vul: N-S      ♦ AKT6542

HCP: 8+3      ♣ JT7

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**Board: 2**      ♠ KQT92      You bid first.

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

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

HCP: 14+3      ♣ K

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**Board: 3**      ♠ 97643      Partner bids first.

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

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

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

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

Dealer: East      ♥ KJ3      You bid next.

Vul: None      ♦ A764

HCP: 15      ♣ JT

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

Dealer: West      ♥ -      Partner bids next.

Vul: None      ♦ T63

HCP: 9+2      ♣ AKT532

## Both hands (Answers Page)

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

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

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

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

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

**North hands****We\_Overcall\_NT\_then\_MST**

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

**Board: 6**      ♠ AJ32      RHO opens the bidding 1♠.

Dealer: East      ♥ KQ95      You bid next.

Vul: Both      ♦ Q9

HCP: 16      ♣ AT2

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**Board: 7**      ♠ K32      LHO opens the bidding 1♥.

Dealer: West      ♥ 98      Partner bids next.

Vul: E-W      ♦ QJ98732

HCP: 8+3      ♣ Q

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**Board: 8**      ♠ KQ9      RHO opens the bidding 1♦.

Dealer: East      ♥ K63      You bid next.

Vul: None      ♦ AJ6

HCP: 16      ♣ KT92

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**Board: 9**      ♠ A      LHO opens the bidding 1♠.

Dealer: West      ♥ 863      Partner bids next.

Vul: None      ♦ KJ6542

HCP: 8+2      ♣ T72

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**Board: 10**      ♠ A764      You bid first.

Dealer: South      ♥ AJ9652      West (LHO) bids 1NT if possible.

Vul: N-S      ♦ K6      East (RHO) bids 2NT if possible.

HCP: 13+2      ♣ J      East (RHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_MST

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_MST

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

**North hands****We\_Overcall\_NT\_then\_MST**

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

Dealer: West      ♥ AJ      You bid next.

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

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

---

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

Dealer: East      ♥ Q3      Partner bids next.

Vul: E-W      ♦ KJT8764

HCP: 8+3      ♣ Q6

---

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

Dealer: West      ♥ AK6      You bid next.

Vul: Both      ♦ Q964

HCP: 15      ♣ K5

---

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

Dealer: East      ♥ J5      Partner bids next.

Vul: N-S      ♦ 86

HCP: 9+2      ♣ AK8742

---

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

Dealer: West      ♥ A32      You bid next.

Vul: Both      ♦ AK5

HCP: 15      ♣ A985

## Both hands (Answers Page)

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

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

Dealer: West      ♥ Q8      Partner bids next.

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

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

---

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

Dealer: East      ♥ T82      You bid next.

Vul: E-W      ♦ Q3

HCP: 17+1      ♣ AKJT2

---

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

Dealer: West      ♥ T83      Partner bids next.

Vul: Both      ♦ KT

HCP: 10+2      ♣ Q97632

---

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

Dealer: East      ♥ AQ43      You bid next.

Vul: N-S      ♦ JT72

HCP: 16      ♣ QJ9

---

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

Dealer: West      ♥ K8      Partner bids next.

Vul: Both      ♦ QJT9763

HCP: 9+3      ♣ T3

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_MST

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

**Board: 26**

Dealer: East  
Vul: Both  
North HCP: 8+2  
South HCP: 15  
Contract: 3NT North

**North:**

♠ T84  
♥ Q  
♦ JT6542  
♣ AJ7

**South:**

♠ A972  
♥ K642  
♦ K3  
♣ KQ2

**W N E S**

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-3C transfer to diamonds  
2. automat

**Board: 27**

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 9+2  
Contract: 3NT South

**North:**

♠ AT83  
♥ A952  
♦ 65  
♣ AK3

**South:**

♠ QJ  
♥ T4  
♦ KT3  
♣ QJT986

**W N E S**

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs  
2. automat

**Board: 28**

Dealer: East  
Vul: E-W  
North HCP: 8+3  
South HCP: 15  
Contract: 3NT North

**North:**

♠ K8  
♥ J98  
♦ J  
♣ QJ98732

**South:**

♠ A76  
♥ KT43  
♦ KQ2  
♣ K65

**W N E S**

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2N transfer to clubs  
2. automat

**Board: 29**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 10+2  
Contract: 3NT South

**North:**

♠ Q654  
♥ AQ6  
♦ QJ82  
♣ A3

**South:**

♠ T3  
♥ J8  
♦ AT7  
♣ KQT642

**W N E S**

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs  
2. automat

**Board: 30**

Dealer: East  
Vul: Both  
North HCP: 9+2  
South HCP: 17  
Contract: 3NT North

**North:**

♠ 432  
♥ J8  
♦ 63  
♣ AKJ542

**South:**

♠ AQ  
♥ KQ52  
♦ KQJ2  
♣ 983

**W N E S**

1♥ 1NT

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2N transfer to clubs  
2. automat

**South hands****We\_Overcall\_NT\_then\_MST**

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

**Board: 26**

Dealer: East  
Vul: Both  
North HCP: 8+2  
South HCP: 15  
Contract: 3NT North

**North:**

♠ T84  
♥ Q  
♦ JT6542  
♣ AJ7

**South:**

♠ A972  
♥ K642  
♦ K3  
♣ KQ2

**W N E S**

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-3C transfer to diamonds  
2. automat

**Board: 27**

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 9+2  
Contract: 3NT South

**North:**

♠ AT83  
♥ A952  
♦ 65  
♣ AK3

**South:**

♠ QJ  
♥ T4  
♦ KT3  
♣ QJT986

**W N E S**

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs  
2. automat

**Board: 28**

Dealer: East  
Vul: E-W  
North HCP: 8+3  
South HCP: 15  
Contract: 3NT North

**North:**

♠ K8  
♥ J98  
♦ J  
♣ QJ98732

**South:**

♠ A76  
♥ KT43  
♦ KQ2  
♣ K65

**W N E S**

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2N transfer to clubs  
2. automat

**Board: 29**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 10+2  
Contract: 3NT South

**North:**

♠ Q654  
♥ AQ6  
♦ QJ82  
♣ A3

**South:**

♠ T3  
♥ J8  
♦ AT7  
♣ KQT642

**W N E S**

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs  
2. automat

**Board: 30**

Dealer: East  
Vul: Both  
North HCP: 9+2  
South HCP: 17  
Contract: 3NT North

**North:**

♠ 432  
♥ J8  
♦ 63  
♣ AKJ542

**South:**

♠ AQ  
♥ KQ52  
♦ KQJ2  
♣ 983

**W N E S**

1♥ 1NT

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2N transfer to clubs  
2. automat

## North hands

## We\_Overcall\_NT\_then\_MST

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

**North hands****We\_Overcall\_NT\_then\_MST**

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

Dealer: West      ♥ KQT7      You bid next.

Vul: N-S      ♦ AKQ

HCP: 16      ♣ Q5

---

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

Dealer: East      ♥ J73      Partner bids next.

Vul: N-S      ♦ QJT732

HCP: 8+2      ♣ A5

---

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

Dealer: West      ♥ KQ92      You bid next.

Vul: Both      ♦ AQ87

HCP: 16      ♣ 72

---

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

Dealer: East      ♥ Q94      Partner bids next.

Vul: N-S      ♦ KT9653

HCP: 9+2      ♣ 3

## Both hands (Answers Page)

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_MST

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_MST

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_MST**

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_MST

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

---

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

---

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

## Both hands (Answers Page)

**Board: 48**

Dealer: East

**North:**

♠ 94

**South:**

♠ KJ8

**W    N    E    S**

1 ♥    1NT

Vul: N-S

♥ KQT

♥ A853

 Pass    2NT<sup>1</sup>    Pass    3 ♣<sup>2</sup>

North HCP: 9+2

♦ J8

♦ K32

Pass    3NT    All Pass

South HCP: 15

♣ KT9643

♣ A75

1. 1N-2N transfer to clubs

2. automat

**Board: 49**

Dealer: West

**North:**

♠ AJ6

**South:**

♠ Q2

**W    N    E    S**

 1 ♠    1NT    Pass    2NT<sup>1</sup>

Vul: None

♥ Q86

♥ A75

 Pass    3 ♣<sup>2</sup>    Pass    3NT

North HCP: 17

♦ K94

♦ J8

All Pass

South HCP: 10+2

♣ AQJT

♣ K86432

1. 1N-2N transfer to clubs

2. automat

**Board: 50**

Dealer: East

**North:**

♠ 5

**South:**

♠ Q987

**W    N    E    S**

1 ♦    1NT

Vul: Both

♥ QJT

♥ K7

 Pass    2NT<sup>1</sup>    Pass    3 ♣<sup>2</sup>

North HCP: 8+2

♦ Q62

♦ AJ8

Pass    3NT    All Pass

South HCP: 16

♣ K98654

♣ AQ72

1. 1N-2N transfer to clubs

2. automat

Contract: 3NT North

**South hands****We\_Overcall\_NT\_then\_MST**

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

---

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

---

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

## Both hands (Answers Page)

**Board: 48**

Dealer: East

**North:**

♠ 94

**South:**

♠ KJ8

**W    N    E    S**

1 ♥    1NT

Vul: N-S

♥ KQT

♥ A853

 Pass    2NT<sup>1</sup>    Pass    3 ♣<sup>2</sup>

North HCP: 9+2

♦ J8

♦ K32

Pass    3NT    All Pass

South HCP: 15

♣ KT9643

♣ A75

1. 1N-2N transfer to clubs

2. automat

**Board: 49**

Dealer: West

**North:**

♠ AJ6

**South:**

♠ Q2

**W    N    E    S**

 1 ♠    1NT    Pass    2NT<sup>1</sup>

Vul: None

♥ Q86

♥ A75

 Pass    3 ♣<sup>2</sup>    Pass    3NT

North HCP: 17

♦ K94

♦ J8

All Pass

South HCP: 10+2

♣ AQJT

♣ K86432

1. 1N-2N transfer to clubs

2. automat

**Board: 50**

Dealer: East

**North:**

♠ 5

**South:**

♠ Q987

**W    N    E    S**

1 ♦    1NT

Vul: Both

♥ QJT

♥ K7

 Pass    2NT<sup>1</sup>    Pass    3 ♣<sup>2</sup>

North HCP: 8+2

♦ Q62

♦ AJ8

Pass    3NT    All Pass

South HCP: 16

♣ K98654

♣ AQ72

1. 1N-2N transfer to clubs

2. automat

Contract: 3NT North