

## North hands

## Overcalls??

<b>Board: 1</b>	♠ QJ3	RHO is dealer. You bid second.
Dealer: West	♥ 86	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQ5	East (LHO) bids 2♠ if possible.
HCP: 18+1	♣ AKQ53	West (RHO) Doubles 3♣ if possible.

<b>Board: 2</b>	♠ KQT	RHO is dealer. You bid second.
Dealer: West	♥ QJ3	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AKJ85	West (RHO) bids 2♠ if possible.
HCP: 19+1	♣ K5	

<b>Board: 3</b>	♠ AKQJ6	RHO is dealer. You bid second.
Dealer: West	♥ A	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KJ5	
HCP: 18+1	♣ 8764	

<b>Board: 4</b>	♠ 95	LHO is dealer.
Dealer: East	♥ T87652	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ Q943	
HCP: 2+2	♣ 2	

<b>Board: 5</b>	♠ AK432	RHO is dealer. You bid second.
Dealer: West	♥ AKQ75	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ -	East (LHO) bids 3♦ if possible.
HCP: 18+2	♣ Q62	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJ3	♠ 85	1 ♠	X	2 ♠	Pass
Vul: N-S	♥ 86	♥ J7432	Pass	3 ♣	Pass	Pass
North HCP: 18+1	♦ AQ5	♦ 64	X	All Pass		
South HCP: 2+1	♣ AKQ53	♣ J876				
Contract:	3 ♣ X	North				

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ 874	1 ♠	X	Pass	2 ♣
Vul: E-W	♥ QJ3	♥ 97	2 ♠	X	Pass	3 ♦
North HCP: 19+1	♦ AKJ85	♦ Q632	All Pass			
South HCP: 3	♣ K5	♣ JT87				
Contract:	3 ♦	South				

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ6	♠ T942	1 ♦	X	Pass	3 ♥
Vul: Both	♥ A	♥ JT9862	Pass	3 ♣	Pass	4 ♠
North HCP: 18+1	♦ KJ5	♦ T62	All Pass			
South HCP: 1+2	♣ 8764	♣ -				
Contract:	4 ♠	South				

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AK3			1 ♠	X
Vul: N-S	♥ T87652	♥ Q	Pass	2 ♥	Pass	3 ♣
North HCP: 2+2	♦ Q943	♦ J72	All Pass			
South HCP: 19+2	♣ 2	♣ AKQT87				
Contract:	3 ♣	South				

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ AK432	♠ QT76	1 ♣	X	3 ♦	Pass
Vul: E-W	♥ AKQ75	♥ 843	Pass	3 ♣	All Pass	
North HCP: 18+2	♦ -	♦ 976				
South HCP: 2	♣ Q62	♣ T97				
Contract:	3 ♠	North				

## South hands

## Overcalls??

<b>Board: 1</b>	♠ 85	LHO is dealer.
Dealer: West	♥ J7432	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ 64	East (RHO) bids 2♠ if possible.
HCP: 2+1	♣ J876	West (LHO) Doubles 3♣ if possible.

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<b>Board: 2</b>	♠ 874	LHO is dealer.
Dealer: West	♥ 97	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ Q632	West (LHO) bids 2♠ if possible.
HCP: 3	♣ JT87	

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<b>Board: 3</b>	♠ T942	LHO is dealer.
Dealer: West	♥ JT9862	West (LHO) opens 1♦ if possible.
Vul: Both	♦ T62	
HCP: 1+2	♣ -	

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<b>Board: 4</b>	♠ AK3	RHO is dealer. You bid second.
Dealer: East	♥ Q	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ J72	
HCP: 19+2	♣ AKQT87	

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<b>Board: 5</b>	♠ QT76	LHO is dealer.
Dealer: West	♥ 843	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 976	East (RHO) bids 3♦ if possible.
HCP: 2	♣ T97	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJ3	♠ 85	1 ♠	X	2 ♠	Pass
Vul: N-S	♥ 86	♥ J7432	Pass	3 ♣	Pass	Pass
North HCP: 18+1	♦ AQ5	♦ 64	X	All Pass		
South HCP: 2+1	♣ AKQ53	♣ J876				
Contract:	3 ♣ X	North				

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ 874	1 ♠	X	Pass	2 ♣
Vul: E-W	♥ QJ3	♥ 97	2 ♠	X	Pass	3 ♦
North HCP: 19+1	♦ AKJ85	♦ Q632	All Pass			
South HCP: 3	♣ K5	♣ JT87				
Contract:	3 ♦	South				

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ6	♠ T942	1 ♦	X	Pass	3 ♥
Vul: Both	♥ A	♥ JT9862	Pass	3 ♣	Pass	4 ♠
North HCP: 18+1	♦ KJ5	♦ T62	All Pass			
South HCP: 1+2	♣ 8764	♣ -				
Contract:	4 ♠	South				

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AK3			1 ♠	X
Vul: N-S	♥ T87652	♥ Q	Pass	2 ♥	Pass	3 ♣
North HCP: 2+2	♦ Q943	♦ J72	All Pass			
South HCP: 19+2	♣ 2	♣ AKQT87				
Contract:	3 ♣	South				

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ AK432	♠ QT76	1 ♣	X	3 ♦	Pass
Vul: E-W	♥ AKQ75	♥ 843	Pass	3 ♣	All Pass	
North HCP: 18+2	♦ -	♦ 976				
South HCP: 2	♣ Q62	♣ T97				
Contract:	3 ♠	North				

## North hands

## Overcalls??

<b>Board: 6</b>	♠ T8	LHO is dealer.
Dealer: East	♥ 542	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ 942	West (RHO) bids 2 ♦ if possible.
HCP: 1+1	♣ J9853	East (LHO) bids 2 ♠ if possible.

<b>Board: 7</b>	♠ 7	RHO is dealer. You bid second.
Dealer: West	♥ AJT9	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ AQ7	
HCP: 18+1	♣ AQJT4	

<b>Board: 8</b>	♠ 942	LHO is dealer.
Dealer: East	♥ KJ92	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ 9	
HCP: 4+1	♣ 98542	

<b>Board: 9</b>	♠ J94	RHO is dealer. You bid second.
Dealer: West	♥ AKQ43	West (RHO) opens 1 ♠ if possible.
Vul: Both	♦ -	West (RHO) bids 2 ♦ if possible.
HCP: 19+2	♣ AKQT9	East (LHO) bids 2 ♠ if possible.

<b>Board: 10</b>	♠ K963	LHO is dealer.
Dealer: East	♥ QT5	East (LHO) opens 1 ♦ if possible.
Vul: None	♦ 7653	
HCP: 5	♣ 92	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ KJ5			1 ♠	X
Vul: Both	♥ 542	♥ KQT93	2 ♦	Pass	2 ♠	3 ♥
North HCP: 1+1	♦ 942	♦ KJ5			All Pass	
South HCP: 19+1	♣ J9853	♣ AQ				
Contract: 3 ♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ JT6432	1 ♦	X	Pass	1 ♠
Vul: None	♥ AJT9	♥ 8643	Pass	2 ♣	All Pass	
North HCP: 18+1	♦ AQ7	♦ 832				
South HCP: 1+2	♣ AQJT4	♣ -				
Contract: 2 ♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 942	♠ AJ8			1 ♠	X
Vul: E-W	♥ KJ92	♥ Q4	Pass	2 ♥	Pass	3 ♣
North HCP: 4+1	♦ 9	♦ AT8	Pass	4 ♣	Pass	5 ♣
South HCP: 20+1	♣ 98542	♣ AKQT7	All Pass			
Contract: 5 ♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ K2	1 ♠	X	Pass	2 ♣
Vul: Both	♥ AKQ43	♥ J92	2 ♦	2 ♥	2 ♠	3 ♥
North HCP: 19+2	♦ -	♦ 9873	Pass	4 ♥	All Pass	
South HCP: 4	♣ AKQT9	♣ 8643				
Contract: 4 ♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ K963	♠ 72			1 ♦	X
Vul: None	♥ QT5	♥ AKJ84	Pass	1 ♠	Pass	2 ♥
North HCP: 5	♦ 7653	♦ AQJ	Pass	3 ♦ <sup>1</sup>	Pass	4 ♥
South HCP: 20+1	♣ 92	♣ KQ4	All Pass			
Contract: 4 ♥ South						

1. limit raise or better in !H

## South hands

## Overcalls??

<b>Board: 6</b>	♠ KJ5	RHO is dealer. You bid second.
Dealer: East	♥ KQT93	East (RHO) opens 1 ♠ if possible.
Vul: Both	♦ KJ5	West (LHO) bids 2 ♦ if possible.
HCP: 19+1	♣ AQ	East (RHO) bids 2 ♠ if possible.

<b>Board: 7</b>	♠ JT6432	LHO is dealer.
Dealer: West	♥ 8643	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ 832	
HCP: 1+2	♣ -	

<b>Board: 8</b>	♠ AJ8	RHO is dealer. You bid second.
Dealer: East	♥ Q4	East (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ AT8	
HCP: 20+1	♣ AKQT7	

<b>Board: 9</b>	♠ K2	LHO is dealer.
Dealer: West	♥ J92	West (LHO) opens 1 ♠ if possible.
Vul: Both	♦ 9873	West (LHO) bids 2 ♦ if possible.
HCP: 4	♣ 8643	East (RHO) bids 2 ♠ if possible.

<b>Board: 10</b>	♠ 72	RHO is dealer. You bid second.
Dealer: East	♥ AKJ84	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ AQJ	
HCP: 20+1	♣ KQ4	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ KJ5			1 ♠	X
Vul: Both	♥ 542	♥ KQT93	2 ♦	Pass	2 ♠	3 ♥
North HCP: 1+1	♦ 942	♦ KJ5			All Pass	
South HCP: 19+1	♣ J9853	♣ AQ				
Contract: 3 ♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ JT6432	1 ♦	X	Pass	1 ♠
Vul: None	♥ AJT9	♥ 8643	Pass	2 ♣	All Pass	
North HCP: 18+1	♦ AQ7	♦ 832				
South HCP: 1+2	♣ AQJT4	♣ -				
Contract: 2 ♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 942	♠ AJ8			1 ♠	X
Vul: E-W	♥ KJ92	♥ Q4	Pass	2 ♥	Pass	3 ♣
North HCP: 4+1	♦ 9	♦ AT8	Pass	4 ♣	Pass	5 ♣
South HCP: 20+1	♣ 98542	♣ AKQT7	All Pass			
Contract: 5 ♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ K2	1 ♠	X	Pass	2 ♣
Vul: Both	♥ AKQ43	♥ J92	2 ♦	2 ♥	2 ♠	3 ♥
North HCP: 19+2	♦ -	♦ 9873	Pass	4 ♥	All Pass	
South HCP: 4	♣ AKQT9	♣ 8643				
Contract: 4 ♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ K963	♠ 72			1 ♦	X
Vul: None	♥ QT5	♥ AKJ84	Pass	1 ♠	Pass	2 ♥
North HCP: 5	♦ 7653	♦ AQJ	Pass	3 ♦ <sup>1</sup>	Pass	4 ♥
South HCP: 20+1	♣ 92	♣ KQ4	All Pass			
Contract: 4 ♥ South						

1. limit raise or better in !H

## North hands

## Overcalls??

<b>Board: 11</b>	♠ K8	RHO is dealer. You bid second.
Dealer: West	♥ KJ2	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KJ5	
HCP: 18+1	♣ AKT74	

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<b>Board: 12</b>	♠ QT75	You are dealer.
Dealer: North	♥ Q6	East (LHO) Doubles 1♣ if possible.
Vul: Both	♦ Q86	
HCP: 14	♣ AKJ4	

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<b>Board: 13</b>	♠ J542	LHO is dealer.
Dealer: East	♥ JT5	East (LHO) opens 1♣ if possible.
Vul: None	♦ J532	
HCP: 5	♣ Q4	

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<b>Board: 14</b>	♠ J9	Partner is dealer.
Dealer: South	♥ K965	West (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ QJT43	West (RHO) bids 2♠ if possible.
HCP: 7+1	♣ 76	

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<b>Board: 15</b>	♠ KQT95	RHO is dealer. You bid second.
Dealer: West	♥ A3	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ A87	
HCP: 18+1	♣ KQ8	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ AJ763	1♦	X	Pass	3♠
Vul: N-S	♥ KJ2	♥ T5	Pass	3NT	All Pass	
North HCP: 18+1	♦ KJ5	♦ T98				
South HCP: 8+1	♣ AKT74	♣ QJ5				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ QT75	♠ 6		1♣	X	1♥
Vul: Both	♥ Q6	♥ A9832	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q86	♦ JT753	All Pass			
South HCP: 5+2	♣ AKJ4	♣ 98				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ J542	♠ KQT986		1♣	X	
Vul: None	♥ JT5	♥ AK2	Pass	1♠	Pass	3♠
North HCP: 5	♦ J532	♦ Q	All Pass			
South HCP: 19+2	♣ Q4	♣ AJT				
Contract: 3♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ Q763			1♥	
Vul: E-W	♥ K965	♥ A8432	X	2♥	Pass	Pass
North HCP: 7+1	♦ QJT43	♦ A	2♠	3♥	All Pass	
South HCP: 14+1	♣ 76	♣ AT4				
Contract: 3♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ KQT95	♠ A2	1♣	X	Pass	2♥
Vul: E-W	♥ A3	♥ Q7654	Pass	2♠	All Pass	
North HCP: 18+1	♦ A87	♦ T96				
South HCP: 7+1	♣ KQ8	♣ J75				
Contract: 2♠ North						

## South hands

## Overcalls??

**Board: 11**      ♠ AJ763      LHO is dealer.

Dealer: West      ♥ T5      West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ T98

HCP: 8+1      ♣ QJ5

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**Board: 12**      ♠ 6      Partner is dealer.

Dealer: North      ♥ A9832      East (RHO) Doubles 1♣ if possible.

Vul: Both      ♦ JT753

HCP: 5+2      ♣ 98

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**Board: 13**      ♠ KQT986      RHO is dealer. You bid second.

Dealer: East      ♥ AK2      East (RHO) opens 1♣ if possible.

Vul: None      ♦ Q

HCP: 19+2      ♣ AJT

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**Board: 14**      ♠ Q763      You are dealer.

Dealer: South      ♥ A8432      West (LHO) Doubles 1♥ if possible.

Vul: E-W      ♦ A      West (LHO) bids 2♠ if possible.

HCP: 14+1      ♣ AT4

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**Board: 15**      ♠ A2      LHO is dealer.

Dealer: West      ♥ Q7654      West (LHO) opens 1♣ if possible.

Vul: E-W      ♦ T96

HCP: 7+1      ♣ J75

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ AJ763	1♦	X	Pass	3♠
Vul: N-S	♥ KJ2	♥ T5	Pass	3NT	All Pass	
North HCP: 18+1	♦ KJ5	♦ T98				
South HCP: 8+1	♣ AKT74	♣ QJ5				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ QT75	♠ 6		1♣	X	1♥
Vul: Both	♥ Q6	♥ A9832	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q86	♦ JT753	All Pass			
South HCP: 5+2	♣ AKJ4	♣ 98				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ J542	♠ KQT986		1♣	X	
Vul: None	♥ JT5	♥ AK2	Pass	1♠	Pass	3♠
North HCP: 5	♦ J532	♦ Q	All Pass			
South HCP: 19+2	♣ Q4	♣ AJT				
Contract: 3♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ Q763			1♥	
Vul: E-W	♥ K965	♥ A8432	X	2♥	Pass	Pass
North HCP: 7+1	♦ QJT43	♦ A	2♠	3♥	All Pass	
South HCP: 14+1	♣ 76	♣ AT4				
Contract: 3♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ KQT95	♠ A2	1♣	X	Pass	2♥
Vul: E-W	♥ A3	♥ Q7654	Pass	2♠	All Pass	
North HCP: 18+1	♦ A87	♦ T96				
South HCP: 7+1	♣ KQ8	♣ J75				
Contract: 2♠ North						

## North hands

## Overcalls??

**Board: 16**      ♠ KQT85

LHO is dealer.

Dealer: East      ♥ 7

East (LHO) opens 1♣ if possible.

Vul: None      ♦ A43

HCP: 9+1      ♣ T754

**Board: 17**      ♠ AT975

Partner is dealer.

Dealer: South      ♥ Q87

West (RHO) Doubles 1♣ if possible.

Vul: E-W      ♦ 432

West (RHO) bids 2♦ if possible.

HCP: 7+1      ♣ J4

**Board: 18**      ♠ 64

LHO is dealer.

Dealer: East      ♥ 87

East (LHO) opens 1♥ if possible.

Vul: E-W      ♦ KJ98

HCP: 8+1      ♣ A6532

**Board: 19**      ♠ AKQ94

RHO is dealer. You bid second.

Dealer: West      ♥ 95

West (RHO) opens 1♦ if possible.

Vul: Both      ♦ AKQ

HCP: 20+1      ♣ Q97

**Board: 20**      ♠ QT6

LHO is dealer.

Dealer: East      ♥ 974

East (LHO) opens 1♣ if possible.

Vul: N-S      ♦ K72

West (RHO) bids 2♥ if possible.

HCP: 5      ♣ 7652

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ KQT85	♠ 3			1♣	X
Vul: None	♥ 7	♥ KQJ2	Pass	3♠	Pass	3NT
North HCP: 9+1	♦ A43	♦ KQJT8		All Pass		
South HCP: 19+1	♣ T754	♣ AQJ				
Contract:	3NT South					

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AT975	♠ QJ3			1♣	
Vul: E-W	♥ Q87	♥ 932	X	1♠	Pass	1NT
North HCP: 7+1	♦ 432	♦ K5	2♦	Pass	Pass	2♠
South HCP: 13+1	♣ J4	♣ AK652		All Pass		
Contract:	2♠ South					

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ AKT973			1♥	X
Vul: E-W	♥ 87	♥ K64	Pass	2♣	Pass	3♠
North HCP: 8+1	♦ KJ98	♦ A5	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 18+2	♣ A6532	♣ KJ		All Pass		
Contract:	4♠ South					

1. limit raise or better in !S

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AKQ94	♠ 7652	1♦	X	Pass	3♥
Vul: Both	♥ 95	♥ A87632	Pass	3♠	Pass	4♠
North HCP: 20+1	♦ AKQ	♦ J3		All Pass		
South HCP: 5+2	♣ Q97	♣ 5				
Contract:	4♠ South					

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ QT6	♠ AK7			1♣	X
Vul: N-S	♥ 974	♥ QT	2♥	Pass	Pass	3♦
North HCP: 5	♦ K72	♦ AQJ65		All Pass		
South HCP: 18+1	♣ 7652	♣ Q84				
Contract:	3♦ South					

## South hands

## Overcalls??

<b>Board: 16</b>	♠ 3	RHO is dealer. You bid second.
Dealer: East	♥ KQJ2	East (RHO) opens 1♣ if possible.
Vul: None	♦ KQJT8	
HCP: 19+1	♣ AQJ	

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<b>Board: 17</b>	♠ QJ3	You are dealer.
Dealer: South	♥ 932	West (LHO) Doubles 1♣ if possible.
Vul: E-W	♦ K5	West (LHO) bids 2♦ if possible.
HCP: 13+1	♣ AK652	

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<b>Board: 18</b>	♠ AKT973	RHO is dealer. You bid second.
Dealer: East	♥ K64	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ A5	
HCP: 18+2	♣ KJ	

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<b>Board: 19</b>	♠ 7652	LHO is dealer.
Dealer: West	♥ A87632	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J3	
HCP: 5+2	♣ 5	

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<b>Board: 20</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ QT	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQJ65	West (LHO) bids 2♥ if possible.
HCP: 18+1	♣ Q84	

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ KQT85	♠ 3			1♣	X
Vul: None	♥ 7	♥ KQJ2	Pass	3♠	Pass	3NT
North HCP: 9+1	♦ A43	♦ KQJT8			All Pass	
South HCP: 19+1	♣ T754	♣ AQJ				
Contract:	3NT South					

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AT975	♠ QJ3			1♣	
Vul: E-W	♥ Q87	♥ 932	X	1♠	Pass	1NT
North HCP: 7+1	♦ 432	♦ K5	2♦	Pass	Pass	2♠
South HCP: 13+1	♣ J4	♣ AK652			All Pass	
Contract:	2♠ South					

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ AKT973			1♥	X
Vul: E-W	♥ 87	♥ K64	Pass	2♣	Pass	3♠
North HCP: 8+1	♦ KJ98	♦ A5	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 18+2	♣ A6532	♣ KJ			All Pass	
Contract:	4♠ South					1. limit raise or better in !S

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AKQ94	♠ 7652	1♦	X	Pass	3♥
Vul: Both	♥ 95	♥ A87632	Pass	3♠	Pass	4♠
North HCP: 20+1	♦ AKQ	♦ J3			All Pass	
South HCP: 5+2	♣ Q97	♣ 5				
Contract:	4♠ South					

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ QT6	♠ AK7			1♣	X
Vul: N-S	♥ 974	♥ QT	2♥	Pass	Pass	3♦
North HCP: 5	♦ K72	♦ AQJ65			All Pass	
South HCP: 18+1	♣ 7652	♣ Q84				
Contract:	3♦ South					

## North hands

## Overcalls??

<b>Board: 21</b>	♠ KJ8	RHO is dealer. You bid second.
Dealer: West	♥ A8	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AKJT9	West (RHO) bids 2♠ if possible.
HCP: 19+1	♣ K98	

<b>Board: 22</b>	♠ AKT74	RHO is dealer. You bid second.
Dealer: West	♥ K9	West (RHO) opens 1♣ if possible.
Vul: Both	♦ QT7	
HCP: 19+1	♣ AKT	

<b>Board: 23</b>	♠ AKQ96	RHO is dealer. You bid second.
Dealer: West	♥ 2	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ6	West (RHO) Doubles 3♦ if possible.
HCP: 19+1	♣ AT96	

<b>Board: 24</b>	♠ K972	Partner is dealer.
Dealer: South	♥ Q54	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ T653	West (RHO) bids 3♣ if possible.
HCP: 8	♣ K2	

<b>Board: 25</b>	♠ 43	RHO is dealer. You bid second.
Dealer: West	♥ AKJ874	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ5	East (LHO) bids 1♠ if possible.
HCP: 18+2	♣ A5	West (RHO) bids 1NT if possible.

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ 543	1 ♠	X	Pass	2 ♣
Vul: E-W	♥ A8	♥ Q74	2 ♠	3 ♦	All Pass	
North HCP: 19+1	♦ AKJT9	♦ Q3				
South HCP: 6+1	♣ K98	♣ Q7652				
Contract:	3 ♦ North					

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ QJ82	1 ♣	X	Pass	1 ♠
Vul: Both	♥ K9	♥ J84	Pass	2 ♠	All Pass	
North HCP: 19+1	♦ QT7	♦ 8654				
South HCP: 4	♣ AKT	♣ 73				
Contract:	2 ♠ North					

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AKQ96	♠ J72	1 ♦	X	Pass	1 ♥
Vul: None	♥ 2	♥ KT865	Pass	2 ♠	Pass	3 ♦ <sup>1</sup>
North HCP: 19+1	♦ AQ6	♦ J52	X	XX	Pass	4 ♠
South HCP: 6+1	♣ AT96	♣ J5	All Pass			
Contract:	4 ♠ South					

1. limit raise or better in !S

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ T65				1 ♥
Vul: Both	♥ Q54	♥ AKT72	X	2 ♥	Pass	Pass
North HCP: 8	♦ T653	♦ KQJ74	3 ♣	Pass	Pass	3 ♥
South HCP: 13+2	♣ K2	♣ -	All Pass			
Contract:	3 ♥ South					

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ Q965	1 ♦	X	1 ♠	Pass
Vul: None	♥ AKJ874	♥ T3	1 NT	3 ♥	All Pass	
North HCP: 18+2	♦ AQ5	♦ T86				
South HCP: 2	♣ A5	♣ T732				
Contract:	3 ♥ North					

## South hands

## Overcalls??

<b>Board: 21</b>	♠ 543	LHO is dealer.
Dealer: West	♥ Q74	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ Q3	West (LHO) bids 2♠ if possible.
HCP: 6+1	♣ Q7652	

<b>Board: 22</b>	♠ QJ82	LHO is dealer.
Dealer: West	♥ J84	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 8654	
HCP: 4	♣ 73	

<b>Board: 23</b>	♠ J72	LHO is dealer.
Dealer: West	♥ KT865	West (LHO) opens 1♦ if possible.
Vul: None	♦ J52	West (LHO) Doubles 3♦ if possible.
HCP: 6+1	♣ J5	

<b>Board: 24</b>	♠ T65	You are dealer.
Dealer: South	♥ AKT72	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ KQJ74	West (LHO) bids 3♣ if possible.
HCP: 13+2	♣ -	

<b>Board: 25</b>	♠ Q965	LHO is dealer.
Dealer: West	♥ T3	West (LHO) opens 1♦ if possible.
Vul: None	♦ T86	East (RHO) bids 1♠ if possible.
HCP: 2	♣ T732	West (LHO) bids 1NT if possible.

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ 543	1 ♠	X	Pass	2 ♣
Vul: E-W	♥ A8	♥ Q74	2 ♠	3 ♦	All Pass	
North HCP: 19+1	♦ AKJT9	♦ Q3				
South HCP: 6+1	♣ K98	♣ Q7652				
Contract:	3 ♦ North					

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ QJ82	1 ♣	X	Pass	1 ♠
Vul: Both	♥ K9	♥ J84	Pass	2 ♠	All Pass	
North HCP: 19+1	♦ QT7	♦ 8654				
South HCP: 4	♣ AKT	♣ 73				
Contract:	2 ♠ North					

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AKQ96	♠ J72	1 ♦	X	Pass	1 ♥
Vul: None	♥ 2	♥ KT865	Pass	2 ♠	Pass	3 ♦ <sup>1</sup>
North HCP: 19+1	♦ AQ6	♦ J52	X	XX	Pass	4 ♠
South HCP: 6+1	♣ AT96	♣ J5	All Pass			
Contract:	4 ♠ South					

1. limit raise or better in !S

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ T65				1 ♥
Vul: Both	♥ Q54	♥ AKT72	X	2 ♥	Pass	Pass
North HCP: 8	♦ T653	♦ KQJ74	3 ♣	Pass	Pass	3 ♥
South HCP: 13+2	♣ K2	♣ -	All Pass			
Contract:	3 ♥ South					

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ Q965	1 ♦	X	1 ♠	Pass
Vul: None	♥ AKJ874	♥ T3	1 NT	3 ♥	All Pass	
North HCP: 18+2	♦ AQ5	♦ T86				
South HCP: 2	♣ A5	♣ T732				
Contract:	3 ♥ North					

## North hands

## Overcalls??

<b>Board: 26</b>	♠ Q	You are dealer.
Dealer: North	♥ AK74	East (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ J9543	East (LHO) bids 2♣ if possible.
HCP: 12+1	♣ Q74	West (RHO) bids 3♣ if possible.

---

<b>Board: 27</b>	♠ T9876532	LHO is dealer.
Dealer: East	♥ Q5	East (LHO) opens 1♣ if possible.
Vul: Both	♦ J	West (RHO) bids 1♦ if possible.
HCP: 3+4	♣ 95	East (LHO) bids 2♣ if possible.

---

<b>Board: 28</b>	♠ T94	LHO is dealer.
Dealer: East	♥ QJ653	East (LHO) opens 1♠ if possible.
Vul: None	♦ 52	East (LHO) bids 2♠ if possible.
HCP: 3+1	♣ T72	

---

<b>Board: 29</b>	♠ A9	RHO is dealer. You bid second.
Dealer: West	♥ AJ	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ8	
HCP: 18+2	♣ QJT863	

---

<b>Board: 30</b>	♠ J972	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ KJT2	
HCP: 5	♣ 9642	

## Both hands (Answers Page)

**Board: 26**

Dealer: North

**North:**

♠ Q

**South:**

♠ AKJ53

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

1♦ X 1♠

Vul: E-W

♥ AK74

♥ J9852

Pass

1NT

2♣

2♥

North HCP: 12+1

♦ J9543

♦ 72

3♣

3♥

Pass 4♥

South HCP: 9+2

♣ Q74

♣ 6

All Pass

Contract: 4♥ South

**Board: 27**

Dealer: East

**North:**

♠ T9876532

**South:**

♠ J

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

1♣ X

Vul: Both

♥ Q5

♥ AKT862

1♦

1♠

2♣ 3♥

North HCP: 3+4

♦ J

♦ AK7

Pass

4♠

All Pass

South HCP: 19+2

♣ 95

♣ A84

Contract: 4♠ North

**Board: 28**

Dealer: East

**North:**

♠ T94

**South:**

♠ AK5

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

1♠ X

Vul: None

♥ QJ653

♥ -

Pass

2♥

2♠

3♦

North HCP: 3+1

♦ 52

♦ AKQJT4

All Pass

South HCP: 21+2

♣ T72

♣ A963

Contract: 3♦ South

**Board: 29**

Dealer: West

**North:**

♠ A9

**South:**

♠ J753

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

1♦ X Pass 3♥

Vul: N-S

♥ AJ

♥ QT653

Pass

3NT

All Pass

North HCP: 18+2

♦ AQ8

♦ 3

South HCP: 7+1

♣ QJT863

♣ A72

Contract: 3NT North

**Board: 30**

Dealer: East

**North:**

♠ J972

**South:**

♠ A

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

1♣ X

Vul: E-W

♥ 7

♥ AKQJ94

Pass

1♠

Pass 3♥

North HCP: 5

♦ KJT2

♦ A73

All Pass

South HCP: 21+2

♣ 9642

♣ QJ5

Contract: 3♥ South

## South hands

## Overcalls??

Board: 26

Dealer: North

Vul: E-W

HCP: 9+2

♠ AKJ53

♥ J9852

♦ 72

♣ 6

Partner is dealer.

East (RHO) Doubles 1♦ if possible.

East (RHO) bids 2♣ if possible.

West (LHO) bids 3♣ if possible.

Board: 27

Dealer: East

Vul: Both

HCP: 19+2

♠ J

♥ AKT862

♦ AK7

♣ A84

RHO is dealer. You bid second.

East (RHO) opens 1♣ if possible.

West (LHO) bids 1♦ if possible.

East (RHO) bids 2♣ if possible.

Board: 28

Dealer: East

Vul: None

HCP: 21+2

♠ AK5

♥ -

♦ AKQJT4

♣ A963

RHO is dealer. You bid second.

East (RHO) opens 1♠ if possible.

East (RHO) bids 2♠ if possible.

Board: 29

Dealer: West

Vul: N-S

HCP: 7+1

♠ J753

♥ QT653

♦ 3

♣ A72

LHO is dealer.

West (LHO) opens 1♦ if possible.

Board: 30

Dealer: East

Vul: E-W

HCP: 21+2

♠ A

♥ AKQJ94

♦ A73

♣ QJ5

RHO is dealer. You bid second.

East (RHO) opens 1♣ if possible.

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q	♠ AKJ53		1♦	X	1♠
Vul: E-W	♥ AK74	♥ J9852	Pass	1NT	2♣	2♥
North HCP: 12+1	♦ J9543	♦ 72	3♣	3♥	Pass	4♥
South HCP: 9+2	♣ Q74	♣ 6	All Pass			
Contract: 4♥ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T9876532	♠ J		1♣	X	
Vul: Both	♥ Q5	♥ AKT862	1♦	1♠	2♣	3♥
North HCP: 3+4	♦ J	♦ AK7	Pass	4♠	All Pass	
South HCP: 19+2	♣ 95	♣ A84				
Contract: 4♠ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T94	♠ AK5		1♠	X	
Vul: None	♥ QJ653	♥ -	Pass	2♥	2♠	3♦
North HCP: 3+1	♦ 52	♦ AKQJT4	All Pass			
South HCP: 21+2	♣ T72	♣ A963				
Contract: 3♦ South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A9	♠ J753	1♦	X	Pass	3♥
Vul: N-S	♥ AJ	♥ QT653	Pass	3NT	All Pass	
North HCP: 18+2	♦ AQ8	♦ 3				
South HCP: 7+1	♣ QJT863	♣ A72				
Contract: 3NT North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J972	♠ A		1♣	X	
Vul: E-W	♥ 7	♥ AKQJ94	Pass	1♠	Pass	3♥
North HCP: 5	♦ KJT2	♦ A73	All Pass			
South HCP: 21+2	♣ 9642	♣ QJ5				
Contract: 3♥ South						

## North hands

## Overcalls??

<b>Board: 31</b>	♠ AKQ87	RHO is dealer. You bid second.
Dealer: West	♥ K73	West (RHO) opens 1♥ if possible.
Vul: None	♦ T	
HCP: 18+1	♣ AQ95	

---

<b>Board: 32</b>	♠ AKQJ94	RHO is dealer. You bid second.
Dealer: West	♥ A87	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ A	
HCP: 18+2	♣ 975	

---

<b>Board: 33</b>	♠ -	You are dealer.
Dealer: North	♥ AK43	East (LHO) Doubles 1♣ if possible.
Vul: N-S	♦ Q75	East (LHO) Doubles 2♣ if possible.
HCP: 12+2	♣ QJT432	West (RHO) bids 2♥ if possible.

---

<b>Board: 34</b>	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ -	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJT962	
HCP: 18+3	♣ KJ5	

---

<b>Board: 35</b>	♠ T9752	LHO is dealer.
Dealer: East	♥ J7	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ QJ84	East (LHO) bids 2♣ if possible.
HCP: 4+1	♣ T3	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKQ87	♠ 52	1 ♥	X	Pass	2 ♦
Vul: None	♥ K73	♥ J6	Pass	2 ♠	Pass	3 ♦
North HCP: 18+1	♦ T	♦ AJ8642	Pass	3NT	All Pass	
South HCP: 7+2	♣ AQ95	♣ JT8				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ94	♠ 3	1 ♣	X	Pass	4 ♥
Vul: N-S	♥ A87	♥ KQJ953	All Pass			
North HCP: 18+2	♦ A	♦ J64				
South HCP: 9+2	♣ 975	♣ Q82				
Contract: 4 ♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ JT85		1 ♣	X	1 ♠
Vul: N-S	♥ AK43	♥ J6	Pass	2 ♣	X	Pass
North HCP: 12+2	♦ Q75	♦ K986	2 ♥	Pass	Pass	3 ♣
South HCP: 8	♣ QJT432	♣ K75	All Pass			
Contract: 3 ♣ South						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ T73	1 ♣	X	Pass	4 ♥
Vul: Both	♥ -	♥ KQJ98653	Pass	5 ♦	Pass	5 ♥
North HCP: 18+3	♦ AKJT962	♦ 5	All Pass			
South HCP: 6+4	♣ KJ5	♣ 4				
Contract: 5 ♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ T9752	♠ AQ63		1 ♣	X	
Vul: N-S	♥ J7	♥ AKQ93	Pass	1 ♠	2 ♣	3 ♠
North HCP: 4+1	♦ QJ84	♦ K	Pass	4 ♠	All Pass	
South HCP: 21+1	♣ T3	♣ QJ7				
Contract: 4 ♠ North						

## South hands

## Overcalls??

**Board: 31**      ♠ 52      LHO is dealer.

Dealer: West      ♥ J6      West (LHO) opens 1♥ if possible.

Vul: None      ♦ AJ8642

HCP: 7+2      ♣ JT8

---

**Board: 32**      ♠ 3      LHO is dealer.

Dealer: West      ♥ KQJ953      West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ J64

HCP: 9+2      ♣ Q82

---

**Board: 33**      ♠ JT85      Partner is dealer.

Dealer: North      ♥ J6      East (RHO) Doubles 1♣ if possible.

Vul: N-S      ♦ K986      East (RHO) Doubles 2♣ if possible.

HCP: 8      ♣ K75      West (LHO) bids 2♥ if possible.

---

**Board: 34**      ♠ T73      LHO is dealer.

Dealer: West      ♥ KQJ98653      West (LHO) opens 1♣ if possible.

Vul: Both      ♦ 5

HCP: 6+4      ♣ 4

---

**Board: 35**      ♠ AQ63      RHO is dealer. You bid second.

Dealer: East      ♥ AKQ93      East (RHO) opens 1♣ if possible.

Vul: N-S      ♦ K      East (RHO) bids 2♣ if possible.

HCP: 21+1      ♣ QJ7

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKQ87	♠ 52	1 ♥	X	Pass	2 ♦
Vul: None	♥ K73	♥ J6	Pass	2 ♠	Pass	3 ♦
North HCP: 18+1	♦ T	♦ AJ8642	Pass	3NT	All Pass	
South HCP: 7+2	♣ AQ95	♣ JT8				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ94	♠ 3	1 ♣	X	Pass	4 ♥
Vul: N-S	♥ A87	♥ KQJ953	All Pass			
North HCP: 18+2	♦ A	♦ J64				
South HCP: 9+2	♣ 975	♣ Q82				
Contract: 4 ♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ JT85		1 ♣	X	1 ♠
Vul: N-S	♥ AK43	♥ J6	Pass	2 ♣	X	Pass
North HCP: 12+2	♦ Q75	♦ K986	2 ♥	Pass	Pass	3 ♣
South HCP: 8	♣ QJT432	♣ K75	All Pass			
Contract: 3 ♣ South						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ T73	1 ♣	X	Pass	4 ♥
Vul: Both	♥ -	♥ KQJ98653	Pass	5 ♦	Pass	5 ♥
North HCP: 18+3	♦ AKJT962	♦ 5	All Pass			
South HCP: 6+4	♣ KJ5	♣ 4				
Contract: 5 ♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ T9752	♠ AQ63		1 ♣	X	
Vul: N-S	♥ J7	♥ AKQ93	Pass	1 ♠	2 ♣	3 ♠
North HCP: 4+1	♦ QJ84	♦ K	Pass	4 ♠	All Pass	
South HCP: 21+1	♣ T3	♣ QJ7				
Contract: 4 ♠ North						

## North hands

## Overcalls??

<b>Board: 36</b>	♠ T9864	LHO is dealer.
Dealer: East	♥ 432	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J4	
HCP: 1+1	♣ 852	

<b>Board: 37</b>	♠ 73	LHO is dealer.
Dealer: East	♥ 53	East (LHO) opens 1♠ if possible.
Vul: Both	♦ QJ9764	West (RHO) bids 2♠ if possible.
HCP: 3+2	♣ T95	East (LHO) bids 3♠ if possible. East (LHO) Doubles 4♦ if possible.

<b>Board: 38</b>	♠ T75	LHO is dealer.
Dealer: East	♥ KQ754	East (LHO) opens 1♦ if possible.
Vul: None	♦ K973	West (RHO) bids 2♠ if possible.
HCP: 8+1	♣ 5	

<b>Board: 39</b>	♠ JT84	LHO is dealer.
Dealer: East	♥ KT84	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 85	East (LHO) bids 1♠ if possible.
HCP: 4	♣ 852	

<b>Board: 40</b>	♠ -	LHO is dealer.
Dealer: East	♥ QJT87432	East (LHO) opens 1♣ if possible.
Vul: Both	♦ Q32	West (RHO) bids 2♦ if possible.
HCP: 5+4	♣ T4	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ T9864	♠ K			1♦	X
Vul: E-W	♥ 432	♥ KQJ7	Pass	1♠	Pass	2♣
North HCP: 1+1	♦ J4	♦ K85			All Pass	
South HCP: 22+1	♣ 852	♣ AKQJ7				
Contract: 2♣ South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ KQ9			1♠	X
Vul: Both	♥ 53	♥ KQT84	2♠	3♦	3♠	4♦
North HCP: 3+2	♦ QJ9764	♦ A53	Pass	Pass	X	All Pass
South HCP: 18+1	♣ T95	♣ A3				
Contract: 4♦ X South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ T75	♠ KQ			1♦	X
Vul: None	♥ KQ754	♥ J98	2♠	3♥	Pass	3NT
North HCP: 8+1	♦ K973	♦ AJ8			All Pass	
South HCP: 18+1	♣ 5	♣ AQJ42				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ JT84	♠ 76			1♦	X
Vul: E-W	♥ KT84	♥ AQJ93	Pass	1♥	1♠	4♥
North HCP: 4	♦ 85	♦ AKQ			All Pass	
South HCP: 23+1	♣ 852	♣ AK4				
Contract: 4♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQJT876			1♣	X
Vul: Both	♥ QJT87432	♥ K	2♦	4♥	Pass	4♠
North HCP: 5+4	♦ Q32	♦ A7			All Pass	
South HCP: 19+3	♣ T4	♣ KQ8				
Contract: 4♠ South						

## South hands

## Overcalls??

<b>Board: 36</b>	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ KQJ7	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K85	
HCP: 22+1	♣ AKQJ7	

---

<b>Board: 37</b>	♠ KQ9	RHO is dealer. You bid second.
Dealer: East	♥ KQT84	East (RHO) opens 1♠ if possible.
Vul: Both	♦ A53	West (LHO) bids 2♠ if possible.
HCP: 18+1	♣ A3	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4♦ if possible.

---

<b>Board: 38</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ J98	East (RHO) opens 1♦ if possible.
Vul: None	♦ AJ8	West (LHO) bids 2♠ if possible.
HCP: 18+1	♣ AQJ42	

---

<b>Board: 39</b>	♠ 76	RHO is dealer. You bid second.
Dealer: East	♥ AQJ93	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AKQ	East (RHO) bids 1♠ if possible.
HCP: 23+1	♣ AK4	

---

<b>Board: 40</b>	♠ AQJT876	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A7	West (LHO) bids 2♦ if possible.
HCP: 19+3	♣ KQ8	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ T9864	♠ K			1♦	X
Vul: E-W	♥ 432	♥ KQJ7	Pass	1♠	Pass	2♣
North HCP: 1+1	♦ J4	♦ K85			All Pass	
South HCP: 22+1	♣ 852	♣ AKQJ7				
Contract: 2♣ South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ KQ9			1♠	X
Vul: Both	♥ 53	♥ KQT84	2♠	3♦	3♠	4♦
North HCP: 3+2	♦ QJ9764	♦ A53	Pass	Pass	X	All Pass
South HCP: 18+1	♣ T95	♣ A3				
Contract: 4♦ X South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ T75	♠ KQ			1♦	X
Vul: None	♥ KQ754	♥ J98	2♠	3♥	Pass	3NT
North HCP: 8+1	♦ K973	♦ AJ8			All Pass	
South HCP: 18+1	♣ 5	♣ AQJ42				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ JT84	♠ 76			1♦	X
Vul: E-W	♥ KT84	♥ AQJ93	Pass	1♥	1♠	4♥
North HCP: 4	♦ 85	♦ AKQ			All Pass	
South HCP: 23+1	♣ 852	♣ AK4				
Contract: 4♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQJT876			1♣	X
Vul: Both	♥ QJT87432	♥ K	2♦	4♥	Pass	4♠
North HCP: 5+4	♦ Q32	♦ A7			All Pass	
South HCP: 19+3	♣ T4	♣ KQ8				
Contract: 4♠ South						

## North hands

## Overcalls??

<b>Board: 41</b>	♠ 93	LHO is dealer.
Dealer: East	♥ 9875	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ KT98	
HCP: 5	♣ Q96	

---

<b>Board: 42</b>	♠ T5	LHO is dealer.
Dealer: East	♥ T8743	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T3	East (LHO) bids 1♠ if possible.
HCP: 0+1	♣ 7632	

---

<b>Board: 43</b>	♠ 6543	LHO is dealer.
Dealer: East	♥ 42	East (LHO) opens 1♥ if possible.
Vul: None	♦ KQ3	East (LHO) bids 3♥ if possible.
HCP: 8	♣ QJ52	

---

<b>Board: 44</b>	♠ Q63	LHO is dealer.
Dealer: East	♥ T87	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ T7	West (RHO) bids 2♠ if possible.
HCP: 5+1	♣ KT762	

---

<b>Board: 45</b>	♠ A97	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ2	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ Q74	East (LHO) bids 2♠ if possible.
HCP: 19+1	♣ K4	

## Both hands (Answers Page)

**Board: 41**

	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AQJT6			1♣	X
Vul: N-S	♥ 9875	♥ AK3	Pass	1♥	Pass	2♠
North HCP: 5	♦ KT98	♦ A6	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ Q96	♣ J32	All Pass			

Contract: 3NT South

**Board: 42**

	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ KQJ8			1♦	X
Vul: Both	♥ T8743	♥ A	Pass	1♥	1♠	X
North HCP: 0+1	♦ T3	♦ AQ7	Pass	2♥	Pass	3♣
South HCP: 22+1	♣ 7632	♣ AQT54	All Pass			

Contract: 3♣ South

**Board: 43**

	North:	South:	W	N	E	S
Dealer: East	♠ 6543	♠ KQJT9			1♥	X
Vul: None	♥ 42	♥ KJ5	Pass	2♠	3♥	4♥ <sup>1</sup>
North HCP: 8	♦ KQ3	♦ AT2	Pass	4♠	All Pass	
South HCP: 18+1	♣ QJ52	♣ AT	1. limit raise or better in !S			

Contract: 4♠ North

**Board: 44**

	North:	South:	W	N	E	S
Dealer: East	♠ Q63	♠ KJ			1♥	X
Vul: N-S	♥ T87	♥ K64	2♠	Pass	Pass	3♣
North HCP: 5+1	♦ T7	♦ KQ8	Pass	4♣	All Pass	
South HCP: 19+1	♣ KT762	♣ AQJ43				

Contract: 4♣ North

**Board: 45**

	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ T5	1♦	X	2♠	Pass
Vul: E-W	♥ AKQJ2	♥ 986543	Pass	3♥	Pass	4♥
North HCP: 19+1	♦ Q74	♦ 6	All Pass			
South HCP: 2+2	♣ K4	♣ Q753				

Contract: 4♥ South

## South hands

## Overcalls??

<b>Board: 41</b>	♠ AQJT6	RHO is dealer. You bid second.
Dealer: East	♥ AK3	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A6	
HCP: 19+1	♣ J32	

---

<b>Board: 42</b>	♠ KQJ8	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ7	East (RHO) bids 1♠ if possible.
HCP: 22+1	♣ AQT54	

---

<b>Board: 43</b>	♠ KQJT9	RHO is dealer. You bid second.
Dealer: East	♥ KJ5	East (RHO) opens 1♥ if possible.
Vul: None	♦ AT2	East (RHO) bids 3♥ if possible.
HCP: 18+1	♣ AT	

---

<b>Board: 44</b>	♠ KJ	RHO is dealer. You bid second.
Dealer: East	♥ K64	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ KQ8	West (LHO) bids 2♠ if possible.
HCP: 19+1	♣ AQJ43	

---

<b>Board: 45</b>	♠ T5	LHO is dealer.
Dealer: West	♥ 986543	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 6	East (RHO) bids 2♠ if possible.
HCP: 2+2	♣ Q753	

## Both hands (Answers Page)

**Board: 41**

	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AQJT6			1♣	X
Vul: N-S	♥ 9875	♥ AK3	Pass	1♥	Pass	2♠
North HCP: 5	♦ KT98	♦ A6	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ Q96	♣ J32	All Pass			

Contract: 3NT South

**Board: 42**

	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ KQJ8			1♦	X
Vul: Both	♥ T8743	♥ A	Pass	1♥	1♠	X
North HCP: 0+1	♦ T3	♦ AQ7	Pass	2♥	Pass	3♣
South HCP: 22+1	♣ 7632	♣ AQT54	All Pass			

Contract: 3♣ South

**Board: 43**

	North:	South:	W	N	E	S
Dealer: East	♠ 6543	♠ KQJT9			1♥	X
Vul: None	♥ 42	♥ KJ5	Pass	2♠	3♥	4♥ <sup>1</sup>
North HCP: 8	♦ KQ3	♦ AT2	Pass	4♠	All Pass	
South HCP: 18+1	♣ QJ52	♣ AT	1. limit raise or better in !S			

Contract: 4♠ North

**Board: 44**

	North:	South:	W	N	E	S
Dealer: East	♠ Q63	♠ KJ			1♥	X
Vul: N-S	♥ T87	♥ K64	2♠	Pass	Pass	3♣
North HCP: 5+1	♦ T7	♦ KQ8	Pass	4♣	All Pass	
South HCP: 19+1	♣ KT762	♣ AQJ43				

Contract: 4♣ North

**Board: 45**

	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ T5	1♦	X	2♠	Pass
Vul: E-W	♥ AKQJ2	♥ 986543	Pass	3♥	Pass	4♥
North HCP: 19+1	♦ Q74	♦ 6	All Pass			
South HCP: 2+2	♣ K4	♣ Q753				

Contract: 4♥ South

## North hands

## Overcalls??

**Board: 46**      ♠ K973

LHO is dealer.

Dealer: East      ♥ T863

East (LHO) opens 1♣ if possible.

Vul: None      ♦ T3

HCP: 3      ♣ 965

**Board: 47**      ♠ J987

LHO is dealer.

Dealer: East      ♥ QT

East (LHO) opens 1♦ if possible.

Vul: N-S      ♦ T9

HCP: 6+1      ♣ QJ543

**Board: 48**      ♠ 732

LHO is dealer.

Dealer: East      ♥ AQJT83

East (LHO) opens 1♦ if possible.

Vul: E-W      ♦ T2

HCP: 7+2      ♣ 64

**Board: 49**      ♠ AQT76

RHO is dealer. You bid second.

Dealer: West      ♥ KJ5

West (RHO) opens 1♥ if possible.

Vul: Both      ♦ A98

East (LHO) bids 3♥ if possible.

HCP: 18+1      ♣ KJ

**Board: 50**      ♠ T7643

LHO is dealer.

Dealer: East      ♥ 943

East (LHO) opens 1♦ if possible.

Vul: N-S      ♦ Q4

East (LHO) bids 2♣ if possible.

HCP: 2+1      ♣ 984

## Both hands (Answers Page)

**Board: 46**

Dealer: East  
Vul: None  
North HCP: 3  
South HCP: 18+1  
Contract: 2♦ South

**North:**

♠ K973  
♥ T863  
♦ T3  
♣ 965

**South:**

♠ AJT  
♥ K2  
♦ KQJ64  
♣ AT8

W N E S

1♣ X  
Pass 1♥ Pass 2♦

All Pass

**Board: 47**

Dealer: East  
Vul: N-S  
North HCP: 6+1  
South HCP: 20+1  
Contract: 4♠ South

**North:**

♠ J987  
♥ QT  
♦ T9  
♣ QJ543

**South:**

♠ AQT53  
♥ AK98  
♦ QJ2  
♣ A

W N E S

1♦ X  
Pass 1♠ Pass 4♠

All Pass

**Board: 48**

Dealer: East  
Vul: E-W  
North HCP: 7+2  
South HCP: 18+1  
Contract: 4♠ North

**North:**

♠ 732  
♥ AQJT83  
♦ T2  
♣ 64

**South:**

♠ KJT85  
♥ 2  
♦ AKJ  
♣ AQ52

W N E S

1♦ X  
Pass 3♥ Pass 3♠

Pass 4♠ All Pass

**Board: 49**

Dealer: West  
Vul: Both  
North HCP: 18+1  
South HCP: 5+2  
Contract: 4♠ North

**North:**

♠ AQT76  
♥ KJ5  
♦ A98  
♣ KJ

**South:**

♠ 8532  
♥ 4  
♦ J2  
♣ AT9862

W N E S

1♥ X Pass 2♣  
Pass 2♠ 3♥ 4♥<sup>1</sup>

Pass 4♠ All Pass

1. limit raise or better in !S

**Board: 50**

Dealer: East  
Vul: N-S  
North HCP: 2+1  
South HCP: 23+1  
Contract: 2♥ South

**North:**

♠ T7643  
♥ 943  
♦ Q4  
♣ 984

**South:**

♠ AK2  
♥ AKJT8  
♦ K76  
♣ AJ

W N E S

1♦ X  
Pass 1♠ 2♣ 2♥

All Pass

## South hands

## Overcalls??

<b>Board: 46</b>	♠ AJT	RHO is dealer. You bid second.
Dealer: East	♥ K2	East (RHO) opens 1♣ if possible.
Vul: None	♦ KQJ64	
HCP: 18+1	♣ AT8	

---

<b>Board: 47</b>	♠ AQT53	RHO is dealer. You bid second.
Dealer: East	♥ AK98	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ QJ2	
HCP: 20+1	♣ A	

---

<b>Board: 48</b>	♠ KJT85	RHO is dealer. You bid second.
Dealer: East	♥ 2	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AKJ	
HCP: 18+1	♣ AQ52	

---

<b>Board: 49</b>	♠ 8532	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1♥ if possible.
Vul: Both	♦ J2	East (RHO) bids 3♥ if possible.
HCP: 5+2	♣ AT9862	

---

<b>Board: 50</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: East	♥ AKJT8	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ K76	East (RHO) bids 2♣ if possible.
HCP: 23+1	♣ AJ	

## Both hands (Answers Page)

**Board: 46**

Dealer: East  
Vul: None  
North HCP: 3  
South HCP: 18+1  
Contract: 2♦ South

**North:**

♠ K973  
♥ T863  
♦ T3  
♣ 965

**South:**

♠ AJT  
♥ K2  
♦ KQJ64  
♣ AT8

W N E S

1♣ X  
Pass 1♥ Pass 2♦

All Pass

**Board: 47**

Dealer: East  
Vul: N-S  
North HCP: 6+1  
South HCP: 20+1  
Contract: 4♠ South

**North:**

♠ J987  
♥ QT  
♦ T9  
♣ QJ543

**South:**

♠ AQT53  
♥ AK98  
♦ QJ2  
♣ A

W N E S

1♦ X  
Pass 1♠ Pass 4♠

All Pass

**Board: 48**

Dealer: East  
Vul: E-W  
North HCP: 7+2  
South HCP: 18+1  
Contract: 4♠ North

**North:**

♠ 732  
♥ AQJT83  
♦ T2  
♣ 64

**South:**

♠ KJT85  
♥ 2  
♦ AKJ  
♣ AQ52

W N E S

1♦ X  
Pass 3♥ Pass 3♠

Pass 4♠ All Pass

**Board: 49**

Dealer: West  
Vul: Both  
North HCP: 18+1  
South HCP: 5+2  
Contract: 4♠ North

**North:**

♠ AQT76  
♥ KJ5  
♦ A98  
♣ KJ

**South:**

♠ 8532  
♥ 4  
♦ J2  
♣ AT9862

W N E S

1♥ X Pass 2♣  
Pass 2♠ 3♥ 4♥<sup>1</sup>

Pass 4♠ All Pass

1. limit raise or better in !S

**Board: 50**

Dealer: East  
Vul: N-S  
North HCP: 2+1  
South HCP: 23+1  
Contract: 2♥ South

**North:**

♠ T7643  
♥ 943  
♦ Q4  
♣ 984

**South:**

♠ AK2  
♥ AKJT8  
♦ K76  
♣ AJ

W N E S

1♦ X  
Pass 1♠ 2♣ 2♥

All Pass

## North hands

## Overcalls??

<b>Board: 51</b>	♠ 6	RHO is dealer. You bid second.
Dealer: West	♥ AJ6	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ KQ	West (RHO) bids 2♥ if possible.
HCP: 18+3	♣ AKJT854	
<b>Board: 52</b>	♠ AKJ	RHO is dealer. You bid second.
Dealer: West	♥ K964	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AKT75	
HCP: 18+1	♣ 9	
<b>Board: 53</b>	♠ Q5	RHO is dealer. You bid second.
Dealer: West	♥ AKT87	West (RHO) opens 1♦ if possible.
Vul: None	♦ AK2	East (LHO) bids 2♦ if possible.
HCP: 19+1	♣ K86	West (RHO) Doubles 4♥ if possible.
<b>Board: 54</b>	♠ J843	LHO is dealer.
Dealer: East	♥ 852	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ 4	
HCP: 2+1	♣ JT762	
<b>Board: 55</b>	♠ AQJ962	RHO is dealer. You bid second.
Dealer: West	♥ QJ6	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A85	
HCP: 18+2	♣ A	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ 742	1 ♥	X	Pass	2 ♦
Vul: E-W	♥ AJ6	♥ T87	2 ♥	3 ♣	All Pass	
North HCP: 18+3	♦ KQ	♦ AJT84				
South HCP: 5+1	♣ AKJT854	♣ 93				
Contract: 3 ♣ North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ AKJ	♠ 73	1 ♠	X	Pass	2 ♥
Vul: Both	♥ K964	♥ A532	Pass	3 ♥	All Pass	
North HCP: 18+1	♦ AKT75	♦ QJ32				
South HCP: 9	♣ 9	♣ Q32				
Contract: 3 ♥ North						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ JT9	1 ♦	X	2 ♦	3 ♣
Vul: None	♥ AKT87	♥ 952	Pass	3 ♥	Pass	4 ♦ <sup>1</sup>
North HCP: 19+1	♦ AK2	♦ J6	Pass	4 ♥	Pass	Pass
South HCP: 8+1	♣ K86	♣ AQT75	X	All Pass		
Contract: 4 ♥ X North						

1. limit raise or better in !H

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ J843	♠ Q			1 ♥	X
Vul: E-W	♥ 852	♥ AK7	Pass	2 ♣	Pass	3 ♦
North HCP: 2+1	♦ 4	♦ KQT875	All Pass			
South HCP: 20+2	♣ JT762	♣ AQ9				
Contract: 3 ♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ AQJ962	♠ 4	1 ♦	X	Pass	2 ♣
Vul: Both	♥ QJ6	♥ 872	Pass	3 ♣	Pass	4 ♠
North HCP: 18+2	♦ A85	♦ QJ6	All Pass			
South HCP: 5+2	♣ A	♣ QT9632				
Contract: 4 ♠ South						

## South hands

## Overcalls??

<b>Board: 51</b>	♠ 742	LHO is dealer.
Dealer: West	♥ T87	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ AJT84	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ 93	
 <b>Board: 52</b>	 ♠ 73	 LHO is dealer.
Dealer: West	♥ A532	West (LHO) opens 1♠ if possible.
Vul: Both	♦ QJ32	
HCP: 9	♣ Q32	
 <b>Board: 53</b>	 ♠ JT9	 LHO is dealer.
Dealer: West	♥ 952	West (LHO) opens 1♦ if possible.
Vul: None	♦ J6	East (RHO) bids 2♦ if possible.
HCP: 8+1	♣ AQT75	West (LHO) Doubles 4♥ if possible.
 <b>Board: 54</b>	 ♠ Q	 RHO is dealer. You bid second.
Dealer: East	♥ AK7	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ KQT875	
HCP: 20+2	♣ AQ9	
 <b>Board: 55</b>	 ♠ 4	 LHO is dealer.
Dealer: West	♥ 872	West (LHO) opens 1♦ if possible.
Vul: Both	♦ QJ6	
HCP: 5+2	♣ QT9632	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ 742	1 ♥	X	Pass	2 ♦
Vul: E-W	♥ AJ6	♥ T87	2 ♥	3 ♣	All Pass	
North HCP: 18+3	♦ KQ	♦ AJT84				
South HCP: 5+1	♣ AKJT854	♣ 93				
Contract: 3 ♣ North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ AKJ	♠ 73	1 ♠	X	Pass	2 ♥
Vul: Both	♥ K964	♥ A532	Pass	3 ♥	All Pass	
North HCP: 18+1	♦ AKT75	♦ QJ32				
South HCP: 9	♣ 9	♣ Q32				
Contract: 3 ♥ North						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ JT9	1 ♦	X	2 ♦	3 ♣
Vul: None	♥ AKT87	♥ 952	Pass	3 ♥	Pass	4 ♦ <sup>1</sup>
North HCP: 19+1	♦ AK2	♦ J6	Pass	4 ♥	Pass	Pass
South HCP: 8+1	♣ K86	♣ AQT75	X	All Pass		
Contract: 4 ♥ X North						

1. limit raise or better in !H

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ J843	♠ Q			1 ♥	X
Vul: E-W	♥ 852	♥ AK7	Pass	2 ♣	Pass	3 ♦
North HCP: 2+1	♦ 4	♦ KQT875	All Pass			
South HCP: 20+2	♣ JT762	♣ AQ9				
Contract: 3 ♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ AQJ962	♠ 4	1 ♦	X	Pass	2 ♣
Vul: Both	♥ QJ6	♥ 872	Pass	3 ♣	Pass	4 ♠
North HCP: 18+2	♦ A85	♦ QJ6	All Pass			
South HCP: 5+2	♣ A	♣ QT9632				
Contract: 4 ♠ South						

## North hands

## Overcalls??

<b>Board: 56</b>	♠ Q96	You are dealer.
Dealer: North	♥ AQ8	East (LHO) Doubles 1♦ if possible.
Vul: None	♦ KJ76	East (LHO) bids 3♣ if possible.
HCP: 12	♣ 985	East (LHO) Doubles 4♠ if possible.

<b>Board: 57</b>	♠ AJ5	RHO is dealer. You bid second.
Dealer: West	♥ KQJ74	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ QT	West (RHO) bids 1♠ if possible.
HCP: 19+1	♣ AQ3	

<b>Board: 58</b>	♠ A65	RHO is dealer. You bid second.
Dealer: West	♥ K2	West (RHO) opens 1♦ if possible.
Vul: None	♦ A63	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ AKT92	West (RHO) Doubles 1♠ if possible.
		East (LHO) bids 2♥ if possible.

<b>Board: 59</b>	♠ AKQJ6	RHO is dealer. You bid second.
Dealer: West	♥ 54	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ K42	East (LHO) bids 1♥ if possible.
HCP: 22+1	♣ AKQ	West (RHO) bids 1NT if possible.

<b>Board: 60</b>	♠ 5	LHO is dealer.
Dealer: East	♥ K87	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 98	West (RHO) bids 1♥ if possible.
HCP: 4+3	♣ JT97632	East (LHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

**Board: 56**

	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ KJT873		1♦	X	2♠
Vul: None	♥ AQ8	♥ KT3	Pass	Pass	3♣	Pass
North HCP: 12	♦ KJ76	♦ 43	Pass	3♠	Pass	4♣
South HCP: 8+2	♣ 985	♣ J6	Pass	Pass	X	All Pass

Contract: 4♠X South

**Board: 57**

	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ T72	1♣	X	Pass	1♦
Vul: N-S	♥ KQJ74	♥ 83	1♠	2♥	All Pass	
North HCP: 19+1	♦ QT	♦ A7654				
South HCP: 4+1	♣ AQ3	♣ 965				

Contract: 2♥ North

**Board: 58**

	North:	South:	W	N	E	S
Dealer: West	♠ A65	♠ QJ743	1♦	X	1♥	1♠
Vul: None	♥ K2	♥ J83	X <sup>1</sup>	XX	2♥	Pass
North HCP: 18+1	♦ A63	♦ 98	Pass	2♠	All Pass	
South HCP: 4+1	♣ AKT92	♣ 643				

1. Support double redouble

Contract: 2♠ North

**Board: 59**

	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ6	♠ T	1♦	X	1♥	Pass
Vul: N-S	♥ 54	♥ JT8	1NT	2♠	All Pass	
North HCP: 22+1	♦ K42	♦ T976				
South HCP: 1+1	♣ AKQ	♣ T9532				

Contract: 2♠ North

**Board: 60**

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AKJT64			1♦	X
Vul: E-W	♥ K87	♥ AQ6	1♥	2♣	X <sup>1</sup>	3♠
North HCP: 4+3	♦ 98	♦ AT3	Pass	4♠	All Pass	
South HCP: 18+2	♣ JT97632	♣ 4				

1. Support double redouble

Contract: 4♠ North

## South hands

## Overcalls??

<b>Board: 56</b>	♠ KJT873	Partner is dealer.
Dealer: North	♥ KT3	East (RHO) Doubles 1♦ if possible.
Vul: None	♦ 43	East (RHO) bids 3♣ if possible.
HCP: 8+2	♣ J6	East (RHO) Doubles 4♠ if possible.

<b>Board: 57</b>	♠ T72	LHO is dealer.
Dealer: West	♥ 83	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ A7654	West (LHO) bids 1♠ if possible.
HCP: 4+1	♣ 965	

<b>Board: 58</b>	♠ QJ743	LHO is dealer.
Dealer: West	♥ J83	West (LHO) opens 1♦ if possible.
Vul: None	♦ 98	East (RHO) bids 1♥ if possible.
HCP: 4+1	♣ 643	West (LHO) Doubles 1♠ if possible.
		East (RHO) bids 2♥ if possible.

<b>Board: 59</b>	♠ T	LHO is dealer.
Dealer: West	♥ JT8	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T976	East (RHO) bids 1♥ if possible.
HCP: 1+1	♣ T9532	West (LHO) bids 1NT if possible.

<b>Board: 60</b>	♠ AKJT64	RHO is dealer. You bid second.
Dealer: East	♥ AQ6	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT3	West (LHO) bids 1♥ if possible.
HCP: 18+2	♣ 4	East (RHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

**Board: 56**

	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ KJT873		1♦	X	2♠
Vul: None	♥ AQ8	♥ KT3	Pass	Pass	3♣	Pass
North HCP: 12	♦ KJ76	♦ 43	Pass	3♠	Pass	4♣
South HCP: 8+2	♣ 985	♣ J6	Pass	Pass	X	All Pass

Contract: 4♠X South

**Board: 57**

	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ T72	1♣	X	Pass	1♦
Vul: N-S	♥ KQJ74	♥ 83	1♠	2♥	All Pass	
North HCP: 19+1	♦ QT	♦ A7654				
South HCP: 4+1	♣ AQ3	♣ 965				

Contract: 2♥ North

**Board: 58**

	North:	South:	W	N	E	S
Dealer: West	♠ A65	♠ QJ743	1♦	X	1♥	1♠
Vul: None	♥ K2	♥ J83	X <sup>1</sup>	XX	2♥	Pass
North HCP: 18+1	♦ A63	♦ 98	Pass	2♠	All Pass	
South HCP: 4+1	♣ AKT92	♣ 643				

1. Support double redouble

Contract: 2♠ North

**Board: 59**

	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ6	♠ T	1♦	X	1♥	Pass
Vul: N-S	♥ 54	♥ JT8	1NT	2♠	All Pass	
North HCP: 22+1	♦ K42	♦ T976				
South HCP: 1+1	♣ AKQ	♣ T9532				

Contract: 2♠ North

**Board: 60**

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AKJT64			1♦	X
Vul: E-W	♥ K87	♥ AQ6	1♥	2♣	X <sup>1</sup>	3♠
North HCP: 4+3	♦ 98	♦ AT3	Pass	4♠	All Pass	
South HCP: 18+2	♣ JT97632	♣ 4				

1. Support double redouble

Contract: 4♠ North

## North hands

## Overcalls??

<b>Board: 61</b>	♠ A64	RHO is dealer. You bid second.
Dealer: West	♥ AJ	West (RHO) opens 1♠ if possible.
Vul: None	♦ AKQ872	
HCP: 18+2	♣ 93	

---

<b>Board: 62</b>	♠ A9	LHO is dealer.
Dealer: East	♥ 765	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ J9764	East (LHO) Doubles 3♣ if possible.
HCP: 7+1	♣ Q97	

---

<b>Board: 63</b>	♠ QT4	RHO is dealer. You bid second.
Dealer: West	♥ A2	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AT7	East (LHO) bids 1NT if possible.
HCP: 18+1	♣ AKJT9	

---

<b>Board: 64</b>	♠ K65	LHO is dealer.
Dealer: East	♥ 9653	East (LHO) opens 1♥ if possible.
Vul: Both	♦ 932	West (RHO) bids 2♠ if possible.
HCP: 5	♣ QT7	

---

<b>Board: 65</b>	♠ 64	RHO is dealer. You bid second.
Dealer: West	♥ K63	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQ6	
HCP: 18+1	♣ AKQ84	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ A64	♠ 82	1 ♠	X	Pass	2 ♣
Vul: None	♥ AJ	♥ 732	Pass	3 ♦	Pass	3 ♠ <sup>1</sup>
North HCP: 18+2	♦ AKQ872	♦ JT94	Pass	4 ♦	Pass	5 ♦
South HCP: 7	♣ 93	♣ AQ72	All Pass			
Contract: 5♦ South			1. limit raise or better in !D			

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KQ4			1 ♣	X
Vul: N-S	♥ 765	♥ KQT94	Pass	1 ♦	Pass	2 ♥
North HCP: 7+1	♦ J9764	♦ A3	Pass	3 ♣ <sup>1</sup>	X	Pass
South HCP: 18+1	♣ Q97	♣ A42	Pass	4 ♥	All Pass	
Contract: 4♥ North			1. limit raise or better in !H			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ QT4	♠ 98732	1 ♠	X	1NT	2 ♥
Vul: E-W	♥ A2	♥ T6543	Pass	3 ♣	All Pass	
North HCP: 18+1	♦ AT7	♦ 53				
South HCP: 0+2	♣ AKJT9	♣ 2				
Contract: 3♣ North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ AQ			1 ♥	X
Vul: Both	♥ 9653	♥ AJT	2 ♠	Pass	Pass	3 ♦
North HCP: 5	♦ 932	♦ KJT86	All Pass			
South HCP: 19+1	♣ QT7	♣ A32				
Contract: 3♦ South						

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ 9875	1 ♥	X	Pass	2 ♠
Vul: E-W	♥ K63	♥ AJ9	Pass	3NT	All Pass	
North HCP: 18+1	♦ AQ6	♦ K94				
South HCP: 8	♣ AKQ84	♣ T95				
Contract: 3NT North						

## South hands

## Overcalls??

<b>Board: 61</b>	♠ 82
Dealer: West	♥ 732
Vul: None	♦ JT94
HCP: 7	♣ AQ72

LHO is dealer.

West (LHO) opens 1♠ if possible.

<b>Board: 62</b>	♠ KQ4
Dealer: East	♥ KQT94
Vul: N-S	♦ A3
HCP: 18+1	♣ A42

RHO is dealer. You bid second.

East (RHO) opens 1♣ if possible.

East (RHO) Doubles 3♣ if possible.

<b>Board: 63</b>	♠ 98732
Dealer: West	♥ T6543
Vul: E-W	♦ 53
HCP: 0+2	♣ 2

LHO is dealer.

West (LHO) opens 1♠ if possible.

East (RHO) bids 1NT if possible.

<b>Board: 64</b>	♠ AQ
Dealer: East	♥ AJT
Vul: Both	♦ KJT86
HCP: 19+1	♣ A32

RHO is dealer. You bid second.

East (RHO) opens 1♥ if possible.

West (LHO) bids 2♠ if possible.

<b>Board: 65</b>	♠ 9875
Dealer: West	♥ AJ9
Vul: E-W	♦ K94
HCP: 8	♣ T95

LHO is dealer.

West (LHO) opens 1♥ if possible.

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ A64	♠ 82	1 ♠	X	Pass	2 ♣
Vul: None	♥ AJ	♥ 732	Pass	3 ♦	Pass	3 ♠ <sup>1</sup>
North HCP: 18+2	♦ AKQ872	♦ JT94	Pass	4 ♦	Pass	5 ♦
South HCP: 7	♣ 93	♣ AQ72	All Pass			

Contract: 5♦ South  
1. limit raise or better in !D

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KQ4			1 ♣	X
Vul: N-S	♥ 765	♥ KQT94	Pass	1 ♦	Pass	2 ♥
North HCP: 7+1	♦ J9764	♦ A3	Pass	3 ♣ <sup>1</sup>	X	Pass
South HCP: 18+1	♣ Q97	♣ A42	Pass	4 ♥	All Pass	

Contract: 4♥ North  
1. limit raise or better in !H

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ QT4	♠ 98732	1 ♠	X	1NT	2 ♥
Vul: E-W	♥ A2	♥ T6543	Pass	3 ♣	All Pass	
North HCP: 18+1	♦ AT7	♦ 53				
South HCP: 0+2	♣ AKJT9	♣ 2				

Contract: 3♣ North

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ AQ			1 ♥	X
Vul: Both	♥ 9653	♥ AJT	2 ♠	Pass	Pass	3 ♦
North HCP: 5	♦ 932	♦ KJT86	All Pass			
South HCP: 19+1	♣ QT7	♣ A32				

Contract: 3♦ South

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ 9875	1 ♥	X	Pass	2 ♠
Vul: E-W	♥ K63	♥ AJ9	Pass	3NT	All Pass	
North HCP: 18+1	♦ AQ6	♦ K94				
South HCP: 8	♣ AKQ84	♣ T95				

Contract: 3NT North

## North hands

## Overcalls??

<b>Board: 66</b>	♠ Q	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ6	West (RHO) opens 1♦ if possible.
Vul: Both	♦ QT5	East (LHO) bids 2♦ if possible.
HCP: 18+1	♣ KJ54	West (RHO) bids 3♦ if possible.

---

<b>Board: 67</b>	♠ AT3	LHO is dealer.
Dealer: East	♥ 9764	East (LHO) opens 1♣ if possible.
Vul: None	♦ QT96	
HCP: 6	♣ T5	

---

<b>Board: 68</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: West	♥ J32	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AKQJ75	
HCP: 19+2	♣ K5	

---

<b>Board: 69</b>	♠ KQJ7432	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1♦ if possible.
Vul: Both	♦ J98	
HCP: 7+3	♣ 65	

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ A8765	1♦	X	2♦	2♠
Vul: Both	♥ AKQJ6	♥ 73	3♦	X	Pass	4♣
North HCP: 18+1	♦ QT5	♦ -			All Pass	
South HCP: 4+3	♣ KJ54	♣ T98763				
Contract: 4♣ South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ KJ6			1♣	X
Vul: None	♥ 9764	♥ AKQ82	Pass	1♥	Pass	2♥
North HCP: 6	♦ QT96	♦ A2			All Pass	
South HCP: 18+1	♣ T5	♣ J64				
Contract: 2♥ South						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ 8753	1♥	X	Pass	2♠
Vul: E-W	♥ J32	♥ -	Pass	3♦	Pass	5♣
North HCP: 19+2	♦ AKQJ75	♦ 98			All Pass	
South HCP: 7+3	♣ K5	♣ AQJ8632				
Contract: 5♣ South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ KQJ7432	♠ A6			1♦	X
Vul: Both	♥ 8	♥ AQT752	Pass	3♠	Pass	4♥
North HCP: 7+3	♦ J98	♦ AQ5	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 19+2	♣ 65	♣ K2	Pass	5♦ <sup>2</sup>	Pass	5♥
Contract: 6♠ South			Pass	5NT <sup>3</sup>	Pass	6♠
					All Pass	

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

3. !S queen no !C king no !D king no !H king

## South hands

## Overcalls??

<b>Board: 66</b>	♠ A8765	LHO is dealer.
Dealer: West	♥ 73	West (LHO) opens 1♦ if possible.
Vul: Both	♦ -	East (RHO) bids 2♦ if possible.
HCP: 4+3	♣ T98763	West (LHO) bids 3♦ if possible.

---

<b>Board: 67</b>	♠ KJ6	RHO is dealer. You bid second.
Dealer: East	♥ AKQ82	East (RHO) opens 1♣ if possible.
Vul: None	♦ A2	
HCP: 18+1	♣ J64	

---

<b>Board: 68</b>	♠ 8753	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 98	
HCP: 7+3	♣ AQJ8632	

---

<b>Board: 69</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ AQT752	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ5	
HCP: 19+2	♣ K2	

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ A8765	1♦	X	2♦	2♠
Vul: Both	♥ AKQJ6	♥ 73	3♦	X	Pass	4♣
North HCP: 18+1	♦ QT5	♦ -			All Pass	
South HCP: 4+3	♣ KJ54	♣ T98763				
Contract: 4♣ South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ KJ6			1♣	X
Vul: None	♥ 9764	♥ AKQ82	Pass	1♥	Pass	2♥
North HCP: 6	♦ QT96	♦ A2			All Pass	
South HCP: 18+1	♣ T5	♣ J64				
Contract: 2♥ South						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ 8753	1♥	X	Pass	2♠
Vul: E-W	♥ J32	♥ -	Pass	3♦	Pass	5♣
North HCP: 19+2	♦ AKQJ75	♦ 98			All Pass	
South HCP: 7+3	♣ K5	♣ AQJ8632				
Contract: 5♣ South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ KQJ7432	♠ A6			1♦	X
Vul: Both	♥ 8	♥ AQT752	Pass	3♠	Pass	4♥
North HCP: 7+3	♦ J98	♦ AQ5	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 19+2	♣ 65	♣ K2	Pass	5♦ <sup>2</sup>	Pass	5♥
Contract: 6♠ South			Pass	5NT <sup>3</sup>	Pass	6♠
					All Pass	

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

3. !S queen no !C king no !D king no !H king

## North hands

## Overcalls??

<b>Board: 70</b>	♠ J92	LHO is dealer.
Dealer: East	♥ K862	East (LHO) opens 1♥ if possible.
Vul: None	♦ 8652	West (RHO) bids 1♠ if possible.
HCP: 5	♣ J9	East (LHO) bids 2♦ if possible.
<b>Board: 71</b>	♠ KQT62	RHO is dealer. You bid second.
Dealer: West	♥ A83	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ Q3	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ AK9	West (RHO) bids 1♠ if possible.
<b>Board: 72</b>	♠ 52	Partner is dealer.
Dealer: South	♥ KT832	West (RHO) Doubles 1♠ if possible.
Vul: Both	♦ 4	East (LHO) bids 2♣ if possible.
HCP: 6+2	♣ QJT32	West (RHO) bids 2♦ if possible.
<b>Board: 73</b>	♠ 4	Partner is dealer.
Dealer: South	♥ A9542	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ J93	
HCP: 7+1	♣ QT85	
<b>Board: 74</b>	♠ Q98	LHO is dealer.
Dealer: East	♥ Q63	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 9865	
HCP: 4	♣ T82	

## Both hands (Answers Page)

**Board: 70**

Dealer: East

**North:**

♠ J92

**South:**

♠ AQT

W N E S

1 ♥ X

Vul: None

♥ K862

♥ Q73

1 ♠ Pass 2 ♦ 3 ♣

North HCP: 5

♦ 8652

♦ J

All Pass

South HCP: 18+2

♣ J9

♣ AKQ643

Contract: 3 ♣ South

**Board: 71**

Dealer: West

**North:**

♠ KQT62

**South:**

♠ 87

W N E S

1 ♣ X 1 ♥ Pass

Vul: N-S

♥ A83

♥ QJ74

1 ♠ 1NT All Pass

North HCP: 18+1

♦ Q3

♦ J8754

South HCP: 4+1

♣ AK9

♣ 42

Contract: 1NT North

**Board: 72**

Dealer: South

**North:**

♠ 52

**South:**

♠ AQ964

W N E S

1 ♠

Vul: Both

♥ KT832

♥ QJ54

X Pass 2 ♣ Pass

North HCP: 6+2

♦ 4

♦ A72

2 ♦ Pass Pass 2 ♥

South HCP: 13+1

♣ QJT32

♣ 9

Pass 3 ♥ All Pass

Contract: 3 ♥ North

**Board: 73**

Dealer: South

**North:**

♠ 4

**South:**

♠ T863

W N E S

1 ♦

Vul: None

♥ A9542

♥ KQ8

X 1 ♥ Pass 1 ♠

North HCP: 7+1

♦ J93

♦ AQ52

Pass 1NT All Pass

South HCP: 12

♣ QT85

♣ J3

Contract: 1NT North

**Board: 74**

Dealer: East

**North:**

♠ Q98

**South:**

♠ A6

W N E S

1 ♦ X

Vul: E-W

♥ Q63

♥ AKT54

Pass 2 ♣ Pass 2 ♥

North HCP: 4

♦ 9865

♦ AJ3

All Pass

South HCP: 19+1

♣ T82

♣ K93

Contract: 2 ♥ South

## South hands

## Overcalls??

<b>Board: 70</b>	♠ AQT	RHO is dealer. You bid second.
Dealer: East	♥ Q73	East (RHO) opens 1♥ if possible.
Vul: None	♦ J	West (LHO) bids 1♠ if possible.
HCP: 18+2	♣ AKQ643	East (RHO) bids 2♦ if possible.

<b>Board: 71</b>	♠ 87	LHO is dealer.
Dealer: West	♥ QJ74	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ J8754	East (RHO) bids 1♥ if possible.
HCP: 4+1	♣ 42	West (LHO) bids 1♠ if possible.

<b>Board: 72</b>	♠ AQ964	You are dealer.
Dealer: South	♥ QJ54	West (LHO) Doubles 1♠ if possible.
Vul: Both	♦ A72	East (RHO) bids 2♣ if possible.
HCP: 13+1	♣ 9	West (LHO) bids 2♦ if possible.

<b>Board: 73</b>	♠ T863	You are dealer.
Dealer: South	♥ KQ8	West (LHO) Doubles 1♦ if possible.
Vul: None	♦ AQ52	
HCP: 12	♣ J3	

<b>Board: 74</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ AKT54	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ3	
HCP: 19+1	♣ K93	

## Both hands (Answers Page)

**Board: 70**

Dealer: East

**North:**

♠ J92

**South:**

♠ AQT

W N E S

1 ♥ X

Vul: None

♥ K862

♥ Q73

1 ♠ Pass 2 ♦ 3 ♣

North HCP: 5

♦ 8652

♦ J

All Pass

South HCP: 18+2

♣ J9

♣ AKQ643

Contract: 3 ♣ South

**Board: 71**

Dealer: West

**North:**

♠ KQT62

**South:**

♠ 87

W N E S

1 ♣ X 1 ♥ Pass

Vul: N-S

♥ A83

♥ QJ74

1 ♠ 1NT All Pass

North HCP: 18+1

♦ Q3

♦ J8754

South HCP: 4+1

♣ AK9

♣ 42

Contract: 1NT North

**Board: 72**

Dealer: South

**North:**

♠ 52

**South:**

♠ AQ964

W N E S

1 ♠

Vul: Both

♥ KT832

♥ QJ54

X Pass 2 ♣ Pass

North HCP: 6+2

♦ 4

♦ A72

2 ♦ Pass Pass 2 ♥

South HCP: 13+1

♣ QJT32

♣ 9

Pass 3 ♥ All Pass

Contract: 3 ♥ North

**Board: 73**

Dealer: South

**North:**

♠ 4

**South:**

♠ T863

W N E S

1 ♦

Vul: None

♥ A9542

♥ KQ8

X 1 ♥ Pass 1 ♠

North HCP: 7+1

♦ J93

♦ AQ52

Pass 1NT All Pass

South HCP: 12

♣ QT85

♣ J3

Contract: 1NT North

**Board: 74**

Dealer: East

**North:**

♠ Q98

**South:**

♠ A6

W N E S

1 ♦ X

Vul: E-W

♥ Q63

♥ AKT54

Pass 2 ♣ Pass 2 ♥

North HCP: 4

♦ 9865

♦ AJ3

All Pass

South HCP: 19+1

♣ T82

♣ K93

Contract: 2 ♥ South

## North hands

## Overcalls??

<b>Board: 75</b>	♠ 98653	LHO is dealer.
Dealer: East	♥ 2	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ KT5	
HCP: 8+1	♣ KQ82	

---

<b>Board: 76</b>	♠ 842	LHO is dealer.
Dealer: East	♥ J62	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 92	
HCP: 3+1	♣ Q6432	

---

<b>Board: 77</b>	♠ AKQ76	RHO is dealer. You bid second.
Dealer: West	♥ 92	West (RHO) opens 1♦ if possible.
Vul: Both	♦ K62	West (RHO) Doubles 3♦ if possible.
HCP: 19+1	♣ AK3	

---

<b>Board: 78</b>	♠ 75	LHO is dealer.
Dealer: East	♥ T9864	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ QJ	
HCP: 4+1	♣ J832	

---

<b>Board: 79</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ 963	East (LHO) bids 1♠ if possible.
HCP: 19+2	♣ AKT652	West (RHO) bids 1NT if possible.

## Both hands (Answers Page)

**Board: 75**

Dealer: East  
Vul: N-S  
North HCP: 8+1  
South HCP: 19+1  
Contract: 5♠ South

**North:**

♠ 98653  
♥ 2  
♦ KT5  
♣ KQ82

**South:**

♠ KQJT7  
♥ AQ5  
♦ AQ6  
♣ J7

**W N E S**

1♦ X  
Pass 3♠ Pass 4NT<sup>1</sup>  
Pass 5♣<sup>2</sup> Pass 5♠  
All Pass

1. Blackwood 0314, for !S  
2. A=0/5 or 3/5

**Board: 76**

Dealer: East  
Vul: E-W  
North HCP: 3+1  
South HCP: 20+2  
Contract: 4♥ North

**North:**

♠ 842  
♥ J62  
♦ 92  
♣ Q6432

**South:**

♠ AKT  
♥ AKT874  
♦ AQ4  
♣ 7

**W N E S**

1♦ X  
Pass 2♣ Pass 3♥  
Pass 4♥ All Pass

**Board: 77**

Dealer: West  
Vul: Both  
North HCP: 19+1  
South HCP: 5+1  
Contract: 4♠ North

**North:**

♠ AKQ76  
♥ 92  
♦ K62  
♣ AK3

**South:**

♠ 943  
♥ QT763  
♦ Q  
♣ J965

**W N E S**

1♦ X Pass 1♥  
Pass 2♠ Pass 3♦<sup>1</sup>  
X XX Pass 3♠  
Pass 4♠ All Pass

1. limit raise or better in !S

**Board: 78**

Dealer: East  
Vul: N-S  
North HCP: 4+1  
South HCP: 18+1  
Contract: 3♣ North

**North:**

♠ 75  
♥ T9864  
♦ QJ  
♣ J832

**South:**

♠ AQ8  
♥ AK  
♦ 873  
♣ KQT65

**W N E S**

1♦ X  
Pass 1♥ Pass 2♣  
Pass 3♣ All Pass

**Board: 79**

Dealer: West  
Vul: E-W  
North HCP: 19+2  
South HCP: 2  
Contract: 3♣ North

**North:**

♠ AJ  
♥ AK  
♦ 963  
♣ AKT652

**South:**

♠ 932  
♥ Q432  
♦ 852  
♣ 983

**W N E S**

1♦ X 1♠ Pass  
1NT 3♣ All Pass

## South hands

## Overcalls??

<b>Board: 75</b>	♠ KQJT7	RHO is dealer. You bid second.
Dealer: East	♥ AQ5	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ6	
HCP: 19+1	♣ J7	

---

<b>Board: 76</b>	♠ AKT	RHO is dealer. You bid second.
Dealer: East	♥ AKT874	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ4	
HCP: 20+2	♣ 7	

---

<b>Board: 77</b>	♠ 943	LHO is dealer.
Dealer: West	♥ QT763	West (LHO) opens 1♦ if possible.
Vul: Both	♦ Q	West (LHO) Doubles 3♦ if possible.
HCP: 5+1	♣ J965	

---

<b>Board: 78</b>	♠ AQ8	RHO is dealer. You bid second.
Dealer: East	♥ AK	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ 873	
HCP: 18+1	♣ KQT65	

---

<b>Board: 79</b>	♠ 932	LHO is dealer.
Dealer: West	♥ Q432	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 852	East (RHO) bids 1♠ if possible.
HCP: 2	♣ 983	West (LHO) bids 1NT if possible.

## Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ 98653	♠ KQJT7			1♦	X
Vul: N-S	♥ 2	♥ AQ5	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 8+1	♦ KT5	♦ AQ6	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 19+1	♣ KQ82	♣ J7	All Pass			
Contract: 5♠ South			1. Blackwood 0314, for !S			
			2. A=0/5 or 3/5			

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ 842	♠ AKT			1♦	X
Vul: E-W	♥ J62	♥ AKT874	Pass	2♣	Pass	3♥
North HCP: 3+1	♦ 92	♦ AQ4	Pass	4♥	All Pass	
South HCP: 20+2	♣ Q6432	♣ 7				
Contract: 4♥ North						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AKQ76	♠ 943	1♦	X	Pass	1♥
Vul: Both	♥ 92	♥ QT763	Pass	2♠	Pass	3♦ <sup>1</sup>
North HCP: 19+1	♦ K62	♦ Q	X	XX	Pass	3♠
South HCP: 5+1	♣ AK3	♣ J965	Pass	4♠	All Pass	
Contract: 4♠ North			1. limit raise or better in !S			

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ AQ8			1♦	X
Vul: N-S	♥ T9864	♥ AK	Pass	1♥	Pass	2♣
North HCP: 4+1	♦ QJ	♦ 873	Pass	3♣	All Pass	
South HCP: 18+1	♣ J832	♣ KQT65				
Contract: 3♣ North						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ 932	1♦	X	1♠	Pass
Vul: E-W	♥ AK	♥ Q432	1NT	3♣	All Pass	
North HCP: 19+2	♦ 963	♦ 852				
South HCP: 2	♣ AKT652	♣ 983				
Contract: 3♣ North						

## North hands

## Overcalls??

<b>Board: 80</b>	♠ J754	LHO is dealer.
Dealer: East	♥ 632	East (LHO) opens 1♣ if possible.
Vul: Both	♦ QT2	West (RHO) bids 1♠ if possible.
HCP: 3	♣ T98	East (LHO) bids 1NT if possible.
<b>Board: 81</b>	♠ QT65	Partner is dealer.
Dealer: South	♥ AKT7653	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ J8	East (LHO) bids 2♣ if possible.
HCP: 10+3	♣ -	West (RHO) bids 3♣ if possible.
<b>Board: 82</b>	♠ 9862	Partner is dealer.
Dealer: South	♥ T8	West (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ 6	West (RHO) bids 3♦ if possible.
HCP: 6+2	♣ AQ8542	
<b>Board: 83</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: West	♥ Q97	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKT72	East (LHO) bids 1♠ if possible.
HCP: 18+1	♣ A93	West (RHO) bids 2♠ if possible.
		West (RHO) Doubles 3♦ if possible.
<b>Board: 84</b>	♠ Q753	LHO is dealer.
Dealer: East	♥ Q542	East (LHO) opens 1♦ if possible.
Vul: None	♦ AT96	
HCP: 8	♣ 8	

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ J754	♠ K6			1♣	X
Vul: Both	♥ 632	♥ KQT74	1♠	Pass	1NT	2♥
North HCP: 3	♦ QT2	♦ A95			All Pass	
South HCP: 18+1	♣ T98	♣ KQJ				
Contract: 2♥ South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ QT65	♠ KJ98			1♦	
Vul: None	♥ AKT7653	♥ Q982	X	1♥	2♣	2♥
North HCP: 10+3	♦ J8	♦ QT32	3♣	4♥	All Pass	
South HCP: 12	♣ -	♣ A				
Contract: 4♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 9862	♠ AQJ74			1♠	
Vul: N-S	♥ T8	♥ AQ543	X	2♠	Pass	Pass
North HCP: 6+2	♦ 6	♦ J9	3♦	3♠	All Pass	
South HCP: 14+2	♣ AQ8542	♣ 6				
Contract: 3♠ North						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ T2	1♣	X	1♠	Pass
Vul: Both	♥ Q97	♥ 865	2♠	3♦	Pass	Pass
North HCP: 18+1	♦ AKT72	♦ Q953	X	All Pass		
South HCP: 2	♣ A93	♣ T654				
Contract: 3♦ X North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ Q753	♠ AKT			1♦	X
Vul: None	♥ Q542	♥ K	Pass	2♥	Pass	3NT
North HCP: 8	♦ AT96	♦ Q84			All Pass	
South HCP: 18+2	♣ 8	♣ AQT942				
Contract: 3NT South						

## South hands

## Overcalls??

<b>Board: 80</b>	♠ K6	RHO is dealer. You bid second.
Dealer: East	♥ KQT74	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A95	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ KQJ	East (RHO) bids 1NT if possible.

<b>Board: 81</b>	♠ KJ98	You are dealer.
Dealer: South	♥ Q982	West (LHO) Doubles 1♦ if possible.
Vul: None	♦ QT32	East (RHO) bids 2♣ if possible.
HCP: 12	♣ A	West (LHO) bids 3♣ if possible.

<b>Board: 82</b>	♠ AQJ74	You are dealer.
Dealer: South	♥ AQ543	West (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ J9	West (LHO) bids 3♦ if possible.
HCP: 14+2	♣ 6	

<b>Board: 83</b>	♠ T2	LHO is dealer.
Dealer: West	♥ 865	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q953	East (RHO) bids 1♠ if possible.
HCP: 2	♣ T654	West (LHO) bids 2♠ if possible.

West (LHO) Doubles 3♦ if possible.

<b>Board: 84</b>	♠ AKT	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♦ if possible.
Vul: None	♦ Q84	
HCP: 18+2	♣ AQT942	

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ J754	♠ K6			1♣	X
Vul: Both	♥ 632	♥ KQT74	1♠	Pass	1NT	2♥
North HCP: 3	♦ QT2	♦ A95			All Pass	
South HCP: 18+1	♣ T98	♣ KQJ				
Contract: 2♥ South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ QT65	♠ KJ98			1♦	
Vul: None	♥ AKT7653	♥ Q982	X	1♥	2♣	2♥
North HCP: 10+3	♦ J8	♦ QT32	3♣	4♥	All Pass	
South HCP: 12	♣ -	♣ A				
Contract: 4♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 9862	♠ AQJ74			1♠	
Vul: N-S	♥ T8	♥ AQ543	X	2♠	Pass	Pass
North HCP: 6+2	♦ 6	♦ J9	3♦	3♠	All Pass	
South HCP: 14+2	♣ AQ8542	♣ 6				
Contract: 3♠ North						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ T2	1♣	X	1♠	Pass
Vul: Both	♥ Q97	♥ 865	2♠	3♦	Pass	Pass
North HCP: 18+1	♦ AKT72	♦ Q953	X	All Pass		
South HCP: 2	♣ A93	♣ T654				
Contract: 3♦ X North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ Q753	♠ AKT			1♦	X
Vul: None	♥ Q542	♥ K	Pass	2♥	Pass	3NT
North HCP: 8	♦ AT96	♦ Q84			All Pass	
South HCP: 18+2	♣ 8	♣ AQT942				
Contract: 3NT South						

## North hands

## Overcalls??

<b>Board: 85</b>	♠ AQT97	RHO is dealer. You bid second.
Dealer: West	♥ AQT	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ J4	West (RHO) bids 2♦ if possible.
HCP: 18+1	♣ KQ7	

<b>Board: 86</b>	♠ A973	Partner is dealer.
Dealer: South	♥ T97	West (RHO) Doubles 1♣ if possible.
Vul: Both	♦ J43	West (RHO) bids 2♦ if possible.
HCP: 6	♣ JT8	

<b>Board: 87</b>	♠ J84	LHO is dealer.
Dealer: East	♥ QT9742	East (LHO) opens 1♣ if possible.
Vul: None	♦ T83	West (RHO) bids 1♠ if possible.
HCP: 3+2	♣ 9	East (LHO) Doubles 2♥ if possible.
		West (RHO) bids 2♠ if possible.

<b>Board: 88</b>	♠ 5	LHO is dealer.
Dealer: East	♥ 987	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ 7642	West (RHO) bids 2♦ if possible.
HCP: 3+1	♣ QJT95	

<b>Board: 89</b>	♠ A43	RHO is dealer. You bid second.
Dealer: West	♥ AKQ83	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ A	East (LHO) bids 2♠ if possible.
HCP: 20+1	♣ K976	

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AQT97	♠ J8	1 ♥	X	Pass	2 ♣
Vul: N-S	♥ AQT	♥ 542	2 ♥	2 ♠	All Pass	
North HCP: 18+1	♦ J4	♦ AT32				
South HCP: 6	♣ KQ7	♣ J985				
Contract: 2 ♠ North						

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ A973	♠ JT				1 ♣
Vul: Both	♥ T97	♥ AJ52	X	1 ♠	Pass	1 NT
North HCP: 6	♦ J43	♦ 872	2 ♦	Pass	Pass	2 ♥
South HCP: 13	♣ JT8	♣ AK63	All Pass			
Contract: 2 ♥ South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ J84	♠ K75			1 ♣	X
Vul: None	♥ QT9742	♥ K6	1 ♠	2 ♥	X <sup>1</sup>	XX
North HCP: 3+2	♦ T83	♦ AKQ97	2 ♠	3 ♥	Pass	3 ♠ <sup>2</sup>
South HCP: 19+1	♣ 9	♣ A76	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			1. Support double redouble			
			2. limit raise or better in !H			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AKQ976			1 ♥	X
Vul: N-S	♥ 987	♥ QT2	2 ♦	Pass	Pass	3 ♠
North HCP: 3+1	♦ 7642	♦ A	All Pass			
South HCP: 19+2	♣ QJT95	♣ A43				
Contract: 3 ♠ South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ T9	1 ♠	X	2 ♠	Pass
Vul: E-W	♥ AKQ83	♥ 76	Pass	3 ♥	All Pass	
North HCP: 20+1	♦ A	♦ 8432				
South HCP: 0+1	♣ K976	♣ T5432				
Contract: 3 ♥ North						

## South hands

## Overcalls??

<b>Board: 85</b>	♠ J8	LHO is dealer.
Dealer: West	♥ 542	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ AT32	West (LHO) bids 2♦ if possible.
HCP: 6	♣ J985	

---

<b>Board: 86</b>	♠ JT	You are dealer.
Dealer: South	♥ AJ52	West (LHO) Doubles 1♣ if possible.
Vul: Both	♦ 872	West (LHO) bids 2♦ if possible.
HCP: 13	♣ AK63	

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<b>Board: 87</b>	♠ K75	RHO is dealer. You bid second.
Dealer: East	♥ K6	East (RHO) opens 1♣ if possible.
Vul: None	♦ AKQ97	West (LHO) bids 1♠ if possible.
HCP: 19+1	♣ A76	East (RHO) Doubles 2♥ if possible.
		West (LHO) bids 2♠ if possible.

---

<b>Board: 88</b>	♠ AKQ976	RHO is dealer. You bid second.
Dealer: East	♥ QT2	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ A	West (LHO) bids 2♦ if possible.
HCP: 19+2	♣ A43	

---

<b>Board: 89</b>	♠ T9	LHO is dealer.
Dealer: West	♥ 76	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ 8432	East (RHO) bids 2♠ if possible.
HCP: 0+1	♣ T5432	

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AQT97	♠ J8	1 ♥	X	Pass	2 ♣
Vul: N-S	♥ AQT	♥ 542	2 ♥	2 ♠	All Pass	
North HCP: 18+1	♦ J4	♦ AT32				
South HCP: 6	♣ KQ7	♣ J985				
Contract: 2 ♠ North						

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ A973	♠ JT				1 ♣
Vul: Both	♥ T97	♥ AJ52	X	1 ♠	Pass	1 NT
North HCP: 6	♦ J43	♦ 872	2 ♦	Pass	Pass	2 ♥
South HCP: 13	♣ JT8	♣ AK63	All Pass			
Contract: 2 ♥ South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ J84	♠ K75			1 ♣	X
Vul: None	♥ QT9742	♥ K6	1 ♠	2 ♥	X <sup>1</sup>	XX
North HCP: 3+2	♦ T83	♦ AKQ97	2 ♠	3 ♥	Pass	3 ♠ <sup>2</sup>
South HCP: 19+1	♣ 9	♣ A76	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			1. Support double redouble			
			2. limit raise or better in !H			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AKQ976			1 ♥	X
Vul: N-S	♥ 987	♥ QT2	2 ♦	Pass	Pass	3 ♠
North HCP: 3+1	♦ 7642	♦ A	All Pass			
South HCP: 19+2	♣ QJT95	♣ A43				
Contract: 3 ♠ South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ T9	1 ♠	X	2 ♠	Pass
Vul: E-W	♥ AKQ83	♥ 76	Pass	3 ♥	All Pass	
North HCP: 20+1	♦ A	♦ 8432				
South HCP: 0+1	♣ K976	♣ T5432				
Contract: 3 ♥ North						

## North hands

## Overcalls??

<b>Board: 90</b>	♠ 5	LHO is dealer.
Dealer: East	♥ J87654	East (LHO) opens 1♣ if possible.
Vul: None	♦ 54	West (RHO) bids 1♦ if possible.
HCP: 1+2	♣ T754	East (LHO) bids 1♠ if possible.

---

<b>Board: 91</b>	♠ T5	RHO is dealer. You bid second.
Dealer: West	♥ AKQ754	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AK7	
HCP: 19+2	♣ K7	

---

<b>Board: 92</b>	♠ AK43	RHO is dealer. You bid second.
Dealer: West	♥ 7	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKT54	
HCP: 19+1	♣ AJ3	

---

<b>Board: 93</b>	♠ T43	LHO is dealer.
Dealer: East	♥ 95	East (LHO) opens 1♠ if possible.
Vul: Both	♦ Q952	
HCP: 6	♣ AT43	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AQJ642			1♣	X
Vul: None	♥ J87654	♥ A	1♦	1♥	1♠	3NT
North HCP: 1+2	♦ 54	♦ QJ2		All Pass		
South HCP: 21+2	♣ T754	♣ AK8				
Contract:	3NT South					

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ K864	1♦	X	Pass	1♠
Vul: N-S	♥ AKQ754	♥ 9	Pass	3♥	Pass	4♥
North HCP: 19+2	♦ AK7	♦ J862		All Pass		
South HCP: 6	♣ K7	♣ QT63				
Contract:	4♥ South					

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ AK43	♠ J852	1♣	X	Pass	1♠
Vul: E-W	♥ 7	♥ A9	Pass	4♠	All Pass	
North HCP: 19+1	♦ AKT54	♦ J63				
South HCP: 6	♣ AJ3	♣ T652				
Contract:	4♠ North					

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ T43	♠ KJ8			1♠	X
Vul: Both	♥ 95	♥ A	Pass	2♣	Pass	3♣
North HCP: 6	♦ Q952	♦ AKT43		All Pass		
South HCP: 20+1	♣ AT43	♣ KQ82				
Contract:	3♣ South					

## South hands

## Overcalls??

<b>Board: 90</b>	♠ AQJ642	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1♣ if possible.
Vul: None	♦ QJ2	West (LHO) bids 1♦ if possible.
HCP: 21+2	♣ AK8	East (RHO) bids 1♠ if possible.

<b>Board: 91</b>	♠ K864	LHO is dealer.
Dealer: West	♥ 9	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J862	
HCP: 6	♣ QT63	

<b>Board: 92</b>	♠ J852	LHO is dealer.
Dealer: West	♥ A9	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ J63	
HCP: 6	♣ T652	

<b>Board: 93</b>	♠ KJ8	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AKT43	
HCP: 20+1	♣ KQ82	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AQJ642			1♣	X
Vul: None	♥ J87654	♥ A	1♦	1♥	1♠	3NT
North HCP: 1+2	♦ 54	♦ QJ2		All Pass		
South HCP: 21+2	♣ T754	♣ AK8				
Contract:	3NT South					

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ K864	1♦	X	Pass	1♠
Vul: N-S	♥ AKQ754	♥ 9	Pass	3♥	Pass	4♥
North HCP: 19+2	♦ AK7	♦ J862		All Pass		
South HCP: 6	♣ K7	♣ QT63				
Contract:	4♥ South					

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ AK43	♠ J852	1♣	X	Pass	1♠
Vul: E-W	♥ 7	♥ A9	Pass	4♠	All Pass	
North HCP: 19+1	♦ AKT54	♦ J63				
South HCP: 6	♣ AJ3	♣ T652				
Contract:	4♠ North					

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ T43	♠ KJ8			1♠	X
Vul: Both	♥ 95	♥ A	Pass	2♣	Pass	3♣
North HCP: 6	♦ Q952	♦ AKT43		All Pass		
South HCP: 20+1	♣ AT43	♣ KQ82				
Contract:	3♣ South					

## North hands

## Overcalls??

<b>Board: 94</b>	♠ A953	You are dealer.
Dealer: North	♥ A	East (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AQ652	West (RHO) bids 1♥ if possible.
HCP: 14+1	♣ T32	East (LHO) Redoubles if possible.
		West (RHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.

<b>Board: 95</b>	♠ AKQ743	You are dealer.
Dealer: North	♥ KT4	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ T97	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ 7	East (LHO) Doubles 2♠ if possible.

<b>Board: 96</b>	♠ J	RHO is dealer. You bid second.
Dealer: West	♥ QT53	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKQJ8	East (LHO) bids 1♠ if possible.
HCP: 20+1	♣ AQJ	West (RHO) bids 2♠ if possible.

<b>Board: 97</b>	♠ 76	LHO is dealer.
Dealer: East	♥ 98532	East (LHO) opens 1♠ if possible.
Vul: None	♦ J3	
HCP: 2+1	♣ J983	

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ T8742		1♦	X	Pass
Vul: E-W	♥ A	♥ QT6	1♥	X	XX	1♠
North HCP: 14+1	♦ AQ652	♦ T3	4♥	4♠	X	All Pass
South HCP: 2+1	♣ T32	♣ 976				
Contract:	4♠X North					

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AKQ743	♠ T		1♠	X	Pass
Vul: N-S	♥ KT4	♥ J9732	2♥	2♠	X	All Pass
North HCP: 12+2	♦ T97	♦ QJ2				
South HCP: 4+1	♣ 7	♣ 8652				
Contract:	2♠X North					

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ 975	1♣	X	1♠	Pass
Vul: Both	♥ QT53	♥ 82	2♠	X	Pass	3♣
North HCP: 20+1	♦ AKQJ8	♦ T764		All Pass		
South HCP: 3	♣ AQJ	♣ K742				
Contract:	3♣ South					

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ AQ4			1♠	X
Vul: None	♥ 98532	♥ AKQT64	Pass	2♥	Pass	4♥
North HCP: 2+1	♦ J3	♦ KQ4		All Pass		
South HCP: 23+2	♣ J983	♣ K				
Contract:	4♥ South					

## South hands

## Overcalls??

<b>Board: 94</b>	♠ T8742	Partner is dealer.
Dealer: North	♥ QT6	East (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ T3	West (LHO) bids 1♥ if possible.
HCP: 2+1	♣ 976	East (RHO) Redoubles if possible. West (LHO) bids 4♥ if possible. East (RHO) Doubles 4♠ if possible.

<b>Board: 95</b>	♠ T	Partner is dealer.
Dealer: North	♥ J9732	East (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ QJ2	West (LHO) bids 2♥ if possible.
HCP: 4+1	♣ 8652	East (RHO) Doubles 2♠ if possible.

<b>Board: 96</b>	♠ 975	LHO is dealer.
Dealer: West	♥ 82	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T764	East (RHO) bids 1♠ if possible.
HCP: 3	♣ K742	West (LHO) bids 2♠ if possible.

<b>Board: 97</b>	♠ AQ4	RHO is dealer. You bid second.
Dealer: East	♥ AKQT64	East (RHO) opens 1♠ if possible.
Vul: None	♦ KQ4	
HCP: 23+2	♣ K	

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ T8742		1♦	X	Pass
Vul: E-W	♥ A	♥ QT6	1♥	X	XX	1♠
North HCP: 14+1	♦ AQ652	♦ T3	4♥	4♠	X	All Pass
South HCP: 2+1	♣ T32	♣ 976				
Contract:	4♠X North					

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AKQ743	♠ T		1♠	X	Pass
Vul: N-S	♥ KT4	♥ J9732	2♥	2♠	X	All Pass
North HCP: 12+2	♦ T97	♦ QJ2				
South HCP: 4+1	♣ 7	♣ 8652				
Contract:	2♠X North					

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ 975	1♣	X	1♠	Pass
Vul: Both	♥ QT53	♥ 82	2♠	X	Pass	3♣
North HCP: 20+1	♦ AKQJ8	♦ T764		All Pass		
South HCP: 3	♣ AQJ	♣ K742				
Contract:	3♣ South					

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ AQ4			1♠	X
Vul: None	♥ 98532	♥ AKQT64	Pass	2♥	Pass	4♥
North HCP: 2+1	♦ J3	♦ KQ4		All Pass		
South HCP: 23+2	♣ J983	♣ K				
Contract:	4♥ South					

## North hands

## Overcalls??

<b>Board: 98</b>	♠ K7	RHO is dealer. You bid second.
Dealer: West	♥ AQJ	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQJ853	
HCP: 20+2	♣ K6	

---

<b>Board: 99</b>	♠ Q985432	LHO is dealer.
Dealer: East	♥ Q64	East (LHO) opens 1♦ if possible.
Vul: Both	♦ A	
HCP: 8+3	♣ 92	

---

<b>Board: 100</b>	♠ QJ	RHO is dealer. You bid second.
Dealer: West	♥ AKQT74	West (RHO) opens 1♣ if possible.
Vul: None	♦ 97	West (RHO) bids 1♠ if possible.
HCP: 19+2	♣ AKT	

---

<b>Board: 101</b>	♠ AQT75	You are dealer.
Dealer: North	♥ K876	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ A92	East (LHO) bids 3♦ if possible.
HCP: 13+1	♣ 2	East (LHO) bids 4♦ if possible.
		East (LHO) Doubles 4♠ if possible.

---

<b>Board: 102</b>	♠ AJ54	LHO is dealer.
Dealer: East	♥ 8653	East (LHO) opens 1♣ if possible.
Vul: Both	♦ J5	
HCP: 6	♣ 872	

## Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ 65	1 ♥	X	Pass	2 ♦
Vul: E-W	♥ AQJ	♥ K76	Pass	3 ♦	All Pass	
North HCP: 20+2	♦ AQJ853	♦ KT974				
South HCP: 6+1	♣ K6	♣ T84				
Contract: 3 ♦ North						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ Q985432	♠ 6			1 ♦	X
Vul: Both	♥ Q64	♥ AK32	Pass	4 ♠	All Pass	
North HCP: 8+3	♦ A	♦ J43				
South HCP: 18+1	♣ 92	♣ AKQJ7				
Contract: 4 ♠ North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ T3	1 ♣	X	Pass	1 ♥
Vul: None	♥ AKQT74	♥ J865	1 ♠	3 ♥	Pass	4 ♥
North HCP: 19+2	♦ 97	♦ AJ862	All Pass			
South HCP: 6+1	♣ AKT	♣ 64				
Contract: 4 ♥ South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AQT75	♠ 964		1 ♠	X	2 ♠
Vul: E-W	♥ K876	♥ QT4	Pass	Pass	3 ♦	3 ♠
North HCP: 13+1	♦ A92	♦ 76	Pass	Pass	4 ♦	Pass
South HCP: 8+1	♣ 2	♣ KQJT6	Pass	4 ♠	X	All Pass
Contract: 4 ♠ X North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ AJ54	♠ KQT			1 ♣	X
Vul: Both	♥ 8653	♥ Q4	Pass	1 ♥	Pass	2 ♦
North HCP: 6	♦ J5	♦ AKT86	All Pass			
South HCP: 18+1	♣ 872	♣ AT6				
Contract: 2 ♦ South						

## South hands

## Overcalls??

<b>Board: 98</b>	♠ 65	LHO is dealer.
Dealer: West	♥ K76	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ KT974	
HCP: 6+1	♣ T84	

---

<b>Board: 99</b>	♠ 6	RHO is dealer. You bid second.
Dealer: East	♥ AK32	East (RHO) opens 1♦ if possible.
Vul: Both	♦ J43	
HCP: 18+1	♣ AKQJ7	

---

<b>Board: 100</b>	♠ T3	LHO is dealer.
Dealer: West	♥ J865	West (LHO) opens 1♣ if possible.
Vul: None	♦ AJ862	West (LHO) bids 1♠ if possible.
HCP: 6+1	♣ 64	

---

<b>Board: 101</b>	♠ 964	Partner is dealer.
Dealer: North	♥ QT4	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ 76	East (RHO) bids 3♦ if possible.
HCP: 8+1	♣ KQJT6	East (RHO) bids 4♦ if possible.
		East (RHO) Doubles 4♠ if possible.

---

<b>Board: 102</b>	♠ KQT	RHO is dealer. You bid second.
Dealer: East	♥ Q4	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AKT86	
HCP: 18+1	♣ AT6	

## Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ 65	1 ♥	X	Pass	2 ♦
Vul: E-W	♥ AQJ	♥ K76	Pass	3 ♦	All Pass	
North HCP: 20+2	♦ AQJ853	♦ KT974				
South HCP: 6+1	♣ K6	♣ T84				
Contract: 3 ♦ North						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ Q985432	♠ 6			1 ♦	X
Vul: Both	♥ Q64	♥ AK32	Pass	4 ♠	All Pass	
North HCP: 8+3	♦ A	♦ J43				
South HCP: 18+1	♣ 92	♣ AKQJ7				
Contract: 4 ♠ North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ T3	1 ♣	X	Pass	1 ♥
Vul: None	♥ AKQT74	♥ J865	1 ♠	3 ♥	Pass	4 ♥
North HCP: 19+2	♦ 97	♦ AJ862	All Pass			
South HCP: 6+1	♣ AKT	♣ 64				
Contract: 4 ♥ South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AQT75	♠ 964		1 ♠	X	2 ♠
Vul: E-W	♥ K876	♥ QT4	Pass	Pass	3 ♦	3 ♠
North HCP: 13+1	♦ A92	♦ 76	Pass	Pass	4 ♦	Pass
South HCP: 8+1	♣ 2	♣ KQJT6	Pass	4 ♠	X	All Pass
Contract: 4 ♠ X North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ AJ54	♠ KQT			1 ♣	X
Vul: Both	♥ 8653	♥ Q4	Pass	1 ♥	Pass	2 ♦
North HCP: 6	♦ J5	♦ AKT86	All Pass			
South HCP: 18+1	♣ 872	♣ AT6				
Contract: 2 ♦ South						

## North hands

## Overcalls??

<b>Board: 103</b>	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ AKQT63	West (RHO) opens 1♦ if possible.
Vul: None	♦ A92	
HCP: 20+2	♣ K9	

---

<b>Board: 104</b>	♠ T73	LHO is dealer.
Dealer: East	♥ T732	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ KJ84	
HCP: 4	♣ 82	

---

<b>Board: 105</b>	♠ 973	You are dealer.
Dealer: North	♥ AK3	East (LHO) Doubles 1♣ if possible.
Vul: N-S	♦ 42	
HCP: 13+1	♣ KQJT9	

---

<b>Board: 106</b>	♠ KJT5	LHO is dealer.
Dealer: East	♥ T9	East (LHO) opens 1♦ if possible.
Vul: None	♦ 874	
HCP: 5	♣ J862	

---

<b>Board: 107</b>	♠ AQ842	Partner is dealer.
Dealer: South	♥ 876543	West (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ 42	West (RHO) bids 3♣ if possible.
HCP: 6+3	♣ -	

## Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ T962	1♦	X	Pass	1♠
Vul: None	♥ AKQT63	♥ J98	Pass	3♥	Pass	4♦ <sup>1</sup>
North HCP: 20+2	♦ A92	♦ 643	Pass	4♥	All Pass	
South HCP: 5	♣ K9	♣ AT5				
Contract: 4♥ North			1. limit raise or better in !H			

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ A52			1♠	X
Vul: N-S	♥ T732	♥ K	Pass	2♥	Pass	3♣
North HCP: 4	♦ KJ84	♦ A753	All Pass			
South HCP: 20+1	♣ 82	♣ AKQ65				
Contract: 3♣ South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 973	♠ KQJ		1♣	X	1♦
Vul: N-S	♥ AK3	♥ 8742	Pass	1NT	All Pass	
North HCP: 13+1	♦ 42	♦ QT853				
South HCP: 8+1	♣ KQJT9	♣ 4				
Contract: 1NT North						

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ KJT5	♠ Q3			1♦	X
Vul: None	♥ T9	♥ AKQ832	Pass	1♠	Pass	3♥
North HCP: 5	♦ 874	♦ K96	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 19+2	♣ J862	♣ KQ	All Pass			
Contract: 4♥ South			1. limit raise or better in !H			

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ AQ842	♠ 5				1♦
Vul: E-W	♥ 876543	♥ AQT2	X	1♥	Pass	2♥
North HCP: 6+3	♦ 42	♦ AT983	3♣	4♥	All Pass	
South HCP: 13+1	♣ -	♣ K83				
Contract: 4♥ North						

## South hands

## Overcalls??

<b>Board: 103</b>	♠ T962	LHO is dealer.
Dealer: West	♥ J98	West (LHO) opens 1♦ if possible.
Vul: None	♦ 643	
HCP: 5	♣ AT5	

---

<b>Board: 104</b>	♠ A52	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ A753	
HCP: 20+1	♣ AKQ65	

---

<b>Board: 105</b>	♠ KQJ	Partner is dealer.
Dealer: North	♥ 8742	East (RHO) Doubles 1♣ if possible.
Vul: N-S	♦ QT853	
HCP: 8+1	♣ 4	

---

<b>Board: 106</b>	♠ Q3	RHO is dealer. You bid second.
Dealer: East	♥ AKQ832	East (RHO) opens 1♦ if possible.
Vul: None	♦ K96	
HCP: 19+2	♣ KQ	

---

<b>Board: 107</b>	♠ 5	You are dealer.
Dealer: South	♥ AQT2	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AT983	West (LHO) bids 3♣ if possible.
HCP: 13+1	♣ K83	

## Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ T962	1♦	X	Pass	1♠
Vul: None	♥ AKQT63	♥ J98	Pass	3♥	Pass	4♦ <sup>1</sup>
North HCP: 20+2	♦ A92	♦ 643	Pass	4♥	All Pass	
South HCP: 5	♣ K9	♣ AT5				
Contract: 4♥ North			1. limit raise or better in !H			

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ A52			1♠	X
Vul: N-S	♥ T732	♥ K	Pass	2♥	Pass	3♣
North HCP: 4	♦ KJ84	♦ A753	All Pass			
South HCP: 20+1	♣ 82	♣ AKQ65				
Contract: 3♣ South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 973	♠ KQJ		1♣	X	1♦
Vul: N-S	♥ AK3	♥ 8742	Pass	1NT	All Pass	
North HCP: 13+1	♦ 42	♦ QT853				
South HCP: 8+1	♣ KQJT9	♣ 4				
Contract: 1NT North						

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ KJT5	♠ Q3			1♦	X
Vul: None	♥ T9	♥ AKQ832	Pass	1♠	Pass	3♥
North HCP: 5	♦ 874	♦ K96	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 19+2	♣ J862	♣ KQ	All Pass			
Contract: 4♥ South			1. limit raise or better in !H			

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ AQ842	♠ 5				1♦
Vul: E-W	♥ 876543	♥ AQT2	X	1♥	Pass	2♥
North HCP: 6+3	♦ 42	♦ AT983	3♣	4♥	All Pass	
South HCP: 13+1	♣ -	♣ K83				
Contract: 4♥ North						

## North hands

## Overcalls??

<b>Board: 108</b>	♠ AQ3	RHO is dealer. You bid second.
Dealer: West	♥ K95	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AJ	
HCP: 19+1	♣ KQT52	

<b>Board: 109</b>	♠ J	RHO is dealer. You bid second.
Dealer: West	♥ KJ8	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKQ532	
HCP: 18+2	♣ A84	

<b>Board: 110</b>	♠ KQ94	LHO is dealer.
Dealer: East	♥ K8	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ T62	
HCP: 9	♣ J653	

<b>Board: 111</b>	♠ J82	RHO is dealer. You bid second.
Dealer: West	♥ A	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AQJT4	
HCP: 19+1	♣ AK97	

<b>Board: 112</b>	♠ AKT64	RHO is dealer. You bid second.
Dealer: West	♥ AKT	West (RHO) opens 1♥ if possible.
Vul: Both	♦ 85	East (LHO) bids 3♥ if possible.
HCP: 18+1	♣ A84	

## Both hands (Answers Page)

**Board: 108**

Dealer: West  
Vul: E-W  
North HCP: 19+1  
South HCP: 7+3  
Contract: 5♠ North

**North:**

♠ AQ3  
♥ K95  
♦ AJ  
♣ KQT52

**South:**

♠ KJ87542  
♥ 2  
♦ KT6  
♣ 43

**W N E S**

1♥ X Pass 4♠  
Pass 4NT<sup>1</sup> Pass 5♦<sup>2</sup>  
Pass 5♠ All Pass  
1. Blackwood 0314, for !S  
2. A=1/5 or 4/5

**Board: 109**

Dealer: West  
Vul: Both  
North HCP: 18+2  
South HCP: 7+2  
Contract: 3NT North

**North:**

♠ J  
♥ KJ8  
♦ AKQ532  
♣ A84

**South:**

♠ A97643  
♥ Q  
♦ J986  
♣ 97

**W N E S**

1♣ X Pass 3♠  
Pass 3NT All Pass

**Board: 110**

Dealer: East  
Vul: N-S  
North HCP: 9  
South HCP: 18+2  
Contract: 4♥ South

**North:**

♠ KQ94  
♥ K8  
♦ T62  
♣ J653

**South:**

♠ 65  
♥ AQJT97  
♦ AK4  
♣ AT

**W N E S**

1♦ X  
Pass 2♠ Pass 4♥  
All Pass

**Board: 111**

Dealer: West  
Vul: E-W  
North HCP: 19+1  
South HCP: 4+2  
Contract: 3♦ North

**North:**

♠ J82  
♥ A  
♦ AQJT4  
♣ AK97

**South:**

♠ Q4  
♥ J87653  
♦ 972  
♣ J4

**W N E S**

1♠ X Pass 2♥  
Pass 3♦ All Pass

**Board: 112**

Dealer: West  
Vul: Both  
North HCP: 18+1  
South HCP: 7+4  
Contract: 4♦ South

**North:**

♠ AKT64  
♥ AKT  
♦ 85  
♣ A84

**South:**

♠ QJ7  
♥ 4  
♦ KJ976432  
♣ T

**W N E S**

1♥ X 3♥ 4♦  
All Pass

## South hands

## Overcalls??

**Board: 108**      ♠ KJ87542      LHO is dealer.

Dealer: West      ♥ 2      West (LHO) opens 1♥ if possible.

Vul: E-W      ♦ KT6

HCP: 7+3      ♣ 43

---

**Board: 109**      ♠ A97643      LHO is dealer.

Dealer: West      ♥ Q      West (LHO) opens 1♣ if possible.

Vul: Both      ♦ J986

HCP: 7+2      ♣ 97

---

**Board: 110**      ♠ 65      RHO is dealer. You bid second.

Dealer: East      ♥ AQJT97      East (RHO) opens 1♦ if possible.

Vul: N-S      ♦ AK4

HCP: 18+2      ♣ AT

---

**Board: 111**      ♠ Q4      LHO is dealer.

Dealer: West      ♥ J87653      West (LHO) opens 1♠ if possible.

Vul: E-W      ♦ 972

HCP: 4+2      ♣ J4

---

**Board: 112**      ♠ QJ7      LHO is dealer.

Dealer: West      ♥ 4      West (LHO) opens 1♥ if possible.

Vul: Both      ♦ KJ976432      East (RHO) bids 3♥ if possible.

HCP: 7+4      ♣ T

## Both hands (Answers Page)

**Board: 108**

Dealer: West  
Vul: E-W  
North HCP: 19+1  
South HCP: 7+3  
Contract: 5♠ North

**North:**

♠ AQ3  
♥ K95  
♦ AJ  
♣ KQT52

**South:**

♠ KJ87542  
♥ 2  
♦ KT6  
♣ 43

**W N E S**

1♥ X Pass 4♠  
Pass 4NT<sup>1</sup> Pass 5♦<sup>2</sup>  
Pass 5♠ All Pass  
1. Blackwood 0314, for !S  
2. A=1/5 or 4/5

**Board: 109**

Dealer: West  
Vul: Both  
North HCP: 18+2  
South HCP: 7+2  
Contract: 3NT North

**North:**

♠ J  
♥ KJ8  
♦ AKQ532  
♣ A84

**South:**

♠ A97643  
♥ Q  
♦ J986  
♣ 97

**W N E S**

1♣ X Pass 3♠  
Pass 3NT All Pass

**Board: 110**

Dealer: East  
Vul: N-S  
North HCP: 9  
South HCP: 18+2  
Contract: 4♥ South

**North:**

♠ KQ94  
♥ K8  
♦ T62  
♣ J653

**South:**

♠ 65  
♥ AQJT97  
♦ AK4  
♣ AT

**W N E S**

1♦ X  
Pass 2♠ Pass 4♥  
All Pass

**Board: 111**

Dealer: West  
Vul: E-W  
North HCP: 19+1  
South HCP: 4+2  
Contract: 3♦ North

**North:**

♠ J82  
♥ A  
♦ AQJT4  
♣ AK97

**South:**

♠ Q4  
♥ J87653  
♦ 972  
♣ J4

**W N E S**

1♠ X Pass 2♥  
Pass 3♦ All Pass

**Board: 112**

Dealer: West  
Vul: Both  
North HCP: 18+1  
South HCP: 7+4  
Contract: 4♦ South

**North:**

♠ AKT64  
♥ AKT  
♦ 85  
♣ A84

**South:**

♠ QJ7  
♥ 4  
♦ KJ976432  
♣ T

**W N E S**

1♥ X 3♥ 4♦  
All Pass

## North hands

## Overcalls??

<b>Board: 113</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: West	♥ AKJ52	West (RHO) opens 1♦ if possible.
Vul: None	♦ Q62	
HCP: 21+1	♣ A6	

---

<b>Board: 114</b>	♠ J43	LHO is dealer.
Dealer: East	♥ K65	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ JT73	
HCP: 5	♣ T94	

---

<b>Board: 115</b>	♠ 83	LHO is dealer.
Dealer: East	♥ 76	East (LHO) opens 1♦ if possible.
Vul: Both	♦ K87	West (RHO) bids 1♥ if possible.
HCP: 5+2	♣ Q98752	East (LHO) bids 2♦ if possible.

---

<b>Board: 116</b>	♠ Q97	LHO is dealer.
Dealer: East	♥ 6432	East (LHO) opens 1♦ if possible.
Vul: None	♦ T53	West (RHO) bids 1♥ if possible.
HCP: 2	♣ T32	East (LHO) bids 1NT if possible.

## Both hands (Answers Page)

**Board: 113**

Dealer: West

**North:**

♠ AK2

**South:**

♠ T9865

**W    N    E    S**

1♦    X    Pass    1♠

Vul: None

♥ AKJ52

♥ QT63

 Pass    2♥    Pass    3♦<sup>1</sup>

North HCP: 21+1

♦ Q62

♦ 75

 Pass    3♠<sup>2</sup>    Pass    4♥

South HCP: 4+1

♣ A6

♣ Q9

All Pass

Contract: 4♥ South

1. limit raise or better in !H

2. Cue bid, a !S stopper

**Board: 114**

Dealer: East

**North:**

♠ J43

**South:**

♠ AK7

**W    N    E    S**

1♠    X

Vul: E-W

♥ K65

♥ AQJ843

Pass    2♦    Pass    3♥

North HCP: 5

♦ JT73

♦ Q

 Pass    3♠<sup>1</sup>    Pass    4♣<sup>2</sup>

South HCP: 22+2

♣ T94

♣ AQ3

Pass    4♥    All Pass

Contract: 4♥ North

1. limit raise or better in !H

2. Cue bid, a !C stopper

**Board: 115**

Dealer: East

**North:**

♠ 83

**South:**

♠ AKJ94

**W    N    E    S**

1♦    X

Vul: Both

♥ 76

♥ KJ2

1♥    2♣    2♦    2♠

North HCP: 5+2

♦ K87

♦ A43

Pass    3♣    All Pass

South HCP: 19+1

♣ Q98752

♣ KT

Contract: 3♣ North

**Board: 116**

Dealer: East

**North:**

♠ Q97

**South:**

♠ A85

**W    N    E    S**

1♦    X

Vul: None

♥ 6432

♥ K

1♥    Pass    1NT    2♣

North HCP: 2

♦ T53

♦ A94

All Pass

South HCP: 18+2

♣ T32

♣ AQJ976

Contract: 2♣ South

## South hands

## Overcalls??

<b>Board: 113</b>	♠ T9865	LHO is dealer.
Dealer: West	♥ QT63	West (LHO) opens 1♦ if possible.
Vul: None	♦ 75	
HCP: 4+1	♣ Q9	

---

<b>Board: 114</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ AQJ843	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ Q	
HCP: 22+2	♣ AQ3	

---

<b>Board: 115</b>	♠ AKJ94	RHO is dealer. You bid second.
Dealer: East	♥ KJ2	East (RHO) opens 1♦ if possible.
Vul: Both	♦ A43	West (LHO) bids 1♥ if possible.
HCP: 19+1	♣ KT	East (RHO) bids 2♦ if possible.

---

<b>Board: 116</b>	♠ A85	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♦ if possible.
Vul: None	♦ A94	West (LHO) bids 1♥ if possible.
HCP: 18+2	♣ AQJ976	East (RHO) bids 1NT if possible.

## Both hands (Answers Page)

**Board: 113**

Dealer: West

**North:**

♠ AK2

**South:**

♠ T9865

**W    N    E    S**

1♦    X    Pass    1♠

Vul: None

♥ AKJ52

♥ QT63

 Pass    2♥    Pass    3♦<sup>1</sup>

North HCP: 21+1

♦ Q62

♦ 75

 Pass    3♠<sup>2</sup>    Pass    4♥

South HCP: 4+1

♣ A6

♣ Q9

All Pass

Contract: 4♥ South

1. limit raise or better in !H

2. Cue bid, a !S stopper

**Board: 114**

Dealer: East

**North:**

♠ J43

**South:**

♠ AK7

**W    N    E    S**

1♠    X

Vul: E-W

♥ K65

♥ AQJ843

Pass    2♦    Pass    3♥

North HCP: 5

♦ JT73

♦ Q

 Pass    3♠<sup>1</sup>    Pass    4♣<sup>2</sup>

South HCP: 22+2

♣ T94

♣ AQ3

Pass    4♥    All Pass

Contract: 4♥ North

1. limit raise or better in !H

2. Cue bid, a !C stopper

**Board: 115**

Dealer: East

**North:**

♠ 83

**South:**

♠ AKJ94

**W    N    E    S**

1♦    X

Vul: Both

♥ 76

♥ KJ2

1♥    2♣    2♦    2♠

North HCP: 5+2

♦ K87

♦ A43

Pass    3♣    All Pass

South HCP: 19+1

♣ Q98752

♣ KT

Contract: 3♣ North

**Board: 116**

Dealer: East

**North:**

♠ Q97

**South:**

♠ A85

**W    N    E    S**

1♦    X

Vul: None

♥ 6432

♥ K

1♥    Pass    1NT    2♣

North HCP: 2

♦ T53

♦ A94

All Pass

South HCP: 18+2

♣ T32

♣ AQJ976

Contract: 2♣ South

## North hands

## Overcalls??

<b>Board: 117</b>	♠ J2	Partner is dealer.
Dealer: South	♥ T6	West (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ 2	West (RHO) bids 3♠ if possible.
HCP: 7+4	♣ AQ976432	West (RHO) bids 4♥ if possible. East (LHO) Doubles 5♣ if possible.

<b>Board: 118</b>	♠ AK83	You are dealer.
Dealer: North	♥ T63	East (LHO) Doubles 1♣ if possible.
Vul: Both	♦ J2	East (LHO) bids 3♦ if possible.
HCP: 13	♣ KQ62	

<b>Board: 119</b>	♠ AJ95	RHO is dealer. You bid second.
Dealer: West	♥ AT9	West (RHO) opens 1♥ if possible.
Vul: None	♦ -	East (LHO) bids 2♥ if possible.
HCP: 18+2	♣ AKQ542	West (RHO) bids 3♥ if possible.

<b>Board: 120</b>	♠ AQ874	LHO is dealer.
Dealer: East	♥ Q962	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 73	
HCP: 8+1	♣ T4	

<b>Board: 121</b>	♠ 9	LHO is dealer.
Dealer: East	♥ Q754	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ QT86	
HCP: 4	♣ T843	

## Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ AQ87				1♦
Vul: E-W	♥ T6	♥ 954	X	3♣	Pass	Pass
North HCP: 7+4	♦ 2	♦ Q943	3♠	4♣	Pass	Pass
South HCP: 12	♣ AQ976432	♣ KJ	4♥	Pass	Pass	5♣
Contract: 5♣X South			Pass	Pass	X	All Pass

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ 97542		1♣	X	1♠
Vul: Both	♥ T63	♥ 97	Pass	2♠	3♦	3♠
North HCP: 13	♦ J2	♦ 865				All Pass
South HCP: 5+1	♣ KQ62	♣ AJ7				
Contract: 3♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AJ95	♠ K8632	1♥	X	2♥	3♦
Vul: None	♥ AT9	♥ 6	3♥	5♣		All Pass
North HCP: 18+2	♦ -	♦ T98432				
South HCP: 3+3	♣ AKQ542	♣ 9				
Contract: 5♣ North						

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ AQ874	♠ K			1♦	X
Vul: N-S	♥ Q962	♥ AT74	Pass	3♠	Pass	3NT
North HCP: 8+1	♦ 73	♦ Q86				All Pass
South HCP: 18+1	♣ T4	♣ AKQ72				
Contract: 3NT South						

Board: 121	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ K53			1♠	X
Vul: E-W	♥ Q754	♥ AKJ62	Pass	2♥	Pass	4♥
North HCP: 4	♦ QT86	♦ A5				All Pass
South HCP: 21+1	♣ T843	♣ AQ2				
Contract: 4♥ South						

## South hands

## Overcalls??

<b>Board: 117</b>	♠ AQ87	You are dealer.
Dealer: South	♥ 954	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ Q943	West (LHO) bids 3♠ if possible.
HCP: 12	♣ KJ	West (LHO) bids 4♥ if possible. East (RHO) Doubles 5♣ if possible.

<b>Board: 118</b>	♠ 97542	Partner is dealer.
Dealer: North	♥ 97	East (RHO) Doubles 1♣ if possible.
Vul: Both	♦ 865	East (RHO) bids 3♦ if possible.
HCP: 5+1	♣ AJ7	

<b>Board: 119</b>	♠ K8632	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1♥ if possible.
Vul: None	♦ T98432	East (RHO) bids 2♥ if possible.
HCP: 3+3	♣ 9	West (LHO) bids 3♥ if possible.

<b>Board: 120</b>	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ AT74	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ Q86	
HCP: 18+1	♣ AKQ72	

<b>Board: 121</b>	♠ K53	RHO is dealer. You bid second.
Dealer: East	♥ AKJ62	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ A5	
HCP: 21+1	♣ AQ2	

## Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ AQ87				1♦
Vul: E-W	♥ T6	♥ 954	X	3♣	Pass	Pass
North HCP: 7+4	♦ 2	♦ Q943	3♠	4♣	Pass	Pass
South HCP: 12	♣ AQ976432	♣ KJ	4♥	Pass	Pass	5♣
Contract: 5♣X South			Pass	Pass	X	All Pass

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ 97542		1♣	X	1♠
Vul: Both	♥ T63	♥ 97	Pass	2♠	3♦	3♠
North HCP: 13	♦ J2	♦ 865				All Pass
South HCP: 5+1	♣ KQ62	♣ AJ7				
Contract: 3♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AJ95	♠ K8632	1♥	X	2♥	3♦
Vul: None	♥ AT9	♥ 6	3♥	5♣		All Pass
North HCP: 18+2	♦ -	♦ T98432				
South HCP: 3+3	♣ AKQ542	♣ 9				
Contract: 5♣ North						

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ AQ874	♠ K			1♦	X
Vul: N-S	♥ Q962	♥ AT74	Pass	3♠	Pass	3NT
North HCP: 8+1	♦ 73	♦ Q86				All Pass
South HCP: 18+1	♣ T4	♣ AKQ72				
Contract: 3NT South						

Board: 121	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ K53			1♠	X
Vul: E-W	♥ Q754	♥ AKJ62	Pass	2♥	Pass	4♥
North HCP: 4	♦ QT86	♦ A5				All Pass
South HCP: 21+1	♣ T843	♣ AQ2				
Contract: 4♥ South						

## North hands

## Overcalls??

<b>Board: 122</b>	♠ 6	LHO is dealer.
Dealer: East	♥ 986	East (LHO) opens 1♣ if possible.
Vul: None	♦ J532	West (RHO) bids 1♦ if possible.
HCP: 3+1	♣ Q8753	East (LHO) bids 1♥ if possible.

<b>Board: 123</b>	♠ JT753	LHO is dealer.
Dealer: East	♥ K9	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ KT964	
HCP: 7+2	♣ 7	

<b>Board: 124</b>	♠ 2	You are dealer.
Dealer: North	♥ Q83	East (LHO) Doubles 1♣ if possible.
Vul: N-S	♦ KQJ8	East (LHO) bids 3♥ if possible.
HCP: 12+1	♣ KJ732	

<b>Board: 125</b>	♠ K7	RHO is dealer. You bid second.
Dealer: West	♥ AKJ82	West (RHO) opens 1♦ if possible.
Vul: Both	♦ J52	East (LHO) bids 1♠ if possible.
HCP: 19+1	♣ AKT	West (RHO) bids 1NT if possible.

<b>Board: 126</b>	♠ 986	LHO is dealer.
Dealer: East	♥ A632	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ J876	
HCP: 7	♣ Q3	

## Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AQJ97			1♣	X
Vul: None	♥ 986	♥ KT	1♦	Pass	1♥	1NT
North HCP: 3+1	♦ J532	♦ KQT		All Pass		
South HCP: 18+1	♣ Q8753	♣ KT4				
Contract:	1NT South					

Board: 123	North:	South:	W	N	E	S
Dealer: East	♠ JT753	♠ Q98			1♦	X
Vul: N-S	♥ K9	♥ A3	Pass	3♠	Pass	4♠
North HCP: 7+2	♦ KT964	♦ QJ2		All Pass		
South HCP: 18+1	♣ 7	♣ AKQ52				
Contract:	4♠ South					

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AQJ9854		1♣	X	2♠
Vul: N-S	♥ Q83	♥ 54	Pass	Pass	3♥	4♠
North HCP: 12+1	♦ KQJ8	♦ 6		All Pass		
South HCP: 9+3	♣ KJ732	♣ Q98				
Contract:	4♠ South					

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ T642	1♦	X	1♠	Pass
Vul: Both	♥ AKJ82	♥ T53	1NT	2♥	All Pass	
North HCP: 19+1	♦ J52	♦ 83				
South HCP: 0	♣ AKT	♣ 7653				
Contract:	2♥ North					

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ AQ7			1♠	X
Vul: N-S	♥ A632	♥ K5	Pass	2♥	Pass	3♣
North HCP: 7	♦ J876	♦ A93	Pass	3♦	Pass	3NT
South HCP: 21+1	♣ Q3	♣ AKJ74		All Pass		
Contract:	3NT South					

## South hands

## Overcalls??

<b>Board: 122</b>	♠ AQJ97	RHO is dealer. You bid second.
Dealer: East	♥ KT	East (RHO) opens 1♣ if possible.
Vul: None	♦ KQT	West (LHO) bids 1♦ if possible.
HCP: 18+1	♣ KT4	East (RHO) bids 1♥ if possible.

<b>Board: 123</b>	♠ Q98	RHO is dealer. You bid second.
Dealer: East	♥ A3	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ QJ2	
HCP: 18+1	♣ AKQ52	

<b>Board: 124</b>	♠ AQJ9854	Partner is dealer.
Dealer: North	♥ 54	East (RHO) Doubles 1♣ if possible.
Vul: N-S	♦ 6	East (RHO) bids 3♥ if possible.
HCP: 9+3	♣ Q98	

<b>Board: 125</b>	♠ T642	LHO is dealer.
Dealer: West	♥ T53	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 83	East (RHO) bids 1♠ if possible.
HCP: 0	♣ 7653	West (LHO) bids 1NT if possible.

<b>Board: 126</b>	♠ AQ7	RHO is dealer. You bid second.
Dealer: East	♥ K5	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ A93	
HCP: 21+1	♣ AKJ74	

## Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AQJ97			1♣	X
Vul: None	♥ 986	♥ KT	1♦	Pass	1♥	1NT
North HCP: 3+1	♦ J532	♦ KQT		All Pass		
South HCP: 18+1	♣ Q8753	♣ KT4				
Contract:	1NT South					

Board: 123	North:	South:	W	N	E	S
Dealer: East	♠ JT753	♠ Q98			1♦	X
Vul: N-S	♥ K9	♥ A3	Pass	3♠	Pass	4♠
North HCP: 7+2	♦ KT964	♦ QJ2		All Pass		
South HCP: 18+1	♣ 7	♣ AKQ52				
Contract:	4♠ South					

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AQJ9854		1♣	X	2♠
Vul: N-S	♥ Q83	♥ 54	Pass	Pass	3♥	4♠
North HCP: 12+1	♦ KQJ8	♦ 6		All Pass		
South HCP: 9+3	♣ KJ732	♣ Q98				
Contract:	4♠ South					

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ T642	1♦	X	1♠	Pass
Vul: Both	♥ AKJ82	♥ T53	1NT	2♥	All Pass	
North HCP: 19+1	♦ J52	♦ 83				
South HCP: 0	♣ AKT	♣ 7653				
Contract:	2♥ North					

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ AQ7			1♠	X
Vul: N-S	♥ A632	♥ K5	Pass	2♥	Pass	3♣
North HCP: 7	♦ J876	♦ A93	Pass	3♦	Pass	3NT
South HCP: 21+1	♣ Q3	♣ AKJ74		All Pass		
Contract:	3NT South					

## North hands

## Overcalls??

<b>Board: 127</b>	♠ T9864	LHO is dealer.
Dealer: East	♥ JT973	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J	West (RHO) bids 1♥ if possible.
HCP: 2+2	♣ T5	West (RHO) bids 2♦ if possible.

<b>Board: 128</b>	♠ 9653	LHO is dealer.
Dealer: East	♥ 2	East (LHO) opens 1♠ if possible.
Vul: Both	♦ 8762	
HCP: 3	♣ K652	

<b>Board: 129</b>	♠ KJT2	LHO is dealer.
Dealer: East	♥ 96	East (LHO) opens 1♦ if possible.
Vul: None	♦ J542	
HCP: 8	♣ K85	

<b>Board: 130</b>	♠ K5	LHO is dealer.
Dealer: East	♥ Q9854	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 864	
HCP: 6+1	♣ J86	

<b>Board: 131</b>	♠ AKJ83	RHO is dealer. You bid second.
Dealer: West	♥ KT3	West (RHO) opens 1♥ if possible.
Vul: Both	♦ 3	East (LHO) bids 2♥ if possible.
HCP: 20+1	♣ AKQ4	

## Both hands (Answers Page)

**Board: 127**

Dealer: East  
Vul: E-W  
North HCP: 2+2  
South HCP: 19+1  
Contract: 2♠ South

**North:**

♠ T9864  
♥ JT973  
♦ J  
♣ T5

**South:**

♠ KQ  
♥ KQ5  
♦ Q86  
♣ AQJ76

W    N    E    S

1♦    X  
1♥    1♠    Pass    1♦  
2♦    Pass    Pass    2♠  
All Pass

1. max 2 !H

**Board: 128**

Dealer: East  
Vul: Both  
North HCP: 3  
South HCP: 18+2  
Contract: 3♥ South

**North:**

♠ 9653  
♥ 2  
♦ 8762  
♣ K652

**South:**

♠ AK7  
♥ AQT954  
♦ AJT  
♣ 7

W    N    E    S

1♠    X  
Pass    2♣    Pass    3♥  
All Pass

**Board: 129**

Dealer: East  
Vul: None  
North HCP: 8  
South HCP: 20+1  
Contract: 3NT North

**North:**

♠ KJT2  
♥ 96  
♦ J542  
♣ K85

**South:**

♠ AQ  
♥ KQJ73  
♦ A98  
♣ A42

W    N    E    S

1♦    X  
Pass    2♠    Pass    3♥  
Pass    3NT    All Pass

**Board: 130**

Dealer: East  
Vul: E-W  
North HCP: 6+1  
South HCP: 18+2  
Contract: 4♦ South

**North:**

♠ K5  
♥ Q9854  
♦ 864  
♣ J86

**South:**

♠ A6  
♥ AJ  
♦ AJT975  
♣ AT4

W    N    E    S

1♣    X  
Pass    1♥    Pass    3♦  
Pass    4♣<sup>1</sup>    Pass    4♦  
All Pass

1. limit raise or better in !D

**Board: 131**

Dealer: West  
Vul: Both  
North HCP: 20+1  
South HCP: 3+1  
Contract: 4♠ North

**North:**

♠ AKJ83  
♥ KT3  
♦ 3  
♣ AKQ4

**South:**

♠ T752  
♥ 82  
♦ QT  
♣ JT732

W    N    E    S

1♥    X    2♥    Pass  
Pass    2♠    Pass    3♠  
Pass    4♠    All Pass

## South hands

## Overcalls??

<b>Board: 127</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ KQ5	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ Q86	West (LHO) bids 1♥ if possible.
HCP: 19+1	♣ AQJ76	West (LHO) bids 2♦ if possible.

<b>Board: 128</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ AQT954	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AJT	
HCP: 18+2	♣ 7	

<b>Board: 129</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ KQJ73	East (RHO) opens 1♦ if possible.
Vul: None	♦ A98	
HCP: 20+1	♣ A42	

<b>Board: 130</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ AJ	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AJT975	
HCP: 18+2	♣ AT4	

<b>Board: 131</b>	♠ T752	LHO is dealer.
Dealer: West	♥ 82	West (LHO) opens 1♥ if possible.
Vul: Both	♦ QT	East (RHO) bids 2♥ if possible.
HCP: 3+1	♣ JT732	

## Both hands (Answers Page)

**Board: 127**

Dealer: East  
Vul: E-W  
North HCP: 2+2  
South HCP: 19+1  
Contract: 2♠ South

**North:**

♠ T9864  
♥ JT973  
♦ J  
♣ T5

**South:**

♠ KQ  
♥ KQ5  
♦ Q86  
♣ AQJ76

W    N    E    S

1♦    X  
1♥    1♠    Pass    1♦  
2♦    Pass    Pass    2♠  
All Pass

1. max 2 !H

**Board: 128**

Dealer: East  
Vul: Both  
North HCP: 3  
South HCP: 18+2  
Contract: 3♥ South

**North:**

♠ 9653  
♥ 2  
♦ 8762  
♣ K652

**South:**

♠ AK7  
♥ AQT954  
♦ AJT  
♣ 7

W    N    E    S

1♠    X  
Pass    2♣    Pass    3♥  
All Pass

**Board: 129**

Dealer: East  
Vul: None  
North HCP: 8  
South HCP: 20+1  
Contract: 3NT North

**North:**

♠ KJT2  
♥ 96  
♦ J542  
♣ K85

**South:**

♠ AQ  
♥ KQJ73  
♦ A98  
♣ A42

W    N    E    S

1♦    X  
Pass    2♠    Pass    3♥  
Pass    3NT    All Pass

**Board: 130**

Dealer: East  
Vul: E-W  
North HCP: 6+1  
South HCP: 18+2  
Contract: 4♦ South

**North:**

♠ K5  
♥ Q9854  
♦ 864  
♣ J86

**South:**

♠ A6  
♥ AJ  
♦ AJT975  
♣ AT4

W    N    E    S

1♣    X  
Pass    1♥    Pass    3♦  
Pass    4♣<sup>1</sup>    Pass    4♦  
All Pass

1. limit raise or better in !D

**Board: 131**

Dealer: West  
Vul: Both  
North HCP: 20+1  
South HCP: 3+1  
Contract: 4♠ North

**North:**

♠ AKJ83  
♥ KT3  
♦ 3  
♣ AKQ4

**South:**

♠ T752  
♥ 82  
♦ QT  
♣ JT732

W    N    E    S

1♥    X    2♥    Pass  
Pass    2♠    Pass    3♠  
Pass    4♠    All Pass

## North hands

## Overcalls??

<b>Board: 132</b>	♠ A93	RHO is dealer. You bid second.
Dealer: West	♥ AT	West (RHO) opens 1♠ if possible.
Vul: None	♦ A87	East (LHO) Doubles 3♣ if possible.
HCP: 18+1	♣ AQT97	

---

<b>Board: 133</b>	♠ T4	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ6	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ KT3	West (RHO) bids 1♠ if possible.
HCP: 18+1	♣ AJ7	

---

<b>Board: 134</b>	♠ T965	Partner is dealer.
Dealer: South	♥ 5	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ AT43	
HCP: 6	♣ QT73	

---

<b>Board: 135</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: West	♥ A97	West (RHO) opens 1♠ if possible.
Vul: None	♦ 3	
HCP: 19+2	♣ AKJT74	

---

<b>Board: 136</b>	♠ AQ8	RHO is dealer. You bid second.
Dealer: West	♥ A87	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ J	
HCP: 18+2	♣ AQJ875	

## Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ KJ62	1 ♠	X	Pass	2 ♦
Vul: None	♥ AT	♥ 98	Pass	3 ♣	X	Pass
North HCP: 18+1	♦ A87	♦ T6432	Pass	3 ♦	All Pass	
South HCP: 4+1	♣ AQT97	♣ 54				
Contract:	3 ♦ North					

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ 832	1 ♣	X	Pass	1 ♦
Vul: N-S	♥ AKQJ6	♥ 532	1 ♠	2 ♥	Pass	2 ♠ <sup>1</sup>
North HCP: 18+1	♦ KT3	♦ AQ72	Pass	4 ♥	All Pass	
South HCP: 6	♣ AJ7	♣ T94				
Contract:	4 ♥ North					1. limit raise or better in !H

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ T965	♠ 3				1 ♥
Vul: Both	♥ 5	♥ AK862	X	1 ♠	Pass	2 ♦
North HCP: 6	♦ AT43	♦ KQJ2			All Pass	
South HCP: 14+1	♣ QT73	♣ J95				
Contract:	2 ♦ South					

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ 654	1 ♠	X	Pass	2 ♥
Vul: None	♥ A97	♥ KQ843	Pass	3 ♣	All Pass	
North HCP: 19+2	♦ 3	♦ 985				
South HCP: 5+1	♣ AKJT74	♣ 98				
Contract:	3 ♣ North					

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ AQ8	♠ 75432	1 ♥	X	Pass	2 ♣
Vul: N-S	♥ A87	♥ 6543	Pass	3 ♣	Pass	3 ♣
North HCP: 18+2	♦ J	♦ AK7	Pass	4 ♣	All Pass	
South HCP: 7+1	♣ AQJ875	♣ 3				
Contract:	4 ♣ North					

**South hands****Overcalls??**

<b>Board: 132</b>	♠ KJ62	LHO is dealer.
Dealer: West	♥ 98	West (LHO) opens 1♠ if possible.
Vul: None	♦ T6432	East (RHO) Doubles 3♣ if possible.
HCP: 4+1	♣ 54	

---

<b>Board: 133</b>	♠ 832	LHO is dealer.
Dealer: West	♥ 532	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AQ72	West (LHO) bids 1♠ if possible.
HCP: 6	♣ T94	

---

<b>Board: 134</b>	♠ 3	You are dealer.
Dealer: South	♥ AK862	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ KQJ2	
HCP: 14+1	♣ J95	

---

<b>Board: 135</b>	♠ 654	LHO is dealer.
Dealer: West	♥ KQ843	West (LHO) opens 1♠ if possible.
Vul: None	♦ 985	
HCP: 5+1	♣ 98	

---

<b>Board: 136</b>	♠ 75432	LHO is dealer.
Dealer: West	♥ 6543	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ AK7	
HCP: 7+1	♣ 3	

## Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ KJ62	1 ♠	X	Pass	2 ♦
Vul: None	♥ AT	♥ 98	Pass	3 ♣	X	Pass
North HCP: 18+1	♦ A87	♦ T6432	Pass	3 ♦	All Pass	
South HCP: 4+1	♣ AQT97	♣ 54				
Contract:	3 ♦ North					

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ 832	1 ♣	X	Pass	1 ♦
Vul: N-S	♥ AKQJ6	♥ 532	1 ♠	2 ♥	Pass	2 ♠ <sup>1</sup>
North HCP: 18+1	♦ KT3	♦ AQ72	Pass	4 ♥	All Pass	
South HCP: 6	♣ AJ7	♣ T94				
Contract:	4 ♥ North		1. limit raise or better in !H			

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ T965	♠ 3				1 ♥
Vul: Both	♥ 5	♥ AK862	X	1 ♠	Pass	2 ♦
North HCP: 6	♦ AT43	♦ KQJ2		All Pass		
South HCP: 14+1	♣ QT73	♣ J95				
Contract:	2 ♦ South					

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ 654	1 ♠	X	Pass	2 ♥
Vul: None	♥ A97	♥ KQ843	Pass	3 ♣	All Pass	
North HCP: 19+2	♦ 3	♦ 985				
South HCP: 5+1	♣ AKJT74	♣ 98				
Contract:	3 ♣ North					

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ AQ8	♠ 75432	1 ♥	X	Pass	2 ♣
Vul: N-S	♥ A87	♥ 6543	Pass	3 ♣	Pass	3 ♣
North HCP: 18+2	♦ J	♦ AK7	Pass	4 ♣	All Pass	
South HCP: 7+1	♣ AQJ875	♣ 3				
Contract:	4 ♣ North					

## North hands

## Overcalls??

<b>Board: 137</b>	♠ K2	RHO is dealer. You bid second.
Dealer: West	♥ J74	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ A83	
HCP: 18+1	♣ AKQJ2	

<b>Board: 138</b>	♠ Q864	You are dealer.
Dealer: North	♥ J97	East (LHO) Doubles 1♣ if possible.
Vul: None	♦ K85	West (RHO) bids 2♦ if possible.
HCP: 13	♣ AK8	East (LHO) Redoubles if possible.
		East (LHO) bids 3♦ if possible.

<b>Board: 139</b>	♠ KJ	LHO is dealer.
Dealer: East	♥ 874	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ K863	
HCP: 9	♣ QT53	

<b>Board: 140</b>	♠ Q96	LHO is dealer.
Dealer: East	♥ K875	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ T9742	West (RHO) bids 2♥ if possible.
HCP: 5+1	♣ 3	

<b>Board: 141</b>	♠ AQT4	You are dealer.
Dealer: North	♥ AQ42	East (LHO) Doubles 1♦ if possible.
Vul: Both	♦ J65	
HCP: 13	♣ 73	

## Both hands (Answers Page)

**Board: 137**

Dealer: West  
Vul: E-W  
North HCP: 18+1  
South HCP: 6  
Contract: 4♣ South

**North:**

♠ K2  
♥ J74  
♦ A83  
♣ AKQJ2

**South:**

♠ T654  
♥ K6  
♦ QJT  
♣ T763

**W N E S**

1♥ X Pass 1♠  
Pass 2♣ Pass 2♥<sup>1</sup>  
Pass 3♦ Pass 4♣  
All Pass

1. limit raise or better in !C

**Board: 138**

Dealer: North  
Vul: None  
North HCP: 13  
South HCP: 4+2  
Contract: 3♥ South

**North:**

♠ Q864  
♥ J97  
♦ K85  
♣ AK8

**South:**

♠ JT93  
♥ QT6532  
♦ -  
♣ J97

**W N E S**

1♣ X 1♥  
2♦ X<sup>1</sup> XX 2♥  
Pass Pass 3♦ 3♥  
All Pass

1. Support double redouble

**Board: 139**

Dealer: East  
Vul: N-S  
North HCP: 9  
South HCP: 19+1  
Contract: 3NT North

**North:**

♠ KJ  
♥ 874  
♦ K863  
♣ QT53

**South:**

♠ AQT83  
♥ K  
♦ AQT4  
♣ A96

**W N E S**

1♣ X  
Pass 1NT Pass 2♠  
Pass 3NT All Pass

**Board: 140**

Dealer: East  
Vul: E-W  
North HCP: 5+1  
South HCP: 20+2  
Contract: 3♠ South

**North:**

♠ Q96  
♥ K875  
♦ T9742  
♣ 3

**South:**

♠ AKJ854  
♥ 9  
♦ AK8  
♣ KQ2

**W N E S**

1♣ X  
2♥ 3♦ Pass 3♠  
All Pass

**Board: 141**

Dealer: North  
Vul: Both  
North HCP: 13  
South HCP: 4+1  
Contract: 1♦ X North

**North:**

♠ AQT4  
♥ AQ42  
♦ J65  
♣ 73

**South:**

♠ J9873  
♥ KT65  
♦ 8  
♣ 942

**W N E S**

1♦ X All Pass

## South hands

## Overcalls??

<b>Board: 137</b>	♠ T654	LHO is dealer.
Dealer: West	♥ K6	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ QJT	
HCP: 6	♣ T763	
<b>Board: 138</b>	♠ JT93	Partner is dealer.
Dealer: North	♥ QT6532	East (RHO) Doubles 1♣ if possible.
Vul: None	♦ -	West (LHO) bids 2♦ if possible.
HCP: 4+2	♣ J97	East (RHO) Redoubles if possible.
		East (RHO) bids 3♦ if possible.
<b>Board: 139</b>	♠ AQT83	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQT4	
HCP: 19+1	♣ A96	
<b>Board: 140</b>	♠ AKJ854	RHO is dealer. You bid second.
Dealer: East	♥ 9	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AK8	West (LHO) bids 2♥ if possible.
HCP: 20+2	♣ KQ2	
<b>Board: 141</b>	♠ J9873	Partner is dealer.
Dealer: North	♥ KT65	East (RHO) Doubles 1♦ if possible.
Vul: Both	♦ 8	
HCP: 4+1	♣ 942	

## Both hands (Answers Page)

**Board: 137**

Dealer: West  
Vul: E-W  
North HCP: 18+1  
South HCP: 6  
Contract: 4♣ South

**North:**

♠ K2  
♥ J74  
♦ A83  
♣ AKQJ2

**South:**

♠ T654  
♥ K6  
♦ QJT  
♣ T763

**W N E S**

1♥ X Pass 1♠  
Pass 2♣ Pass 2♥<sup>1</sup>  
Pass 3♦ Pass 4♣  
All Pass

1. limit raise or better in !C

**Board: 138**

Dealer: North  
Vul: None  
North HCP: 13  
South HCP: 4+2  
Contract: 3♥ South

**North:**

♠ Q864  
♥ J97  
♦ K85  
♣ AK8

**South:**

♠ JT93  
♥ QT6532  
♦ -  
♣ J97

**W N E S**

1♣ X 1♥  
2♦ X<sup>1</sup> XX 2♥  
Pass Pass 3♦ 3♥  
All Pass

1. Support double redouble

**Board: 139**

Dealer: East  
Vul: N-S  
North HCP: 9  
South HCP: 19+1  
Contract: 3NT North

**North:**

♠ KJ  
♥ 874  
♦ K863  
♣ QT53

**South:**

♠ AQT83  
♥ K  
♦ AQT4  
♣ A96

**W N E S**

1♣ X  
Pass 1NT Pass 2♠  
Pass 3NT All Pass

**Board: 140**

Dealer: East  
Vul: E-W  
North HCP: 5+1  
South HCP: 20+2  
Contract: 3♠ South

**North:**

♠ Q96  
♥ K875  
♦ T9742  
♣ 3

**South:**

♠ AKJ854  
♥ 9  
♦ AK8  
♣ KQ2

**W N E S**

1♣ X  
2♥ 3♦ Pass 3♠  
All Pass

**Board: 141**

Dealer: North  
Vul: Both  
North HCP: 13  
South HCP: 4+1  
Contract: 1♦ X North

**North:**

♠ AQT4  
♥ AQ42  
♦ J65  
♣ 73

**South:**

♠ J9873  
♥ KT65  
♦ 8  
♣ 942

**W N E S**

1♦ X All Pass

## North hands

## Overcalls??

<b>Board: 142</b>	♠ 5	LHO is dealer.
Dealer: East	♥ 732	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ 54	
HCP: 7+3	♣ AKT8643	
<b>Board: 143</b>	♠ 942	LHO is dealer.
Dealer: East	♥ Q865	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 642	West (RHO) bids 1♠ if possible.
HCP: 3	♣ J63	East (LHO) bids 2♠ if possible.
<b>Board: 144</b>	♠ AT4	RHO is dealer. You bid second.
Dealer: West	♥ QJT98	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AK4	East (LHO) bids 3♠ if possible.
HCP: 18+1	♣ A2	
<b>Board: 145</b>	♠ A32	RHO is dealer. You bid second.
Dealer: West	♥ A76	West (RHO) opens 1♠ if possible.
Vul: None	♦ K9	East (LHO) bids 2♥ if possible.
HCP: 18+1	♣ AQJ84	West (RHO) bids 3♥ if possible. West (RHO) Doubles 4♣ if possible.
<b>Board: 146</b>	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ -	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ KQ9	West (RHO) bids 2♠ if possible.
HCP: 20+3	♣ AKQT764	East (LHO) bids 3♠ if possible. West (RHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ KQ6			1 ♠	X
Vul: N-S	♥ 732	♥ AJT85	Pass	5 ♣	Pass	5NT
North HCP: 7+3	♦ 54	♦ KQJ9			All Pass	
South HCP: 18+1	♣ AKT8643	♣ Q				
Contract:	5NT South					

Board: 143	North:	South:	W	N	E	S
Dealer: East	♠ 942	♠ J6			1 ♦	X
Vul: E-W	♥ Q865	♥ AKJ	1 ♠	Pass	2 ♠	X
North HCP: 3	♦ 642	♦ KJ7	Pass	3 ♥	All Pass	
South HCP: 19+1	♣ J63	♣ AQT95				
Contract:	3 ♥ North					

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ 3	1 ♠	X	3 ♠	4 ♥
Vul: Both	♥ QJT98	♥ K5432			All Pass	
North HCP: 18+1	♦ AK4	♦ Q2				
South HCP: 8+2	♣ A2	♣ QJT75				
Contract:	4 ♥ South					

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ A32	♠ JT9	1 ♠	X	2 ♥	Pass
Vul: None	♥ A76	♥ T4	3 ♥	4 ♣	Pass	Pass
North HCP: 18+1	♦ K9	♦ 872	X		All Pass	
South HCP: 1+1	♣ AQJ84	♣ T7652				
Contract:	4 ♣ X North					

Board: 146	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ 9	1 ♠	X	Pass	2 ♥
Vul: E-W	♥ -	♥ QJ984	2 ♠	3 ♣	3 ♠	Pass
North HCP: 20+3	♦ KQ9	♦ J87532	Pass	4 ♣	Pass	4 ♦
South HCP: 4+3	♣ AKQT764	♣ 5	Pass	5 ♦	Pass	Pass
Contract:	5 ♦ X North		X		All Pass	

## South hands

## Overcalls??

<b>Board: 142</b>	♠ KQ6	RHO is dealer. You bid second.
Dealer: East	♥ AJT85	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ KQJ9	
HCP: 18+1	♣ Q	

<b>Board: 143</b>	♠ J6	RHO is dealer. You bid second.
Dealer: East	♥ AKJ	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJ7	West (LHO) bids 1♠ if possible.
HCP: 19+1	♣ AQT95	East (RHO) bids 2♠ if possible.

<b>Board: 144</b>	♠ 3	LHO is dealer.
Dealer: West	♥ K5432	West (LHO) opens 1♠ if possible.
Vul: Both	♦ Q2	East (RHO) bids 3♠ if possible.
HCP: 8+2	♣ QJT75	

<b>Board: 145</b>	♠ JT9	LHO is dealer.
Dealer: West	♥ T4	West (LHO) opens 1♠ if possible.
Vul: None	♦ 872	East (RHO) bids 2♥ if possible.
HCP: 1+1	♣ T7652	West (LHO) bids 3♥ if possible.
		West (LHO) Doubles 4♣ if possible.

<b>Board: 146</b>	♠ 9	LHO is dealer.
Dealer: West	♥ QJ984	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ J87532	West (LHO) bids 2♠ if possible.
HCP: 4+3	♣ 5	East (RHO) bids 3♠ if possible.
		West (LHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ KQ6			1 ♠	X
Vul: N-S	♥ 732	♥ AJT85	Pass	5 ♣	Pass	5NT
North HCP: 7+3	♦ 54	♦ KQJ9			All Pass	
South HCP: 18+1	♣ AKT8643	♣ Q				
Contract:	5NT South					

Board: 143	North:	South:	W	N	E	S
Dealer: East	♠ 942	♠ J6			1 ♦	X
Vul: E-W	♥ Q865	♥ AKJ	1 ♠	Pass	2 ♠	X
North HCP: 3	♦ 642	♦ KJ7	Pass	3 ♥	All Pass	
South HCP: 19+1	♣ J63	♣ AQT95				
Contract:	3 ♥ North					

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ 3	1 ♠	X	3 ♠	4 ♥
Vul: Both	♥ QJT98	♥ K5432			All Pass	
North HCP: 18+1	♦ AK4	♦ Q2				
South HCP: 8+2	♣ A2	♣ QJT75				
Contract:	4 ♥ South					

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ A32	♠ JT9	1 ♠	X	2 ♥	Pass
Vul: None	♥ A76	♥ T4	3 ♥	4 ♣	Pass	Pass
North HCP: 18+1	♦ K9	♦ 872	X		All Pass	
South HCP: 1+1	♣ AQJ84	♣ T7652				
Contract:	4 ♣ X North					

Board: 146	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ 9	1 ♠	X	Pass	2 ♥
Vul: E-W	♥ -	♥ QJ984	2 ♠	3 ♣	3 ♠	Pass
North HCP: 20+3	♦ KQ9	♦ J87532	Pass	4 ♣	Pass	4 ♦
South HCP: 4+3	♣ AKQT764	♣ 5	Pass	5 ♦	Pass	Pass
Contract:	5 ♦ X North		X		All Pass	

## North hands

## Overcalls??

<b>Board: 147</b>	♠ 542	LHO is dealer.
Dealer: East	♥ T98743	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 64	West (RHO) bids 2♣ if possible.
HCP: 2+2	♣ QT	

<b>Board: 148</b>	♠ KT8	RHO is dealer. You bid second.
Dealer: West	♥ AKQT5	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ2	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ 97	

<b>Board: 149</b>	♠ AKJT984	RHO is dealer. You bid second.
Dealer: West	♥ Q42	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ A4	West (RHO) bids 2♥ if possible.
HCP: 18+3	♣ A	

<b>Board: 150</b>	♠ 5	LHO is dealer.
Dealer: East	♥ KQ95	East (LHO) opens 1♠ if possible.
Vul: Both	♦ Q97642	
HCP: 7+2	♣ T2	

<b>Board: 151</b>	♠ QJ3	LHO is dealer.
Dealer: East	♥ 64	East (LHO) opens 1♥ if possible.
Vul: None	♦ KT65	East (LHO) bids 2♥ if possible.
HCP: 6	♣ 9864	

## Both hands (Answers Page)

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ 542	♠ AKT9			1♣	X
Vul: Both	♥ T98743	♥ 6	2♣	2♥	Pass	3♦
North HCP: 2+2	♦ 64	♦ AKJ92	Pass	3♥	All Pass	
South HCP: 19+1	♣ QT	♣ A92				
Contract:	3♥ North					

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ KT8	♠ J643	1♦	X	1♥	2♣
Vul: None	♥ AKQT5	♥ 3			All Pass	
North HCP: 18+1	♦ AQ2	♦ T84				
South HCP: 3+1	♣ 97	♣ QT862			1. max 2 !H	
Contract:	2♣ South					

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ AKJT984	♠ Q2	1♥	X	Pass	2♣
Vul: N-S	♥ Q42	♥ J9	2♥	4♠	All Pass	
North HCP: 18+3	♦ A4	♦ QT52				
South HCP: 8+1	♣ A	♣ QJ832				
Contract:	4♠ North					

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ A32			1♠	X
Vul: Both	♥ KQ95	♥ AT64	Pass	2♦	Pass	3♣
North HCP: 7+2	♦ Q97642	♦ A	Pass	3♦	Pass	3♥
South HCP: 18+1	♣ T2	♣ KQJ73	Pass	4♥	All Pass	
Contract:	4♥ North					

Board: 151	North:	South:	W	N	E	S
Dealer: East	♠ QJ3	♠ K94			1♥	X
Vul: None	♥ 64	♥ AT5	Pass	2♣	2♥	3♣
North HCP: 6	♦ KT65	♦ A7	All Pass			
South HCP: 18+1	♣ 9864	♣ AKT72				
Contract:	3♣ South					

## South hands

## Overcalls??

<b>Board: 147</b>	♠ AKT9	RHO is dealer. You bid second.
Dealer: East	♥ 6	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJ92	West (LHO) bids 2♣ if possible.
HCP: 19+1	♣ A92	

---

<b>Board: 148</b>	♠ J643	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1♦ if possible.
Vul: None	♦ T84	East (RHO) bids 1♥ if possible.
HCP: 3+1	♣ QT862	

---

<b>Board: 149</b>	♠ Q2	LHO is dealer.
Dealer: West	♥ J9	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ QT52	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ QJ832	

---

<b>Board: 150</b>	♠ A32	RHO is dealer. You bid second.
Dealer: East	♥ AT64	East (RHO) opens 1♠ if possible.
Vul: Both	♦ A	
HCP: 18+1	♣ KQJ73	

---

<b>Board: 151</b>	♠ K94	RHO is dealer. You bid second.
Dealer: East	♥ AT5	East (RHO) opens 1♥ if possible.
Vul: None	♦ A7	East (RHO) bids 2♥ if possible.
HCP: 18+1	♣ AKT72	

## Both hands (Answers Page)

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ 542	♠ AKT9			1♣	X
Vul: Both	♥ T98743	♥ 6	2♣	2♥	Pass	3♦
North HCP: 2+2	♦ 64	♦ AKJ92	Pass	3♥	All Pass	
South HCP: 19+1	♣ QT	♣ A92				
Contract: 3♥ North						

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ KT8	♠ J643	1♦	X	1♥	2♣
Vul: None	♥ AKQT5	♥ 3			All Pass	
North HCP: 18+1	♦ AQ2	♦ T84				
South HCP: 3+1	♣ 97	♣ QT862			1. max 2 !H	
Contract: 2♣ South						

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ AKJT984	♠ Q2	1♥	X	Pass	2♣
Vul: N-S	♥ Q42	♥ J9	2♥	4♠	All Pass	
North HCP: 18+3	♦ A4	♦ QT52				
South HCP: 8+1	♣ A	♣ QJ832				
Contract: 4♠ North						

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ A32			1♠	X
Vul: Both	♥ KQ95	♥ AT64	Pass	2♦	Pass	3♣
North HCP: 7+2	♦ Q97642	♦ A	Pass	3♦	Pass	3♥
South HCP: 18+1	♣ T2	♣ KQJ73	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 151	North:	South:	W	N	E	S
Dealer: East	♠ QJ3	♠ K94			1♥	X
Vul: None	♥ 64	♥ AT5	Pass	2♣	2♥	3♣
North HCP: 6	♦ KT65	♦ A7	All Pass			
South HCP: 18+1	♣ 9864	♣ AKT72				
Contract: 3♣ South						

## North hands

## Overcalls??

<b>Board: 152</b>	♠ K2	RHO is dealer. You bid second.
Dealer: West	♥ AKJ653	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ Q3	
HCP: 20+2	♣ AK9	

---

<b>Board: 153</b>	♠ A2	RHO is dealer. You bid second.
Dealer: West	♥ 72	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQJ862	
HCP: 19+2	♣ AKJ	

---

<b>Board: 154</b>	♠ QT8754	Partner is dealer.
Dealer: South	♥ T6	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ 75	East (LHO) bids 1♥ if possible.
HCP: 2+2	♣ 754	West (RHO) Doubles 1♠ if possible.
		East (LHO) bids 3♥ if possible.
		West (RHO) bids 4♥ if possible.
		West (RHO) Doubles 4♠ if possible.

---

<b>Board: 155</b>	♠ A42	RHO is dealer. You bid second.
Dealer: West	♥ A4	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQT93	West (RHO) bids 2♠ if possible.
HCP: 19+1	♣ AJ6	

## Both hands (Answers Page)

**Board: 152**

Dealer: West

Vul: N-S

North HCP: 20+2

South HCP: 6+2

Contract: 4♠ South

**North:**

♠ K2

♥ AKJ653

♦ Q3

♣ AK9

**South:**

♠ AJ7654

♥ 4

♦ J97

♣ 863

**W N E S**

1♣ X Pass 3♠

Pass 4♥ Pass 4♠

All Pass

**Board: 153**

Dealer: West

Vul: E-W

North HCP: 19+2

South HCP: 6+1

Contract: 5♦ South

**North:**

♠ A2

♥ 72

♦ AQJ862

♣ AKJ

**South:**

♠ 95

♥ KT543

♦ K74

♣ T93

**W N E S**

1♣ X Pass 1♥

 Pass 3♦ Pass 4♣<sup>1</sup>

Pass 4♦ Pass 5♦

All Pass

1. limit raise or better in !D

**Board: 154**

Dealer: South

Vul: None

North HCP: 2+2

South HCP: 14

Contract: 4♠X North

**North:**

♠ QT8754

♥ T6

♦ 75

♣ 754

**South:**

♠ K932

♥ AQ3

♦ AJ93

♣ 96

**W N E S**

1♦

X Pass 1♥ 1♠

X 2♠ 3♥ Pass

4♥ 4♠ Pass Pass

X All Pass

**Board: 155**

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 3+2

Contract: 3♦ North

**North:**

♠ A42

♥ A4

♦ AQT93

♣ AJ6

**South:**

♠ 76

♥ 852

♦ J7

♣ Q97543

**W N E S**

1♠ X Pass 2♣

2♠ 3♦ All Pass

## South hands

## Overcalls??

<b>Board: 152</b>	♠ AJ7654	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ J97	
HCP: 6+2	♣ 863	

---

<b>Board: 153</b>	♠ 95	LHO is dealer.
Dealer: West	♥ KT543	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ K74	
HCP: 6+1	♣ T93	

---

<b>Board: 154</b>	♠ K932	You are dealer.
Dealer: South	♥ AQ3	West (LHO) Doubles 1♦ if possible.
Vul: None	♦ AJ93	East (RHO) bids 1♥ if possible.
HCP: 14	♣ 96	West (LHO) Doubles 1♠ if possible.
		East (RHO) bids 3♥ if possible.
		West (LHO) bids 4♥ if possible.
		West (LHO) Doubles 4♠ if possible.

---

<b>Board: 155</b>	♠ 76	LHO is dealer.
Dealer: West	♥ 852	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ J7	West (LHO) bids 2♠ if possible.
HCP: 3+2	♣ Q97543	

## Both hands (Answers Page)

**Board: 152**

Dealer: West

Vul: N-S

North HCP: 20+2

South HCP: 6+2

Contract: 4♠ South

**North:**

♠ K2

♥ AKJ653

♦ Q3

♣ AK9

**South:**

♠ AJ7654

♥ 4

♦ J97

♣ 863

**W N E S**

1♣ X Pass 3♠

Pass 4♥ Pass 4♠

All Pass

**Board: 153**

Dealer: West

Vul: E-W

North HCP: 19+2

South HCP: 6+1

Contract: 5♦ South

**North:**

♠ A2

♥ 72

♦ AQJ862

♣ AKJ

**South:**

♠ 95

♥ KT543

♦ K74

♣ T93

**W N E S**

1♣ X Pass 1♥

 Pass 3♦ Pass 4♣<sup>1</sup>

Pass 4♦ Pass 5♦

All Pass

1. limit raise or better in !D

**Board: 154**

Dealer: South

Vul: None

North HCP: 2+2

South HCP: 14

Contract: 4♠X North

**North:**

♠ QT8754

♥ T6

♦ 75

♣ 754

**South:**

♠ K932

♥ AQ3

♦ AJ93

♣ 96

**W N E S**

1♦

X Pass 1♥ 1♠

X 2♠ 3♥ Pass

4♥ 4♠ Pass Pass

X All Pass

**Board: 155**

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 3+2

Contract: 3♦ North

**North:**

♠ A42

♥ A4

♦ AQT93

♣ AJ6

**South:**

♠ 76

♥ 852

♦ J7

♣ Q97543

**W N E S**

1♠ X Pass 2♣

2♠ 3♦ All Pass

## North hands

## Overcalls??

<b>Board: 156</b>	♠ K7	You are dealer.
Dealer: North	♥ AJ83	East (LHO) Doubles 1♣ if possible.
Vul: N-S	♦ AT4	East (LHO) bids 1♠ if possible.
HCP: 12	♣ 8654	West (RHO) bids 2♠ if possible.

---

<b>Board: 157</b>	♠ K2	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ76	West (RHO) opens 1♣ if possible.
Vul: Both	♦ T3	
HCP: 20+2	♣ AQJ	

---

<b>Board: 158</b>	♠ T432	LHO is dealer.
Dealer: East	♥ T976	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 63	East (LHO) bids 2♦ if possible.
HCP: 4	♣ A87	

---

<b>Board: 159</b>	♠ AKQT9	RHO is dealer. You bid second.
Dealer: West	♥ A96	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ Q	West (RHO) bids 2♥ if possible.
HCP: 19+1	♣ A864	

## Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ 862		1♣	X	1♦
Vul: N-S	♥ AJ83	♥ QT7	Pass	1♥	1♠	2♦
North HCP: 12	♦ AT4	♦ Q8632	2♠	3♦	All Pass	
South HCP: 8+1	♣ 8654	♣ A2				
Contract: 3♦ North						

Board: 157	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ JT984	1♣	X	Pass	3♠
Vul: Both	♥ AKQJ76	♥ T83	Pass	4♥	All Pass	
North HCP: 20+2	♦ T3	♦ AQ94				
South HCP: 7+1	♣ AQJ	♣ 4				
Contract: 4♥ North						

Board: 158	North:	South:	W	N	E	S
Dealer: East	♠ T432	♠ AKQJ97			1♦	X
Vul: N-S	♥ T976	♥ AK	Pass	1♥	2♦	3♠
North HCP: 4	♦ 63	♦ Q94	Pass	4♦ <sup>1</sup>	Pass	4♥ <sup>2</sup>
South HCP: 22+2	♣ A87	♣ K5	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Contract: 5♠ North			Pass	5♠	All Pass	

1. limit raise or better in !S
2. surplus
3. Blackwood 0314, for !S
4. A=0/5 or 3/5

Board: 159	North:	South:	W	N	E	S
Dealer: West	♠ AKQT9	♠ J642	1♥	X	Pass	2♦
Vul: E-W	♥ A96	♥ 72	2♥	2♠	Pass	3♥ <sup>1</sup>
North HCP: 19+1	♦ Q	♦ KT7642	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 4+2	♣ A864	♣ 5	Pass	4♠	All Pass	
Contract: 4♠ North						

1. limit raise or better in !S
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper

## South hands

## Overcalls??

Board: 156

♠ 862

Partner is dealer.

Dealer: North

♥ QT7

East (RHO) Doubles 1♣ if possible.

Vul: N-S

♦ Q8632

East (RHO) bids 1♠ if possible.

HCP: 8+1

♣ A2

West (LHO) bids 2♠ if possible.

---

Board: 157

♠ JT984

LHO is dealer.

Dealer: West

♥ T83

West (LHO) opens 1♣ if possible.

Vul: Both

♦ AQ94

HCP: 7+1

♣ 4

---

Board: 158

♠ AKQJ97

RHO is dealer. You bid second.

Dealer: East

♥ AK

East (RHO) opens 1♦ if possible.

Vul: N-S

♦ Q94

East (RHO) bids 2♦ if possible.

HCP: 22+2

♣ K5

---

Board: 159

♠ J642

LHO is dealer.

Dealer: West

♥ 72

West (LHO) opens 1♥ if possible.

Vul: E-W

♦ KT7642

West (LHO) bids 2♥ if possible.

HCP: 4+2

♣ 5

## Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ 862		1♣	X	1♦
Vul: N-S	♥ AJ83	♥ QT7	Pass	1♥	1♠	2♦
North HCP: 12	♦ AT4	♦ Q8632	2♠	3♦	All Pass	
South HCP: 8+1	♣ 8654	♣ A2				
Contract: 3♦ North						

Board: 157	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ JT984	1♣	X	Pass	3♠
Vul: Both	♥ AKQJ76	♥ T83	Pass	4♥	All Pass	
North HCP: 20+2	♦ T3	♦ AQ94				
South HCP: 7+1	♣ AQJ	♣ 4				
Contract: 4♥ North						

Board: 158	North:	South:	W	N	E	S
Dealer: East	♠ T432	♠ AKQJ97			1♦	X
Vul: N-S	♥ T976	♥ AK	Pass	1♥	2♦	3♠
North HCP: 4	♦ 63	♦ Q94	Pass	4♦ <sup>1</sup>	Pass	4♥ <sup>2</sup>
South HCP: 22+2	♣ A87	♣ K5	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Contract: 5♠ North			Pass	5♠	All Pass	

1. limit raise or better in !S
2. surplus
3. Blackwood 0314, for !S
4. A=0/5 or 3/5

Board: 159	North:	South:	W	N	E	S
Dealer: West	♠ AKQT9	♠ J642	1♥	X	Pass	2♦
Vul: E-W	♥ A96	♥ 72	2♥	2♠	Pass	3♥ <sup>1</sup>
North HCP: 19+1	♦ Q	♦ KT7642	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 4+2	♣ A864	♣ 5	Pass	4♠	All Pass	
Contract: 4♠ North						

1. limit raise or better in !S
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper

## North hands

## Overcalls??

<b>Board: 160</b>	♠ KJ95	RHO is dealer. You bid second.
Dealer: West	♥ A	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJ95	
HCP: 20+1	♣ A42	

---

<b>Board: 161</b>	♠ AKQJ3	RHO is dealer. You bid second.
Dealer: West	♥ 643	West (RHO) opens 1♦ if possible.
Vul: None	♦ Q53	West (RHO) Doubles 3♦ if possible.
HCP: 19+1	♣ AK	

---

<b>Board: 162</b>	♠ 8753	LHO is dealer.
Dealer: East	♥ K7532	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 9	
HCP: 3+1	♣ T52	

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: West	♠ KJ95	♠ AT86	1 ♣	X	Pass	1 ♥
Vul: Both	♥ A	♥ 7543	Pass	2 ♦	Pass	2 ♠
North HCP: 20+1	♦ AKJ95	♦ T	Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
South HCP: 6	♣ A42	♣ QT63	Pass	5 ♥	Pass	5 ♠ <sup>3</sup>
Contract: 5 ♠ South			All Pass			

1. Blackwood 0314, for !S
2. A=1/5 or 4/5
3. no !S queen

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ3	♠ T62	1 ♦	X	Pass	1 ♥
Vul: None	♥ 643	♥ KJ52	Pass	2 ♠	Pass	3 ♦ <sup>1</sup>
North HCP: 19+1	♦ Q53	♦ 2	X	XX	Pass	3 ♥ <sup>2</sup>
South HCP: 6+1	♣ AK	♣ QT982	Pass	4 ♣ <sup>3</sup>	Pass	4 ♦ <sup>4</sup>
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

1. limit raise or better in !S
2. Cue bid, a !H stopper
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ 8753	♠ A6			1 ♣	X
Vul: E-W	♥ K7532	♥ QT8	Pass	1 ♠	Pass	2 ♦
North HCP: 3+1	♦ 9	♦ AKQ75	Pass	2 ♥	Pass	3NT
South HCP: 19+1	♣ T52	♣ KJ8	All Pass			
Contract: 3NT South						

## South hands

## Overcalls??

<b>Board: 160</b>	♠ AT86	LHO is dealer.
Dealer: West	♥ 7543	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T	
HCP: 6	♣ QT63	

---

<b>Board: 161</b>	♠ T62	LHO is dealer.
Dealer: West	♥ KJ52	West (LHO) opens 1♦ if possible.
Vul: None	♦ 2	West (LHO) Doubles 3♦ if possible.
HCP: 6+1	♣ QT982	

---

<b>Board: 162</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ QT8	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKQ75	
HCP: 19+1	♣ KJ8	

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: West	♠ KJ95	♠ AT86	1 ♣	X	Pass	1 ♥
Vul: Both	♥ A	♥ 7543	Pass	2 ♦	Pass	2 ♠
North HCP: 20+1	♦ AKJ95	♦ T	Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
South HCP: 6	♣ A42	♣ QT63	Pass	5 ♥	Pass	5 ♠ <sup>3</sup>
Contract: 5 ♠ South			All Pass			

1. Blackwood 0314, for !S
2. A=1/5 or 4/5
3. no !S queen

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ3	♠ T62	1 ♦	X	Pass	1 ♥
Vul: None	♥ 643	♥ KJ52	Pass	2 ♠	Pass	3 ♦ <sup>1</sup>
North HCP: 19+1	♦ Q53	♦ 2	X	XX	Pass	3 ♥ <sup>2</sup>
South HCP: 6+1	♣ AK	♣ QT982	Pass	4 ♣ <sup>3</sup>	Pass	4 ♦ <sup>4</sup>
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

1. limit raise or better in !S
2. Cue bid, a !H stopper
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ 8753	♠ A6			1 ♣	X
Vul: E-W	♥ K7532	♥ QT8	Pass	1 ♠	Pass	2 ♦
North HCP: 3+1	♦ 9	♦ AKQ75	Pass	2 ♥	Pass	3NT
South HCP: 19+1	♣ T52	♣ KJ8	All Pass			
Contract: 3NT South						

## North hands

## Overcalls??

<b>Board: 163</b>	♠ AKQ875	RHO is dealer. You bid second.
Dealer: West	♥ 4	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ9	West (RHO) Doubles 4♦ if possible.
HCP: 18+2	♣ K63	
<b>Board: 164</b>	♠ 7652	LHO is dealer.
Dealer: East	♥ T5	East (LHO) opens 1♣ if possible.
Vul: None	♦ Q873	West (RHO) bids 1♦ if possible.
HCP: 2	♣ 873	East (LHO) bids 1♥ if possible.
<b>Board: 165</b>	♠ QJ	LHO is dealer.
Dealer: East	♥ 76	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 987542	West (RHO) bids 1♥ if possible.
HCP: 3+2	♣ 643	East (LHO) Doubles 2♦ if possible.
<b>Board: 166</b>	♠ K843	You are dealer.
Dealer: North	♥ K8	East (LHO) Doubles 1♣ if possible.
Vul: Both	♦ A75	East (LHO) Doubles 3♦ if possible.
HCP: 13	♣ K943	
<b>Board: 167</b>	♠ KQJ3	RHO is dealer. You bid second.
Dealer: West	♥ AKQ65	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ A	West (RHO) bids 1♠ if possible.
HCP: 21+1	♣ Q83	

## Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ AKQ875	♠ 63	1♦	X	Pass	1♥
Vul: Both	♥ 4	♥ AJ753	Pass	3♠	Pass	4♦ <sup>1</sup>
North HCP: 18+2	♦ AQ9	♦ 53	X	Pass	<sup>2</sup> Pass	4♠
South HCP: 5+1	♣ K63	♣ T752	All Pass			
Contract: 4♣ South			1. limit raise or better in !S 2. denies a !D stopper			

Board: 164	North:	South:	W	N	E	S
Dealer: East	♠ 7652	♠ A43			1♣	X
Vul: None	♥ T5	♥ AKQ86	1♦	Pass	1♥	1NT
North HCP: 2	♦ Q873	♦ K5	All Pass			
South HCP: 20+1	♣ 873	♣ KJ6				
Contract: 1NT South						

Board: 165	North:	South:	W	N	E	S		
Dealer: East	♠ QJ	♠ AKT84			1♣	X		
Vul: N-S	♥ 76	♥ A82	1♥	2♦	X <sup>1</sup>	2♠		
North HCP: 3+2	♦ 987542	♦ JT	Pass	3NT	All Pass			
South HCP: 19+1	♣ 643	♣ AK7	1. Support double redouble					
Contract: 3NT North								

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ -		1♣	X	1♦
Vul: Both	♥ K8	♥ 762	Pass	1♠	Pass	2♦
North HCP: 13	♦ A75	♦ KQJT983	Pass	3♦	X	All Pass
South HCP: 8+3	♣ K943	♣ Q72				
Contract: 3♦X North						

Board: 167	North:	South:	W	N	E	S
Dealer: West	♠ KQJ3	♠ 752	1♣	X	Pass	1♦
Vul: N-S	♥ AKQ65	♥ J74	1♠	2♥	All Pass	
North HCP: 21+1	♦ A	♦ QJ965				
South HCP: 5+1	♣ Q83	♣ J7				
Contract: 2♥ North						

## South hands

## Overcalls??

<b>Board: 163</b>	♠ 63	LHO is dealer.
Dealer: West	♥ AJ753	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 53	West (LHO) Doubles 4♦ if possible.
HCP: 5+1	♣ T752	
<b>Board: 164</b>	♠ A43	RHO is dealer. You bid second.
Dealer: East	♥ AKQ86	East (RHO) opens 1♣ if possible.
Vul: None	♦ K5	West (LHO) bids 1♦ if possible.
HCP: 20+1	♣ KJ6	East (RHO) bids 1♥ if possible.
<b>Board: 165</b>	♠ AKT84	RHO is dealer. You bid second.
Dealer: East	♥ A82	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ JT	West (LHO) bids 1♥ if possible.
HCP: 19+1	♣ AK7	East (RHO) Doubles 2♦ if possible.
<b>Board: 166</b>	♠ -	Partner is dealer.
Dealer: North	♥ 762	East (RHO) Doubles 1♣ if possible.
Vul: Both	♦ KQJT983	East (RHO) Doubles 3♦ if possible.
HCP: 8+3	♣ Q72	
<b>Board: 167</b>	♠ 752	LHO is dealer.
Dealer: West	♥ J74	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ QJ965	West (LHO) bids 1♠ if possible.
HCP: 5+1	♣ J7	

## Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ AKQ875	♠ 63	1♦	X	Pass	1♥
Vul: Both	♥ 4	♥ AJ753	Pass	3♠	Pass	4♦ <sup>1</sup>
North HCP: 18+2	♦ AQ9	♦ 53	X	Pass	<sup>2</sup> Pass	4♠
South HCP: 5+1	♣ K63	♣ T752	All Pass			
Contract: 4♣ South			1. limit raise or better in !S			
			2. denies a !D stopper			

Board: 164	North:	South:	W	N	E	S
Dealer: East	♠ 7652	♠ A43			1♣	X
Vul: None	♥ T5	♥ AKQ86	1♦	Pass	1♥	1NT
North HCP: 2	♦ Q873	♦ K5	All Pass			
South HCP: 20+1	♣ 873	♣ KJ6				
Contract: 1NT South						

Board: 165	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ AKT84			1♣	X
Vul: N-S	♥ 76	♥ A82	1♥	2♦	X <sup>1</sup>	2♠
North HCP: 3+2	♦ 987542	♦ JT	Pass	3NT	All Pass	
South HCP: 19+1	♣ 643	♣ AK7	1. Support double redouble			
Contract: 3NT North						

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ -		1♣	X	1♦
Vul: Both	♥ K8	♥ 762	Pass	1♠	Pass	2♦
North HCP: 13	♦ A75	♦ KQJT983	Pass	3♦	X	All Pass
South HCP: 8+3	♣ K943	♣ Q72				
Contract: 3♦X North						

Board: 167	North:	South:	W	N	E	S
Dealer: West	♠ KQJ3	♠ 752	1♣	X	Pass	1♦
Vul: N-S	♥ AKQ65	♥ J74	1♠	2♥	All Pass	
North HCP: 21+1	♦ A	♦ QJ965				
South HCP: 5+1	♣ Q83	♣ J7				
Contract: 2♥ North						

## North hands

## Overcalls??

<b>Board: 168</b>	♠ 9875
Dealer: East	♥ 762
Vul: E-W	♦ 53
HCP: 5	♣ KQ95

LHO is dealer.

East (LHO) opens 1 ♠ if possible.

<b>Board: 169</b>	♠ 852
Dealer: East	♥ KT854
Vul: None	♦ Q5
HCP: 5+1	♣ 974

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

East (LHO) bids 1 ♠ if possible.

<b>Board: 170</b>	♠ 976
Dealer: East	♥ Q9432
Vul: N-S	♦ J3
HCP: 3+1	♣ T87

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

<b>Board: 171</b>	♠ K9743
Dealer: East	♥ KQ8753
Vul: E-W	♦ 7
HCP: 8+3	♣ 8

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

## Both hands (Answers Page)

**Board: 168**

Dealer: East  
Vul: E-W  
North HCP: 5  
South HCP: 19+1  
Contract: 2♥ South

**North:**

♠ 9875  
♥ 762  
♦ 53  
♣ KQ95

**South:**

♠ AJ6  
♥ AKJ94  
♦ J6  
♣ AJT

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

**Board: 169**

Dealer: East  
Vul: None  
North HCP: 5+1  
South HCP: 19+1  
Contract: 2♥ North

**North:**

♠ 852  
♥ KT854  
♦ Q5  
♣ 974

**South:**

♠ KQT  
♥ QJ  
♦ AJ2  
♣ KQJ83

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

**Board: 170**

Dealer: East  
Vul: N-S  
North HCP: 3+1  
South HCP: 19+2  
Contract: 3♣ South

**North:**

♠ 976  
♥ Q9432  
♦ J3  
♣ T87

**South:**

♠ Q84  
♥ A  
♦ K92  
♣ AKQJ65

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

**Board: 171**

Dealer: East  
Vul: E-W  
North HCP: 8+3  
South HCP: 18+1  
Contract: 4♥ North

**North:**

♠ K9743  
♥ KQ8753  
♦ 7  
♣ 8

**South:**

♠ QJ8  
♥ A6  
♦ A85  
♣ AQJ92

W	N	E	S
		1 ♦	X
Pass	4 ♥	All Pass	

## South hands

## Overcalls??

<b>Board: 168</b>	♠ AJ6	RHO is dealer. You bid second.
Dealer: East	♥ AKJ94	East (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ J6	
HCP: 19+1	♣ AJT	

---

<b>Board: 169</b>	♠ KQT	RHO is dealer. You bid second.
Dealer: East	♥ QJ	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ AJ2	East (RHO) bids 1 ♠ if possible.
HCP: 19+1	♣ KQJ83	

---

<b>Board: 170</b>	♠ Q84	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ K92	
HCP: 19+2	♣ AKQJ65	

---

<b>Board: 171</b>	♠ QJ8	RHO is dealer. You bid second.
Dealer: East	♥ A6	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ A85	
HCP: 18+1	♣ AQJ92	

## Both hands (Answers Page)

**Board: 168**

Dealer: East  
Vul: E-W  
North HCP: 5  
South HCP: 19+1  
Contract: 2♥ South

**North:**

♠ 9875  
♥ 762  
♦ 53  
♣ KQ95

**South:**

♠ AJ6  
♥ AKJ94  
♦ J6  
♣ AJT

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

**Board: 169**

Dealer: East  
Vul: None  
North HCP: 5+1  
South HCP: 19+1  
Contract: 2♥ North

**North:**

♠ 852  
♥ KT854  
♦ Q5  
♣ 974

**South:**

♠ KQT  
♥ QJ  
♦ AJ2  
♣ KQJ83

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

**Board: 170**

Dealer: East  
Vul: N-S  
North HCP: 3+1  
South HCP: 19+2  
Contract: 3♣ South

**North:**

♠ 976  
♥ Q9432  
♦ J3  
♣ T87

**South:**

♠ Q84  
♥ A  
♦ K92  
♣ AKQJ65

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

**Board: 171**

Dealer: East  
Vul: E-W  
North HCP: 8+3  
South HCP: 18+1  
Contract: 4♥ North

**North:**

♠ K9743  
♥ KQ8753  
♦ 7  
♣ 8

**South:**

♠ QJ8  
♥ A6  
♦ A85  
♣ AQJ92

W	N	E	S
		1 ♦	X
Pass	4 ♥	All Pass	

## North hands

## Overcalls??

Board: 172

♠ KT82

LHO is dealer.

Dealer: East

♥ QJ4

East (LHO) opens 1♦ if possible.

Vul: Both

♦ 5

East (LHO) Doubles 3♦ if possible.

HCP: 7+1

♣ J7653

Board: 173

♠ 9654

LHO is dealer.

Dealer: East

♥ 5432

East (LHO) opens 1♠ if possible.

Vul: N-S

♦ T98

West (RHO) Doubles 4♥ if possible.

HCP: 0

♣ 82

Board: 174

♠ 74

LHO is dealer.

Dealer: East

♥ K94

East (LHO) opens 1♣ if possible.

Vul: E-W

♦ 9765

West (RHO) bids 1♥ if possible.

HCP: 3

♣ T642

East (LHO) bids 2♥ if possible.

Board: 175

♠ J95

LHO is dealer.

Dealer: East

♥ AQT86

East (LHO) opens 1♣ if possible.

Vul: Both

♦ 872

HCP: 9+1

♣ QT

## Both hands (Answers Page)

**Board: 172**

Dealer: East  
Vul: Both  
North HCP: 7+1  
South HCP: 18+1  
Contract: 6♣ South

**North:**

♠ KT82  
♥ QJ4  
♦ 5  
♣ J7653

**South:**

♠ A  
♥ AKT5  
♦ 986  
♣ AKT84

**W N E S**

Pass	2 ♠	Pass	3 ♣
Pass	3 ♦ <sup>1</sup>	X	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	4 NT <sup>4</sup>
Pass	5 ♣ <sup>5</sup>	Pass	6 ♣

All Pass

1. limit raise or better in !C
2. Cue bid, a !H stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !C
5. A=0/5 or 3/5

**Board: 173**

Dealer: East  
Vul: N-S  
North HCP: 0  
South HCP: 23+1  
Contract: 4 ♥ X South

**North:**

♠ 9654  
♥ 5432  
♦ T98  
♣ 82

**South:**

♠ KQ8  
♥ AKQT7  
♦ AQ54  
♣ K

**W N E S**

Pass	2 ♥	Pass	4 ♥
X		All Pass	

**Board: 174**

Dealer: East  
Vul: E-W  
North HCP: 3  
South HCP: 20+1  
Contract: 2 ♠ South

**North:**

♠ 74  
♥ K94  
♦ 9765  
♣ T642

**South:**

♠ AKT65  
♥ 53  
♦ AK4  
♣ AQ5

**W N E S**

		1 ♣	X
1 ♥	Pass	2 ♥	2 ♠

All Pass

**Board: 175**

Dealer: East  
Vul: Both  
North HCP: 9+1  
South HCP: 19+1  
Contract: 4 ♥ South

**North:**

♠ J95  
♥ AQT86  
♦ 872  
♣ QT

**South:**

♠ AKQ42  
♥ K73  
♦ Q9  
♣ AJ9

**W N E S**

Pass	3 ♥	Pass	4 ♥
		All Pass	

## South hands

## Overcalls??

**Board: 172**      ♠ A      RHO is dealer. You bid second.

Dealer: East      ♥ AKT5      East (RHO) opens 1♦ if possible.

Vul: Both      ♦ 986      East (RHO) Doubles 3♦ if possible.

HCP: 18+1      ♣ AKT84

---

**Board: 173**      ♠ KQ8      RHO is dealer. You bid second.

Dealer: East      ♥ AKQT7      East (RHO) opens 1♠ if possible.

Vul: N-S      ♦ AQ54      West (LHO) Doubles 4♥ if possible.

HCP: 23+1      ♣ K

---

**Board: 174**      ♠ AKT65      RHO is dealer. You bid second.

Dealer: East      ♥ 53      East (RHO) opens 1♣ if possible.

Vul: E-W      ♦ AK4      West (LHO) bids 1♥ if possible.

HCP: 20+1      ♣ AQ5      East (RHO) bids 2♥ if possible.

---

**Board: 175**      ♠ AKQ42      RHO is dealer. You bid second.

Dealer: East      ♥ K73      East (RHO) opens 1♣ if possible.

Vul: Both      ♦ Q9

HCP: 19+1      ♣ AJ9

## Both hands (Answers Page)

**Board: 172**

Dealer: East  
Vul: Both  
North HCP: 7+1  
South HCP: 18+1  
Contract: 6♣ South

**North:**

♠ KT82  
♥ QJ4  
♦ 5  
♣ J7653

**South:**

♠ A  
♥ AKT5  
♦ 986  
♣ AKT84

**W N E S**

Pass	2 ♠	Pass	3 ♣
Pass	3 ♦ <sup>1</sup>	X	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	4 NT <sup>4</sup>
Pass	5 ♣ <sup>5</sup>	Pass	6 ♣

All Pass

1. limit raise or better in !C
2. Cue bid, a !H stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !C
5. A=0/5 or 3/5

**Board: 173**

Dealer: East  
Vul: N-S  
North HCP: 0  
South HCP: 23+1  
Contract: 4 ♥ X South

**North:**

♠ 9654  
♥ 5432  
♦ T98  
♣ 82

**South:**

♠ KQ8  
♥ AKQT7  
♦ AQ54  
♣ K

**W N E S**

Pass	2 ♥	Pass	4 ♥
X		All Pass	

**Board: 174**

Dealer: East  
Vul: E-W  
North HCP: 3  
South HCP: 20+1  
Contract: 2 ♠ South

**North:**

♠ 74  
♥ K94  
♦ 9765  
♣ T642

**South:**

♠ AKT65  
♥ 53  
♦ AK4  
♣ AQ5

**W N E S**

1 ♥	Pass	2 ♥	2 ♠
		All Pass	

**Board: 175**

Dealer: East  
Vul: Both  
North HCP: 9+1  
South HCP: 19+1  
Contract: 4 ♥ South

**North:**

♠ J95  
♥ AQT86  
♦ 872  
♣ QT

**South:**

♠ AKQ42  
♥ K73  
♦ Q9  
♣ AJ9

**W N E S**

Pass	3 ♥	Pass	4 ♥
	All Pass		

## North hands

## Overcalls??

<b>Board: 176</b>	♠ A3	RHO is dealer. You bid second.
Dealer: West	♥ A72	West (RHO) opens 1♥ if possible.
Vul: None	♦ Q72	
HCP: 19+1	♣ AKQ85	

---

<b>Board: 177</b>	♠ A	RHO is dealer. You bid second.
Dealer: West	♥ A53	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQJ743	
HCP: 21+2	♣ AQ8	

---

<b>Board: 178</b>	♠ 82	LHO is dealer.
Dealer: East	♥ T742	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T9	West (RHO) bids 1♥ if possible.
HCP: 4+1	♣ KJ643	East (LHO) bids 2♦ if possible.

---

<b>Board: 179</b>	♠ J63	LHO is dealer.
Dealer: East	♥ T876	East (LHO) opens 1♠ if possible.
Vul: None	♦ T843	
HCP: 1	♣ 52	

---

<b>Board: 180</b>	♠ Q642	LHO is dealer.
Dealer: East	♥ 985	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ KQ852	
HCP: 7+1	♣ 2	

## Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ Q842	1 ♥	X	Pass	1 ♠
Vul: None	♥ A72	♥ J3	Pass	2 ♣	Pass	2 ♦
North HCP: 19+1	♦ Q72	♦ K9653	Pass	2 ♥ <sup>1</sup>	Pass	3 ♦
South HCP: 6+1	♣ AKQ85	♣ 74	All Pass			

Contract: 3 ♦ South

1. limit raise or better in !D

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ 98654	1 ♣	X	Pass	1 ♠
Vul: E-W	♥ A53	♥ 876	Pass	3 ♦	All Pass	
North HCP: 21+2	♦ AQJ743	♦ T95				
South HCP: 1+1	♣ AQ8	♣ JT				

Contract: 3 ♦ North

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ AKQ75			1 ♦	X
Vul: Both	♥ T742	♥ KQ6	1 ♥	2 ♣	2 ♦	2 ♠
North HCP: 4+1	♦ T9	♦ A84	All Pass			
South HCP: 18+1	♣ KJ643	♣ 95				

Contract: 2 ♠ South

Board: 179	North:	South:	W	N	E	S
Dealer: East	♠ J63	♠ K97			1 ♠	X
Vul: None	♥ T876	♥ AKJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 1	♦ T843	♦ Q2	All Pass			
South HCP: 19+1	♣ 52	♣ AQ3				

Contract: 3 ♥ South

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ Q642	♠ A3			1 ♥	X
Vul: N-S	♥ 985	♥ AQT	Pass	2 ♠	Pass	3 NT
North HCP: 7+1	♦ KQ852	♦ AT4	All Pass			
South HCP: 21+1	♣ 2	♣ AQJT4				

Contract: 3 NT South

## South hands

## Overcalls??

<b>Board: 176</b>	♠ Q842	LHO is dealer.
Dealer: West	♥ J3	West (LHO) opens 1♥ if possible.
Vul: None	♦ K9653	
HCP: 6+1	♣ 74	

---

<b>Board: 177</b>	♠ 98654	LHO is dealer.
Dealer: West	♥ 876	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T95	
HCP: 1+1	♣ JT	

---

<b>Board: 178</b>	♠ AKQ75	RHO is dealer. You bid second.
Dealer: East	♥ KQ6	East (RHO) opens 1♦ if possible.
Vul: Both	♦ A84	West (LHO) bids 1♥ if possible.
HCP: 18+1	♣ 95	East (RHO) bids 2♦ if possible.

---

<b>Board: 179</b>	♠ K97	RHO is dealer. You bid second.
Dealer: East	♥ AKJ92	East (RHO) opens 1♠ if possible.
Vul: None	♦ Q2	
HCP: 19+1	♣ AQ3	

---

<b>Board: 180</b>	♠ A3	RHO is dealer. You bid second.
Dealer: East	♥ AQT	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AT4	
HCP: 21+1	♣ AQJT4	

## Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ Q842	1 ♥	X	Pass	1 ♠
Vul: None	♥ A72	♥ J3	Pass	2 ♣	Pass	2 ♦
North HCP: 19+1	♦ Q72	♦ K9653	Pass	2 ♥ <sup>1</sup>	Pass	3 ♦
South HCP: 6+1	♣ AKQ85	♣ 74	All Pass			

Contract: 3 ♦ South

1. limit raise or better in !D

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ 98654	1 ♣	X	Pass	1 ♠
Vul: E-W	♥ A53	♥ 876	Pass	3 ♦	All Pass	
North HCP: 21+2	♦ AQJ743	♦ T95				
South HCP: 1+1	♣ AQ8	♣ JT				

Contract: 3 ♦ North

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ AKQ75			1 ♦	X
Vul: Both	♥ T742	♥ KQ6	1 ♥	2 ♣	2 ♦	2 ♠
North HCP: 4+1	♦ T9	♦ A84	All Pass			
South HCP: 18+1	♣ KJ643	♣ 95				

Contract: 2 ♠ South

Board: 179	North:	South:	W	N	E	S
Dealer: East	♠ J63	♠ K97			1 ♠	X
Vul: None	♥ T876	♥ AKJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 1	♦ T843	♦ Q2	All Pass			
South HCP: 19+1	♣ 52	♣ AQ3				

Contract: 3 ♥ South

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ Q642	♠ A3			1 ♥	X
Vul: N-S	♥ 985	♥ AQT	Pass	2 ♣	Pass	3 NT
North HCP: 7+1	♦ KQ852	♦ AT4	All Pass			
South HCP: 21+1	♣ 2	♣ AQJT4				

Contract: 3 NT South

## North hands

## Overcalls??

<b>Board: 181</b>	♠ KJ8754	LHO is dealer.
Dealer: East	♥ 873	East (LHO) opens 1♣ if possible.
Vul: Both	♦ T5	
HCP: 4+2	♣ 95	
<b>Board: 182</b>	♠ T32	LHO is dealer.
Dealer: East	♥ T6	East (LHO) opens 1♥ if possible.
Vul: None	♦ JT86543	West (RHO) bids 2♥ if possible.
HCP: 1+3	♣ 7	East (LHO) bids 3♥ if possible.
<b>Board: 183</b>	♠ 5	RHO is dealer. You bid second.
Dealer: West	♥ AQ3	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ K85	East (LHO) bids 2♠ if possible.
HCP: 18+2	♣ AKQ743	
<b>Board: 184</b>	♠ KQJ94	Partner is dealer.
Dealer: South	♥ JT	West (RHO) Doubles 1♣ if possible.
Vul: N-S	♦ T5	West (RHO) Doubles 1NT if possible.
HCP: 8+1	♣ J742	
<b>Board: 185</b>	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ AKJ54	West (RHO) opens 1♣ if possible.
Vul: None	♦ AK2	East (LHO) bids 1♦ if possible.
HCP: 20+1	♣ JT8	West (RHO) bids 1♠ if possible.

## Both hands (Answers Page)

**Board: 181**

Dealer: East  
Vul: Both  
North HCP: 4+2  
South HCP: 20+1  
Contract: 4♠ South

**North:**

♠ KJ8754  
♥ 873  
♦ T5  
♣ 95

**South:**

♠ A6  
♥ AQT54  
♦ A62  
♣ AQ3

W N E S

1♣ X  
Pass 3♠ Pass 4♠  
All Pass

**Board: 182**

Dealer: East  
Vul: None  
North HCP: 1+3  
South HCP: 21+1  
Contract: 4♠ South

**North:**

♠ T32  
♥ T6  
♦ JT86543  
♣ 7

**South:**

♠ AKJ97  
♥ AKQ  
♦ 72  
♣ A95

W N E S

1♥ X  
2♥ 3♦ 3♥ 3NT  
Pass 4♦ Pass 4♠  
All Pass

**Board: 183**

Dealer: West  
Vul: N-S  
North HCP: 18+2  
South HCP: 1+1  
Contract: 3♣ North

**North:**

♠ 5  
♥ AQ3  
♦ K85  
♣ AKQ743

**South:**

♠ JT94  
♥ T8754  
♦ 96  
♣ 65

W N E S

1♦ X 2♠ Pass  
Pass 3♣ All Pass

**Board: 184**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 12  
Contract: 2♣ North

**North:**

♠ KQJ94  
♥ JT  
♦ T5  
♣ J742

**South:**

♠ 876  
♥ K976  
♦ A72  
♣ KQT

W N E S

1♣  
X 1♠ Pass 1NT  
X 2♣ All Pass

**Board: 185**

Dealer: West  
Vul: None  
North HCP: 20+1  
South HCP: 2+1  
Contract: 2♥ North

**North:**

♠ A5  
♥ AKJ54  
♦ AK2  
♣ JT8

**South:**

♠ 98432  
♥ 32  
♦ Q963  
♣ 96

W N E S

1♣ X 1♦ Pass  
1♠ 2♥ All Pass

## South hands

## Overcalls??

<b>Board: 181</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ AQT54	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A62	
HCP: 20+1	♣ AQ3	

<b>Board: 182</b>	♠ AKJ97	RHO is dealer. You bid second.
Dealer: East	♥ AKQ	East (RHO) opens 1♥ if possible.
Vul: None	♦ 72	West (LHO) bids 2♥ if possible.
HCP: 21+1	♣ A95	East (RHO) bids 3♥ if possible.

<b>Board: 183</b>	♠ JT94	LHO is dealer.
Dealer: West	♥ T8754	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 96	East (RHO) bids 2♠ if possible.
HCP: 1+1	♣ 65	

<b>Board: 184</b>	♠ 876	You are dealer.
Dealer: South	♥ K976	West (LHO) Doubles 1♣ if possible.
Vul: N-S	♦ A72	West (LHO) Doubles 1NT if possible.
HCP: 12	♣ KQT	

<b>Board: 185</b>	♠ 98432	LHO is dealer.
Dealer: West	♥ 32	West (LHO) opens 1♣ if possible.
Vul: None	♦ Q963	East (RHO) bids 1♦ if possible.
HCP: 2+1	♣ 96	West (LHO) bids 1♠ if possible.

## Both hands (Answers Page)

**Board: 181**

Dealer: East  
Vul: Both  
North HCP: 4+2  
South HCP: 20+1  
Contract: 4♠ South

**North:**

♠ KJ8754  
♥ 873  
♦ T5  
♣ 95

**South:**

♠ A6  
♥ AQT54  
♦ A62  
♣ AQ3

W N E S

1♣ X  
Pass 3♠ Pass 4♠  
All Pass

**Board: 182**

Dealer: East  
Vul: None  
North HCP: 1+3  
South HCP: 21+1  
Contract: 4♠ South

**North:**

♠ T32  
♥ T6  
♦ JT86543  
♣ 7

**South:**

♠ AKJ97  
♥ AKQ  
♦ 72  
♣ A95

W N E S

1♥ X  
2♥ 3♦ 3♥ 3NT  
Pass 4♦ Pass 4♠  
All Pass

**Board: 183**

Dealer: West  
Vul: N-S  
North HCP: 18+2  
South HCP: 1+1  
Contract: 3♣ North

**North:**

♠ 5  
♥ AQ3  
♦ K85  
♣ AKQ743

**South:**

♠ JT94  
♥ T8754  
♦ 96  
♣ 65

W N E S

1♦ X 2♠ Pass  
Pass 3♣ All Pass

**Board: 184**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 12  
Contract: 2♣ North

**North:**

♠ KQJ94  
♥ JT  
♦ T5  
♣ J742

**South:**

♠ 876  
♥ K976  
♦ A72  
♣ KQT

W N E S

1♣  
X 1♠ Pass 1NT  
X 2♣ All Pass

**Board: 185**

Dealer: West  
Vul: None  
North HCP: 20+1  
South HCP: 2+1  
Contract: 2♥ North

**North:**

♠ A5  
♥ AKJ54  
♦ AK2  
♣ JT8

**South:**

♠ 98432  
♥ 32  
♦ Q963  
♣ 96

W N E S

1♣ X 1♦ Pass  
1♠ 2♥ All Pass

## North hands

## Overcalls??

<b>Board: 186</b>	♠ AKJ	RHO is dealer. You bid second.
Dealer: West	♥ K53	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ 53	
HCP: 20+1	♣ AKQT2	

---

<b>Board: 187</b>	♠ AKQT43	RHO is dealer. You bid second.
Dealer: West	♥ AQ6	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ QJ2	
HCP: 18+2	♣ 7	

---

<b>Board: 188</b>	♠ T9862	LHO is dealer.
Dealer: East	♥ T73	East (LHO) opens 1♥ if possible.
Vul: Both	♦ QT8	
HCP: 2+1	♣ 86	

---

<b>Board: 189</b>	♠ KJ743	LHO is dealer.
Dealer: East	♥ K	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 64	
HCP: 8+2	♣ J9832	

---

<b>Board: 190</b>	♠ A765	LHO is dealer.
Dealer: East	♥ 853	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ J632	
HCP: 5	♣ 53	

## Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: West	♠ AKJ	♠ 53	1 ♠	X	Pass	2 ♥
Vul: N-S	♥ K53	♥ Q987642	Pass	3 ♣	Pass	4 ♥
North HCP: 20+1	♦ 53	♦ T92	All Pass			
South HCP: 2+3	♣ AKQT2	♣ 8				
Contract: 4 ♥ South						

Board: 187	North:	South:	W	N	E	S		
Dealer: West	♠ AKQT43	♠ J86	1 ♦	X	Pass	2 ♣		
Vul: E-W	♥ AQ6	♥ K95	Pass	3 ♠	Pass	4 ♦ <sup>1</sup>		
North HCP: 18+2	♦ QJ2	♦ T853	Pass	4 ♠	All Pass			
South HCP: 7	♣ 7	♣ KT2	1. limit raise or better in !S					
Contract: 4 ♠ North								

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ T9862	♠ Q3			1 ♥	X
Vul: Both	♥ T73	♥ KQJ	Pass	1 ♠	Pass	2 ♣
North HCP: 2+1	♦ QT8	♦ AK3	All Pass			
South HCP: 21+1	♣ 86	♣ AQT42				
Contract: 2 ♣ South						

Board: 189	North:	South:	W	N	E	S		
Dealer: East	♠ KJ743	♠ AQ5			1 ♦	X		
Vul: N-S	♥ K	♥ AJ65	Pass	4 ♠	All Pass			
North HCP: 8+2	♦ 64	♦ J98						
South HCP: 18+1	♣ J9832	♣ A5						
Contract: 4 ♠ North								

Board: 190	North:	South:	W	N	E	S
Dealer: East	♠ A765	♠ K2			1 ♥	X
Vul: E-W	♥ 853	♥ AJ9	Pass	1 ♠	Pass	3 ♣
North HCP: 5	♦ J632	♦ A7	Pass	3 ♥ <sup>1</sup>	Pass	4 ♣
South HCP: 19+2	♣ 53	♣ AQJT94	All Pass			
Contract: 4 ♣ South			1. limit raise or better in !C			

## South hands

## Overcalls??

**Board: 186**      ♠ 53      LHO is dealer.

Dealer: West      ♥ Q987642      West (LHO) opens 1♠ if possible.

Vul: N-S      ♦ T92

HCP: 2+3      ♣ 8

---

**Board: 187**      ♠ J86      LHO is dealer.

Dealer: West      ♥ K95      West (LHO) opens 1♦ if possible.

Vul: E-W      ♦ T853

HCP: 7      ♣ KT2

---

**Board: 188**      ♠ Q3      RHO is dealer. You bid second.

Dealer: East      ♥ KQJ      East (RHO) opens 1♥ if possible.

Vul: Both      ♦ AK3

HCP: 21+1      ♣ AQT42

---

**Board: 189**      ♠ AQ5      RHO is dealer. You bid second.

Dealer: East      ♥ AQJ65      East (RHO) opens 1♦ if possible.

Vul: N-S      ♦ J98

HCP: 18+1      ♣ A5

---

**Board: 190**      ♠ K2      RHO is dealer. You bid second.

Dealer: East      ♥ AJ9      East (RHO) opens 1♥ if possible.

Vul: E-W      ♦ A7

HCP: 19+2      ♣ AQJT94

## Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: West	♠ AKJ	♠ 53	1 ♠	X	Pass	2 ♥
Vul: N-S	♥ K53	♥ Q987642	Pass	3 ♣	Pass	4 ♥
North HCP: 20+1	♦ 53	♦ T92	All Pass			
South HCP: 2+3	♣ AKQT2	♣ 8				
Contract: 4 ♥ South						

Board: 187	North:	South:	W	N	E	S		
Dealer: West	♠ AKQT43	♠ J86	1 ♦	X	Pass	2 ♣		
Vul: E-W	♥ AQ6	♥ K95	Pass	3 ♠	Pass	4 ♦ <sup>1</sup>		
North HCP: 18+2	♦ QJ2	♦ T853	Pass	4 ♠	All Pass			
South HCP: 7	♣ 7	♣ KT2	1. limit raise or better in !S					
Contract: 4 ♠ North								

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ T9862	♠ Q3			1 ♥	X
Vul: Both	♥ T73	♥ KQJ	Pass	1 ♠	Pass	2 ♣
North HCP: 2+1	♦ QT8	♦ AK3	All Pass			
South HCP: 21+1	♣ 86	♣ AQT42				
Contract: 2 ♣ South						

Board: 189	North:	South:	W	N	E	S		
Dealer: East	♠ KJ743	♠ AQ5			1 ♦	X		
Vul: N-S	♥ K	♥ AJ65	Pass	4 ♠	All Pass			
North HCP: 8+2	♦ 64	♦ J98						
South HCP: 18+1	♣ J9832	♣ A5						
Contract: 4 ♠ North								

Board: 190	North:	South:	W	N	E	S
Dealer: East	♠ A765	♠ K2			1 ♥	X
Vul: E-W	♥ 853	♥ AJ9	Pass	1 ♠	Pass	3 ♣
North HCP: 5	♦ J632	♦ A7	Pass	3 ♥ <sup>1</sup>	Pass	4 ♣
South HCP: 19+2	♣ 53	♣ AQJT94	All Pass			
Contract: 4 ♣ South			1. limit raise or better in !C			

## North hands

## Overcalls??

<b>Board: 191</b>	♠ KQT84	RHO is dealer. You bid second.
Dealer: West	♥ AJ6	West (RHO) opens 1♥ if possible.
Vul: Both	♦ AKQ43	East (LHO) bids 2♥ if possible.
HCP: 19+2	♣ -	

<b>Board: 192</b>	♠ 8	LHO is dealer.
Dealer: East	♥ Q7432	East (LHO) opens 1♠ if possible.
Vul: None	♦ KQ72	West (RHO) bids 3♠ if possible.
HCP: 7+1	♣ 983	

<b>Board: 193</b>	♠ 986	LHO is dealer.
Dealer: East	♥ J9	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ 73	East (LHO) bids 2♥ if possible.
HCP: 5+2	♣ AT7543	

<b>Board: 194</b>	♠ AQ4	RHO is dealer. You bid second.
Dealer: West	♥ K7	West (RHO) opens 1♦ if possible.
Vul: Both	♦ J84	West (RHO) bids 2♦ if possible.
HCP: 18+1	♣ AKJ93	

<b>Board: 195</b>	♠ 75	LHO is dealer.
Dealer: East	♥ 875	East (LHO) opens 1♣ if possible.
Vul: None	♦ AQT6	
HCP: 8	♣ Q985	

## Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ KQT84	♠ 532	1 ♥	X	2 ♥	Pass
Vul: Both	♥ AJ6	♥ 87	Pass	2 ♠	All Pass	
North HCP: 19+2	♦ AKQ43	♦ T82				
South HCP: 0+1	♣ -	♣ 96543				
Contract: 2 ♠ North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AQ5			1 ♠	X
Vul: None	♥ Q7432	♥ AKT96	3 ♠	Pass	Pass	4 ♥
North HCP: 7+1	♦ KQ72	♦ 63	All Pass			
South HCP: 19+1	♣ 983	♣ KQJ				
Contract: 4 ♥ South						

Board: 193	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ QJ2			1 ♥	X
Vul: E-W	♥ J9	♥ A76	Pass	2 ♣	2 ♥	X
North HCP: 5+2	♦ 73	♦ AKQ52	Pass	3 ♣	All Pass	
South HCP: 19+1	♣ AT7543	♣ QJ				
Contract: 3 ♣ North						

Board: 194	North:	South:	W	N	E	S
Dealer: West	♠ AQ4	♠ KT7	1 ♦	X	Pass	2 ♣
Vul: Both	♥ K7	♥ Q5	2 ♦	3 ♣	All Pass	
North HCP: 18+1	♦ J84	♦ T93				
South HCP: 7+1	♣ AKJ93	♣ Q7642				
Contract: 3 ♣ North						

Board: 195	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ KQT64			1 ♣	X
Vul: None	♥ 875	♥ AQ2	Pass	1NT	Pass	3 ♠
North HCP: 8	♦ AQT6	♦ KJ	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q985	♣ K43				
Contract: 3NT North						

## South hands

## Overcalls??

<b>Board: 191</b>	♠ 532	LHO is dealer.
Dealer: West	♥ 87	West (LHO) opens 1♥ if possible.
Vul: Both	♦ T82	East (RHO) bids 2♥ if possible.
HCP: 0+1	♣ 96543	

<b>Board: 192</b>	♠ AQ5	RHO is dealer. You bid second.
Dealer: East	♥ AKT96	East (RHO) opens 1♠ if possible.
Vul: None	♦ 63	West (LHO) bids 3♠ if possible.
HCP: 19+1	♣ KQJ	

<b>Board: 193</b>	♠ QJ2	RHO is dealer. You bid second.
Dealer: East	♥ A76	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AKQ52	East (RHO) bids 2♥ if possible.
HCP: 19+1	♣ QJ	

<b>Board: 194</b>	♠ KT7	LHO is dealer.
Dealer: West	♥ Q5	West (LHO) opens 1♦ if possible.
Vul: Both	♦ T93	West (LHO) bids 2♦ if possible.
HCP: 7+1	♣ Q7642	

<b>Board: 195</b>	♠ KQT64	RHO is dealer. You bid second.
Dealer: East	♥ AQ2	East (RHO) opens 1♣ if possible.
Vul: None	♦ KJ	
HCP: 18+1	♣ K43	

## Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ KQT84	♠ 532	1 ♥	X	2 ♥	Pass
Vul: Both	♥ AJ6	♥ 87	Pass	2 ♠	All Pass	
North HCP: 19+2	♦ AKQ43	♦ T82				
South HCP: 0+1	♣ -	♣ 96543				
Contract: 2 ♠ North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AQ5			1 ♠	X
Vul: None	♥ Q7432	♥ AKT96	3 ♠	Pass	Pass	4 ♥
North HCP: 7+1	♦ KQ72	♦ 63	All Pass			
South HCP: 19+1	♣ 983	♣ KQJ				
Contract: 4 ♥ South						

Board: 193	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ QJ2			1 ♥	X
Vul: E-W	♥ J9	♥ A76	Pass	2 ♣	2 ♥	X
North HCP: 5+2	♦ 73	♦ AKQ52	Pass	3 ♣	All Pass	
South HCP: 19+1	♣ AT7543	♣ QJ				
Contract: 3 ♣ North						

Board: 194	North:	South:	W	N	E	S
Dealer: West	♠ AQ4	♠ KT7	1 ♦	X	Pass	2 ♣
Vul: Both	♥ K7	♥ Q5	2 ♦	3 ♣	All Pass	
North HCP: 18+1	♦ J84	♦ T93				
South HCP: 7+1	♣ AKJ93	♣ Q7642				
Contract: 3 ♣ North						

Board: 195	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ KQT64			1 ♣	X
Vul: None	♥ 875	♥ AQ2	Pass	1NT	Pass	3 ♠
North HCP: 8	♦ AQT6	♦ KJ	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q985	♣ K43				
Contract: 3NT North						

## North hands

## Overcalls??

<b>Board: 196</b>	♠ KQ74	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ9	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ 872	
HCP: 19+1	♣ A	

---

<b>Board: 197</b>	♠ Q76	You are dealer.
Dealer: North	♥ AK983	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ K	
HCP: 12+1	♣ 9432	

---

<b>Board: 198</b>	♠ 82	LHO is dealer.
Dealer: East	♥ JT	East (LHO) opens 1♦ if possible.
Vul: None	♦ T85	
HCP: 5+2	♣ KJ9743	

---

<b>Board: 199</b>	♠ J853	LHO is dealer.
Dealer: East	♥ 74	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ KT642	
HCP: 7+1	♣ KT	

---

<b>Board: 200</b>	♠ QJT52	LHO is dealer.
Dealer: East	♥ T2	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ T75	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ 732	

## Both hands (Answers Page)

**Board: 196**

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 6+1

Contract: 4♠ North

**North:**

♠ KQ74

♥ AKQJ9

♦ 872

♣ A

**South:**

♠ JT853

♥ 842

♦ KQ6

♣ 74

**W N E S**

1♦ X Pass 1♠

Pass 4♠ All Pass

**Board: 197**

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 6+2

Contract: 2♣ North

**North:**

♠ Q76

♥ AK983

♦ K

♣ 9432

**South:**

♠ KJT8

♥ 2

♦ QT9842

♣ 76

**W N E S**

1♥ X 1♠

Pass 2♣ All Pass

**Board: 198**

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 21+2

Contract: 3♠ South

**North:**

♠ 82

♥ JT

♦ T85

♣ KJ9743

**South:**

♠ AKQJ53

♥ AK9

♦ A73

♣ T

**W N E S**

1♦ X

Pass 2♣ Pass 3♠

All Pass

**Board: 199**

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

**North:**

♠ J853

♥ 74

♦ KT642

♣ KT

**South:**

♠ AT4

♥ AKQJ5

♦ A3

♣ J74

**W N E S**

1♣ X

Pass 2♠ Pass 3♥

Pass 3NT All Pass

**Board: 200**

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 20+1

Contract: 3♣ South

**North:**

♠ QJT52

♥ T2

♦ T75

♣ 732

**South:**

♠ 6

♥ A63

♦ AKQ3

♣ AQJT6

**W N E S**

1♥ X

Pass 1♠ 2♥ X

Pass 2♠ Pass 3♣

All Pass

**South hands****Overcalls??**

<b>Board: 196</b>	♠ JT853	LHO is dealer.
Dealer: West	♥ 842	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ KQ6	
HCP: 6+1	♣ 74	

---

<b>Board: 197</b>	♠ KJT8	Partner is dealer.
Dealer: North	♥ 2	East (RHO) Doubles 1♥ if possible.
Vul: Both	♦ QT9842	
HCP: 6+2	♣ 76	

---

<b>Board: 198</b>	♠ AKQJ53	RHO is dealer. You bid second.
Dealer: East	♥ AK9	East (RHO) opens 1♦ if possible.
Vul: None	♦ A73	
HCP: 21+2	♣ T	

---

<b>Board: 199</b>	♠ AT4	RHO is dealer. You bid second.
Dealer: East	♥ AKQJ5	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A3	
HCP: 19+1	♣ J74	

---

<b>Board: 200</b>	♠ 6	RHO is dealer. You bid second.
Dealer: East	♥ A63	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AKQ3	East (RHO) bids 2♥ if possible.
HCP: 20+1	♣ AQJT6	

## Both hands (Answers Page)

**Board: 196**

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 6+1

Contract: 4♠ North

**North:**

♠ KQ74

♥ AKQJ9

♦ 872

♣ A

**South:**

♠ JT853

♥ 842

♦ KQ6

♣ 74

**W N E S**

1♦ X Pass 1♠

Pass 4♠ All Pass

**Board: 197**

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 6+2

Contract: 2♣ North

**North:**

♠ Q76

♥ AK983

♦ K

♣ 9432

**South:**

♠ KJT8

♥ 2

♦ QT9842

♣ 76

**W N E S**

1♥ X 1♠

Pass 2♣ All Pass

**Board: 198**

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 21+2

Contract: 3♠ South

**North:**

♠ 82

♥ JT

♦ T85

♣ KJ9743

**South:**

♠ AKQJ53

♥ AK9

♦ A73

♣ T

**W N E S**

1♦ X

Pass 2♣ Pass 3♠

All Pass

**Board: 199**

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

**North:**

♠ J853

♥ 74

♦ KT642

♣ KT

**South:**

♠ AT4

♥ AKQJ5

♦ A3

♣ J74

**W N E S**

1♣ X

Pass 2♠ Pass 3♥

Pass 3NT All Pass

**Board: 200**

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 20+1

Contract: 3♣ South

**North:**

♠ QJT52

♥ T2

♦ T75

♣ 732

**South:**

♠ 6

♥ A63

♦ AKQ3

♣ AQJT6

**W N E S**

1♥ X

Pass 1♠ 2♥ X

Pass 2♠ Pass 3♣

All Pass

## North hands

## Overcalls??

<b>Board: 201</b>	♠ AKJT82	RHO is dealer. You bid second.
Dealer: West	♥ AQ	West (RHO) opens 1♦ if possible.
Vul: None	♦ K32	
HCP: 19+2	♣ Q7	

---

<b>Board: 202</b>	♠ 5	RHO is dealer. You bid second.
Dealer: West	♥ AQ6	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQJ642	East (LHO) bids 2♣ if possible.
HCP: 19+2	♣ AQ2	

---

<b>Board: 203</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: West	♥ 2	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKJ987	East (LHO) bids 2♥ if possible.
HCP: 20+2	♣ KQT	

---

<b>Board: 204</b>	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ A7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJT64	East (LHO) bids 1♠ if possible.
HCP: 20+2	♣ A42	West (RHO) bids 3♣ if possible.

---

<b>Board: 205</b>	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ AKQ64	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A98	East (LHO) bids 2♠ if possible.
HCP: 18+1	♣ J98	

## Both hands (Answers Page)

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ AKJT82	♠ 4	1♦	X	Pass	2♣
Vul: None	♥ AQ	♥ J9	Pass	3♠	Pass	4♠
North HCP: 19+2	♦ K32	♦ QJ64		All Pass		
South HCP: 8+2	♣ Q7	♣ KJT653				
Contract: 4♠ South						

Board: 202	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ KT73	1♣	X	2♣	3♥
Vul: N-S	♥ AQ6	♥ JT9875	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
North HCP: 19+2	♦ AQJ642	♦ 5	Pass	5♥	All Pass	
South HCP: 7+2	♣ AQ2	♣ K8				
Contract: 5♥ North			1. Blackwood 0314, for !H			
			2. A=0/5 or 3/5			

Board: 203	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ Q873	1♣	X	2♥	Pass
Vul: E-W	♥ 2	♥ 84	Pass	3♦	All Pass	
North HCP: 20+2	♦ AKJ987	♦ T654				
South HCP: 2	♣ KQT	♣ 863				
Contract: 3♦ North						

Board: 204	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ T9862	1♣	X	1♠	2♥
Vul: Both	♥ A7	♥ Q96542	3♣	X	Pass	3♥
North HCP: 20+2	♦ AKJT64	♦ 7	Pass	3♠ <sup>1</sup>	Pass	4♥
South HCP: 2+3	♣ A42	♣ 5		All Pass		
Contract: 4♥ South			1. limit raise or better in !H			

Board: 205	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ Q43	1♦	X	2♠	Pass
Vul: N-S	♥ AKQ64	♥ 875	Pass	3♥	All Pass	
North HCP: 18+1	♦ A98	♦ JT2				
South HCP: 6	♣ J98	♣ KT42				
Contract: 3♥ North						

## South hands

## Overcalls??

<b>Board: 201</b>	♠ 4	LHO is dealer.
Dealer: West	♥ J9	West (LHO) opens 1♦ if possible.
Vul: None	♦ QJ64	
HCP: 8+2	♣ KJT653	

---

<b>Board: 202</b>	♠ KT73	LHO is dealer.
Dealer: West	♥ JT9875	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 5	East (RHO) bids 2♦ if possible.
HCP: 7+2	♣ K8	

---

<b>Board: 203</b>	♠ Q873	LHO is dealer.
Dealer: West	♥ 84	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T654	East (RHO) bids 2♥ if possible.
HCP: 2	♣ 863	

---

<b>Board: 204</b>	♠ T9862	LHO is dealer.
Dealer: West	♥ Q96542	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 7	East (RHO) bids 1♠ if possible.
HCP: 2+3	♣ 5	West (LHO) bids 3♣ if possible.

---

<b>Board: 205</b>	♠ Q43	LHO is dealer.
Dealer: West	♥ 875	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ JT2	East (RHO) bids 2♠ if possible.
HCP: 6	♣ KT42	

## Both hands (Answers Page)

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ AKJT82	♠ 4	1♦	X	Pass	2♣
Vul: None	♥ AQ	♥ J9	Pass	3♠	Pass	4♠
North HCP: 19+2	♦ K32	♦ QJ64		All Pass		
South HCP: 8+2	♣ Q7	♣ KJT653				
Contract: 4♠ South						

Board: 202	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ KT73	1♣	X	2♣	3♥
Vul: N-S	♥ AQ6	♥ JT9875	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
North HCP: 19+2	♦ AQJ642	♦ 5	Pass	5♥	All Pass	
South HCP: 7+2	♣ AQ2	♣ K8				
Contract: 5♥ North			1. Blackwood 0314, for !H			
			2. A=0/5 or 3/5			

Board: 203	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ Q873	1♣	X	2♥	Pass
Vul: E-W	♥ 2	♥ 84	Pass	3♦	All Pass	
North HCP: 20+2	♦ AKJ987	♦ T654				
South HCP: 2	♣ KQT	♣ 863				
Contract: 3♦ North						

Board: 204	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ T9862	1♣	X	1♠	2♥
Vul: Both	♥ A7	♥ Q96542	3♣	X	Pass	3♥
North HCP: 20+2	♦ AKJT64	♦ 7	Pass	3♠ <sup>1</sup>	Pass	4♥
South HCP: 2+3	♣ A42	♣ 5		All Pass		
Contract: 4♥ South			1. limit raise or better in !H			

Board: 205	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ Q43	1♦	X	2♠	Pass
Vul: N-S	♥ AKQ64	♥ 875	Pass	3♥	All Pass	
North HCP: 18+1	♦ A98	♦ JT2				
South HCP: 6	♣ J98	♣ KT42				
Contract: 3♥ North						

## North hands

## Overcalls??

<b>Board: 206</b>	♠ KJ6	RHO is dealer. You bid second.
Dealer: West	♥ AKT964	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJ5	
HCP: 18+2	♣ K	

---

<b>Board: 207</b>	♠ QJT65	LHO is dealer.
Dealer: East	♥ K7	East (LHO) opens 1♥ if possible.
Vul: Both	♦ J4	
HCP: 7+1	♣ 9654	

---

<b>Board: 208</b>	♠ AJ7	RHO is dealer. You bid second.
Dealer: West	♥ 72	West (RHO) opens 1♠ if possible.
Vul: None	♦ AKQJ75	West (RHO) bids 2♥ if possible.
HCP: 22+2	♣ AK	East (LHO) bids 3♥ if possible.

---

<b>Board: 209</b>	♠ K6	RHO is dealer. You bid second.
Dealer: West	♥ AQ6	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ Q32	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ AQJ84	West (RHO) bids 1♠ if possible.

---

<b>Board: 210</b>	♠ QJ86	LHO is dealer.
Dealer: East	♥ K9876	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 8	
HCP: 6+1	♣ 432	

## Both hands (Answers Page)

**Board: 206**

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 4♠ North

**North:**

♠ KJ6

♥ AKT964

♦ KJ5

♣ K

**South:**

♠ QT732

♥ 872

♦ A

♣ J952

**W    N    E    S**

1♦    X    Pass    3♠

Pass    4♠    All Pass

**Board: 207**

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 19+1

Contract: 4♠ South

**North:**

♠ QJT65

♥ K7

♦ J4

♣ 9654

**South:**

♠ AK7

♥ QT9

♦ A5

♣ KQJ32

**W    N    E    S**

1♥    X

Pass    3♠    Pass    4♠

All Pass

**Board: 208**

Dealer: West

Vul: None

North HCP: 22+2

South HCP: 1+1

Contract: 4♦ South

**North:**

♠ AJ7

♥ 72

♦ AKQJ75

♣ AK

**South:**

♠ T63

♥ J95

♦ T8643

♣ 94

**W    N    E    S**

1♠    X    Pass    2♦

 2♥    2♠<sup>1</sup>    Pass    3♦

Pass    Pass    3♥    4♦

All Pass

1. limit raise or better in !D

**Board: 209**

Dealer: West

Vul: E-W

North HCP: 18+1

South HCP: 1

Contract: 2♣ North

**North:**

♠ K6

♥ AQ6

♦ Q32

♣ AQJ84

**South:**

♠ J854

♥ 8542

♦ 864

♣ 53

**W    N    E    S**

1♦    X    1♥    Pass

1♠    2♣    All Pass

**Board: 210**

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 18+3

Contract: 3NT South

**North:**

♠ QJ86

♥ K9876

♦ 8

♣ 432

**South:**

♠ KT

♥ A

♦ KQJT743

♣ KQT

**W    N    E    S**

1♣    X

Pass    1♠    Pass    3♦

Pass    3♥    Pass    3NT

All Pass

## South hands

## Overcalls??

<b>Board: 206</b>	♠ QT732	LHO is dealer.
Dealer: West	♥ 872	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ A	
HCP: 7+1	♣ J952	

---

<b>Board: 207</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ QT9	East (RHO) opens 1♥ if possible.
Vul: Both	♦ A5	
HCP: 19+1	♣ KQJ32	

---

<b>Board: 208</b>	♠ T63	LHO is dealer.
Dealer: West	♥ J95	West (LHO) opens 1♠ if possible.
Vul: None	♦ T8643	West (LHO) bids 2♥ if possible.
HCP: 1+1	♣ 94	East (RHO) bids 3♥ if possible.

---

<b>Board: 209</b>	♠ J854	LHO is dealer.
Dealer: West	♥ 8542	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 864	East (RHO) bids 1♥ if possible.
HCP: 1	♣ 53	West (LHO) bids 1♠ if possible.

---

<b>Board: 210</b>	♠ KT	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KQJT743	
HCP: 18+3	♣ KQT	

## Both hands (Answers Page)

**Board: 206**

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 4♠ North

**North:**

♠ KJ6

♥ AKT964

♦ KJ5

♣ K

**South:**

♠ QT732

♥ 872

♦ A

♣ J952

**W    N    E    S**

1♦    X    Pass    3♠

Pass    4♠    All Pass

**Board: 207**

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 19+1

Contract: 4♠ South

**North:**

♠ QJT65

♥ K7

♦ J4

♣ 9654

**South:**

♠ AK7

♥ QT9

♦ A5

♣ KQJ32

**W    N    E    S**

1♥    X

Pass    3♠    Pass    4♠

All Pass

**Board: 208**

Dealer: West

Vul: None

North HCP: 22+2

South HCP: 1+1

Contract: 4♦ South

**North:**

♠ AJ7

♥ 72

♦ AKQJ75

♣ AK

**South:**

♠ T63

♥ J95

♦ T8643

♣ 94

**W    N    E    S**

1♠    X    Pass    2♦

 2♥    2♠<sup>1</sup>    Pass    3♦

Pass    Pass    3♥    4♦

All Pass

1. limit raise or better in !D

**Board: 209**

Dealer: West

Vul: E-W

North HCP: 18+1

South HCP: 1

Contract: 2♣ North

**North:**

♠ K6

♥ AQ6

♦ Q32

♣ AQJ84

**South:**

♠ J854

♥ 8542

♦ 864

♣ 53

**W    N    E    S**

1♦    X    1♥    Pass

1♠    2♣    All Pass

**Board: 210**

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 18+3

Contract: 3NT South

**North:**

♠ QJ86

♥ K9876

♦ 8

♣ 432

**South:**

♠ KT

♥ A

♦ KQJT743

♣ KQT

**W    N    E    S**

1♣    X

Pass    1♠    Pass    3♦

Pass    3♥    Pass    3NT

All Pass

<b>Board: 211</b>	♠ QJT64	You are dealer.
Dealer: North	♥ T	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ AQ52	
HCP: 12+1	♣ K32	
<b>Board: 212</b>	♠ AT85	LHO is dealer.
Dealer: East	♥ T	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 96	
HCP: 7+2	♣ KT9642	
<b>Board: 213</b>	♠ AQ9	RHO is dealer. You bid second.
Dealer: West	♥ QJ4	West (RHO) opens 1♥ if possible.
Vul: Both	♦ A2	
HCP: 20+1	♣ AQJ97	
<b>Board: 214</b>	♠ 95	LHO is dealer.
Dealer: East	♥ T7643	East (LHO) opens 1♣ if possible.
Vul: None	♦ QJ65	
HCP: 3+1	♣ 32	
<b>Board: 215</b>	♠ 872	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKQ72	
HCP: 21+1	♣ AJT	

## Both hands (Answers Page)

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ QJT64	♠ A8752		1 ♠	X	4 ♦ <sup>1</sup>
Vul: None	♥ T	♥ J742	Pass	4 ♠	All Pass	
North HCP: 12+1	♦ AQ52	♦ -				
South HCP: 9+1	♣ K32	♣ A865	1. Splinter			
Contract: 4 ♠ North						

Board: 212	North:	South:	W	N	E	S
Dealer: East	♠ AT85	♠ J2		1 ♣	X	
Vul: N-S	♥ T	♥ A52	Pass	2 ♠	Pass	3NT
North HCP: 7+2	♦ 96	♦ AKQJ8	All Pass			
South HCP: 20+1	♣ KT9642	♣ AJ3				
Contract: 3NT South						

Board: 213	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ J643	1 ♥	X	Pass	2 ♠
Vul: Both	♥ QJ4	♥ A3	Pass	3NT	All Pass	
North HCP: 20+1	♦ A2	♦ KT74				
South HCP: 8	♣ AQJ97	♣ T53				
Contract: 3NT North						

Board: 214	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AQJ64		1 ♣	X	
Vul: None	♥ T7643	♥ J5	Pass	1 ♥	Pass	2 ♠
North HCP: 3+1	♦ QJ65	♦ AT4	All Pass			
South HCP: 18+1	♣ 32	♣ AQ9				
Contract: 2 ♠ South						

Board: 215	North:	South:	W	N	E	S
Dealer: West	♠ 872	♠ J94	1 ♣	X	Pass	1 ♥
Vul: N-S	♥ AK	♥ T854	Pass	2 ♦	All Pass	
North HCP: 21+1	♦ AKQ72	♦ 84				
South HCP: 3	♣ AJT	♣ Q982				
Contract: 2 ♦ North						

## South hands

## Overcalls??

1

**Board: 211**

♠ A8752

Partner is dealer.

Dealer: North

♥ J742

East (RHO) Doubles 1♠ if possible.

Vul: None

♦ -

HCP: 9+1

♣ A865

**Board: 212**

♠ J2

RHO is dealer. You bid second.

Dealer: East

♥ A52

East (RHO) opens 1♣ if possible.

Vul: N-S

♦ AKQJ8

HCP: 20+1

♣ AJ3

**Board: 213**

♠ J643

LHO is dealer.

Dealer: West

♥ A3

West (LHO) opens 1♥ if possible.

Vul: Both

♦ KT74

HCP: 8

♣ T53

**Board: 214**

♠ AQJ64

RHO is dealer. You bid second.

Dealer: East

♥ J5

East (RHO) opens 1♣ if possible.

Vul: None

♦ AT4

HCP: 18+1

♣ AQ9

**Board: 215**

♠ J94

LHO is dealer.

Dealer: West

♥ T854

West (LHO) opens 1♣ if possible.

Vul: N-S

♦ 84

HCP: 3

♣ Q982

## Both hands (Answers Page)

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ QJT64	♠ A8752		1 ♠	X	4 ♦ <sup>1</sup>
Vul: None	♥ T	♥ J742	Pass	4 ♠	All Pass	
North HCP: 12+1	♦ AQ52	♦ -				
South HCP: 9+1	♣ K32	♣ A865	1. Splinter			
Contract: 4 ♠ North						

Board: 212	North:	South:	W	N	E	S
Dealer: East	♠ AT85	♠ J2		1 ♣	X	
Vul: N-S	♥ T	♥ A52	Pass	2 ♠	Pass	3NT
North HCP: 7+2	♦ 96	♦ AKQJ8	All Pass			
South HCP: 20+1	♣ KT9642	♣ AJ3				
Contract: 3NT South						

Board: 213	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ J643	1 ♥	X	Pass	2 ♠
Vul: Both	♥ QJ4	♥ A3	Pass	3NT	All Pass	
North HCP: 20+1	♦ A2	♦ KT74				
South HCP: 8	♣ AQJ97	♣ T53				
Contract: 3NT North						

Board: 214	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AQJ64		1 ♣	X	
Vul: None	♥ T7643	♥ J5	Pass	1 ♥	Pass	2 ♠
North HCP: 3+1	♦ QJ65	♦ AT4	All Pass			
South HCP: 18+1	♣ 32	♣ AQ9				
Contract: 2 ♠ South						

Board: 215	North:	South:	W	N	E	S
Dealer: West	♠ 872	♠ J94	1 ♣	X	Pass	1 ♥
Vul: N-S	♥ AK	♥ T854	Pass	2 ♦	All Pass	
North HCP: 21+1	♦ AKQ72	♦ 84				
South HCP: 3	♣ AJT	♣ Q982				
Contract: 2 ♦ North						

## North hands

## Overcalls??

<b>Board: 216</b>	♠ T62	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ T743	West (RHO) bids 2♥ if possible.
HCP: 2+1	♣ J9652	
<b>Board: 217</b>	♠ 84	LHO is dealer.
Dealer: East	♥ QJ95	East (LHO) opens 1♠ if possible.
Vul: None	♦ JT652	East (LHO) bids 2♠ if possible.
HCP: 6+1	♣ Q4	
<b>Board: 218</b>	♠ AKJ53	RHO is dealer. You bid second.
Dealer: West	♥ AQ96	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ 987	East (LHO) bids 1♠ if possible.
HCP: 18+1	♣ A	West (RHO) bids 3♦ if possible. East (LHO) bids 5♦ if possible. East (LHO) Doubles 5♥ if possible.
<b>Board: 219</b>	♠ 42	RHO is dealer. You bid second.
Dealer: West	♥ KQJ765	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AK	
HCP: 19+2	♣ AQ7	

## Both hands (Answers Page)

**Board: 216**

Dealer: East      **North:**      **South:**  
 Vul: E-W      **♦ T62**      **♠ AKJ854**  
 North HCP: 2+1      **♥ J**      **♥ K92**  
 South HCP: 18+2      **♦ T743**      **♦ A92**

Contract: **♣ J9652**      **♣ K**

W      N      E      S

1 **♥**      X

2 **♥**      Pass      Pass      3 **♠**

Pass      4 **♠**      All Pass

---

Contract: **4 ♠ North**

**Board: 217**

Dealer: East      **North:**      **South:**  
 Vul: None      **♠ 84**      **♠ AK7**  
 North HCP: 6+1      **♥ QJ95**      **♥ K6**  
 South HCP: 19+1      **♦ JT652**      **♦ AKQ93**

Contract: **♣ Q4**      **♣ 987**

W      N      E      S

1 **♠**      X

Pass      2 **♥**      2 **♠**      X

Pass      3 **♦**      All Pass

---

Contract: **3 ♦ North**

**Board: 218**

Dealer: West      **North:**      **South:**  
 Vul: N-S      **♠ AKJ53**      **♠ 84**  
 North HCP: 18+1      **♥ AQ96**      **♥ JT8542**  
 South HCP: 4+3      **♦ 987**      **♦ -**

Contract: **♣ A**      **♣ QJ982**

W      N      E      S

1 **♦**      X      1 **♠**      2 **♥**

3 **♦**      4 **♥**      5 **♦**      5 **♥**

Pass      Pass      X      All Pass

---

Contract: **5 ♥ X South**

**Board: 219**

Dealer: West      **North:**      **South:**  
 Vul: E-W      **♠ 42**      **♠ KT985**  
 North HCP: 19+2      **♥ KQJ765**      **♥ 942**  
 South HCP: 4+1      **♦ AK**      **♦ T95**

Contract: **♣ AQ7**      **♣ J9**

W      N      E      S

1 **♣**      X      Pass      1 **♠**

Pass      3 **♥**      Pass      4 **♣**<sup>1</sup>

Pass      4 **♥**      All Pass

1. limit raise or better in !H

---

Contract: **4 ♥ North**

## South hands

## Overcalls??

<b>Board: 216</b>	♠ AKJ854	RHO is dealer. You bid second.
Dealer: East	♥ K92	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ A92	West (LHO) bids 2♥ if possible.
HCP: 18+2	♣ K	

---

<b>Board: 217</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ K6	East (RHO) opens 1♠ if possible.
Vul: None	♦ AKQ93	East (RHO) bids 2♠ if possible.
HCP: 19+1	♣ 987	

---

<b>Board: 218</b>	♠ 84	LHO is dealer.
Dealer: West	♥ JT8542	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ -	East (RHO) bids 1♠ if possible.
HCP: 4+3	♣ QJ982	West (LHO) bids 3♦ if possible. East (RHO) bids 5♦ if possible. East (RHO) Doubles 5♥ if possible.

---

<b>Board: 219</b>	♠ KT985	LHO is dealer.
Dealer: West	♥ 942	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T95	
HCP: 4+1	♣ J9	

## Both hands (Answers Page)

**Board: 216**

Dealer: East      **North:**      **South:**  
 Vul: E-W      **♦ T62**      **♠ AKJ854**  
 North HCP: 2+1      **♥ J**      **♥ K92**  
 South HCP: 18+2      **♦ T743**      **♦ A92**

Contract: **♣ J9652**      **♣ K**

W      N      E      S

1 **♥**      X

2 **♥**      Pass      Pass      3 **♠**

Pass      4 **♠**      All Pass

---

Contract: **4 ♠ North**

**Board: 217**

Dealer: East      **North:**      **South:**  
 Vul: None      **♠ 84**      **♠ AK7**  
 North HCP: 6+1      **♥ QJ95**      **♥ K6**  
 South HCP: 19+1      **♦ JT652**      **♦ AKQ93**

Contract: **♣ Q4**      **♣ 987**

W      N      E      S

1 **♠**      X

Pass      2 **♥**      2 **♠**      X

Pass      3 **♦**      All Pass

---

Contract: **3 ♦ North**

**Board: 218**

Dealer: West      **North:**      **South:**  
 Vul: N-S      **♠ AKJ53**      **♠ 84**  
 North HCP: 18+1      **♥ AQ96**      **♥ JT8542**  
 South HCP: 4+3      **♦ 987**      **♦ -**

Contract: **♣ A**      **♣ QJ982**

W      N      E      S

1 **♦**      X      1 **♠**      2 **♥**

3 **♦**      4 **♥**      5 **♦**      5 **♥**

Pass      Pass      X      All Pass

---

Contract: **5 ♥ X South**

**Board: 219**

Dealer: West      **North:**      **South:**  
 Vul: E-W      **♠ 42**      **♠ KT985**  
 North HCP: 19+2      **♥ KQJ765**      **♥ 942**  
 South HCP: 4+1      **♦ AK**      **♦ T95**

Contract: **♣ AQ7**      **♣ J9**

W      N      E      S

1 **♣**      X      Pass      1 **♠**

Pass      3 **♥**      Pass      4 **♣**<sup>1</sup>

Pass      4 **♥**      All Pass

1. limit raise or better in !H

---

Contract: **4 ♥ North**

## North hands

## Overcalls??

Board: 220

♠ T875

Partner is dealer.

Dealer: South

♥ 7632

West (RHO) Doubles 1♦ if possible.

Vul: Both

♦ A2

East (LHO) bids 2♣ if possible.

HCP: 6

♣ Q82

East (LHO) bids 3♣ if possible.

---

Board: 221

♠ A43

RHO is dealer. You bid second.

Dealer: West

♥ AKJT65

West (RHO) opens 1♠ if possible.

Vul: N-S

♦ 2

East (LHO) bids 2♦ if possible.

HCP: 18+2

♣ AQ4

---

Board: 222

♠ KT983

LHO is dealer.

Dealer: East

♥ 8

East (LHO) opens 1♦ if possible.

Vul: E-W

♦ 854

HCP: 7+1

♣ A865

---

Board: 223

♠ A87

RHO is dealer. You bid second.

Dealer: West

♥ K4

West (RHO) opens 1♣ if possible.

Vul: Both

♦ AKT43

West (RHO) Doubles 3♣ if possible.

HCP: 19+1

♣ AJ7

---

Board: 224

♠ AKT84

RHO is dealer. You bid second.

Dealer: West

♥ KQ2

West (RHO) opens 1♦ if possible.

Vul: None

♦ Q76

West (RHO) bids 2♣ if possible.

HCP: 18+1

♣ A4

## Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ T875	♠ A6				1♦
Vul: Both	♥ 7632	♥ 85	X	1♥	2♣	2♦
North HCP: 6	♦ A2	♦ KJT9653	Pass	Pass	3♣	3♦
South HCP: 13+3	♣ Q82	♣ AJ	All Pass			
Contract: 3♦ South						

Board: 221	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ J72	1♠	X	2♦	Pass
Vul: N-S	♥ AKJT65	♥ 9873	Pass	3♥	All Pass	
North HCP: 18+2	♦ 2	♦ 84				
South HCP: 1	♣ AQ4	♣ 8752				
Contract: 3♥ North						

Board: 222	North:	South:	W	N	E	S
Dealer: East	♠ KT983	♠ Q6			1♦	X
Vul: E-W	♥ 8	♥ AKJ752	Pass	3♠	Pass	4♥
North HCP: 7+1	♦ 854	♦ A76	All Pass			
South HCP: 19+2	♣ A865	♣ KQ				
Contract: 4♥ South						

Board: 223	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ QT	1♣	X	Pass	1♥
Vul: Both	♥ K4	♥ 9763	Pass	2♦	Pass	3♣ <sup>1</sup>
North HCP: 19+1	♦ AKT43	♦ Q965	X	3NT	All Pass	
South HCP: 6	♣ AJ7	♣ QT5				
Contract: 3NT North			1. limit raise or better in !D			

Board: 224	North:	South:	W	N	E	S
Dealer: West	♠ AKT84	♠ 93	1♦	X	Pass	1♥
Vul: None	♥ KQ2	♥ AJ643	2♣	2♠	Pass	3NT
North HCP: 18+1	♦ Q76	♦ J942	All Pass			
South HCP: 6+1	♣ A4	♣ T9				
Contract: 3NT South						

## South hands

## Overcalls??

---

**Board: 220**

♠ A6

You are dealer.

Dealer: South

♥ 85

West (LHO) Doubles 1♦ if possible.

Vul: Both

♦ KJT9653

East (RHO) bids 2♣ if possible.

HCP: 13+3

♣ AJ

East (RHO) bids 3♣ if possible.

---

**Board: 221**

♠ J72

LHO is dealer.

Dealer: West

♥ 9873

West (LHO) opens 1♠ if possible.

Vul: N-S

♦ 84

East (RHO) bids 2♦ if possible.

HCP: 1

♣ 8752

---

**Board: 222**

♠ Q6

RHO is dealer. You bid second.

Dealer: East

♥ AKJ752

East (RHO) opens 1♦ if possible.

Vul: E-W

♦ A76

HCP: 19+2

♣ KQ

---

**Board: 223**

♠ QT

LHO is dealer.

Dealer: West

♥ 9763

West (LHO) opens 1♣ if possible.

Vul: Both

♦ Q965

West (LHO) Doubles 3♣ if possible.

HCP: 6

♣ QT5

---

**Board: 224**

♠ 93

LHO is dealer.

Dealer: West

♥ AJ643

West (LHO) opens 1♦ if possible.

Vul: None

♦ J942

West (LHO) bids 2♣ if possible.

HCP: 6+1

♣ T9

## Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ T875	♠ A6				1♦
Vul: Both	♥ 7632	♥ 85	X	1♥	2♣	2♦
North HCP: 6	♦ A2	♦ KJT9653	Pass	Pass	3♣	3♦
South HCP: 13+3	♣ Q82	♣ AJ	All Pass			
Contract: 3♦ South						

Board: 221	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ J72	1♠	X	2♦	Pass
Vul: N-S	♥ AKJT65	♥ 9873	Pass	3♥	All Pass	
North HCP: 18+2	♦ 2	♦ 84				
South HCP: 1	♣ AQ4	♣ 8752				
Contract: 3♥ North						

Board: 222	North:	South:	W	N	E	S
Dealer: East	♠ KT983	♠ Q6			1♦	X
Vul: E-W	♥ 8	♥ AKJ752	Pass	3♠	Pass	4♥
North HCP: 7+1	♦ 854	♦ A76	All Pass			
South HCP: 19+2	♣ A865	♣ KQ				
Contract: 4♥ South						

Board: 223	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ QT	1♣	X	Pass	1♥
Vul: Both	♥ K4	♥ 9763	Pass	2♦	Pass	3♣ <sup>1</sup>
North HCP: 19+1	♦ AKT43	♦ Q965	X	3NT	All Pass	
South HCP: 6	♣ AJ7	♣ QT5				
Contract: 3NT North			1. limit raise or better in !D			

Board: 224	North:	South:	W	N	E	S
Dealer: West	♠ AKT84	♠ 93	1♦	X	Pass	1♥
Vul: None	♥ KQ2	♥ AJ643	2♣	2♠	Pass	3NT
North HCP: 18+1	♦ Q76	♦ J942	All Pass			
South HCP: 6+1	♣ A4	♣ T9				
Contract: 3NT South						

## North hands

## Overcalls??

<b>Board: 225</b>	♠ KQ96	RHO is dealer. You bid second.
Dealer: West	♥ 8	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJ42	East (LHO) bids 1♠ if possible.
HCP: 18+1	♣ AJ5	West (RHO) bids 1NT if possible.

<b>Board: 226</b>	♠ T74	LHO is dealer.
Dealer: East	♥ K62	East (LHO) opens 1♠ if possible.
Vul: None	♦ T964	East (LHO) bids 2♥ if possible.
HCP: 3	♣ T62	West (RHO) Doubles 3♣ if possible.

<b>Board: 227</b>	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ AJT94	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A52	
HCP: 22+1	♣ AKQ	

<b>Board: 228</b>	♠ K65	LHO is dealer.
Dealer: East	♥ T952	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 742	West (RHO) bids 2♦ if possible.
HCP: 3	♣ 742	East (LHO) bids 3♦ if possible.

<b>Board: 229</b>	♠ Q972	LHO is dealer.
Dealer: East	♥ T85	East (LHO) opens 1♥ if possible.
Vul: None	♦ 7432	East (LHO) bids 2♦ if possible.
HCP: 2	♣ 62	

## Both hands (Answers Page)

Board: 225	North:	South:	W	N	E	S
Dealer: West	♠ KQ96	♠ J7	1 ♣	X	1 ♠	Pass
Vul: Both	♥ 8	♥ J32	1NT	2 ♦	All Pass	
North HCP: 18+1	♦ AKJ42	♦ 9653				
South HCP: 4	♣ AJ5	♣ Q974				
Contract:	2 ♦ North					

Board: 226	North:	South:	W	N	E	S
Dealer: East	♠ T74	♠ A98			1 ♠	X
Vul: None	♥ K62	♥ 94	Pass	2 ♦	2 ♥	3 ♣
North HCP: 3	♦ T964	♦ AJ7	X	Pass	Pass	3 ♦
South HCP: 18+1	♣ T62	♣ AKQ94	Pass	4 ♣	All Pass	
Contract:	4 ♣ North					

Board: 227	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ Q6432	1 ♦	X	Pass	1 ♠
Vul: N-S	♥ AJT94	♥ 753	Pass	2 ♥	Pass	3 ♥
North HCP: 22+1	♦ A52	♦ -	Pass	4 ♥	All Pass	
South HCP: 3+2	♣ AKQ	♣ JT976				
Contract:	4 ♥ North					

Board: 228	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ QJ94			1 ♣	X
Vul: Both	♥ T952	♥ AKQ64	2 ♦	Pass	Pass	2 ♥
North HCP: 3	♦ 742	♦ J	Pass	Pass	3 ♦	3 ♠
South HCP: 18+1	♣ 742	♣ KQ3	Pass	4 ♥	All Pass	
Contract:	4 ♥ North					

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ Q972	♠ AKJ54			1 ♥	X
Vul: None	♥ T85	♥ KQ3	Pass	1 ♠	2 ♦	2 ♥ <sup>1</sup>
North HCP: 2	♦ 7432	♦ KJ	Pass	3 ♠	All Pass	
South HCP: 19+1	♣ 62	♣ QT3				
Contract:	3 ♠ North					

1. limit raise or better in !S

## South hands

## Overcalls??

<b>Board: 225</b>	♠ J7	LHO is dealer.
Dealer: West	♥ J32	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 9653	East (RHO) bids 1♠ if possible.
HCP: 4	♣ Q974	West (LHO) bids 1NT if possible.

<b>Board: 226</b>	♠ A98	RHO is dealer. You bid second.
Dealer: East	♥ 94	East (RHO) opens 1♠ if possible.
Vul: None	♦ AJ7	East (RHO) bids 2♥ if possible.
HCP: 18+1	♣ AKQ94	West (LHO) Doubles 3♣ if possible.

<b>Board: 227</b>	♠ Q6432	LHO is dealer.
Dealer: West	♥ 753	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ -	
HCP: 3+2	♣ JT976	

<b>Board: 228</b>	♠ QJ94	RHO is dealer. You bid second.
Dealer: East	♥ AKQ64	East (RHO) opens 1♣ if possible.
Vul: Both	♦ J	West (LHO) bids 2♦ if possible.
HCP: 18+1	♣ KQ3	East (RHO) bids 3♦ if possible.

<b>Board: 229</b>	♠ AKJ54	RHO is dealer. You bid second.
Dealer: East	♥ KQ3	East (RHO) opens 1♥ if possible.
Vul: None	♦ KJ	East (RHO) bids 2♦ if possible.
HCP: 19+1	♣ QT3	

## Both hands (Answers Page)

Board: 225	North:	South:	W	N	E	S
Dealer: West	♠ KQ96	♠ J7	1♣	X	1♠	Pass
Vul: Both	♥ 8	♥ J32	1NT	2♦	All Pass	
North HCP: 18+1	♦ AKJ42	♦ 9653				
South HCP: 4	♣ AJ5	♣ Q974				
Contract:	2♦ North					

Board: 226	North:	South:	W	N	E	S
Dealer: East	♠ T74	♠ A98			1♠	X
Vul: None	♥ K62	♥ 94	Pass	2♦	2♥	3♣
North HCP: 3	♦ T964	♦ AJ7	X	Pass	Pass	3♦
South HCP: 18+1	♣ T62	♣ AKQ94	Pass	4♣	All Pass	
Contract:	4♣ North					

Board: 227	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ Q6432	1♦	X	Pass	1♠
Vul: N-S	♥ AJT94	♥ 753	Pass	2♥	Pass	3♥
North HCP: 22+1	♦ A52	♦ -	Pass	4♥	All Pass	
South HCP: 3+2	♣ AKQ	♣ JT976				
Contract:	4♥ North					

Board: 228	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ QJ94			1♣	X
Vul: Both	♥ T952	♥ AKQ64	2♦	Pass	Pass	2♥
North HCP: 3	♦ 742	♦ J	Pass	Pass	3♦	3♠
South HCP: 18+1	♣ 742	♣ KQ3	Pass	4♥	All Pass	
Contract:	4♥ North					

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ Q972	♠ AKJ54			1♥	X
Vul: None	♥ T85	♥ KQ3	Pass	1♠	2♦	2♥ <sup>1</sup>
North HCP: 2	♦ 7432	♦ KJ	Pass	3♠	All Pass	
South HCP: 19+1	♣ 62	♣ QT3				
Contract:	3♠ North					

1. limit raise or better in !S

## North hands

## Overcalls??

<b>Board: 230</b>	♠ KJ5	RHO is dealer. You bid second.
Dealer: West	♥ AJT73	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AK5	East (LHO) bids 1♥ if possible.
HCP: 19+1	♣ K5	

<b>Board: 231</b>	♠ 4	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AKQ743	
HCP: 18+2	♣ A52	

<b>Board: 232</b>	♠ 43	LHO is dealer.
Dealer: East	♥ 63	East (LHO) opens 1♣ if possible.
Vul: None	♦ JT762	West (RHO) bids 1♥ if possible.
HCP: 1+1	♣ T932	East (LHO) bids 2♥ if possible.

<b>Board: 233</b>	♠ K82	RHO is dealer. You bid second.
Dealer: West	♥ AKT84	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ AJ	
HCP: 19+1	♣ AT9	

<b>Board: 234</b>	♠ 7643	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ K73	
HCP: 7+1	♣ AT986	

## Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ QT9873	1♦	X	1♥	2♠
Vul: N-S	♥ AJT73	♥ 6	Pass	4♠	All Pass	
North HCP: 19+1	♦ AK5	♦ T632				
South HCP: 4+2	♣ K5	♣ Q7				
Contract: 4♠ North						

Board: 231	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AJ62	1♥	X	Pass	2♠
Vul: E-W	♥ KQ6	♥ J9	Pass	3NT	All Pass	
North HCP: 18+2	♦ AKQ743	♦ J9				
South HCP: 7+1	♣ A52	♣ T9643				
Contract: 3NT North						

Board: 232	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ AKQ95			1♣	X
Vul: None	♥ 63	♥ AQ5	1♥	Pass	2♥	2♠
North HCP: 1+1	♦ JT762	♦ A8	All Pass			
South HCP: 21+1	♣ T932	♣ Q87				
Contract: 2♠ South						

Board: 233	North:	South:	W	N	E	S
Dealer: West	♠ K82	♠ Q97	1♠	X	Pass	2♦
Vul: N-S	♥ AKT84	♥ 52	Pass	2♥	All Pass	
North HCP: 19+1	♦ AJ	♦ T9872				
South HCP: 3+1	♣ AT9	♣ J74				
Contract: 2♥ North						

Board: 234	North:	South:	W	N	E	S
Dealer: East	♠ 7643	♠ KJ			1♥	X
Vul: E-W	♥ 6	♥ KT7	Pass	2♠	Pass	3NT
North HCP: 7+1	♦ K73	♦ AQJ94	All Pass			
South HCP: 18+1	♣ AT986	♣ KJ2				
Contract: 3NT South						

## South hands

## Overcalls??

<b>Board: 230</b>	♠ QT9873	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T632	East (RHO) bids 1♥ if possible.
HCP: 4+2	♣ Q7	

<b>Board: 231</b>	♠ AJ62	LHO is dealer.
Dealer: West	♥ J9	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ J9	
HCP: 7+1	♣ T9643	

<b>Board: 232</b>	♠ AKQ95	RHO is dealer. You bid second.
Dealer: East	♥ AQ5	East (RHO) opens 1♣ if possible.
Vul: None	♦ A8	West (LHO) bids 1♥ if possible.
HCP: 21+1	♣ Q87	East (RHO) bids 2♥ if possible.

<b>Board: 233</b>	♠ Q97	LHO is dealer.
Dealer: West	♥ 52	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ T9872	
HCP: 3+1	♣ J74	

<b>Board: 234</b>	♠ KJ	RHO is dealer. You bid second.
Dealer: East	♥ KT7	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQJ94	
HCP: 18+1	♣ KJ2	

## Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ QT9873	1♦	X	1♥	2♠
Vul: N-S	♥ AJT73	♥ 6	Pass	4♠	All Pass	
North HCP: 19+1	♦ AK5	♦ T632				
South HCP: 4+2	♣ K5	♣ Q7				
Contract: 4♠ North						

Board: 231	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AJ62	1♥	X	Pass	2♠
Vul: E-W	♥ KQ6	♥ J9	Pass	3NT	All Pass	
North HCP: 18+2	♦ AKQ743	♦ J9				
South HCP: 7+1	♣ A52	♣ T9643				
Contract: 3NT North						

Board: 232	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ AKQ95			1♣	X
Vul: None	♥ 63	♥ AQ5	1♥	Pass	2♥	2♠
North HCP: 1+1	♦ JT762	♦ A8	All Pass			
South HCP: 21+1	♣ T932	♣ Q87				
Contract: 2♠ South						

Board: 233	North:	South:	W	N	E	S
Dealer: West	♠ K82	♠ Q97	1♠	X	Pass	2♦
Vul: N-S	♥ AKT84	♥ 52	Pass	2♥	All Pass	
North HCP: 19+1	♦ AJ	♦ T9872				
South HCP: 3+1	♣ AT9	♣ J74				
Contract: 2♥ North						

Board: 234	North:	South:	W	N	E	S
Dealer: East	♠ 7643	♠ KJ			1♥	X
Vul: E-W	♥ 6	♥ KT7	Pass	2♠	Pass	3NT
North HCP: 7+1	♦ K73	♦ AQJ94	All Pass			
South HCP: 18+1	♣ AT986	♣ KJ2				
Contract: 3NT South						

## North hands

## Overcalls??

<b>Board: 235</b>	♠ QT853	LHO is dealer.
Dealer: East	♥ AT872	East (LHO) opens 1♣ if possible.
Vul: Both	♦ K9	
HCP: 9+2	♣ 2	

---

<b>Board: 236</b>	♠ T52	LHO is dealer.
Dealer: East	♥ A42	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ QT82	
HCP: 6	♣ T76	

---

<b>Board: 237</b>	♠ 5	RHO is dealer. You bid second.
Dealer: West	♥ A4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ2	East (LHO) bids 1♥ if possible.
HCP: 19+3	♣ AKQJT76	West (RHO) bids 1♠ if possible.

---

<b>Board: 238</b>	♠ T972	LHO is dealer.
Dealer: East	♥ 92	East (LHO) opens 1♥ if possible.
Vul: Both	♦ JT965	West (RHO) bids 2♥ if possible.
HCP: 1+1	♣ 85	East (LHO) Doubles 3♣ if possible.

---

<b>Board: 239</b>	♠ 95	LHO is dealer.
Dealer: East	♥ AT763	East (LHO) opens 1♣ if possible.
Vul: None	♦ J952	West (RHO) bids 2♣ if possible.
HCP: 8+1	♣ K6	

## Both hands (Answers Page)

**Board: 235**

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 18+1

Contract: 4 $\heartsuit$  North

**North:**

♠ QT853

♥ AT872

♦ K9

♣ 2

**South:**

♠ 6

♥ KQJ5

♦ QJT73

♣ AKQ

**W**

**N**

**E**

**S**

1♣ X

Pass 4 $\heartsuit$  All Pass

**Board: 236**

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 19+2

Contract: 3♣ South

**North:**

♠ T52

♥ A42

♦ QT82

♣ T76

**South:**

♠ K73

♥ Q

♦ AJ4

♣ AKQ932

**W**

**N**

**E**

**S**

1♠ X

Pass 2♦ Pass 3♣

**Board: 237**

Dealer: West

Vul: E-W

North HCP: 19+3

South HCP: 0+1

Contract: 3♣ North

**North:**

♠ 5

♥ A4

♦ AJ2

♣ AKQJT76

**South:**

♠ 87632

♥ 9765

♦ 65

♣ 42

**W**

**N**

**E**

**S**

1♦ X 1♥ Pass

1♠ 3♣ All Pass

**Board: 238**

Dealer: East

Vul: Both

North HCP: 1+1

South HCP: 19+3

Contract: 3♣X South

**North:**

♠ T972

♥ 92

♦ JT965

♣ 85

**South:**

♠ AJ

♥ QT8

♦ Q

♣ AKQJT43

**W**

**N**

**E**

**S**

1♥ X

2♥ Pass Pass 3♣

Pass Pass X All Pass

**Board: 239**

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 18+1

Contract: 3NT North

**North:**

♠ 95

♥ AT763

♦ J952

♣ K6

**South:**

♠ AKQ73

♥ J5

♦ AQ7

♣ Q42

**W**

**N**

**E**

**S**

1♣ X

2♣ 3♥ Pass 3♠

Pass 3NT All Pass

## South hands

## Overcalls??

<b>Board: 235</b>	♠ 6	RHO is dealer. You bid second.
Dealer: East	♥ KQJ5	East (RHO) opens 1♣ if possible.
Vul: Both	♦ QJT73	
HCP: 18+1	♣ AKQ	

---

<b>Board: 236</b>	♠ K73	RHO is dealer. You bid second.
Dealer: East	♥ Q	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AJ4	
HCP: 19+2	♣ AKQ932	

---

<b>Board: 237</b>	♠ 87632	LHO is dealer.
Dealer: West	♥ 9765	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 65	East (RHO) bids 1♥ if possible.
HCP: 0+1	♣ 42	West (LHO) bids 1♠ if possible.

---

<b>Board: 238</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: East	♥ QT8	East (RHO) opens 1♥ if possible.
Vul: Both	♦ Q	West (LHO) bids 2♥ if possible.
HCP: 19+3	♣ AKQJT43	East (RHO) Doubles 3♣ if possible.

---

<b>Board: 239</b>	♠ AKQ73	RHO is dealer. You bid second.
Dealer: East	♥ J5	East (RHO) opens 1♣ if possible.
Vul: None	♦ AQ7	West (LHO) bids 2♣ if possible.
HCP: 18+1	♣ Q42	

## Both hands (Answers Page)

Board: 235	North:	South:	W	N	E	S
Dealer: East	♠ QT853	♠ 6			1♣	X
Vul: Both	♥ AT872	♥ KQJ5	Pass	4♥	All Pass	
North HCP: 9+2	♦ K9	♦ QJT73				
South HCP: 18+1	♣ 2	♣ AKQ				
Contract: 4♥ North						

Board: 236	North:	South:	W	N	E	S
Dealer: East	♠ T52	♠ K73			1♠	X
Vul: N-S	♥ A42	♥ Q	Pass	2♦	Pass	3♣
North HCP: 6	♦ QT82	♦ AJ4	All Pass			
South HCP: 19+2	♣ T76	♣ AKQ932				
Contract: 3♣ South						

Board: 237	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ 87632	1♦	X	1♥	Pass
Vul: E-W	♥ A4	♥ 9765	1♠	3♣	All Pass	
North HCP: 19+3	♦ AJ2	♦ 65				
South HCP: 0+1	♣ AKQJT76	♣ 42				
Contract: 3♣ North						

Board: 238	North:	South:	W	N	E	S
Dealer: East	♠ T972	♠ AJ			1♥	X
Vul: Both	♥ 92	♥ QT8	2♥	Pass	Pass	3♣
North HCP: 1+1	♦ JT965	♦ Q	Pass	Pass	X	All Pass
South HCP: 19+3	♣ 85	♣ AKQJT43				
Contract: 3♣X South						

Board: 239	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AKQ73			1♣	X
Vul: None	♥ AT763	♥ J5	2♣	3♥	Pass	3♠
North HCP: 8+1	♦ J952	♦ AQ7	Pass	3NT	All Pass	
South HCP: 18+1	♣ K6	♣ Q42				
Contract: 3NT North						

## North hands

## Overcalls??

<b>Board: 240</b>	♠ J9853	LHO is dealer.
Dealer: East	♥ 843	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ KT87	West (RHO) bids 1♥ if possible.
HCP: 4+1	♣ 2	

<b>Board: 241</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: West	♥ AKJT93	West (RHO) opens 1♠ if possible.
Vul: Both	♦ Q	
HCP: 21+2	♣ KJ3	

<b>Board: 242</b>	♠ 653	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1♠ if possible.
Vul: None	♦ T743	West (RHO) bids 2♣ if possible.
HCP: 4+1	♣ A9654	East (LHO) bids 2♠ if possible.
		East (LHO) bids 3♠ if possible.

<b>Board: 243</b>	♠ AJ83	RHO is dealer. You bid second.
Dealer: West	♥ QJ6	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ AQT65	East (LHO) bids 2♥ if possible.
HCP: 18+1	♣ A	

<b>Board: 244</b>	♠ A873	LHO is dealer.
Dealer: East	♥ 62	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 9	
HCP: 5+2	♣ JT6432	

## Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: East	♠ J9853	♠ 6			1♦	X
Vul: E-W	♥ 843	♥ AK9	1♥	1♠	Pass	13♣
North HCP: 4+1	♦ KT87	♦ A94			All Pass	
South HCP: 19+2	♣ 2	♣ AKJ543				1. max 2 !H
Contract: 3♣ South						

Board: 241	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ T9	1♠	X	Pass	2♣
Vul: Both	♥ AKJT93	♥ 75	Pass	3♥	Pass	3♠ <sup>1</sup>
North HCP: 21+2	♦ Q	♦ KJ72	Pass	4♥	All Pass	
South HCP: 6+1	♣ KJ3	♣ Q8654				1. limit raise or better in !H
Contract: 4♥ North						

Board: 242	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AT8			1♠	X
Vul: None	♥ 3	♥ AKT54	2♣	Pass	2♠	3♥
North HCP: 4+1	♦ T743	♦ AQJ92	Pass	Pass	3♠	4♦
South HCP: 18+2	♣ A9654	♣ -			All Pass	
Contract: 4♦ South						

Board: 243	North:	South:	W	N	E	S
Dealer: West	♠ AJ83	♠ 64	1♥	X	Pass	2♣
Vul: N-S	♥ QJ6	♥ 42	Pass	2♦	2♥	3♣
North HCP: 18+1	♦ AQT65	♦ 73	Pass	3NT	All Pass	
South HCP: 4+3	♣ A	♣ KJT9872				
Contract: 3NT North						

Board: 244	North:	South:	W	N	E	S
Dealer: East	♠ A873	♠ KQ			1♦	X
Vul: Both	♥ 62	♥ AQJ873	Pass	2♣	Pass	3♥
North HCP: 5+2	♦ 9	♦ AT4	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 20+2	♣ JT6432	♣ A5			All Pass	
Contract: 4♥ South						1. limit raise or better in !H

## South hands

## Overcalls??

<b>Board: 240</b>	♠ 6	RHO is dealer. You bid second.
Dealer: East	♥ AK9	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A94	West (LHO) bids 1♥ if possible.
HCP: 19+2	♣ AKJ543	

<b>Board: 241</b>	♠ T9	LHO is dealer.
Dealer: West	♥ 75	West (LHO) opens 1♠ if possible.
Vul: Both	♦ KJ72	
HCP: 6+1	♣ Q8654	

<b>Board: 242</b>	♠ AT8	RHO is dealer. You bid second.
Dealer: East	♥ AKT54	East (RHO) opens 1♠ if possible.
Vul: None	♦ AQJ92	West (LHO) bids 2♣ if possible.
HCP: 18+2	♣ -	East (RHO) bids 2♠ if possible.
		East (RHO) bids 3♠ if possible.

<b>Board: 243</b>	♠ 64	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ 73	East (RHO) bids 2♥ if possible.
HCP: 4+3	♣ KJT9872	

<b>Board: 244</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ AQJ873	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AT4	
HCP: 20+2	♣ A5	

## Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: East	♠ J9853	♠ 6			1♦	X
Vul: E-W	♥ 843	♥ AK9	1♥	1♠	Pass	1 3♣
North HCP: 4+1	♦ KT87	♦ A94			All Pass	
South HCP: 19+2	♣ 2	♣ AKJ543				1. max 2 !H
Contract: 3♣ South						

Board: 241	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ T9	1♠	X	Pass	2♣
Vul: Both	♥ AKJT93	♥ 75	Pass	3♥	Pass	3♠ <sup>1</sup>
North HCP: 21+2	♦ Q	♦ KJ72	Pass	4♥	All Pass	
South HCP: 6+1	♣ KJ3	♣ Q8654				1. limit raise or better in !H
Contract: 4♥ North						

Board: 242	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AT8			1♠	X
Vul: None	♥ 3	♥ AKT54	2♣	Pass	2♠	3♥
North HCP: 4+1	♦ T743	♦ AQJ92	Pass	Pass	3♠	4♦
South HCP: 18+2	♣ A9654	♣ -			All Pass	
Contract: 4♦ South						

Board: 243	North:	South:	W	N	E	S
Dealer: West	♠ AJ83	♠ 64	1♥	X	Pass	2♣
Vul: N-S	♥ QJ6	♥ 42	Pass	2♦	2♥	3♣
North HCP: 18+1	♦ AQT65	♦ 73	Pass	3NT	All Pass	
South HCP: 4+3	♣ A	♣ KJT9872				
Contract: 3NT North						

Board: 244	North:	South:	W	N	E	S
Dealer: East	♠ A873	♠ KQ			1♦	X
Vul: Both	♥ 62	♥ AQJ873	Pass	2♣	Pass	3♥
North HCP: 5+2	♦ 9	♦ AT4	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 20+2	♣ JT6432	♣ A5			All Pass	
Contract: 4♥ South						1. limit raise or better in !H

## North hands

## Overcalls??

<b>Board: 245</b>	♠ KT764	LHO is dealer.
Dealer: East	♥ K3	East (LHO) opens 1♣ if possible.
Vul: None	♦ K9732	
HCP: 9+2	♣ T	

---

<b>Board: 246</b>	♠ JT875	LHO is dealer.
Dealer: East	♥ JT	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ AJ85	
HCP: 7+1	♣ T6	

---

<b>Board: 247</b>	♠ J4	LHO is dealer.
Dealer: East	♥ T542	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ J4	West (RHO) bids 1♠ if possible.
HCP: 4+1	♣ Q9643	East (LHO) bids 2♠ if possible.
		West (RHO) bids 3♠ if possible.

---

<b>Board: 248</b>	♠ T8742	LHO is dealer.
Dealer: East	♥ JT82	East (LHO) opens 1♣ if possible.
Vul: None	♦ 42	West (RHO) bids 1♦ if possible.
HCP: 1+1	♣ 54	East (LHO) bids 1NT if possible.

---

<b>Board: 249</b>	♠ K	RHO is dealer. You bid second.
Dealer: West	♥ K86	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ AKQ87	West (RHO) bids 2♥ if possible.
HCP: 24+1	♣ AKQ3	

## Both hands (Answers Page)

Board: 245	North:	South:	W	N	E	S
Dealer: East	♠ KT764	♠ AJ			1♣	X
Vul: None	♥ K3	♥ AQ5	Pass	4♠	All Pass	
North HCP: 9+2	♦ K9732	♦ AQJT5				
South HCP: 18+1	♣ T	♣ 985				
Contract: 4♠ North						

Board: 246	North:	South:	W	N	E	S
Dealer: East	♠ JT875	♠ A6			1♥	X
Vul: N-S	♥ JT	♥ K83	Pass	3♠	Pass	3NT
North HCP: 7+1	♦ AJ85	♦ K7	All Pass			
South HCP: 19+2	♣ T6	♣ AKQ743				
Contract: 3NT South						

Board: 247	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ K			1♥	X
Vul: E-W	♥ T542	♥ AQ8	1♠	2♣	2♠	3♣
North HCP: 4+1	♦ J4	♦ AKT53	3♠	Pass	Pass	4♣
South HCP: 19+1	♣ Q9643	♣ KT72	All Pass			
Contract: 4♣ South						

Board: 248	North:	South:	W	N	E	S
Dealer: East	♠ T8742	♠ AQ			1♣	X
Vul: None	♥ JT82	♥ AKQ63	1♦	Pass	1NT	2♥
North HCP: 1+1	♦ 42	♦ Q98	Pass	3♥	All Pass	
South HCP: 19+1	♣ 54	♣ Q96				
Contract: 3♥ North						

Board: 249	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ QT965	1♥	X	Pass	1♠
Vul: N-S	♥ K86	♥ J3	2♥	X	Pass	2♠
North HCP: 24+1	♦ AKQ87	♦ T9	Pass	2NT	Pass	3NT
South HCP: 4+1	♣ AKQ3	♣ J984	All Pass			
Contract: 3NT South						

## South hands

## Overcalls??

<b>Board: 245</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: East	♥ AQ5	East (RHO) opens 1♣ if possible.
Vul: None	♦ AQJT5	
HCP: 18+1	♣ 985	

<b>Board: 246</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ K83	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ K7	
HCP: 19+2	♣ AKQ743	

<b>Board: 247</b>	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ AQ8	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AKT53	West (LHO) bids 1♠ if possible.
HCP: 19+1	♣ KT72	East (RHO) bids 2♠ if possible.
		West (LHO) bids 3♠ if possible.

<b>Board: 248</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ AKQ63	East (RHO) opens 1♣ if possible.
Vul: None	♦ Q98	West (LHO) bids 1♦ if possible.
HCP: 19+1	♣ Q96	East (RHO) bids 1NT if possible.

<b>Board: 249</b>	♠ QT965	LHO is dealer.
Dealer: West	♥ J3	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ T9	West (LHO) bids 2♥ if possible.
HCP: 4+1	♣ J984	

## Both hands (Answers Page)

Board: 245	North:	South:	W	N	E	S
Dealer: East	♠ KT764	♠ AJ			1♣	X
Vul: None	♥ K3	♥ AQ5	Pass	4♠	All Pass	
North HCP: 9+2	♦ K9732	♦ AQJT5				
South HCP: 18+1	♣ T	♣ 985				
Contract: 4♠ North						

Board: 246	North:	South:	W	N	E	S
Dealer: East	♠ JT875	♠ A6			1♥	X
Vul: N-S	♥ JT	♥ K83	Pass	3♠	Pass	3NT
North HCP: 7+1	♦ AJ85	♦ K7	All Pass			
South HCP: 19+2	♣ T6	♣ AKQ743				
Contract: 3NT South						

Board: 247	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ K			1♥	X
Vul: E-W	♥ T542	♥ AQ8	1♠	2♣	2♠	3♣
North HCP: 4+1	♦ J4	♦ AKT53	3♠	Pass	Pass	4♣
South HCP: 19+1	♣ Q9643	♣ KT72	All Pass			
Contract: 4♣ South						

Board: 248	North:	South:	W	N	E	S
Dealer: East	♠ T8742	♠ AQ			1♣	X
Vul: None	♥ JT82	♥ AKQ63	1♦	Pass	1NT	2♥
North HCP: 1+1	♦ 42	♦ Q98	Pass	3♥	All Pass	
South HCP: 19+1	♣ 54	♣ Q96				
Contract: 3♥ North						

Board: 249	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ QT965	1♥	X	Pass	1♠
Vul: N-S	♥ K86	♥ J3	2♥	X	Pass	2♠
North HCP: 24+1	♦ AKQ87	♦ T9	Pass	2NT	Pass	3NT
South HCP: 4+1	♣ AKQ3	♣ J984	All Pass			
Contract: 3NT South						

## North hands

## Overcalls??

<b>Board: 250</b>	♠ AKJT4	RHO is dealer. You bid second.
Dealer: West	♥ KJ2	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQ4	
HCP: 18+1	♣ 62	

---

<b>Board: 251</b>	♠ Q84	LHO is dealer.
Dealer: East	♥ 9862	East (LHO) opens 1♣ if possible.
Vul: Both	♦ Q54	
HCP: 4	♣ 653	

---

<b>Board: 252</b>	♠ 92	LHO is dealer.
Dealer: East	♥ AT942	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ 873	West (RHO) bids 2♠ if possible.
HCP: 5+1	♣ J87	

---

<b>Board: 253</b>	♠ AJ6	RHO is dealer. You bid second.
Dealer: West	♥ K3	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AKQT84	
HCP: 19+2	♣ Q5	

---

<b>Board: 254</b>	♠ AQJ65	RHO is dealer. You bid second.
Dealer: West	♥ AQJ5	West (RHO) opens 1♣ if possible.
Vul: Both	♦ 8	
HCP: 18+1	♣ KJ2	

## Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: West	♠ AKJT4	♠ 9872	1 ♥	X	Pass	1 ♠
Vul: E-W	♥ KJ2	♥ QT5	Pass	2 ♠	All Pass	
North HCP: 18+1	♦ AQ4	♦ 53				
South HCP: 5	♣ 62	♣ K853				
Contract: 2 ♠ North						

Board: 251	North:	South:	W	N	E	S
Dealer: East	♠ Q84	♠ 2			1 ♣	X
Vul: Both	♥ 9862	♥ AKQ75	Pass	1 ♥	Pass	4 ♥
North HCP: 4	♦ Q54	♦ AKT2	All Pass			
South HCP: 22+1	♣ 653	♣ AQ4				
Contract: 4 ♥ South						

Board: 252	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ AK5			1 ♠	X
Vul: N-S	♥ AT942	♥ 3	2 ♠	Pass	Pass	3 ♦
North HCP: 5+1	♦ 873	♦ AKJ542	All Pass			
South HCP: 18+2	♣ J87	♣ K53				
Contract: 3 ♦ South						

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ 8742	1 ♠	X	Pass	2 ♣
Vul: E-W	♥ K3	♥ J752	Pass	3 ♦	All Pass	
North HCP: 19+2	♦ AKQT84	♦ -				
South HCP: 2+1	♣ Q5	♣ J8642				
Contract: 3 ♦ North						

Board: 254	North:	South:	W	N	E	S
Dealer: West	♠ AQJ65	♠ 2	1 ♣	X	Pass	1 ♥
Vul: Both	♥ AQJ5	♥ 9876	Pass	2 ♥	Pass	3 ♥
North HCP: 18+1	♦ 8	♦ AJT96	Pass	4 ♥	All Pass	
South HCP: 5+1	♣ KJ2	♣ 954				
Contract: 4 ♥ North						

## South hands

## Overcalls??

<b>Board: 250</b>	♠ 9872	LHO is dealer.
Dealer: West	♥ QT5	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 53	
HCP: 5	♣ K853	

---

<b>Board: 251</b>	♠ 2	RHO is dealer. You bid second.
Dealer: East	♥ AKQ75	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AKT2	
HCP: 22+1	♣ AQ4	

---

<b>Board: 252</b>	♠ AK5	RHO is dealer. You bid second.
Dealer: East	♥ 3	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AKJ542	West (LHO) bids 2♠ if possible.
HCP: 18+2	♣ K53	

---

<b>Board: 253</b>	♠ 8742	LHO is dealer.
Dealer: West	♥ J752	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ -	
HCP: 2+1	♣ J8642	

---

<b>Board: 254</b>	♠ 2	LHO is dealer.
Dealer: West	♥ 9876	West (LHO) opens 1♣ if possible.
Vul: Both	♦ AJT96	
HCP: 5+1	♣ 954	

## Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: West	♠ AKJT4	♠ 9872	1 ♥	X	Pass	1 ♠
Vul: E-W	♥ KJ2	♥ QT5	Pass	2 ♠	All Pass	
North HCP: 18+1	♦ AQ4	♦ 53				
South HCP: 5	♣ 62	♣ K853				
Contract: 2 ♠ North						

Board: 251	North:	South:	W	N	E	S
Dealer: East	♠ Q84	♠ 2			1 ♣	X
Vul: Both	♥ 9862	♥ AKQ75	Pass	1 ♥	Pass	4 ♥
North HCP: 4	♦ Q54	♦ AKT2	All Pass			
South HCP: 22+1	♣ 653	♣ AQ4				
Contract: 4 ♥ South						

Board: 252	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ AK5			1 ♠	X
Vul: N-S	♥ AT942	♥ 3	2 ♠	Pass	Pass	3 ♦
North HCP: 5+1	♦ 873	♦ AKJ542	All Pass			
South HCP: 18+2	♣ J87	♣ K53				
Contract: 3 ♦ South						

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ 8742	1 ♠	X	Pass	2 ♣
Vul: E-W	♥ K3	♥ J752	Pass	3 ♦	All Pass	
North HCP: 19+2	♦ AKQT84	♦ -				
South HCP: 2+1	♣ Q5	♣ J8642				
Contract: 3 ♦ North						

Board: 254	North:	South:	W	N	E	S
Dealer: West	♠ AQJ65	♠ 2	1 ♣	X	Pass	1 ♥
Vul: Both	♥ AQJ5	♥ 9876	Pass	2 ♥	Pass	3 ♥
North HCP: 18+1	♦ 8	♦ AJT96	Pass	4 ♥	All Pass	
South HCP: 5+1	♣ KJ2	♣ 954				
Contract: 4 ♥ North						

## North hands

## Overcalls??

<b>Board: 255</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: West	♥ 764	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ4	
HCP: 18+1	♣ AKT64	

---

<b>Board: 256</b>	♠ A	Partner is dealer.
Dealer: South	♥ 8754	West (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ T8743	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ 982	West (RHO) Doubles 2♠ if possible.

---

<b>Board: 257</b>	♠ AQJ985	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AJ9	East (LHO) bids 2♣ if possible.
HCP: 19+2	♣ 72	West (RHO) bids 3♣ if possible.

---

<b>Board: 258</b>	♠ AKQJ54	RHO is dealer. You bid second.
Dealer: West	♥ KQJ	West (RHO) opens 1♣ if possible.
Vul: None	♦ Q	West (RHO) bids 1♠ if possible.
HCP: 21+2	♣ K93	

---

<b>Board: 259</b>	♠ QT96543	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 3	West (RHO) bids 2♦ if possible.
HCP: 4+3	♣ Q654	East (LHO) bids 3♦ if possible.

## Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ KQ93	1♦	X	Pass	2♥
Vul: None	♥ 764	♥ KJ92	Pass	3NT	All Pass	
North HCP: 18+1	♦ AQ4	♦ J95				
South HCP: 10	♣ AKT64	♣ 83				
Contract: 3NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ Q98542				1♠
Vul: N-S	♥ 8754	♥ KJT	X	Pass	2♥	2♠
North HCP: 4+1	♦ T8743	♦ A2	X	All Pass		
South HCP: 13+2	♣ 982	♣ K3				
Contract: 2♠X South						

Board: 257	North:	South:	W	N	E	S
Dealer: West	♠ AQJ985	♠ T7	1♦	X	2♣	2♥
Vul: Both	♥ AK	♥ Q987654	3♣	4♠	All Pass	
North HCP: 19+2	♦ AJ9	♦ 43				
South HCP: 2+3	♣ 72	♣ 86				
Contract: 4♠ North						

Board: 258	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ54	♠ 76	1♣	X	Pass	1♦
Vul: None	♥ KQJ	♥ T	1♠	X	Pass	5♦
North HCP: 21+2	♦ Q	♦ AJ98753	All Pass			
South HCP: 6+3	♣ K93	♣ J64				
Contract: 5♦ South						

Board: 259	North:	South:	W	N	E	S
Dealer: East	♠ QT96543	♠ 7			1♦	X
Vul: N-S	♥ 6	♥ AKT32	2♦	2♠	3♦	3♥
North HCP: 4+3	♦ 3	♦ A85	Pass	4♠	All Pass	
South HCP: 18+1	♣ Q654	♣ AK73				
Contract: 4♠ North						

## South hands

## Overcalls??

<b>Board: 255</b>	♠ KQ93	LHO is dealer.
Dealer: West	♥ KJ92	West (LHO) opens 1♦ if possible.
Vul: None	♦ J95	
HCP: 10	♣ 83	

---

<b>Board: 256</b>	♠ Q98542	You are dealer.
Dealer: South	♥ KJT	West (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ A2	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ K3	West (LHO) Doubles 2♠ if possible.

---

<b>Board: 257</b>	♠ T7	LHO is dealer.
Dealer: West	♥ Q987654	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 43	East (RHO) bids 2♣ if possible.
HCP: 2+3	♣ 86	West (LHO) bids 3♣ if possible.

---

<b>Board: 258</b>	♠ 76	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1♣ if possible.
Vul: None	♦ AJ98753	West (LHO) bids 1♠ if possible.
HCP: 6+3	♣ J64	

---

<b>Board: 259</b>	♠ 7	RHO is dealer. You bid second.
Dealer: East	♥ AKT32	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A85	West (LHO) bids 2♦ if possible.
HCP: 18+1	♣ AK73	East (RHO) bids 3♦ if possible.

## Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ KQ93	1♦	X	Pass	2♥
Vul: None	♥ 764	♥ KJ92	Pass	3NT	All Pass	
North HCP: 18+1	♦ AQ4	♦ J95				
South HCP: 10	♣ AKT64	♣ 83				
Contract: 3NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ Q98542				1♠
Vul: N-S	♥ 8754	♥ KJT	X	Pass	2♥	2♠
North HCP: 4+1	♦ T8743	♦ A2	X	All Pass		
South HCP: 13+2	♣ 982	♣ K3				
Contract: 2♠X South						

Board: 257	North:	South:	W	N	E	S
Dealer: West	♠ AQJ985	♠ T7	1♦	X	2♣	2♥
Vul: Both	♥ AK	♥ Q987654	3♣	4♠	All Pass	
North HCP: 19+2	♦ AJ9	♦ 43				
South HCP: 2+3	♣ 72	♣ 86				
Contract: 4♠ North						

Board: 258	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ54	♠ 76	1♣	X	Pass	1♦
Vul: None	♥ KQJ	♥ T	1♠	X	Pass	5♦
North HCP: 21+2	♦ Q	♦ AJ98753	All Pass			
South HCP: 6+3	♣ K93	♣ J64				
Contract: 5♦ South						

Board: 259	North:	South:	W	N	E	S
Dealer: East	♠ QT96543	♠ 7			1♦	X
Vul: N-S	♥ 6	♥ AKT32	2♦	2♠	3♦	3♥
North HCP: 4+3	♦ 3	♦ A85	Pass	4♠	All Pass	
South HCP: 18+1	♣ Q654	♣ AK73				
Contract: 4♠ North						

## North hands

## Overcalls??

<b>Board: 260</b>	♠ 764	LHO is dealer.
Dealer: East	♥ KT83	East (LHO) opens 1♣ if possible.
Vul: Both	♦ K763	East (LHO) Doubles 4♣ if possible.
HCP: 8	♣ Q9	

---

<b>Board: 261</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: West	♥ AKQ85	West (RHO) opens 1♣ if possible.
Vul: None	♦ J63	East (LHO) bids 1♠ if possible.
HCP: 19+1	♣ KJ2	West (RHO) bids 1NT if possible.

---

<b>Board: 262</b>	♠ QJ4	RHO is dealer. You bid second.
Dealer: West	♥ Q	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A65	
HCP: 18+2	♣ AKQ832	

---

<b>Board: 263</b>	♠ QT9753	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ 72	West (RHO) bids 2♥ if possible.
HCP: 3+2	♣ 8643	East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

**Board: 260**

Dealer: East  
Vul: Both  
North HCP: 8  
South HCP: 18+2  
Contract: 5♠ South

**North:**

♠ 764  
♥ KT83  
♦ K763  
♣ Q9

**South:**

♠ AKQJ52  
♥ A  
♦ A84  
♣ 432

**W N E S**

Pass 2♥ Pass 3♠  
Pass 4♣<sup>1</sup> X 4♦<sup>2</sup>  
Pass 4♠ Pass 4NT<sup>3</sup>  
Pass 5♣<sup>4</sup> Pass 5♠  
All Pass

1. limit raise or better in !S
2. Cue bid, a !D stopper
3. Blackwood 0314, for !S
4. A=0/5 or 3/5

**Board: 261**

Dealer: West  
Vul: None  
North HCP: 19+1  
South HCP: 2+1  
Contract: 2♥ North

**North:**

♠ KQ  
♥ AKQ85  
♦ J63  
♣ KJ2

**South:**

♠ 95432  
♥ 32  
♦ Q987  
♣ T8

**W N E S**

1♣ X 1♠ Pass  
1NT 2♥ All Pass

**Board: 262**

Dealer: West  
Vul: N-S  
North HCP: 18+2  
South HCP: 4+3  
Contract: 4♠ North

**North:**

♠ QJ4  
♥ Q  
♦ A65  
♣ AKQ832

**South:**

♠ T97653  
♥ KJ985  
♦ 98  
♣ -

**W N E S**

1♦ X Pass 3♠  
Pass 4♠ All Pass

**Board: 263**

Dealer: East  
Vul: E-W  
North HCP: 3+2  
South HCP: 18+2  
Contract: 4♠ North

**North:**

♠ QT9753  
♥ J  
♦ 72  
♣ 8643

**South:**

♠ AJ  
♥ 987  
♦ AQT643  
♣ AK

**W N E S**

1♥ X  
2♥ 2♠ 3♥ 4♦  
Pass 4♠ All Pass

## South hands

## Overcalls??

**Board: 260**      ♠ AKQJ52      RHO is dealer. You bid second.

Dealer: East      ♥ A      East (RHO) opens 1♣ if possible.

Vul: Both      ♦ A84      East (RHO) Doubles 4♣ if possible.

HCP: 18+2      ♣ 432

---

**Board: 261**      ♠ 95432      LHO is dealer.

Dealer: West      ♥ 32      West (LHO) opens 1♣ if possible.

Vul: None      ♦ Q987      East (RHO) bids 1♠ if possible.

HCP: 2+1      ♣ T8      West (LHO) bids 1NT if possible.

---

**Board: 262**      ♠ T97653      LHO is dealer.

Dealer: West      ♥ KJ985      West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ 98

HCP: 4+3      ♣ -

---

**Board: 263**      ♠ AJ      RHO is dealer. You bid second.

Dealer: East      ♥ 987      East (RHO) opens 1♥ if possible.

Vul: E-W      ♦ AQT643      West (LHO) bids 2♥ if possible.

HCP: 18+2      ♣ AK      East (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 260

Dealer: East  
Vul: Both  
North HCP: 8  
South HCP: 18+2  
Contract: 5♠ South

### North:

♠ 764  
♥ KT83  
♦ K763  
♣ Q9

### South:

♠ AKQJ52  
♥ A  
♦ A84  
♣ 432

### W N E S

		1♣	X
Pass	2♥	Pass	3♠
Pass	4♣ <sup>1</sup>	X	4♦ <sup>2</sup>
Pass	4♠	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	5♠
All Pass			

1. limit raise or better in !S
2. Cue bid, a !D stopper
3. Blackwood 0314, for !S
4. A=0/5 or 3/5

### Board: 261

Dealer: West  
Vul: None  
North HCP: 19+1  
South HCP: 2+1  
Contract: 2♥ North

### North:

♠ KQ  
♥ AKQ85  
♦ J63  
♣ KJ2

### South:

♠ 95432  
♥ 32  
♦ Q987  
♣ T8

### W N E S

1♣	X	1♠	Pass
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1NT 2♥ All Pass

### Board: 262

Dealer: West  
Vul: N-S  
North HCP: 18+2  
South HCP: 4+3  
Contract: 4♠ North

### North:

♠ QJ4  
♥ Q  
♦ A65  
♣ AKQ832

### South:

♠ T97653  
♥ KJ985  
♦ 98  
♣ -

### W N E S

1♦	X	Pass	3♠
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Pass 4♠ All Pass

### Board: 263

Dealer: East  
Vul: E-W  
North HCP: 3+2  
South HCP: 18+2  
Contract: 4♠ North

### North:

♠ QT9753  
♥ J  
♦ 72  
♣ 8643

### South:

♠ AJ  
♥ 987  
♦ AQT643  
♣ AK

### W N E S

		1♥	X
2♥	2♠	3♥	4♦
Pass	4♠	All Pass	

## North hands

## Overcalls??

<b>Board: 264</b>	♠ 9532	LHO is dealer.
Dealer: East	♥ T82	East (LHO) opens 1♣ if possible.
Vul: None	♦ 842	West (RHO) bids 1♦ if possible.
HCP: 1	♣ J32	East (LHO) bids 1♠ if possible.

<b>Board: 265</b>	♠ 42	LHO is dealer.
Dealer: East	♥ A8	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ J98542	
HCP: 8+2	♣ QJ7	

<b>Board: 266</b>	♠ T954	LHO is dealer.
Dealer: East	♥ J72	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ JT853	West (RHO) bids 3♣ if possible.
HCP: 5+1	♣ K	

<b>Board: 267</b>	♠ AQJ765	RHO is dealer. You bid second.
Dealer: West	♥ J7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ K9	East (LHO) bids 4♣ if possible.
HCP: 19+2	♣ AKJ	

<b>Board: 268</b>	♠ T73	LHO is dealer.
Dealer: East	♥ K8642	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 97	East (LHO) bids 1♠ if possible.
HCP: 5+1	♣ Q84	

## Both hands (Answers Page)

**Board: 264**

Dealer: East  
Vul: None  
North HCP: 1  
South HCP: 18+1  
Contract: 2♥ South

**North:**

♠ 9532  
♥ T82  
♦ 842  
♣ J32

**South:**

♠ Q6  
♥ AKJ65  
♦ AJ9  
♣ K96

W N E S

1♣ X  
1♦ Pass 1♠ 2♥  
All Pass

**Board: 265**

Dealer: East  
Vul: N-S  
North HCP: 8+2  
South HCP: 18+2  
Contract: 5♦ North

**North:**

♠ 42  
♥ A8  
♦ J98542  
♣ QJ7

**South:**

♠ AJ  
♥ 972  
♦ AKQT73  
♣ A2

W N E S

1♥ X  
Pass 2♦ Pass 3♦  
Pass 5♦ All Pass

**Board: 266**

Dealer: East  
Vul: E-W  
North HCP: 5+1  
South HCP: 20+1  
Contract: 3NT South

**North:**

♠ T954  
♥ J72  
♦ JT853  
♣ K

**South:**

♠ AJ  
♥ KQT85  
♦ AQ7  
♣ A83

W N E S

1♣ X  
3♣ 3♦ Pass 3NT  
All Pass

**Board: 267**

Dealer: West  
Vul: Both  
North HCP: 19+2  
South HCP: 4+2  
Contract: 4♠ North

**North:**

♠ AQJ765  
♥ J7  
♦ K9  
♣ AKJ

**South:**

♠ 832  
♥ T63  
♦ AT8753  
♣ 7

W N E S

1♣ X 4♣ Pass  
Pass 4♠ All Pass

**Board: 268**

Dealer: East  
Vul: N-S  
North HCP: 5+1  
South HCP: 18+2  
Contract: 4♦ South

**North:**

♠ T73  
♥ K8642  
♦ 97  
♣ Q84

**South:**

♠ 94  
♥ AQ  
♦ AKQ654  
♣ K97

W N E S

1♣ X  
Pass 1♥ 1♠ 3♦  
Pass 3♠<sup>1</sup> Pass 4♦  
All Pass

1. limit raise or better in !D

## South hands

## Overcalls??

<b>Board: 264</b>	♠ Q6	RHO is dealer. You bid second.
Dealer: East	♥ AKJ65	East (RHO) opens 1♣ if possible.
Vul: None	♦ AJ9	West (LHO) bids 1♦ if possible.
HCP: 18+1	♣ K96	East (RHO) bids 1♠ if possible.

<b>Board: 265</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: East	♥ 972	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AKQT73	
HCP: 18+2	♣ A2	

<b>Board: 266</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: East	♥ KQT85	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQ7	West (LHO) bids 3♣ if possible.
HCP: 20+1	♣ A83	

<b>Board: 267</b>	♠ 832	LHO is dealer.
Dealer: West	♥ T63	West (LHO) opens 1♣ if possible.
Vul: Both	♦ AT8753	East (RHO) bids 4♣ if possible.
HCP: 4+2	♣ 7	

<b>Board: 268</b>	♠ 94	RHO is dealer. You bid second.
Dealer: East	♥ AQ	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKQ654	East (RHO) bids 1♠ if possible.
HCP: 18+2	♣ K97	

## Both hands (Answers Page)

**Board: 264**

Dealer: East  
Vul: None  
North HCP: 1  
South HCP: 18+1  
Contract: 2♥ South

**North:**

♠ 9532  
♥ T82  
♦ 842  
♣ J32

**South:**

♠ Q6  
♥ AKJ65  
♦ AJ9  
♣ K96

W N E S

1♣ X  
1♦ Pass 1♠ 2♥  
All Pass

**Board: 265**

Dealer: East  
Vul: N-S  
North HCP: 8+2  
South HCP: 18+2  
Contract: 5♦ North

**North:**

♠ 42  
♥ A8  
♦ J98542  
♣ QJ7

**South:**

♠ AJ  
♥ 972  
♦ AKQT73  
♣ A2

W N E S

1♥ X  
Pass 2♦ Pass 3♦  
Pass 5♦ All Pass

**Board: 266**

Dealer: East  
Vul: E-W  
North HCP: 5+1  
South HCP: 20+1  
Contract: 3NT South

**North:**

♠ T954  
♥ J72  
♦ JT853  
♣ K

**South:**

♠ AJ  
♥ KQT85  
♦ AQ7  
♣ A83

W N E S

1♣ X  
3♣ 3♦ Pass 3NT  
All Pass

**Board: 267**

Dealer: West  
Vul: Both  
North HCP: 19+2  
South HCP: 4+2  
Contract: 4♠ North

**North:**

♠ AQJ765  
♥ J7  
♦ K9  
♣ AKJ

**South:**

♠ 832  
♥ T63  
♦ AT8753  
♣ 7

W N E S

1♣ X 4♣ Pass  
Pass 4♠ All Pass

**Board: 268**

Dealer: East  
Vul: N-S  
North HCP: 5+1  
South HCP: 18+2  
Contract: 4♦ South

**North:**

♠ T73  
♥ K8642  
♦ 97  
♣ Q84

**South:**

♠ 94  
♥ AQ  
♦ AKQ654  
♣ K97

W N E S

1♣ X  
Pass 1♥ 1♠ 3♦  
Pass 3♠<sup>1</sup> Pass 4♦  
All Pass

1. limit raise or better in !D

## North hands

## Overcalls??

<b>Board: 269</b>	♠ AJ973	You are dealer.
Dealer: North	♥ AT	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ 97	
HCP: 13+1	♣ AT75	
<b>Board: 270</b>	♠ KT5	RHO is dealer. You bid second.
Dealer: West	♥ AKQT2	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A76	West (RHO) bids 2♦ if possible.
HCP: 19+1	♣ K7	
<b>Board: 271</b>	♠ 872	LHO is dealer.
Dealer: East	♥ Q8532	East (LHO) opens 1♦ if possible.
Vul: None	♦ 4	West (RHO) bids 2♦ if possible.
HCP: 3+1	♣ J985	East (LHO) bids 3♦ if possible.
<b>Board: 272</b>	♠ T85	LHO is dealer.
Dealer: East	♥ K5	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ Q8652	
HCP: 5+1	♣ T72	
<b>Board: 273</b>	♠ J7	You are dealer.
Dealer: North	♥ Q84	East (LHO) Doubles 1♦ if possible.
Vul: Both	♦ KJ953	West (RHO) bids 2♠ if possible.
HCP: 13+1	♣ AQ2	East (LHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AJ973	♠ 5		1 ♠	X	3 ♥ <sup>1</sup>
Vul: N-S	♥ AT	♥ QJ876432	Pass	3 ♠	All Pass	
North HCP: 13+1	♦ 97	♦ T				
South HCP: 4+4	♣ AT75	♣ J96				1. Fit showing jumps
Contract: 3 ♠ North						

Board: 270	North:	South:	W	N	E	S
Dealer: West	♠ KT5	♠ QJ3	1 ♦	X	Pass	1 ♥
Vul: Both	♥ AKQT2	♥ J643	2 ♦	3 ♥	All Pass	
North HCP: 19+1	♦ A76	♦ 83				
South HCP: 6	♣ K7	♣ QT82				
Contract: 3 ♥ North						

Board: 271	North:	South:	W	N	E	S
Dealer: East	♠ 872	♠ Q6		1 ♦	X	
Vul: None	♥ Q8532	♥ AJT96	2 ♦	2 ♥	3 ♦	4 ♥
North HCP: 3+1	♦ 4	♦ KQ9			All Pass	
South HCP: 18+1	♣ J985	♣ AQ2				
Contract: 4 ♥ South						

Board: 272	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ K9		1 ♥	X	
Vul: E-W	♥ K5	♥ Q94	Pass	2 ♦	Pass	3 ♣
North HCP: 5+1	♦ Q8652	♦ AK9			All Pass	
South HCP: 20+1	♣ T72	♣ AKJ64				
Contract: 3 ♣ South						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ T983		1 ♦	X	2 ♦
Vul: Both	♥ Q84	♥ 63	2 ♠	3 ♦	X	All Pass
North HCP: 13+1	♦ KJ953	♦ Q8642				
South HCP: 2+1	♣ AQ2	♣ 86				
Contract: 3 ♦ X North						

## South hands

## Overcalls??

<b>Board: 269</b>	♠ 5	Partner is dealer.
Dealer: North	♥ QJ876432	East (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ T	
HCP: 4+4	♣ J96	

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<b>Board: 270</b>	♠ QJ3	LHO is dealer.
Dealer: West	♥ J643	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 83	West (LHO) bids 2♦ if possible.
HCP: 6	♣ QT82	

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<b>Board: 271</b>	♠ Q6	RHO is dealer. You bid second.
Dealer: East	♥ AJT96	East (RHO) opens 1♦ if possible.
Vul: None	♦ KQ9	West (LHO) bids 2♦ if possible.
HCP: 18+1	♣ AQ2	East (RHO) bids 3♦ if possible.

---

<b>Board: 272</b>	♠ K9	RHO is dealer. You bid second.
Dealer: East	♥ Q94	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AK9	
HCP: 20+1	♣ AKJ64	

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<b>Board: 273</b>	♠ T983	Partner is dealer.
Dealer: North	♥ 63	East (RHO) Doubles 1♦ if possible.
Vul: Both	♦ Q8642	West (LHO) bids 2♠ if possible.
HCP: 2+1	♣ 86	East (RHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

**Board: 269**

Dealer: North

**North:**

♠ AJ973

**South:**

♠ 5

**W N E S**

 1 ♠ X 3 ♥<sup>1</sup>

Vul: N-S

♥ AT

♥ QJ876432

Pass 3 ♠ All Pass

North HCP: 13+1

♦ 97

♦ T

1. Fit showing jumps

South HCP: 4+4

♣ AT75

♣ J96

Contract: 3 ♠ North

**Board: 270**

Dealer: West

**North:**

♠ KT5

**South:**

♠ QJ3

**W N E S**

1 ♦ X Pass 1 ♥

Vul: Both

♥ AKQT2

♥ J643

2 ♦ 3 ♥ All Pass

North HCP: 19+1

♦ A76

♦ 83

South HCP: 6

♣ K7

♣ QT82

Contract: 3 ♥ North

**Board: 271**

Dealer: East

**North:**

♠ 872

**South:**

♠ Q6

**W N E S**

1 ♦ X

Vul: None

♥ Q8532

♥ AJT96

2 ♦ 2 ♥ 3 ♦ 4 ♥

North HCP: 3+1

♦ 4

♦ KQ9

All Pass

South HCP: 18+1

♣ J985

♣ AQ2

Contract: 4 ♥ South

**Board: 272**

Dealer: East

**North:**

♠ T85

**South:**

♠ K9

**W N E S**

1 ♥ X

Vul: E-W

♥ K5

♥ Q94

Pass 2 ♦ Pass 3 ♣

North HCP: 5+1

♦ Q8652

♦ AK9

All Pass

South HCP: 20+1

♣ T72

♣ AKJ64

Contract: 3 ♣ South

**Board: 273**

Dealer: North

**North:**

♠ J7

**South:**

♠ T983

**W N E S**

1 ♦ X 2 ♦

Vul: Both

♥ Q84

♥ 63

2 ♠ 3 ♦ X All Pass

North HCP: 13+1

♦ KJ953

♦ Q8642

South HCP: 2+1

♣ AQ2

♣ 86

Contract: 3 ♦ X North

## North hands

## Overcalls??

<b>Board: 274</b>	♠ 872	Partner is dealer.
Dealer: South	♥ 73	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ 932	East (LHO) bids 1♠ if possible.
HCP: 0+1	♣ T9732	West (RHO) Doubles 2♥ if possible. West (RHO) Doubles 3♦ if possible.

<b>Board: 275</b>	♠ K4	You are dealer.
Dealer: North	♥ J	East (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AKJT875	East (LHO) bids 2♥ if possible.
HCP: 13+3	♣ J65	West (RHO) bids 3♥ if possible. East (LHO) Doubles 4♦ if possible.

<b>Board: 276</b>	♠ K	LHO is dealer.
Dealer: East	♥ A876	East (LHO) opens 1♠ if possible.
Vul: Both	♦ T762	
HCP: 8	♣ J954	

<b>Board: 277</b>	♠ AK	RHO is dealer. You bid second.
Dealer: West	♥ AJ	West (RHO) opens 1♦ if possible.
Vul: None	♦ 954	
HCP: 20+2	♣ AKJT42	

<b>Board: 278</b>	♠ J95	LHO is dealer.
Dealer: East	♥ J63	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ 986	
HCP: 5	♣ QJ97	

## Both hands (Answers Page)

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ AK5			1 ♦	
Vul: None	♥ 73	♥ KT85	X	Pass	1 ♠	2 ♥
North HCP: 0+1	♦ 932	♦ KJ865	X	3 ♦	Pass	Pass
South HCP: 14+1	♣ T9732	♣ 6	X	All Pass		
Contract:	3 ♦ X	North				

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AJT9		1 ♦	X	1 ♠
Vul: E-W	♥ J	♥ T95	Pass	2 ♦	2 ♥	Pass
North HCP: 13+3	♦ AKJT875	♦ 64	3 ♥	4 ♦	X	All Pass
South HCP: 5	♣ J65	♣ T974				
Contract:	4 ♦ X	North				

Board: 276	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QT9			1 ♠	X
Vul: Both	♥ A876	♥ K4	Pass	2 ♥	Pass	3 ♣
North HCP: 8	♦ T762	♦ KJ	Pass	5 ♣	All Pass	
South HCP: 18+2	♣ J954	♣ AKQ732				
Contract:	5 ♣	North				

Board: 277	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ T53	1 ♦	X	Pass	1 ♥
Vul: None	♥ AJ	♥ T765	Pass	3 ♣	Pass	3 ♦ <sup>1</sup>
North HCP: 20+2	♦ 954	♦ KJT	Pass	3 ♠	Pass	4 ♣
South HCP: 4	♣ AKJT42	♣ 987	All Pass			
Contract:	4 ♣	South				

1. limit raise or better in !C

Board: 278	North:	South:	W	N	E	S
Dealer: East	♠ J95	♠ 864			1 ♠	X
Vul: N-S	♥ J63	♥ AQ9	Pass	2 ♣	Pass	2 ♦
North HCP: 5	♦ 986	♦ AQJ42	All Pass			
South HCP: 20+1	♣ QJ97	♣ AK				
Contract:	2 ♦	South				

## South hands

## Overcalls??

<b>Board: 274</b>	♠ AK5	You are dealer.
Dealer: South	♥ KT85	West (LHO) Doubles 1♦ if possible.
Vul: None	♦ KJ865	East (RHO) bids 1♠ if possible.
HCP: 14+1	♣ 6	West (LHO) Doubles 2♥ if possible. West (LHO) Doubles 3♦ if possible.

<b>Board: 275</b>	♠ AJT9	Partner is dealer.
Dealer: North	♥ T95	East (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ 64	East (RHO) bids 2♥ if possible.
HCP: 5	♣ T974	West (LHO) bids 3♥ if possible. East (RHO) Doubles 4♦ if possible.

<b>Board: 276</b>	♠ QT9	RHO is dealer. You bid second.
Dealer: East	♥ K4	East (RHO) opens 1♠ if possible.
Vul: Both	♦ KJ	
HCP: 18+2	♣ AKQ732	

<b>Board: 277</b>	♠ T53	LHO is dealer.
Dealer: West	♥ T765	West (LHO) opens 1♦ if possible.
Vul: None	♦ KJT	
HCP: 4	♣ 987	

<b>Board: 278</b>	♠ 864	RHO is dealer. You bid second.
Dealer: East	♥ AQ9	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQJ42	
HCP: 20+1	♣ AK	

## Both hands (Answers Page)

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ AK5			1 ♦	
Vul: None	♥ 73	♥ KT85	X	Pass	1 ♠	2 ♥
North HCP: 0+1	♦ 932	♦ KJ865	X	3 ♦	Pass	Pass
South HCP: 14+1	♣ T9732	♣ 6	X	All Pass		
Contract:	3 ♦ X	North				

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AJT9		1 ♦	X	1 ♠
Vul: E-W	♥ J	♥ T95	Pass	2 ♦	2 ♥	Pass
North HCP: 13+3	♦ AKJT875	♦ 64	3 ♥	4 ♦	X	All Pass
South HCP: 5	♣ J65	♣ T974				
Contract:	4 ♦ X	North				

Board: 276	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QT9			1 ♠	X
Vul: Both	♥ A876	♥ K4	Pass	2 ♥	Pass	3 ♣
North HCP: 8	♦ T762	♦ KJ	Pass	5 ♣	All Pass	
South HCP: 18+2	♣ J954	♣ AKQ732				
Contract:	5 ♣ North					

Board: 277	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ T53	1 ♦	X	Pass	1 ♥
Vul: None	♥ AJ	♥ T765	Pass	3 ♣	Pass	3 ♦ <sup>1</sup>
North HCP: 20+2	♦ 954	♦ KJT	Pass	3 ♠	Pass	4 ♣
South HCP: 4	♣ AKJT42	♣ 987	All Pass			
Contract:	4 ♣ South					

1. limit raise or better in !C

Board: 278	North:	South:	W	N	E	S
Dealer: East	♠ J95	♠ 864			1 ♠	X
Vul: N-S	♥ J63	♥ AQ9	Pass	2 ♣	Pass	2 ♦
North HCP: 5	♦ 986	♦ AQJ42	All Pass			
South HCP: 20+1	♣ QJ97	♣ AK				
Contract:	2 ♦ South					

## North hands

## Overcalls??

<b>Board: 279</b>	♠ AQT65	Partner is dealer.
Dealer: South	♥ Q64	West (RHO) Doubles 1♣ if possible.
Vul: N-S	♦ T5	West (RHO) Doubles 1NT if possible.
HCP: 8+1	♣ 854	East (LHO) bids 2♥ if possible. East (LHO) bids 3♥ if possible.

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<b>Board: 280</b>	♠ T865	LHO is dealer.
Dealer: East	♥ Q87643	East (LHO) opens 1♣ if possible.
Vul: None	♦ 54	West (RHO) bids 3♣ if possible.
HCP: 2+2	♣ 6	

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<b>Board: 281</b>	♠ KT8642	LHO is dealer.
Dealer: East	♥ 96	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ AJ5	
HCP: 9+2	♣ JT	

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<b>Board: 282</b>	♠ 753	LHO is dealer.
Dealer: East	♥ 854	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ QJ52	East (LHO) bids 2♠ if possible.
HCP: 3	♣ T94	

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<b>Board: 283</b>	♠ Q42	RHO is dealer. You bid second.
Dealer: West	♥ K4	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AQ	West (RHO) bids 2♠ if possible.
HCP: 21+2	♣ AKQJT8	

## Both hands (Answers Page)

Board: 279	North:	South:	W	N	E	S
Dealer: South	♠ AQT65	♠ KJ7				1♣
Vul: N-S	♥ Q64	♥ K5	X	1♠	Pass	1NT
North HCP: 8+1	♦ T5	♦ 764	X	Pass	2♥	2♠
South HCP: 12+1	♣ 854	♣ AJ976	Pass	Pass	3♥	Pass
Contract: 3♠ North			Pass	3♠	All Pass	

Board: 280	North:	South:	W	N	E	S
Dealer: East	♠ T865	♠ AKQ74			1♣	X
Vul: None	♥ Q87643	♥ A5	3♣	Pass	Pass	3♠
North HCP: 2+2	♦ 54	♦ QT6	Pass	4♠	All Pass	
South HCP: 18+1	♣ 6	♣ QJ4				
Contract: 4♠ North						

Board: 281	North:	South:	W	N	E	S
Dealer: East	♠ KT8642	♠ Q3			1♦	X
Vul: N-S	♥ 96	♥ AQJ87	Pass	4♠	All Pass	
North HCP: 9+2	♦ AJ5	♦ 762				
South HCP: 18+1	♣ JT	♣ AKQ				
Contract: 4♠ North						

Board: 282	North:	South:	W	N	E	S
Dealer: East	♠ 753	♠ AKQ			1♠	X
Vul: E-W	♥ 854	♥ AKQT3	Pass	2♦	2♠	3♥
North HCP: 3	♦ QJ52	♦ T	All Pass			
South HCP: 22+1	♣ T94	♣ A653				
Contract: 3♥ South						

Board: 283	North:	South:	W	N	E	S
Dealer: West	♠ Q42	♠ T6	1♠	X	Pass	2♥
Vul: Both	♥ K4	♥ QJT752	2♠	3♣	All Pass	
North HCP: 21+2	♦ AQ	♦ 4				
South HCP: 3+2	♣ AKQJT8	♣ 7643				
Contract: 3♣ North						

## South hands

## Overcalls??

<b>Board: 279</b>	♠ KJ7	You are dealer.
Dealer: South	♥ K5	West (LHO) Doubles 1♣ if possible.
Vul: N-S	♦ 764	West (LHO) Doubles 1NT if possible.
HCP: 12+1	♣ AJ976	East (RHO) bids 2♥ if possible. East (RHO) bids 3♥ if possible.

---

<b>Board: 280</b>	♠ AKQ74	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1♣ if possible.
Vul: None	♦ QT6	West (LHO) bids 3♣ if possible.
HCP: 18+1	♣ QJ4	

---

<b>Board: 281</b>	♠ Q3	RHO is dealer. You bid second.
Dealer: East	♥ AQJ87	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ 762	
HCP: 18+1	♣ AKQ	

---

<b>Board: 282</b>	♠ AKQ	RHO is dealer. You bid second.
Dealer: East	♥ AKQT3	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ T	East (RHO) bids 2♠ if possible.
HCP: 22+1	♣ A653	

---

<b>Board: 283</b>	♠ T6	LHO is dealer.
Dealer: West	♥ QJT752	West (LHO) opens 1♠ if possible.
Vul: Both	♦ 4	West (LHO) bids 2♠ if possible.
HCP: 3+2	♣ 7643	

## Both hands (Answers Page)

Board: 279	North:	South:	W	N	E	S
Dealer: South	♠ AQT65	♠ KJ7				1♣
Vul: N-S	♥ Q64	♥ K5	X	1♠	Pass	1NT
North HCP: 8+1	♦ T5	♦ 764	X	Pass	2♥	2♠
South HCP: 12+1	♣ 854	♣ AJ976	Pass	Pass	3♥	Pass
Contract: 3♠ North			Pass	3♠	All Pass	

Board: 280	North:	South:	W	N	E	S
Dealer: East	♠ T865	♠ AKQ74			1♣	X
Vul: None	♥ Q87643	♥ A5	3♣	Pass	Pass	3♠
North HCP: 2+2	♦ 54	♦ QT6	Pass	4♠	All Pass	
South HCP: 18+1	♣ 6	♣ QJ4				
Contract: 4♠ North						

Board: 281	North:	South:	W	N	E	S
Dealer: East	♠ KT8642	♠ Q3			1♦	X
Vul: N-S	♥ 96	♥ AQJ87	Pass	4♠	All Pass	
North HCP: 9+2	♦ AJ5	♦ 762				
South HCP: 18+1	♣ JT	♣ AKQ				
Contract: 4♠ North						

Board: 282	North:	South:	W	N	E	S
Dealer: East	♠ 753	♠ AKQ			1♠	X
Vul: E-W	♥ 854	♥ AKQT3	Pass	2♦	2♠	3♥
North HCP: 3	♦ QJ52	♦ T	All Pass			
South HCP: 22+1	♣ T94	♣ A653				
Contract: 3♥ South						

Board: 283	North:	South:	W	N	E	S
Dealer: West	♠ Q42	♠ T6	1♠	X	Pass	2♥
Vul: Both	♥ K4	♥ QJT752	2♠	3♣	All Pass	
North HCP: 21+2	♦ AQ	♦ 4				
South HCP: 3+2	♣ AKQJT8	♣ 7643				
Contract: 3♣ North						

## North hands

## Overcalls??

<b>Board: 284</b>	♠ J98	LHO is dealer.
Dealer: East	♥ K8	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ Q932	
HCP: 6	♣ 9653	
<b>Board: 285</b>	♠ J	RHO is dealer. You bid second.
Dealer: West	♥ KQ65	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKQJ3	East (LHO) bids 3♣ if possible.
HCP: 18+1	♣ Q76	
<b>Board: 286</b>	♠ J76	You are dealer.
Dealer: North	♥ AJT	East (LHO) Doubles 1♣ if possible.
Vul: Both	♦ 7	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ KQJ432	East (LHO) Redoubles if possible.
<b>Board: 287</b>	♠ QT86	LHO is dealer.
Dealer: East	♥ JT2	East (LHO) opens 1♦ if possible.
Vul: None	♦ T93	East (LHO) bids 2♣ if possible.
HCP: 4	♣ JT7	
<b>Board: 288</b>	♠ J984	LHO is dealer.
Dealer: East	♥ T42	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ K2	East (LHO) Doubles 6♥ if possible.
HCP: 4	♣ T873	

## Both hands (Answers Page)

Board: 284	North:	South:	W	N	E	S
Dealer: East	♠ J98	♠ KQT743			1 ♥	X
Vul: N-S	♥ K8	♥ AQT	Pass	2 ♣	Pass	3 ♠
North HCP: 6	♦ Q932	♦ A4	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
South HCP: 18+2	♣ 9653	♣ K2	All Pass			
Contract: 4 ♠ South						1. limit raise or better in !S

Board: 285	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ KQ942	1 ♣	X	3 ♣	Pass
Vul: E-W	♥ KQ65	♥ T84	Pass	3 ♦	Pass	4 ♣ <sup>1</sup>
North HCP: 18+1	♦ AKQJ3	♦ 9752	Pass	4 ♦	All Pass	
South HCP: 5+1	♣ Q76	♣ 8				1. limit raise or better in !D
Contract: 4 ♦ North						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ Q842		1 ♣	X	1 ♠
Vul: Both	♥ AJT	♥ 732	2 ♥	X <sup>1</sup>	XX	2 ♠
North HCP: 12+2	♦ 7	♦ 9542	All Pass			
South HCP: 6	♣ KQJ432	♣ A7				1. Support double redouble
Contract: 2 ♠ South						

Board: 287	North:	South:	W	N	E	S
Dealer: East	♠ QT86	♠ AKJ97			1 ♦	X
Vul: None	♥ JT2	♥ K875	Pass	1 ♠	2 ♣	2 ♦ <sup>1</sup>
North HCP: 4	♦ T93	♦ AK4	Pass	3 ♠	All Pass	
South HCP: 18+1	♣ JT7	♣ 2				1. limit raise or better in !S
Contract: 3 ♠ North						

Board: 288	North:	South:	W	N	E	S
Dealer: East	♠ J984	♠ A6			1 ♦	X
Vul: E-W	♥ T42	♥ AKQJ7653	Pass	1 ♠	Pass	6 ♥
North HCP: 4	♦ K2	♦ A73	Pass	Pass	X	All Pass
South HCP: 18+4	♣ T873	♣ -				
Contract: 6 ♥ X South						

## South hands

## Overcalls??

<b>Board: 284</b>	♠ KQT743	RHO is dealer. You bid second.
Dealer: East	♥ AQT	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ A4	
HCP: 18+2	♣ K2	

---

<b>Board: 285</b>	♠ KQ942	LHO is dealer.
Dealer: West	♥ T84	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 9752	East (RHO) bids 3♣ if possible.
HCP: 5+1	♣ 8	

---

<b>Board: 286</b>	♠ Q842	Partner is dealer.
Dealer: North	♥ 732	East (RHO) Doubles 1♣ if possible.
Vul: Both	♦ 9542	West (LHO) bids 2♥ if possible.
HCP: 6	♣ A7	East (RHO) Redoubles if possible.

---

<b>Board: 287</b>	♠ AKJ97	RHO is dealer. You bid second.
Dealer: East	♥ K875	East (RHO) opens 1♦ if possible.
Vul: None	♦ AK4	East (RHO) bids 2♣ if possible.
HCP: 18+1	♣ 2	

---

<b>Board: 288</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ AKQJ7653	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A73	East (RHO) Doubles 6♥ if possible.
HCP: 18+4	♣ -	

## Both hands (Answers Page)

Board: 284	North:	South:	W	N	E	S
Dealer: East	♠ J98	♠ KQT743			1 ♥	X
Vul: N-S	♥ K8	♥ AQT	Pass	2 ♣	Pass	3 ♠
North HCP: 6	♦ Q932	♦ A4	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
South HCP: 18+2	♣ 9653	♣ K2	All Pass			
Contract: 4 ♠ South						1. limit raise or better in !S

Board: 285	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ KQ942	1 ♣	X	3 ♣	Pass
Vul: E-W	♥ KQ65	♥ T84	Pass	3 ♦	Pass	4 ♣ <sup>1</sup>
North HCP: 18+1	♦ AKQJ3	♦ 9752	Pass	4 ♦	All Pass	
South HCP: 5+1	♣ Q76	♣ 8				1. limit raise or better in !D
Contract: 4 ♦ North						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ Q842		1 ♣	X	1 ♠
Vul: Both	♥ AJT	♥ 732	2 ♥	X <sup>1</sup>	XX	2 ♠
North HCP: 12+2	♦ 7	♦ 9542	All Pass			
South HCP: 6	♣ KQJ432	♣ A7				1. Support double redouble
Contract: 2 ♠ South						

Board: 287	North:	South:	W	N	E	S
Dealer: East	♠ QT86	♠ AKJ97			1 ♦	X
Vul: None	♥ JT2	♥ K875	Pass	1 ♠	2 ♣	2 ♦ <sup>1</sup>
North HCP: 4	♦ T93	♦ AK4	Pass	3 ♠	All Pass	
South HCP: 18+1	♣ JT7	♣ 2				1. limit raise or better in !S
Contract: 3 ♠ North						

Board: 288	North:	South:	W	N	E	S
Dealer: East	♠ J984	♠ A6			1 ♦	X
Vul: E-W	♥ T42	♥ AKQJ7653	Pass	1 ♠	Pass	6 ♥
North HCP: 4	♦ K2	♦ A73	Pass	Pass	X	All Pass
South HCP: 18+4	♣ T873	♣ -				
Contract: 6 ♥ X South						

## North hands

## Overcalls??

<b>Board: 289</b>	♠ 7	RHO is dealer. You bid second.
Dealer: West	♥ KJ9	West (RHO) opens 1♥ if possible.
Vul: Both	♦ AKQ5	East (LHO) bids 1♠ if possible.
HCP: 22+1	♣ AKQ43	West (RHO) bids 2♠ if possible.

<b>Board: 290</b>	♠ A864	LHO is dealer.
Dealer: East	♥ QJT86	East (LHO) opens 1♦ if possible.
Vul: None	♦ 5	
HCP: 7+1	♣ 987	

<b>Board: 291</b>	♠ A76	RHO is dealer. You bid second.
Dealer: West	♥ K	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ2	East (LHO) bids 2♠ if possible.
HCP: 20+2	♣ AQJ632	

<b>Board: 292</b>	♠ Q	LHO is dealer.
Dealer: East	♥ K982	East (LHO) opens 1♠ if possible.
Vul: None	♦ T542	
HCP: 6	♣ J862	

## Both hands (Answers Page)

**Board: 289**

Dealer: West

**North:**

♠ 7

**South:**

♠ 9854

**W N E S**

1 ♥ X 1 ♠ Pass

Vul: Both

♥ KJ9

♥ T64

2 ♠ 3 ♣ All Pass

North HCP: 22+1

♦ AKQ5

♦ 986

South HCP: 1

♣ AKQ43

♣ JT5

Contract: 3 ♣ North

**Board: 290**

Dealer: East

**North:**

♠ A864

**South:**

♠ QT72

**W N E S**

1 ♦ X

Vul: None

♥ QJT86

♥ K

Pass 3 ♥ Pass 3NT

North HCP: 7+1

♦ 5

♦ AQT

All Pass

South HCP: 18+1

♣ 987

♣ AKT64

Contract: 3NT South

**Board: 291**

Dealer: West

**North:**

♠ A76

**South:**

♠ JT

**W N E S**

1 ♦ X 2 ♠ Pass

Vul: N-S

♥ K

♥ T98765

Pass 3 ♣ All Pass

North HCP: 20+2

♦ AQ2

♦ T97

South HCP: 1+2

♣ AQJ632

♣ 95

Contract: 3 ♣ North

**Board: 292**

Dealer: East

**North:**

♠ Q

**South:**

♠ KJ2

**W N E S**

1 ♠ X

Vul: None

♥ K982

♥ 64

Pass 2 ♥ Pass 3 ♦

North HCP: 6

♦ T542

♦ AKQJ7

Pass 5 ♦ All Pass

South HCP: 18+1

♣ J862

♣ A97

Contract: 5 ♦ North

## South hands

## Overcalls??

<b>Board: 289</b>	♠ 9854	LHO is dealer.
Dealer: West	♥ T64	West (LHO) opens 1♥ if possible.
Vul: Both	♦ 986	East (RHO) bids 1♠ if possible.
HCP: 1	♣ JT5	West (LHO) bids 2♠ if possible.

<b>Board: 290</b>	♠ QT72	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♦ if possible.
Vul: None	♦ AQT	
HCP: 18+1	♣ AKT64	

<b>Board: 291</b>	♠ JT	LHO is dealer.
Dealer: West	♥ T98765	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T97	East (RHO) bids 2♠ if possible.
HCP: 1+2	♣ 95	

<b>Board: 292</b>	♠ KJ2	RHO is dealer. You bid second.
Dealer: East	♥ 64	East (RHO) opens 1♠ if possible.
Vul: None	♦ AKQJ7	
HCP: 18+1	♣ A97	

## Both hands (Answers Page)

**Board: 289**

Dealer: West

**North:**

♠ 7

**South:**

♠ 9854

**W N E S**

1 ♥ X 1 ♠ Pass

Vul: Both

♥ KJ9

♥ T64

2 ♠ 3 ♣ All Pass

North HCP: 22+1

♦ AKQ5

♦ 986

South HCP: 1

♣ AKQ43

♣ JT5

Contract: 3 ♣ North

**Board: 290**

Dealer: East

**North:**

♠ A864

**South:**

♠ QT72

**W N E S**

1 ♦ X

Vul: None

♥ QJT86

♥ K

Pass 3 ♥ Pass 3NT

North HCP: 7+1

♦ 5

♦ AQT

All Pass

South HCP: 18+1

♣ 987

♣ AKT64

Contract: 3NT South

**Board: 291**

Dealer: West

**North:**

♠ A76

**South:**

♠ JT

**W N E S**

1 ♦ X 2 ♠ Pass

Vul: N-S

♥ K

♥ T98765

Pass 3 ♣ All Pass

North HCP: 20+2

♦ AQ2

♦ T97

South HCP: 1+2

♣ AQJ632

♣ 95

Contract: 3 ♣ North

**Board: 292**

Dealer: East

**North:**

♠ Q

**South:**

♠ KJ2

**W N E S**

1 ♠ X

Vul: None

♥ K982

♥ 64

Pass 2 ♥ Pass 3 ♦

North HCP: 6

♦ T542

♦ AKQJ7

Pass 5 ♦ All Pass

South HCP: 18+1

♣ J862

♣ A97

Contract: 5 ♦ North

## North hands

## Overcalls??

<b>Board: 293</b>	♠ 3	Partner is dealer.
Dealer: South	♥ Q9642	West (RHO) Doubles 1♣ if possible.
Vul: E-W	♦ 962	West (RHO) bids 2♠ if possible.
HCP: 6+1	♣ AT65	West (RHO) Doubles 3♥ if possible. East (LHO) bids 3♠ if possible. West (RHO) Doubles 4♥ if possible.

---

<b>Board: 294</b>	♠ 7652	You are dealer.
Dealer: North	♥ K5	East (LHO) Doubles 1♣ if possible.
Vul: N-S	♦ AJ6	East (LHO) bids 3♥ if possible.
HCP: 12	♣ AT83	

---

<b>Board: 295</b>	♠ 3	Partner is dealer.
Dealer: South	♥ QT95	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ A75	
HCP: 9+1	♣ QJ842	

---

<b>Board: 296</b>	♠ AKJT4	RHO is dealer. You bid second.
Dealer: West	♥ A9	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ T72	
HCP: 19+1	♣ AK8	

## Both hands (Answers Page)

**Board: 293**

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ J65				1♣
Vul: E-W	♥ Q9642	♥ A753	X	1♥	Pass	2♥
North HCP: 6+1	♦ 962	♦ Q4	2♠	3♥	Pass	Pass
South HCP: 13	♣ AT65	♣ KQJ9	X	Pass	3♠	Pass
Contract: 4♥X North			Pass	4♥	Pass	Pass

**Board: 294**

	North:	South:	W	N	E	S
Dealer: North	♠ 7652	♠ AT983		1♣	X	1♠
Vul: N-S	♥ K5	♥ Q8	Pass	2♠	3♥	3♠
North HCP: 12	♦ AJ6	♦ T52			All Pass	
South HCP: 8+1	♣ AT83	♣ Q75				
Contract: 3♠ South						

**Board: 295**

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQ82				1♦
Vul: None	♥ QT95	♥ AJ82	X	1♥	Pass	2♥
North HCP: 9+1	♦ A75	♦ QT8			All Pass	
South HCP: 12	♣ QJ842	♣ 65				
Contract: 2♥ South						

**Board: 296**

	North:	South:	W	N	E	S
Dealer: West	♠ AKJT4	♠ 2	1♣	X	Pass	3♥
Vul: N-S	♥ A9	♥ KQJ43	Pass	3♠	Pass	3NT
North HCP: 19+1	♦ T72	♦ K53			All Pass	
South HCP: 9+1	♣ AK8	♣ 7432				
Contract: 3NT South						

## South hands

## Overcalls??

<b>Board: 293</b>	♠ J65	You are dealer.
Dealer: South	♥ A753	West (LHO) Doubles 1♣ if possible.
Vul: E-W	♦ Q4	West (LHO) bids 2♠ if possible.
HCP: 13	♣ KQJ9	West (LHO) Doubles 3♥ if possible. East (RHO) bids 3♠ if possible. West (LHO) Doubles 4♥ if possible.

<b>Board: 294</b>	♠ AT983	Partner is dealer.
Dealer: North	♥ Q8	East (RHO) Doubles 1♣ if possible.
Vul: N-S	♦ T52	East (RHO) bids 3♥ if possible.
HCP: 8+1	♣ Q75	

<b>Board: 295</b>	♠ KQ82	You are dealer.
Dealer: South	♥ AJ82	West (LHO) Doubles 1♦ if possible.
Vul: None	♦ QT8	
HCP: 12	♣ 65	

<b>Board: 296</b>	♠ 2	LHO is dealer.
Dealer: West	♥ KQJ43	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ K53	
HCP: 9+1	♣ 7432	

## Both hands (Answers Page)

**Board: 293**

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ J65				1♣
Vul: E-W	♥ Q9642	♥ A753	X	1♥	Pass	2♥
North HCP: 6+1	♦ 962	♦ Q4	2♠	3♥	Pass	Pass
South HCP: 13	♣ AT65	♣ KQJ9	X	Pass	3♠	Pass
Contract: 4♥X North			Pass	4♥	Pass	Pass

**Board: 294**

	North:	South:	W	N	E	S
Dealer: North	♠ 7652	♠ AT983		1♣	X	1♠
Vul: N-S	♥ K5	♥ Q8	Pass	2♠	3♥	3♠
North HCP: 12	♦ AJ6	♦ T52			All Pass	
South HCP: 8+1	♣ AT83	♣ Q75				
Contract: 3♠ South						

**Board: 295**

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQ82				1♦
Vul: None	♥ QT95	♥ AJ82	X	1♥	Pass	2♥
North HCP: 9+1	♦ A75	♦ QT8			All Pass	
South HCP: 12	♣ QJ842	♣ 65				
Contract: 2♥ South						

**Board: 296**

	North:	South:	W	N	E	S
Dealer: West	♠ AKJT4	♠ 2	1♣	X	Pass	3♥
Vul: N-S	♥ A9	♥ KQJ43	Pass	3♠	Pass	3NT
North HCP: 19+1	♦ T72	♦ K53			All Pass	
South HCP: 9+1	♣ AK8	♣ 7432				
Contract: 3NT South						

## North hands

## Overcalls??

<b>Board: 297</b>	♠ J93	LHO is dealer.
Dealer: East	♥ A75432	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 3	
HCP: 5+2	♣ T63	

---

<b>Board: 298</b>	♠ QJ83	LHO is dealer.
Dealer: East	♥ T954	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 862	
HCP: 3	♣ 85	

---

<b>Board: 299</b>	♠ 87	LHO is dealer.
Dealer: East	♥ 9654	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ T932	East (LHO) bids 1♠ if possible.
HCP: 0	♣ 943	

---

<b>Board: 300</b>	♠ 97	LHO is dealer.
Dealer: East	♥ J852	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ 95	
HCP: 7+1	♣ AQ874	

---

<b>Board: 301</b>	♠ 9653	LHO is dealer.
Dealer: East	♥ AT6	East (LHO) opens 1♣ if possible.
Vul: Both	♦ Q932	East (LHO) bids 2♣ if possible.
HCP: 6	♣ 94	

## Both hands (Answers Page)

**Board: 297**

Dealer: East

**North:**

♠ J93

**South:**

♠ AK74

W N E S

1♣ X

Vul: E-W

♥ A75432

♥ K

Pass 3♥ Pass 4♦

North HCP: 5+2

♦ 3

♦ AKQ98

Pass 4♥ All Pass

South HCP: 20+1

♣ T63

♣ J94

Contract: 4♥ North

**Board: 298**

Dealer: East

**North:**

♠ QJ83

**South:**

♠ AKT76

W N E S

1♦ X

Vul: Both

♥ T954

♥ AK

Pass 1♥ Pass 2♠

North HCP: 3

♦ 862

♦ Q95

Pass 4♠ All Pass

South HCP: 21+1

♣ 85

♣ AJ6

Contract: 4♠ North

**Board: 299**

Dealer: East

**North:**

♠ 87

**South:**

♠ KQJ65

W N E S

1♣ X

Vul: N-S

♥ 9654

♥ J7

Pass 1♥ 1♠ X

North HCP: 0

♦ T932

♦ AKQ

Pass 2♦ All Pass

South HCP: 22+1

♣ 943

♣ AQT

Contract: 2♦ North

**Board: 300**

Dealer: East

**North:**

♠ 97

**South:**

♠ K84

W N E S

1♠ X

Vul: E-W

♥ J852

♥ KQ9

Pass 3♣ Pass 3NT

North HCP: 7+1

♦ 95

♦ AKJT2

All Pass

South HCP: 19+1

♣ AQ874

♣ KT

Contract: 3NT South

**Board: 301**

Dealer: East

**North:**

♠ 9653

**South:**

♠ KQJT4

W N E S

1♣ X

Vul: Both

♥ AT6

♥ K72

Pass 1♠ 2♣ 3♠

North HCP: 6

♦ Q932

♦ A5

Pass 4♠ All Pass

South HCP: 18+1

♣ 94

♣ AJ7

Contract: 4♠ North

## South hands

## Overcalls??

<b>Board: 297</b>	♠ AK74	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKQ98	
HCP: 20+1	♣ J94	

---

<b>Board: 298</b>	♠ AKT76	RHO is dealer. You bid second.
Dealer: East	♥ AK	East (RHO) opens 1♦ if possible.
Vul: Both	♦ Q95	
HCP: 21+1	♣ AJ6	

---

<b>Board: 299</b>	♠ KQJ65	RHO is dealer. You bid second.
Dealer: East	♥ J7	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKQ	East (RHO) bids 1♠ if possible.
HCP: 22+1	♣ AQT	

---

<b>Board: 300</b>	♠ K84	RHO is dealer. You bid second.
Dealer: East	♥ KQ9	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ AKJT2	
HCP: 19+1	♣ KT	

---

<b>Board: 301</b>	♠ KQJT4	RHO is dealer. You bid second.
Dealer: East	♥ K72	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A5	East (RHO) bids 2♣ if possible.
HCP: 18+1	♣ AJ7	

## Both hands (Answers Page)

**Board: 297**

Dealer: East

**North:**

♠ J93

**South:**

♠ AK74

W N E S

1♣ X

Vul: E-W

♥ A75432

♥ K

Pass 3♥ Pass 4♦

North HCP: 5+2

♦ 3

♦ AKQ98

Pass 4♥ All Pass

South HCP: 20+1

♣ T63

♣ J94

Contract: 4♥ North

**Board: 298**

Dealer: East

**North:**

♠ QJ83

**South:**

♠ AKT76

W N E S

1♦ X

Vul: Both

♥ T954

♥ AK

Pass 1♥ Pass 2♠

North HCP: 3

♦ 862

♦ Q95

Pass 4♠ All Pass

South HCP: 21+1

♣ 85

♣ AJ6

Contract: 4♠ North

**Board: 299**

Dealer: East

**North:**

♠ 87

**South:**

♠ KQJ65

W N E S

1♣ X

Vul: N-S

♥ 9654

♥ J7

Pass 1♥ 1♠ X

North HCP: 0

♦ T932

♦ AKQ

Pass 2♦ All Pass

South HCP: 22+1

♣ 943

♣ AQT

Contract: 2♦ North

**Board: 300**

Dealer: East

**North:**

♠ 97

**South:**

♠ K84

W N E S

1♠ X

Vul: E-W

♥ J852

♥ KQ9

Pass 3♣ Pass 3NT

North HCP: 7+1

♦ 95

♦ AKJT2

All Pass

South HCP: 19+1

♣ AQ874

♣ KT

Contract: 3NT South

**Board: 301**

Dealer: East

**North:**

♠ 9653

**South:**

♠ KQJT4

W N E S

1♣ X

Vul: Both

♥ AT6

♥ K72

Pass 1♠ 2♣ 3♠

North HCP: 6

♦ Q932

♦ A5

Pass 4♠ All Pass

South HCP: 18+1

♣ 94

♣ AJ7

Contract: 4♠ North

## North hands

## Overcalls??

<b>Board: 302</b>	♠ AKJT52	RHO is dealer. You bid second.
Dealer: West	♥ K65	West (RHO) opens 1♥ if possible.
Vul: None	♦ A87	West (RHO) bids 2♥ if possible.
HCP: 18+2	♣ K	

<b>Board: 303</b>	♠ AQ3	RHO is dealer. You bid second.
Dealer: West	♥ J	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AQT4	
HCP: 21+1	♣ AKJT9	

<b>Board: 304</b>	♠ 8642	LHO is dealer.
Dealer: East	♥ J86	East (LHO) opens 1♦ if possible.
Vul: None	♦ T72	West (RHO) bids 1♠ if possible.
HCP: 4	♣ K75	East (LHO) bids 2♠ if possible.
		West (RHO) bids 3♠ if possible.

<b>Board: 305</b>	♠ QJ	RHO is dealer. You bid second.
Dealer: West	♥ AJ2	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A53	East (LHO) bids 1♥ if possible.
HCP: 19+1	♣ AQJ43	West (RHO) bids 1NT if possible.

<b>Board: 306</b>	♠ AQJT3	LHO is dealer.
Dealer: East	♥ T843	East (LHO) opens 1♣ if possible.
Vul: Both	♦ K65	East (LHO) Doubles 2♣ if possible.
HCP: 10+1	♣ T	

## Both hands (Answers Page)

Board: 302	North:	South:	W	N	E	S
Dealer: West	♠ AKJT52	♠ Q763	1 ♥	X	Pass	1 ♠
Vul: None	♥ K65	♥ 93	2 ♥	3 ♠	All Pass	
North HCP: 18+2	♦ A87	♦ JT32				
South HCP: 5	♣ K	♣ Q98				
Contract: 3 ♠	North					

Board: 303	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ 7	1 ♠	X	Pass	2 ♥
Vul: E-W	♥ J	♥ KT953	Pass	3 ♣	All Pass	
North HCP: 21+1	♦ AQT4	♦ 9652				
South HCP: 3+1	♣ AKJT9	♣ 754				
Contract: 3 ♣	North					

Board: 304	North:	South:	W	N	E	S
Dealer: East	♠ 8642	♠ -			1 ♦	X
Vul: None	♥ J86	♥ AK53	1 ♠	Pass	2 ♠	3 ♣
North HCP: 4	♦ T72	♦ KQ4	3 ♠	Pass	Pass	4 ♣
South HCP: 19+2	♣ K75	♣ AQJT92	All Pass			
Contract: 4 ♣	South					

Board: 305	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ 98753	1 ♦	X	1 ♥	Pass
Vul: N-S	♥ AJ2	♥ 976	1NT	2 ♣	All Pass	
North HCP: 19+1	♦ A53	♦ T96				
South HCP: 0+1	♣ AQJ43	♣ T5				
Contract: 2 ♣	North					

Board: 306	North:	South:	W	N	E	S
Dealer: East	♠ AQJT3	♠ 9			1 ♣	X
Vul: Both	♥ T843	♥ AQJ7	Pass	2 ♣ <sup>1</sup>	X	2 ♦
North HCP: 10+1	♦ K65	♦ AQJ42	Pass	3 ♠	Pass	3NT
South HCP: 18+1	♣ T	♣ A63	All Pass			
Contract: 3NT	South					

1. strength cue bid

## South hands

## Overcalls??

<b>Board: 302</b>	♠ Q763	LHO is dealer.
Dealer: West	♥ 93	West (LHO) opens 1♥ if possible.
Vul: None	♦ JT32	West (LHO) bids 2♥ if possible.
HCP: 5	♣ Q98	

<b>Board: 303</b>	♠ 7	LHO is dealer.
Dealer: West	♥ KT953	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ 9652	
HCP: 3+1	♣ 754	

<b>Board: 304</b>	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ AK53	East (RHO) opens 1♦ if possible.
Vul: None	♦ KQ4	West (LHO) bids 1♠ if possible.
HCP: 19+2	♣ AQJT92	East (RHO) bids 2♠ if possible. West (LHO) bids 3♠ if possible.

<b>Board: 305</b>	♠ 98753	LHO is dealer.
Dealer: West	♥ 976	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T96	East (RHO) bids 1♥ if possible.
HCP: 0+1	♣ T5	West (LHO) bids 1NT if possible.

<b>Board: 306</b>	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ AQJ7	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQJ42	East (RHO) Doubles 2♣ if possible.
HCP: 18+1	♣ A63	

## Both hands (Answers Page)

Board: 302	North:	South:	W	N	E	S
Dealer: West	♠ AKJT52	♠ Q763	1 ♥	X	Pass	1 ♠
Vul: None	♥ K65	♥ 93	2 ♥	3 ♠	All Pass	
North HCP: 18+2	♦ A87	♦ JT32				
South HCP: 5	♣ K	♣ Q98				
Contract: 3 ♠	North					

Board: 303	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ 7	1 ♠	X	Pass	2 ♥
Vul: E-W	♥ J	♥ KT953	Pass	3 ♣	All Pass	
North HCP: 21+1	♦ AQT4	♦ 9652				
South HCP: 3+1	♣ AKJT9	♣ 754				
Contract: 3 ♣	North					

Board: 304	North:	South:	W	N	E	S
Dealer: East	♠ 8642	♠ -			1 ♦	X
Vul: None	♥ J86	♥ AK53	1 ♠	Pass	2 ♠	3 ♣
North HCP: 4	♦ T72	♦ KQ4	3 ♠	Pass	Pass	4 ♣
South HCP: 19+2	♣ K75	♣ AQJT92	All Pass			
Contract: 4 ♣	South					

Board: 305	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ 98753	1 ♦	X	1 ♥	Pass
Vul: N-S	♥ AJ2	♥ 976	1NT	2 ♣	All Pass	
North HCP: 19+1	♦ A53	♦ T96				
South HCP: 0+1	♣ AQJ43	♣ T5				
Contract: 2 ♣	North					

Board: 306	North:	South:	W	N	E	S
Dealer: East	♠ AQJT3	♠ 9			1 ♣	X
Vul: Both	♥ T843	♥ AQJ7	Pass	2 ♣ <sup>1</sup>	X	2 ♦
North HCP: 10+1	♦ K65	♦ AQJ42	Pass	3 ♠	Pass	3NT
South HCP: 18+1	♣ T	♣ A63	All Pass			
Contract: 3NT	South					

1. strength cue bid

## North hands

## Overcalls??

<b>Board: 307</b>	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ AQ5	West (RHO) opens 1♦ if possible.
Vul: None	♦ A95	East (LHO) bids 1♠ if possible.
HCP: 21+1	♣ AQJ83	West (RHO) bids 1NT if possible. West (RHO) bids 2♠ if possible.

<b>Board: 308</b>	♠ K86	RHO is dealer. You bid second.
Dealer: West	♥ KQJ432	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ J	West (RHO) bids 2♠ if possible.
HCP: 18+2	♣ AKJ	

<b>Board: 309</b>	♠ AQT98543	LHO is dealer.
Dealer: East	♥ T32	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 74	
HCP: 6+4	♣ -	

<b>Board: 310</b>	♠ Q9	LHO is dealer.
Dealer: East	♥ QT654	East (LHO) opens 1♠ if possible.
Vul: None	♦ 92	West (RHO) bids 2♠ if possible.
HCP: 4+1	♣ T764	

<b>Board: 311</b>	♠ AJT753	RHO is dealer. You bid second.
Dealer: West	♥ AKQ	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ5	
HCP: 19+2	♣ 3	

## Both hands (Answers Page)

Board: 307	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 432	1♦	X	1♠	Pass
Vul: None	♥ AQ5	♥ T9874	1NT	X	Pass	2♥
North HCP: 21+1	♦ A95	♦ T83	2♠	3♣	All Pass	
South HCP: 0+1	♣ AQJ83	♣ 74				
Contract:	3♣ North					

Board: 308	North:	South:	W	N	E	S
Dealer: West	♠ K86	♠ 7	1♠	X	Pass	2♥
Vul: N-S	♥ KQJ432	♥ A765	2♠	3♥	Pass	5♣
North HCP: 18+2	♦ J	♦ Q96	Pass	5♥	All Pass	
South HCP: 8+1	♣ AKJ	♣ QT832				
Contract:	5♥ North					

Board: 309	North:	South:	W	N	E	S
Dealer: East	♠ AQT98543	♠ J			1♣	X
Vul: E-W	♥ T32	♥ A87	Pass	4♠	Pass	5♦
North HCP: 6+4	♦ 74	♦ AKQT95	Pass	5♠	All Pass	
South HCP: 18+2	♣ -	♣ A83				
Contract:	5♠ North					

Board: 310	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ K32			1♠	X
Vul: None	♥ QT654	♥ AK	2♠	Pass	Pass	3♦
North HCP: 4+1	♦ 92	♦ AKJ863	All Pass			
South HCP: 19+2	♣ T764	♣ J8				
Contract:	3♦ South					

Board: 311	North:	South:	W	N	E	S
Dealer: West	♠ AJT753	♠ -	1♦	X	Pass	2♣
Vul: N-S	♥ AKQ	♥ T763	Pass	3♠	All Pass	
North HCP: 19+2	♦ AJ5	♦ T74				
South HCP: 5+2	♣ 3	♣ KQT542				
Contract:	3♠ North					

## South hands

## Overcalls??

<b>Board: 307</b>	♠ 432	LHO is dealer.
Dealer: West	♥ T9874	West (LHO) opens 1♦ if possible.
Vul: None	♦ T83	East (RHO) bids 1♠ if possible.
HCP: 0+1	♣ 74	West (LHO) bids 1NT if possible. West (LHO) bids 2♠ if possible.

<b>Board: 308</b>	♠ 7	LHO is dealer.
Dealer: West	♥ A765	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ Q96	West (LHO) bids 2♠ if possible.
HCP: 8+1	♣ QT832	

<b>Board: 309</b>	♠ J	RHO is dealer. You bid second.
Dealer: East	♥ A87	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKQT95	
HCP: 18+2	♣ A83	

<b>Board: 310</b>	♠ K32	RHO is dealer. You bid second.
Dealer: East	♥ AK	East (RHO) opens 1♠ if possible.
Vul: None	♦ AKJ863	West (LHO) bids 2♠ if possible.
HCP: 19+2	♣ J8	

<b>Board: 311</b>	♠ -	LHO is dealer.
Dealer: West	♥ T763	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T74	
HCP: 5+2	♣ KQT542	

## Both hands (Answers Page)

Board: 307	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 432	1♦	X	1♠	Pass
Vul: None	♥ AQ5	♥ T9874	1NT	X	Pass	2♥
North HCP: 21+1	♦ A95	♦ T83	2♠	3♣	All Pass	
South HCP: 0+1	♣ AQJ83	♣ 74				
Contract:	3♣ North					

Board: 308	North:	South:	W	N	E	S
Dealer: West	♠ K86	♠ 7	1♠	X	Pass	2♥
Vul: N-S	♥ KQJ432	♥ A765	2♠	3♥	Pass	5♣
North HCP: 18+2	♦ J	♦ Q96	Pass	5♥	All Pass	
South HCP: 8+1	♣ AKJ	♣ QT832				
Contract:	5♥ North					

Board: 309	North:	South:	W	N	E	S
Dealer: East	♠ AQT98543	♠ J			1♣	X
Vul: E-W	♥ T32	♥ A87	Pass	4♠	Pass	5♦
North HCP: 6+4	♦ 74	♦ AKQT95	Pass	5♠	All Pass	
South HCP: 18+2	♣ -	♣ A83				
Contract:	5♠ North					

Board: 310	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ K32			1♠	X
Vul: None	♥ QT654	♥ AK	2♠	Pass	Pass	3♦
North HCP: 4+1	♦ 92	♦ AKJ863	All Pass			
South HCP: 19+2	♣ T764	♣ J8				
Contract:	3♦ South					

Board: 311	North:	South:	W	N	E	S
Dealer: West	♠ AJT753	♠ -	1♦	X	Pass	2♣
Vul: N-S	♥ AKQ	♥ T763	Pass	3♠	All Pass	
North HCP: 19+2	♦ AJ5	♦ T74				
South HCP: 5+2	♣ 3	♣ KQT542				
Contract:	3♠ North					

## North hands

## Overcalls??

<b>Board: 312</b>	♠ A	RHO is dealer. You bid second.
Dealer: West	♥ J83	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKQT42	
HCP: 18+2	♣ AT7	

---

<b>Board: 313</b>	♠ AKQ86	RHO is dealer. You bid second.
Dealer: West	♥ Q4	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KQ2	East (LHO) bids 2♥ if possible.
HCP: 19+1	♣ K73	

---

<b>Board: 314</b>	♠ 874	LHO is dealer.
Dealer: East	♥ Q6	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ K843	
HCP: 6	♣ J642	

---

<b>Board: 315</b>	♠ 54	LHO is dealer.
Dealer: East	♥ A987532	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 75	
HCP: 4+3	♣ 63	

---

<b>Board: 316</b>	♠ AKJ	RHO is dealer. You bid second.
Dealer: West	♥ AJT86	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KJ	
HCP: 20+1	♣ K76	

## Both hands (Answers Page)

<b>Board: 312</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A	♠ QJ9	1♣	X	Pass	1♦
Vul: E-W	♥ J83	♥ 954	Pass	3♦	All Pass	
North HCP: 18+2	♦ AKQT42	♦ 8763				
South HCP: 6	♣ AT7	♣ K32				
Contract: 3♦ North						

<b>Board: 313</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQ86	♠ T752	1♦	X	2♥	Pass
Vul: Both	♥ Q4	♥ J53	Pass	2♠	Pass	3♠
North HCP: 19+1	♦ KQ2	♦ 963	All Pass			
South HCP: 3	♣ K73	♣ QT9				
Contract: 3♠ South						

<b>Board: 314</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 874	♠ J93			1♠	X
Vul: N-S	♥ Q6	♥ AKJ92	Pass	2♣	Pass	2♥
North HCP: 6	♦ K843	♦ AQ7	All Pass			
South HCP: 19+1	♣ J642	♣ A7				
Contract: 2♥ South						

<b>Board: 315</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 54	♠ AQJ92			1♦	X
Vul: E-W	♥ A987532	♥ KJ6	Pass	3♥	Pass	4♥
North HCP: 4+3	♦ 75	♦ KQ2	All Pass			
South HCP: 20+1	♣ 63	♣ A7				
Contract: 4♥ South						

<b>Board: 316</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ	♠ 4	1♣	X	Pass	1♥
Vul: Both	♥ AJT86	♥ Q732	Pass	2♥	All Pass	
North HCP: 20+1	♦ KJ	♦ 8543				
South HCP: 4	♣ K76	♣ QT53				
Contract: 2♥ North						

## South hands

## Overcalls??

<b>Board: 312</b>	♠ QJ9	LHO is dealer.
Dealer: West	♥ 954	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 8763	
HCP: 6	♣ K32	

---

<b>Board: 313</b>	♠ T752	LHO is dealer.
Dealer: West	♥ J53	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 963	East (RHO) bids 2♥ if possible.
HCP: 3	♣ QT9	

---

<b>Board: 314</b>	♠ J93	RHO is dealer. You bid second.
Dealer: East	♥ AKJ92	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQ7	
HCP: 19+1	♣ A7	

---

<b>Board: 315</b>	♠ AQJ92	RHO is dealer. You bid second.
Dealer: East	♥ KJ6	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ2	
HCP: 20+1	♣ A7	

---

<b>Board: 316</b>	♠ 4	LHO is dealer.
Dealer: West	♥ Q732	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 8543	
HCP: 4	♣ QT53	

## Both hands (Answers Page)

<b>Board: 312</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A	♠ QJ9	1♣	X	Pass	1♦
Vul: E-W	♥ J83	♥ 954	Pass	3♦	All Pass	
North HCP: 18+2	♦ AKQT42	♦ 8763				
South HCP: 6	♣ AT7	♣ K32				
Contract: 3♦ North						

<b>Board: 313</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQ86	♠ T752	1♦	X	2♥	Pass
Vul: Both	♥ Q4	♥ J53	Pass	2♠	Pass	3♠
North HCP: 19+1	♦ KQ2	♦ 963	All Pass			
South HCP: 3	♣ K73	♣ QT9				
Contract: 3♠ South						

<b>Board: 314</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 874	♠ J93			1♠	X
Vul: N-S	♥ Q6	♥ AKJ92	Pass	2♣	Pass	2♥
North HCP: 6	♦ K843	♦ AQ7	All Pass			
South HCP: 19+1	♣ J642	♣ A7				
Contract: 2♥ South						

<b>Board: 315</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 54	♠ AQJ92			1♦	X
Vul: E-W	♥ A987532	♥ KJ6	Pass	3♥	Pass	4♥
North HCP: 4+3	♦ 75	♦ KQ2	All Pass			
South HCP: 20+1	♣ 63	♣ A7				
Contract: 4♥ South						

<b>Board: 316</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ	♠ 4	1♣	X	Pass	1♥
Vul: Both	♥ AJT86	♥ Q732	Pass	2♥	All Pass	
North HCP: 20+1	♦ KJ	♦ 8543				
South HCP: 4	♣ K76	♣ QT53				
Contract: 2♥ North						

## North hands

## Overcalls??

<b>Board: 317</b>	♠ T6542	LHO is dealer.
Dealer: East	♥ Q97	East (LHO) opens 1♦ if possible.
Vul: None	♦ 4	
HCP: 3+1	♣ J876	
<b>Board: 318</b>	♠ Q54	LHO is dealer.
Dealer: East	♥ QT973	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J8	
HCP: 5+1	♣ 973	
<b>Board: 319</b>	♠ JT7654	LHO is dealer.
Dealer: East	♥ 54	East (LHO) opens 1♦ if possible.
Vul: Both	♦ JT	
HCP: 2+2	♣ 765	
<b>Board: 320</b>	♠ JT62	LHO is dealer.
Dealer: East	♥ AJT73	East (LHO) opens 1♣ if possible.
Vul: None	♦ -	
HCP: 7+1	♣ J862	
<b>Board: 321</b>	♠ J932	You are dealer.
Dealer: North	♥ AKT92	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ AJ86	West (RHO) bids 1♠ if possible.
HCP: 13+1	♣ -	East (LHO) Doubles 2♦ if possible.

## Both hands (Answers Page)

**Board: 317**

Dealer: East

**North:**

♠ T6542

**South:**

♠ KQJ87

W N E S

Vul: None

♥ Q97

♥ KJ63

1♦ X

North HCP: 3+1

♦ 4

♦ AKJ

Pass 1♠ Pass 3♠

South HCP: 18+1

♣ J876

♣ 2

All Pass

Contract: 3♠ South

**Board: 318**

Dealer: East

**North:**

♠ Q54

**South:**

♠ KJT96

W N E S

Vul: E-W

♥ QT973

♥ KJ

1♦ X

North HCP: 5+1

♦ J8

♦ AK9

Pass 3♦<sup>1</sup> Pass 3♠

South HCP: 18+1

♣ 973

♣ K52

All Pass

Contract: 3♠ South

1. limit raise or better in !S

**Board: 319**

Dealer: East

**North:**

♠ JT7654

**South:**

♠ K3

W N E S

Vul: Both

♥ 54

♥ AK7

1♦ X

North HCP: 2+2

♦ JT

♦ AKQ

Pass 1♠ Pass 2NT

South HCP: 24+1

♣ 765

♣ KQT92

All Pass

Contract: 4♠ North

**Board: 320**

Dealer: East

**North:**

♠ JT62

**South:**

♠ AK

W N E S

Vul: None

♥ AJT73

♥ K

1♣ X

North HCP: 7+1

♦ -

♦ KQT9752

Pass 3♥ Pass 3NT

South HCP: 18+3

♣ J862

♣ K43

All Pass

Contract: 3NT South

**Board: 321**

Dealer: North

**North:**

♠ J932

**South:**

♠ 864

W N E S

Vul: E-W

♥ AKT92

♥ 84

1♥ X Pass

North HCP: 13+1

♦ AJ86

♦ T72

1♠ 2♦ X All Pass

South HCP: 2+1

♣ -

♣ Q9542

Contract: 2♦ X North

## South hands

## Overcalls??

<b>Board: 317</b>	♠ KQJ87	RHO is dealer. You bid second.
Dealer: East	♥ KJ63	East (RHO) opens 1♦ if possible.
Vul: None	♦ AKJ	
HCP: 18+1	♣ 2	

---

<b>Board: 318</b>	♠ KJT96	RHO is dealer. You bid second.
Dealer: East	♥ KJ	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK9	
HCP: 18+1	♣ K52	

---

<b>Board: 319</b>	♠ K3	RHO is dealer. You bid second.
Dealer: East	♥ AK7	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AKQ	
HCP: 24+1	♣ KQT92	

---

<b>Board: 320</b>	♠ AK	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♣ if possible.
Vul: None	♦ KQT9752	
HCP: 18+3	♣ K43	

---

<b>Board: 321</b>	♠ 864	Partner is dealer.
Dealer: North	♥ 84	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ T72	West (LHO) bids 1♠ if possible.
HCP: 2+1	♣ Q9542	East (RHO) Doubles 2♦ if possible.

## Both hands (Answers Page)

**Board: 317**

Dealer: East

**North:**

♠ T6542

**South:**

♠ KQJ87

W N E S

Vul: None

♥ Q97

♥ KJ63

1♦ X

North HCP: 3+1

♦ 4

♦ AKJ

Pass 1♠ Pass 3♠

South HCP: 18+1

♣ J876

♣ 2

All Pass

Contract: 3♠ South

**Board: 318**

Dealer: East

**North:**

♠ Q54

**South:**

♠ KJT96

W N E S

Vul: E-W

♥ QT973

♥ KJ

1♦ X

North HCP: 5+1

♦ J8

♦ AK9

Pass 3♦<sup>1</sup> Pass 3♠

South HCP: 18+1

♣ 973

♣ K52

All Pass

Contract: 3♠ South

1. limit raise or better in !S

**Board: 319**

Dealer: East

**North:**

♠ JT7654

**South:**

♠ K3

W N E S

Vul: Both

♥ 54

♥ AK7

1♦ X

North HCP: 2+2

♦ JT

♦ AKQ

Pass 1♠ Pass 2NT

South HCP: 24+1

♣ 765

♣ KQT92

All Pass

Contract: 4♠ North

**Board: 320**

Dealer: East

**North:**

♠ JT62

**South:**

♠ AK

W N E S

Vul: None

♥ AJT73

♥ K

1♣ X

North HCP: 7+1

♦ -

♦ KQT9752

Pass 3♥ Pass 3NT

South HCP: 18+3

♣ J862

♣ K43

All Pass

Contract: 3NT South

**Board: 321**

Dealer: North

**North:**

♠ J932

**South:**

♠ 864

W N E S

Vul: E-W

♥ AKT92

♥ 84

1♥ X Pass

North HCP: 13+1

♦ AJ86

♦ T72

1♠ 2♦ X All Pass

South HCP: 2+1

♣ -

♣ Q9542

Contract: 2♦ X North

## North hands

## Overcalls??

<b>Board: 322</b>	♠ K974	LHO is dealer.
Dealer: East	♥ A52	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 943	
HCP: 7	♣ 932	

---

<b>Board: 323</b>	♠ QJ85	LHO is dealer.
Dealer: East	♥ J76	East (LHO) opens 1♣ if possible.
Vul: None	♦ Q8	
HCP: 6	♣ T832	

---

<b>Board: 324</b>	♠ Q54	LHO is dealer.
Dealer: East	♥ T83	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ T862	East (LHO) bids 1♠ if possible.
HCP: 4	♣ Q96	

---

<b>Board: 325</b>	♠ 9532	LHO is dealer.
Dealer: East	♥ A9654	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ J8	
HCP: 5+1	♣ 63	

---

<b>Board: 326</b>	♠ QT843	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1♣ if possible.
Vul: None	♦ J742	
HCP: 3+1	♣ T72	

## Both hands (Answers Page)

Board: 322	North:	South:	W	N	E	S
Dealer: East	♠ K974	♠ QJT			1♦	X
Vul: Both	♥ A52	♥ QT	Pass	2♠	Pass	3NT
North HCP: 7	♦ 943	♦ KQ5			All Pass	
South HCP: 19+1	♣ 932	♣ AKQ75				
Contract: 3NT South						

Board: 323	North:	South:	W	N	E	S
Dealer: East	♠ QJ85	♠ AKT63			1♣	X
Vul: None	♥ J76	♥ Q83	Pass	1♠	Pass	3♠
North HCP: 6	♦ Q8	♦ AK	Pass	4♠	All Pass	
South HCP: 20+1	♣ T832	♣ A76				
Contract: 4♠ North						

Board: 324	North:	South:	W	N	E	S
Dealer: East	♠ Q54	♠ A98			1♣	X
Vul: N-S	♥ T83	♥ AKQ92	Pass	1♦	1♠	2♥
North HCP: 4	♦ T862	♦ K3			All Pass	
South HCP: 20+1	♣ Q96	♣ A53				
Contract: 2♥ South						

Board: 325	North:	South:	W	N	E	S
Dealer: East	♠ 9532	♠ AKJ64			1♣	X
Vul: E-W	♥ A9654	♥ Q3	Pass	1♠	Pass	2♠
North HCP: 5+1	♦ J8	♦ A62			All Pass	
South HCP: 18+1	♣ 63	♣ KJT				
Contract: 2♠ South						

Board: 326	North:	South:	W	N	E	S
Dealer: East	♠ QT843	♠ 9			1♣	X
Vul: None	♥ 6	♥ AQT97	Pass	1♠	Pass	2♥
North HCP: 3+1	♦ J742	♦ AKT5			All Pass	
South HCP: 20+1	♣ T72	♣ AK4				
Contract: 2♥ South						

## South hands

## Overcalls??

<b>Board: 322</b>	♠ QJT	RHO is dealer. You bid second.
Dealer: East	♥ QT	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KQ5	
HCP: 19+1	♣ AKQ75	

---

<b>Board: 323</b>	♠ AKT63	RHO is dealer. You bid second.
Dealer: East	♥ Q83	East (RHO) opens 1♣ if possible.
Vul: None	♦ AK	
HCP: 20+1	♣ A76	

---

<b>Board: 324</b>	♠ A98	RHO is dealer. You bid second.
Dealer: East	♥ AKQ92	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ K3	East (RHO) bids 1♠ if possible.
HCP: 20+1	♣ A53	

---

<b>Board: 325</b>	♠ AKJ64	RHO is dealer. You bid second.
Dealer: East	♥ Q3	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ A62	
HCP: 18+1	♣ KJT	

---

<b>Board: 326</b>	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ AQT97	East (RHO) opens 1♣ if possible.
Vul: None	♦ AKT5	
HCP: 20+1	♣ AK4	

## Both hands (Answers Page)

Board: 322	North:	South:	W	N	E	S
Dealer: East	♠ K974	♠ QJT			1♦	X
Vul: Both	♥ A52	♥ QT	Pass	2♠	Pass	3NT
North HCP: 7	♦ 943	♦ KQ5			All Pass	
South HCP: 19+1	♣ 932	♣ AKQ75				
Contract: 3NT South						

Board: 323	North:	South:	W	N	E	S
Dealer: East	♠ QJ85	♠ AKT63			1♣	X
Vul: None	♥ J76	♥ Q83	Pass	1♠	Pass	3♠
North HCP: 6	♦ Q8	♦ AK	Pass	4♠	All Pass	
South HCP: 20+1	♣ T832	♣ A76				
Contract: 4♠ North						

Board: 324	North:	South:	W	N	E	S
Dealer: East	♠ Q54	♠ A98			1♣	X
Vul: N-S	♥ T83	♥ AKQ92	Pass	1♦	1♠	2♥
North HCP: 4	♦ T862	♦ K3			All Pass	
South HCP: 20+1	♣ Q96	♣ A53				
Contract: 2♥ South						

Board: 325	North:	South:	W	N	E	S
Dealer: East	♠ 9532	♠ AKJ64			1♣	X
Vul: E-W	♥ A9654	♥ Q3	Pass	1♠	Pass	2♠
North HCP: 5+1	♦ J8	♦ A62			All Pass	
South HCP: 18+1	♣ 63	♣ KJT				
Contract: 2♠ South						

Board: 326	North:	South:	W	N	E	S
Dealer: East	♠ QT843	♠ 9			1♣	X
Vul: None	♥ 6	♥ AQT97	Pass	1♠	Pass	2♥
North HCP: 3+1	♦ J742	♦ AKT5			All Pass	
South HCP: 20+1	♣ T72	♣ AK4				
Contract: 2♥ South						

## North hands

## Overcalls??

<b>Board: 327</b>	♠ AKQJ73	RHO is dealer. You bid second.
Dealer: West	♥ KJ7	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ KQ8	
HCP: 23+2	♣ A	

---

<b>Board: 328</b>	♠ A98543	LHO is dealer.
Dealer: East	♥ T7	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 74	
HCP: 4+2	♣ 843	

---

<b>Board: 329</b>	♠ AKQT8	RHO is dealer. You bid second.
Dealer: West	♥ 6	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AT94	East (LHO) bids 2♥ if possible.
HCP: 20+1	♣ AK5	

---

<b>Board: 330</b>	♠ K8542	LHO is dealer.
Dealer: East	♥ T975	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ J84	
HCP: 4+1	♣ 7	

## Both hands (Answers Page)

**Board: 327**

Dealer: West  
Vul: N-S  
North HCP: 23+2  
South HCP: 5+2  
Contract: 4♠ North

**North:**

♠ AKQJ73  
♥ KJ7  
♦ KQ8  
♣ A

**South:**

♠ 96  
♥ T2  
♦ 962  
♣ KQT872

**W N E S**

1♥ X Pass 2♣  
Pass 3♠ Pass 4♥<sup>1</sup>  
Pass 4♠ All Pass  
1. limit raise or better in !S

**Board: 328**

Dealer: East  
Vul: E-W  
North HCP: 4+2  
South HCP: 20+1  
Contract: 3NT South

**North:**

♠ A98543  
♥ T7  
♦ 74  
♣ 843

**South:**

♠ T7  
♥ AKQJ8  
♦ AQ8  
♣ A52

**W N E S**

1♦ X  
Pass 3♠ Pass 3NT  
All Pass

**Board: 329**

Dealer: West  
Vul: Both  
North HCP: 20+1  
South HCP: 5+1  
Contract: 4♠ South

**North:**

♠ AKQT8  
♥ 6  
♦ AT94  
♣ AK5

**South:**

♠ J43  
♥ 2  
♦ QJ873  
♣ J943

**W N E S**

1♣ X 2♥ Pass  
Pass 2♠ Pass 3♣<sup>1</sup>  
Pass 3♦<sup>2</sup> Pass 3♥<sup>3</sup>  
Pass 4♣<sup>4</sup> Pass 4♠  
All Pass

1. limit raise or better in !S
2. Cue bid, a !D stopper
3. Cue bid, a !H stopper
4. Cue bid, a !C stopper

**Board: 330**

Dealer: East  
Vul: N-S  
North HCP: 4+1  
South HCP: 19+1  
Contract: 3NT South

**North:**

♠ K8542  
♥ T975  
♦ J84  
♣ 7

**South:**

♠ T9  
♥ K62  
♦ AKT  
♣ AKQ32

**W N E S**

1♦ X  
Pass 1♠ Pass 2♣  
Pass 2♥ Pass 3NT  
All Pass

## South hands

## Overcalls??

**Board: 327**      ♠ 96      LHO is dealer.

Dealer: West      ♥ T2      West (LHO) opens 1♥ if possible.

Vul: N-S      ♦ 962

HCP: 5+2      ♣ KQT872

---

**Board: 328**      ♠ T7      RHO is dealer. You bid second.

Dealer: East      ♥ AKQJ8      East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ AQ8

HCP: 20+1      ♣ A52

---

**Board: 329**      ♠ J43      LHO is dealer.

Dealer: West      ♥ 2      West (LHO) opens 1♣ if possible.

Vul: Both      ♦ QJ873      East (RHO) bids 2♥ if possible.

HCP: 5+1      ♣ J943

---

**Board: 330**      ♠ T9      RHO is dealer. You bid second.

Dealer: East      ♥ K62      East (RHO) opens 1♦ if possible.

Vul: N-S      ♦ AKT

HCP: 19+1      ♣ AKQ32

## Both hands (Answers Page)

**Board: 327**

Dealer: West  
Vul: N-S  
North HCP: 23+2  
South HCP: 5+2  
Contract: 4♠ North

**North:**

♠ AKQJ73  
♥ KJ7  
♦ KQ8  
♣ A

**South:**

♠ 96  
♥ T2  
♦ 962  
♣ KQT872

**W N E S**

1♥ X Pass 2♣  
Pass 3♠ Pass 4♥<sup>1</sup>  
Pass 4♠ All Pass  
1. limit raise or better in !S

**Board: 328**

Dealer: East  
Vul: E-W  
North HCP: 4+2  
South HCP: 20+1  
Contract: 3NT South

**North:**

♠ A98543  
♥ T7  
♦ 74  
♣ 843

**South:**

♠ T7  
♥ AKQJ8  
♦ AQ8  
♣ A52

**W N E S**

1♦ X  
Pass 3♠ Pass 3NT  
All Pass

**Board: 329**

Dealer: West  
Vul: Both  
North HCP: 20+1  
South HCP: 5+1  
Contract: 4♠ South

**North:**

♠ AKQT8  
♥ 6  
♦ AT94  
♣ AK5

**South:**

♠ J43  
♥ 2  
♦ QJ873  
♣ J943

**W N E S**

1♣ X 2♥ Pass  
Pass 2♠ Pass 3♣<sup>1</sup>  
Pass 3♦<sup>2</sup> Pass 3♥<sup>3</sup>  
Pass 4♣<sup>4</sup> Pass 4♠  
All Pass

1. limit raise or better in !S
2. Cue bid, a !D stopper
3. Cue bid, a !H stopper
4. Cue bid, a !C stopper

**Board: 330**

Dealer: East  
Vul: N-S  
North HCP: 4+1  
South HCP: 19+1  
Contract: 3NT South

**North:**

♠ K8542  
♥ T975  
♦ J84  
♣ 7

**South:**

♠ T9  
♥ K62  
♦ AKT  
♣ AKQ32

**W N E S**

1♦ X  
Pass 1♠ Pass 2♣  
Pass 2♥ Pass 3NT  
All Pass

## North hands

## Overcalls??

<b>Board: 331</b>	♠ AT5	RHO is dealer. You bid second.
Dealer: West	♥ KQJ65	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ KQ	East (LHO) bids 2♦ if possible.
HCP: 19+1	♣ A53	West (RHO) bids 3♣ if possible.

<b>Board: 332</b>	♠ AJT32	RHO is dealer. You bid second.
Dealer: West	♥ A96	West (RHO) opens 1♥ if possible.
Vul: Both	♦ AQ8	
HCP: 18+1	♣ K6	

<b>Board: 333</b>	♠ A73	RHO is dealer. You bid second.
Dealer: West	♥ AKJ64	West (RHO) opens 1♠ if possible.
Vul: None	♦ Q9	West (RHO) bids 2♦ if possible.
HCP: 18+1	♣ A83	

<b>Board: 334</b>	♠ AKQ95	RHO is dealer. You bid second.
Dealer: West	♥ QJ5	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AJ9	
HCP: 19+1	♣ Q9	

<b>Board: 335</b>	♠ KQJ973	RHO is dealer. You bid second.
Dealer: West	♥ JT	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AJ	East (LHO) bids 2♥ if possible.
HCP: 19+2	♣ AK3	

## Both hands (Answers Page)

**Board: 331**

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 4

Contract: 3♥ North

**North:**

♠ AT5

♥ KQJ65

♦ KQ

♣ A53

**South:**

♠ KJ83

♥ 943

♦ 8532

♣ T4

**W N E S**

1♣ X 2♦ Pass

3♣ 3♥ All Pass

**Board: 332**

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 7+1

Contract: 4♠ North

**North:**

♠ AJT32

♥ A96

♦ AQ8

♣ K6

**South:**

♠ K986

♥ K5

♦ 94

♣ J7543

**W N E S**

1♥ X Pass 2♠

Pass 4♠ All Pass

**Board: 333**

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 6

Contract: 2♥ North

**North:**

♠ A73

♥ AKJ64

♦ Q9

♣ A83

**South:**

♠ K65

♥ T85

♦ 862

♣ QJ75

**W N E S**

1♠ X Pass 2♣

2♦ 2♥ All Pass

**Board: 334**

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 5

Contract: 3♠ North

**North:**

♠ AKQ95

♥ QJ5

♦ AJ9

♣ Q9

**South:**

♠ JT63

♥ A8

♦ 853

♣ T764

**W N E S**

1♥ X Pass 1♠

Pass 3♠ All Pass

**Board: 335**

Dealer: West

Vul: Both

North HCP: 19+2

South HCP: 0+2

Contract: 3♠ North

**North:**

♠ KQJ973

♥ JT

♦ AJ

♣ AK3

**South:**

♠ 8

♥ 76

♦ T9863

♣ 98652

**W N E S**

1♣ X 2♥ Pass

Pass 3♠ All Pass

## South hands

## Overcalls??

<b>Board: 331</b>	♠ KJ83	LHO is dealer.
Dealer: West	♥ 943	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 8532	East (RHO) bids 2♦ if possible.
HCP: 4	♣ T4	West (LHO) bids 3♣ if possible.

<b>Board: 332</b>	♠ K986	LHO is dealer.
Dealer: West	♥ K5	West (LHO) opens 1♥ if possible.
Vul: Both	♦ 94	
HCP: 7+1	♣ J7543	

<b>Board: 333</b>	♠ K65	LHO is dealer.
Dealer: West	♥ T85	West (LHO) opens 1♠ if possible.
Vul: None	♦ 862	West (LHO) bids 2♦ if possible.
HCP: 6	♣ QJ75	

<b>Board: 334</b>	♠ JT63	LHO is dealer.
Dealer: West	♥ A8	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 853	
HCP: 5	♣ T764	

<b>Board: 335</b>	♠ 8	LHO is dealer.
Dealer: West	♥ 76	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T9863	East (RHO) bids 2♥ if possible.
HCP: 0+2	♣ 98652	

## Both hands (Answers Page)

**Board: 331**

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 4

Contract: 3♥ North

**North:**

♠ AT5

♥ KQJ65

♦ KQ

♣ A53

**South:**

♠ KJ83

♥ 943

♦ 8532

♣ T4

**W N E S**

1♣ X 2♦ Pass

3♣ 3♥ All Pass

**Board: 332**

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 7+1

Contract: 4♠ North

**North:**

♠ AJT32

♥ A96

♦ AQ8

♣ K6

**South:**

♠ K986

♥ K5

♦ 94

♣ J7543

**W N E S**

1♥ X Pass 2♠

Pass 4♠ All Pass

**Board: 333**

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 6

Contract: 2♥ North

**North:**

♠ A73

♥ AKJ64

♦ Q9

♣ A83

**South:**

♠ K65

♥ T85

♦ 862

♣ QJ75

**W N E S**

1♠ X Pass 2♣

2♦ 2♥ All Pass

**Board: 334**

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 5

Contract: 3♠ North

**North:**

♠ AKQ95

♥ QJ5

♦ AJ9

♣ Q9

**South:**

♠ JT63

♥ A8

♦ 853

♣ T764

**W N E S**

1♥ X Pass 1♠

Pass 3♠ All Pass

**Board: 335**

Dealer: West

Vul: Both

North HCP: 19+2

South HCP: 0+2

Contract: 3♠ North

**North:**

♠ KQJ973

♥ JT

♦ AJ

♣ AK3

**South:**

♠ 8

♥ 76

♦ T9863

♣ 98652

**W N E S**

1♣ X 2♥ Pass

Pass 3♠ All Pass

## North hands

## Overcalls??

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<b>Board: 336</b>	♠ J9764	LHO is dealer.
Dealer: East	♥ T52	East (LHO) opens 1♣ if possible.
Vul: None	♦ T54	West (RHO) bids 1♦ if possible.
HCP: 1+1	♣ T3	East (LHO) bids 2♣ if possible.
<b>Board: 337</b>	♠ KJ65	You are dealer.
Dealer: North	♥ AT8	East (LHO) Doubles 1♣ if possible.
Vul: E-W	♦ K6	West (RHO) bids 1♥ if possible.
HCP: 13	♣ Q862	East (LHO) bids 3♦ if possible.
		West (RHO) Doubles 3♠ if possible.
<b>Board: 338</b>	♠ AKQ93	RHO is dealer. You bid second.
Dealer: West	♥ AKJ5	West (RHO) opens 1♣ if possible.
Vul: Both	♦ Q	
HCP: 20+1	♣ J63	
<b>Board: 339</b>	♠ A54	You are dealer.
Dealer: North	♥ QJ6532	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ T	West (RHO) bids 1♠ if possible.
HCP: 13+2	♣ AQ5	East (LHO) Doubles 2♥ if possible.
		West (RHO) bids 2♠ if possible.
<b>Board: 340</b>	♠ A8752	LHO is dealer.
Dealer: East	♥ J86	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 765	
HCP: 5+1	♣ 63	

---

## Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: East	♠ J9764	♠ A8			1♣	X
Vul: None	♥ T52	♥ AQJ984	1♦	Pass	2♣	3♥
North HCP: 1+1	♦ T54	♦ K7		All Pass		
South HCP: 19+2	♣ T3	♣ AJ2				
Contract: 3♥ South						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 9432		1♣	X	Pass
Vul: E-W	♥ AT8	♥ 742	1♥	1♠	3♦	3♠
North HCP: 13	♦ K6	♦ 874	X	All Pass		
South HCP: 4	♣ Q862	♣ AT9				
Contract: 3♠X South						

Board: 338	North:	South:	W	N	E	S
Dealer: West	♠ AKQ93	♠ J42	1♣	X	Pass	1♥
Vul: Both	♥ AKJ5	♥ T643	Pass	3♥	All Pass	
North HCP: 20+1	♦ Q	♦ 63				
South HCP: 3	♣ J63	♣ QT84				
Contract: 3♥ North						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ QT32		1♥	X	Pass
Vul: None	♥ QJ6532	♥ K94	1♠	2♥	X	Pass
North HCP: 13+2	♦ T	♦ 965	2♠	Pass	Pass	3♥
South HCP: 6	♣ AQ5	♣ J87	All Pass			
Contract: 3♥ South						

Board: 340	North:	South:	W	N	E	S
Dealer: East	♠ A8752	♠ Q			1♦	X
Vul: N-S	♥ J86	♥ AQ53	Pass	1♠	Pass	2♣
North HCP: 5+1	♦ 765	♦ AQT	Pass	2♠	Pass	3NT
South HCP: 19+1	♣ 63	♣ KQT72	All Pass			
Contract: 3NT South						

## South hands

## Overcalls??

<b>Board: 336</b>	♠ A8	RHO is dealer. You bid second.
Dealer: East	♥ AQJ984	East (RHO) opens 1♣ if possible.
Vul: None	♦ K7	West (LHO) bids 1♦ if possible.
HCP: 19+2	♣ AJ2	East (RHO) bids 2♣ if possible.

<b>Board: 337</b>	♠ 9432	Partner is dealer.
Dealer: North	♥ 742	East (RHO) Doubles 1♣ if possible.
Vul: E-W	♦ 874	West (LHO) bids 1♥ if possible.
HCP: 4	♣ AT9	East (RHO) bids 3♦ if possible.
		West (LHO) Doubles 3♠ if possible.

<b>Board: 338</b>	♠ J42	LHO is dealer.
Dealer: West	♥ T643	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 63	
HCP: 3	♣ QT84	

<b>Board: 339</b>	♠ QT32	Partner is dealer.
Dealer: North	♥ K94	East (RHO) Doubles 1♥ if possible.
Vul: None	♦ 965	West (LHO) bids 1♠ if possible.
HCP: 6	♣ J87	East (RHO) Doubles 2♥ if possible.
		West (LHO) bids 2♠ if possible.

<b>Board: 340</b>	♠ Q	RHO is dealer. You bid second.
Dealer: East	♥ AQ53	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQT	
HCP: 19+1	♣ KQT72	

## Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: East	♠ J9764	♠ A8			1♣	X
Vul: None	♥ T52	♥ AQJ984	1♦	Pass	2♣	3♥
North HCP: 1+1	♦ T54	♦ K7		All Pass		
South HCP: 19+2	♣ T3	♣ AJ2				
Contract: 3♥ South						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 9432		1♣	X	Pass
Vul: E-W	♥ AT8	♥ 742	1♥	1♠	3♦	3♠
North HCP: 13	♦ K6	♦ 874	X	All Pass		
South HCP: 4	♣ Q862	♣ AT9				
Contract: 3♠X South						

Board: 338	North:	South:	W	N	E	S
Dealer: West	♠ AKQ93	♠ J42	1♣	X	Pass	1♥
Vul: Both	♥ AKJ5	♥ T643	Pass	3♥	All Pass	
North HCP: 20+1	♦ Q	♦ 63				
South HCP: 3	♣ J63	♣ QT84				
Contract: 3♥ North						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ QT32		1♥	X	Pass
Vul: None	♥ QJ6532	♥ K94	1♠	2♥	X	Pass
North HCP: 13+2	♦ T	♦ 965	2♠	Pass	Pass	3♥
South HCP: 6	♣ AQ5	♣ J87	All Pass			
Contract: 3♥ South						

Board: 340	North:	South:	W	N	E	S
Dealer: East	♠ A8752	♠ Q			1♦	X
Vul: N-S	♥ J86	♥ AQ53	Pass	1♠	Pass	2♣
North HCP: 5+1	♦ 765	♦ AQT	Pass	2♠	Pass	3NT
South HCP: 19+1	♣ 63	♣ KQT72	All Pass			
Contract: 3NT South						

## North hands

## Overcalls??

<b>Board: 341</b>	♠ AKQJT	RHO is dealer. You bid second.
Dealer: West	♥ 986	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ KT	
HCP: 18+1	♣ AJ8	

---

<b>Board: 342</b>	♠ T985	LHO is dealer.
Dealer: East	♥ T43	East (LHO) opens 1♣ if possible.
Vul: None	♦ 9653	West (RHO) bids 2♥ if possible.
HCP: 0	♣ 95	

---

<b>Board: 343</b>	♠ 9	LHO is dealer.
Dealer: East	♥ T642	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ KQ7	
HCP: 8+1	♣ K9852	

---

<b>Board: 344</b>	♠ AKQT96	RHO is dealer. You bid second.
Dealer: West	♥ 63	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ6	East (LHO) bids 1♠ if possible.
HCP: 19+2	♣ A8	

---

<b>Board: 345</b>	♠ AK9	RHO is dealer. You bid second.
Dealer: West	♥ T	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKT432	
HCP: 18+2	♣ A54	

## Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: West	♠ AKQJT	♠ 82	1 ♥	X	Pass	2 ♣
Vul: E-W	♥ 986	♥ QJ3	Pass	2 ♠	All Pass	
North HCP: 18+1	♦ KT	♦ J652				
South HCP: 6	♣ AJ8	♣ Q742				
Contract: 2 ♠ North						

Board: 342	North:	South:	W	N	E	S
Dealer: East	♠ T985	♠ A2			1 ♣	X
Vul: None	♥ T43	♥ KJ9	2 ♥	Pass	Pass	3 ♦
North HCP: 0	♦ 9653	♦ AKJ87	All Pass			
South HCP: 20+1	♣ 95	♣ AT2				
Contract: 3 ♦ South						

Board: 343	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AKQT2			1 ♦	X
Vul: N-S	♥ T642	♥ KQ	Pass	2 ♥	Pass	2 ♠
North HCP: 8+1	♦ KQ7	♦ T93	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ K9852	♣ AJ4	All Pass			
Contract: 3NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: West	♠ AKQT96	♠ 54	1 ♦	X	1 ♠	2 ♣
Vul: E-W	♥ 63	♥ KT82	All Pass			
North HCP: 19+2	♦ AQ6	♦ 42				
South HCP: 3+1	♣ A8	♣ 65432	1. max 2 !S			
Contract: 2 ♣ South						

Board: 345	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ T42	1 ♣	X	Pass	1 ♥
Vul: Both	♥ T	♥ K984	Pass	3 ♦	Pass	4 ♣ <sup>1</sup>
North HCP: 18+2	♦ AKT432	♦ 86	Pass	4 ♦	All Pass	
South HCP: 5	♣ A54	♣ QT98	1. limit raise or better in !D			
Contract: 4 ♦ North						

## South hands

## Overcalls??

<b>Board: 341</b>	♠ 82
Dealer: West	♥ QJ3
Vul: E-W	♦ J652
HCP: 6	♣ Q742

LHO is dealer.

West (LHO) opens 1♥ if possible.

<b>Board: 342</b>	♠ A2
Dealer: East	♥ KJ9
Vul: None	♦ AKJ87
HCP: 20+1	♣ AT2

RHO is dealer. You bid second.

East (RHO) opens 1♣ if possible.

West (LHO) bids 2♥ if possible.

<b>Board: 343</b>	♠ AKQT2
Dealer: East	♥ KQ
Vul: N-S	♦ T93
HCP: 19+1	♣ AJ4

RHO is dealer. You bid second.

East (RHO) opens 1♦ if possible.

<b>Board: 344</b>	♠ 54
Dealer: West	♥ KT82
Vul: E-W	♦ 42
HCP: 3+1	♣ 65432

LHO is dealer.

West (LHO) opens 1♦ if possible.

East (RHO) bids 1♠ if possible.

<b>Board: 345</b>	♠ T42
Dealer: West	♥ K984
Vul: Both	♦ 86
HCP: 5	♣ QT98

LHO is dealer.

West (LHO) opens 1♣ if possible.

## Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: West	♠ AKQJT	♠ 82	1 ♥	X	Pass	2 ♣
Vul: E-W	♥ 986	♥ QJ3	Pass	2 ♠	All Pass	
North HCP: 18+1	♦ KT	♦ J652				
South HCP: 6	♣ AJ8	♣ Q742				
Contract: 2 ♠ North						

Board: 342	North:	South:	W	N	E	S
Dealer: East	♠ T985	♠ A2			1 ♣	X
Vul: None	♥ T43	♥ KJ9	2 ♥	Pass	Pass	3 ♦
North HCP: 0	♦ 9653	♦ AKJ87	All Pass			
South HCP: 20+1	♣ 95	♣ AT2				
Contract: 3 ♦ South						

Board: 343	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AKQT2			1 ♦	X
Vul: N-S	♥ T642	♥ KQ	Pass	2 ♥	Pass	2 ♠
North HCP: 8+1	♦ KQ7	♦ T93	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ K9852	♣ AJ4	All Pass			
Contract: 3NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: West	♠ AKQT96	♠ 54	1 ♦	X	1 ♠	2 ♣
Vul: E-W	♥ 63	♥ KT82	All Pass			
North HCP: 19+2	♦ AQ6	♦ 42				
South HCP: 3+1	♣ A8	♣ 65432	1. max 2 !S			
Contract: 2 ♣ South						

Board: 345	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ T42	1 ♣	X	Pass	1 ♥
Vul: Both	♥ T	♥ K984	Pass	3 ♦	Pass	4 ♣ <sup>1</sup>
North HCP: 18+2	♦ AKT432	♦ 86	Pass	4 ♦	All Pass	
South HCP: 5	♣ A54	♣ QT98	1. limit raise or better in !D			
Contract: 4 ♦ North						

## North hands

## Overcalls??

<b>Board: 346</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: West	♥ Q82	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT8	East (LHO) bids 1♠ if possible.
HCP: 18+1	♣ AKT74	West (RHO) Doubles 2♥ if possible. East (LHO) bids 2♠ if possible.

---

<b>Board: 347</b>	♠ AKJT63	RHO is dealer. You bid second.
Dealer: West	♥ 52	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ QJ3	West (RHO) bids 2♦ if possible.
HCP: 18+2	♣ AK	

---

<b>Board: 348</b>	♠ 732	LHO is dealer.
Dealer: East	♥ 42	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 953	West (RHO) bids 1♥ if possible.
HCP: 4+1	♣ A8752	East (LHO) bids 1♠ if possible. West (RHO) bids 2♠ if possible.

---

<b>Board: 349</b>	♠ Q72	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ4	West (RHO) opens 1♦ if possible.
Vul: None	♦ Q43	
HCP: 19+1	♣ AJ	

---

<b>Board: 350</b>	♠ K5	RHO is dealer. You bid second.
Dealer: West	♥ A73	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKQJ2	West (RHO) bids 2♣ if possible.
HCP: 22+1	♣ KQ5	

## Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ T93	1♦	X	1♠	2♥
Vul: N-S	♥ Q82	♥ AJ754	X <sup>1</sup>	XX	2♠	X
North HCP: 18+1	♦ AT8	♦ 653	Pass	3♥	All Pass	
South HCP: 5+1	♣ AKT74	♣ 32				1. Support double redouble
Contract: 3♥ North						

Board: 347	North:	South:	W	N	E	S
Dealer: West	♠ AKJT63	♠ 5	1♦	X	Pass	1♥
Vul: E-W	♥ 52	♥ Q863	2♦	3♠	All Pass	
North HCP: 18+2	♦ QJ3	♦ 984				
South HCP: 5+1	♣ AK	♣ QJ984				
Contract: 3♠ North						

Board: 348	North:	South:	W	N	E	S
Dealer: East	♠ 732	♠ QJ			1♦	X
Vul: Both	♥ 42	♥ K75	1♥	Pass	1♠	Pass
North HCP: 4+1	♦ 953	♦ AQT	2♠	Pass	Pass	3♣
South HCP: 18+1	♣ A8752	♣ KQJT3	All Pass			
Contract: 3♣ South						

Board: 349	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ T865	1♦	X	Pass	1♠
Vul: None	♥ AKQJ4	♥ 63	Pass	2♥	All Pass	
North HCP: 19+1	♦ Q43	♦ 976				
South HCP: 5	♣ AJ	♣ KQ96				
Contract: 2♥ North						

Board: 350	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ 862	1♣	X	Pass	1♦
Vul: E-W	♥ A73	♥ JT	2♣	3♦	All Pass	
North HCP: 22+1	♦ AKQJ2	♦ T8654				
South HCP: 1+1	♣ KQ5	♣ 987				
Contract: 3♦ North						

## South hands

## Overcalls??

<b>Board: 346</b>	♠ T93	LHO is dealer.
Dealer: West	♥ AJ754	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 653	East (RHO) bids 1♠ if possible.
HCP: 5+1	♣ 32	West (LHO) Doubles 2♥ if possible. East (RHO) bids 2♠ if possible.

---

<b>Board: 347</b>	♠ 5	LHO is dealer.
Dealer: West	♥ Q863	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 984	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ QJ984	

---

<b>Board: 348</b>	♠ QJ	RHO is dealer. You bid second.
Dealer: East	♥ K75	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQT	West (LHO) bids 1♥ if possible.
HCP: 18+1	♣ KQJT3	East (RHO) bids 1♠ if possible. West (LHO) bids 2♠ if possible.

---

<b>Board: 349</b>	♠ T865	LHO is dealer.
Dealer: West	♥ 63	West (LHO) opens 1♦ if possible.
Vul: None	♦ 976	
HCP: 5	♣ KQ96	

---

<b>Board: 350</b>	♠ 862	LHO is dealer.
Dealer: West	♥ JT	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T8654	West (LHO) bids 2♣ if possible.
HCP: 1+1	♣ 987	

## Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ T93	1♦	X	1♠	2♥
Vul: N-S	♥ Q82	♥ AJ754	X <sup>1</sup>	XX	2♠	X
North HCP: 18+1	♦ AT8	♦ 653	Pass	3♥	All Pass	
South HCP: 5+1	♣ AKT74	♣ 32				1. Support double redouble
Contract: 3♥ North						

Board: 347	North:	South:	W	N	E	S
Dealer: West	♠ AKJT63	♠ 5	1♦	X	Pass	1♥
Vul: E-W	♥ 52	♥ Q863	2♦	3♠	All Pass	
North HCP: 18+2	♦ QJ3	♦ 984				
South HCP: 5+1	♣ AK	♣ QJ984				
Contract: 3♠ North						

Board: 348	North:	South:	W	N	E	S
Dealer: East	♠ 732	♠ QJ			1♦	X
Vul: Both	♥ 42	♥ K75	1♥	Pass	1♠	Pass
North HCP: 4+1	♦ 953	♦ AQT	2♠	Pass	Pass	3♣
South HCP: 18+1	♣ A8752	♣ KQJT3	All Pass			
Contract: 3♣ South						

Board: 349	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ T865	1♦	X	Pass	1♠
Vul: None	♥ AKQJ4	♥ 63	Pass	2♥	All Pass	
North HCP: 19+1	♦ Q43	♦ 976				
South HCP: 5	♣ AJ	♣ KQ96				
Contract: 2♥ North						

Board: 350	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ 862	1♣	X	Pass	1♦
Vul: E-W	♥ A73	♥ JT	2♣	3♦	All Pass	
North HCP: 22+1	♦ AKQJ2	♦ T8654				
South HCP: 1+1	♣ KQ5	♣ 987				
Contract: 3♦ North						

## North hands

## Overcalls??

<b>Board: 351</b>	♠ K	RHO is dealer. You bid second.
Dealer: West	♥ AKQT8	West (RHO) opens 1♦ if possible.
Vul: Both	♦ J42	
HCP: 20+1	♣ AK87	

---

<b>Board: 352</b>	♠ T97	LHO is dealer.
Dealer: East	♥ J942	East (LHO) opens 1♦ if possible.
Vul: None	♦ J94	West (RHO) bids 1♥ if possible.
HCP: 3	♣ JT5	East (LHO) bids 2♣ if possible.

---

<b>Board: 353</b>	♠ T9543	LHO is dealer.
Dealer: East	♥ 983	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ J6	
HCP: 5+1	♣ KJ9	

---

<b>Board: 354</b>	♠ J865	LHO is dealer.
Dealer: East	♥ J42	East (LHO) opens 1♠ if possible.
Vul: Both	♦ Q93	
HCP: 4	♣ 832	

---

<b>Board: 355</b>	♠ KT95	You are dealer.
Dealer: North	♥ A6	East (LHO) Doubles 1♣ if possible.
Vul: None	♦ 2	East (LHO) bids 1NT if possible.
HCP: 12+2	♣ AJT983	

## Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ J8643	1♦	X	Pass	1♠
Vul: Both	♥ AKQT8	♥ 932	Pass	2♥	Pass	3♦ <sup>1</sup>
North HCP: 20+1	♦ J42	♦ QT85	Pass	4♥	All Pass	
South HCP: 5+1	♣ AK87	♣ Q				
Contract: 4♥ North			1. limit raise or better in !H			

Board: 352	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ AKJ83			1♦	X
Vul: None	♥ J942	♥ AQ	1♥	Pass	2♣	2♠
North HCP: 3	♦ J94	♦ A52			All Pass	
South HCP: 20+1	♣ JT5	♣ Q32				
Contract: 2♠ South						

Board: 353	North:	South:	W	N	E	S
Dealer: East	♠ T9543	♠ A			1♣	X
Vul: N-S	♥ 983	♥ AJ6	Pass	1♠	Pass	3♦
North HCP: 5+1	♦ J6	♦ AKQT85	Pass	3NT	All Pass	
South HCP: 18+2	♣ KJ9	♣ 853				
Contract: 3NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: East	♠ J865	♠ KT7			1♠	X
Vul: Both	♥ J42	♥ A3	Pass	2♣	Pass	2♦
North HCP: 4	♦ Q93	♦ AKT75			All Pass	
South HCP: 18+1	♣ 832	♣ KJT				
Contract: 2♦ South						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KT95	♠ 2		1♣	X	1♥
Vul: None	♥ A6	♥ T8752	Pass	1♠	1NT	Pass
North HCP: 12+2	♦ 2	♦ KT765	Pass	2♣	All Pass	
South HCP: 5+2	♣ AJT983	♣ Q6				
Contract: 2♣ North						

## South hands

## Overcalls??

<b>Board: 351</b>	♠ J8643	LHO is dealer.
Dealer: West	♥ 932	West (LHO) opens 1♦ if possible.
Vul: Both	♦ QT85	
HCP: 5+1	♣ Q	
<b>Board: 352</b>	♠ AKJ83	RHO is dealer. You bid second.
Dealer: East	♥ AQ	East (RHO) opens 1♦ if possible.
Vul: None	♦ A52	West (LHO) bids 1♥ if possible.
HCP: 20+1	♣ Q32	East (RHO) bids 2♣ if possible.
<b>Board: 353</b>	♠ A	RHO is dealer. You bid second.
Dealer: East	♥ AJ6	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKQT85	
HCP: 18+2	♣ 853	
<b>Board: 354</b>	♠ KT7	RHO is dealer. You bid second.
Dealer: East	♥ A3	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AKT75	
HCP: 18+1	♣ KJT	
<b>Board: 355</b>	♠ 2	Partner is dealer.
Dealer: North	♥ T8752	East (RHO) Doubles 1♣ if possible.
Vul: None	♦ KT765	East (RHO) bids 1NT if possible.
HCP: 5+2	♣ Q6	

## Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ J8643	1♦	X	Pass	1♠
Vul: Both	♥ AKQT8	♥ 932	Pass	2♥	Pass	3♦ <sup>1</sup>
North HCP: 20+1	♦ J42	♦ QT85	Pass	4♥	All Pass	
South HCP: 5+1	♣ AK87	♣ Q				
Contract: 4♥ North			1. limit raise or better in !H			

Board: 352	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ AKJ83			1♦	X
Vul: None	♥ J942	♥ AQ	1♥	Pass	2♣	2♠
North HCP: 3	♦ J94	♦ A52			All Pass	
South HCP: 20+1	♣ JT5	♣ Q32				
Contract: 2♠ South						

Board: 353	North:	South:	W	N	E	S
Dealer: East	♠ T9543	♠ A			1♣	X
Vul: N-S	♥ 983	♥ AJ6	Pass	1♠	Pass	3♦
North HCP: 5+1	♦ J6	♦ AKQT85	Pass	3NT	All Pass	
South HCP: 18+2	♣ KJ9	♣ 853				
Contract: 3NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: East	♠ J865	♠ KT7			1♠	X
Vul: Both	♥ J42	♥ A3	Pass	2♣	Pass	2♦
North HCP: 4	♦ Q93	♦ AKT75			All Pass	
South HCP: 18+1	♣ 832	♣ KJT				
Contract: 2♦ South						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KT95	♠ 2		1♣	X	1♥
Vul: None	♥ A6	♥ T8752	Pass	1♠	1NT	Pass
North HCP: 12+2	♦ 2	♦ KT765	Pass	2♣	All Pass	
South HCP: 5+2	♣ AJT983	♣ Q6				
Contract: 2♣ North						

## North hands

## Overcalls??

<b>Board: 356</b>	♠ T7	LHO is dealer.
Dealer: East	♥ JT83	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 632	
HCP: 2	♣ JT65	
<b>Board: 357</b>	♠ Q92	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ87	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQJ	
HCP: 22+2	♣ A	
<b>Board: 358</b>	♠ Q2	LHO is dealer.
Dealer: East	♥ J974	East (LHO) opens 1♦ if possible.
Vul: None	♦ 876	East (LHO) bids 1♠ if possible.
HCP: 3	♣ T543	
<b>Board: 359</b>	♠ AQ2	RHO is dealer. You bid second.
Dealer: West	♥ KQT86	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KT2	West (RHO) bids 2♦ if possible.
HCP: 21+1	♣ AK	
<b>Board: 360</b>	♠ 73	Partner is dealer.
Dealer: South	♥ 974	West (RHO) Doubles 1♦ if possible.
Vul: N-S	♦ 5	
HCP: 0+3	♣ T986542	

## Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: East	♠ T7	♠ AKJ82			1♣	X
Vul: N-S	♥ JT83	♥ A42	Pass	1♥	Pass	2♠
North HCP: 2	♦ 632	♦ KJ			All Pass	
South HCP: 21+1	♣ JT65	♣ KQ9				
Contract: 2♠ South						

Board: 357	North:	South:	W	N	E	S
Dealer: West	♠ Q92	♠ KT86	1♦	X	Pass	3♣
Vul: E-W	♥ AKQJ87	♥ 52	Pass	3♥	Pass	3♠
North HCP: 22+2	♦ KQJ	♦ 84	Pass	4♥	All Pass	
South HCP: 4+1	♣ A	♣ J9765				
Contract: 4♥ North						

Board: 358	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ JT85			1♦	X
Vul: None	♥ J974	♥ K	Pass	1♥	1♠	2♣
North HCP: 3	♦ 876	♦ AKQ			All Pass	
South HCP: 19+1	♣ T543	♣ KQJ97				
Contract: 2♣ South						

Board: 359	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ KJT6	1♦	X	Pass	1♠
Vul: N-S	♥ KQT86	♥ J5	2♦	2♥	All Pass	
North HCP: 21+1	♦ KT2	♦ 85				
South HCP: 6+1	♣ AK	♣ J9843				
Contract: 2♥ North						

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKJ4				1♦
Vul: N-S	♥ 974	♥ T52	X		All Pass	
North HCP: 0+3	♦ 5	♦ K973				
South HCP: 12	♣ T986542	♣ J3				
Contract: 1♦ X South						

## South hands

## Overcalls??

<b>Board: 356</b>	♠ AKJ82	RHO is dealer. You bid second.
Dealer: East	♥ A42	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KJ	
HCP: 21+1	♣ KQ9	

---

<b>Board: 357</b>	♠ KT86	LHO is dealer.
Dealer: West	♥ 52	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 84	
HCP: 4+1	♣ J9765	

---

<b>Board: 358</b>	♠ JT85	RHO is dealer. You bid second.
Dealer: East	♥ K	East (RHO) opens 1♦ if possible.
Vul: None	♦ AKQ	East (RHO) bids 1♠ if possible.
HCP: 19+1	♣ KQJ97	

---

<b>Board: 359</b>	♠ KJT6	LHO is dealer.
Dealer: West	♥ J5	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 85	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ J9843	

---

<b>Board: 360</b>	♠ AKJ4	You are dealer.
Dealer: South	♥ T52	West (LHO) Doubles 1♦ if possible.
Vul: N-S	♦ K973	
HCP: 12	♣ J3	

## Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: East	♠ T7	♠ AKJ82			1♣	X
Vul: N-S	♥ JT83	♥ A42	Pass	1♥	Pass	2♠
North HCP: 2	♦ 632	♦ KJ			All Pass	
South HCP: 21+1	♣ JT65	♣ KQ9				
Contract: 2♠ South						

Board: 357	North:	South:	W	N	E	S
Dealer: West	♠ Q92	♠ KT86	1♦	X	Pass	3♣
Vul: E-W	♥ AKQJ87	♥ 52	Pass	3♥	Pass	3♠
North HCP: 22+2	♦ KQJ	♦ 84	Pass	4♥	All Pass	
South HCP: 4+1	♣ A	♣ J9765				
Contract: 4♥ North						

Board: 358	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ JT85			1♦	X
Vul: None	♥ J974	♥ K	Pass	1♥	1♠	2♣
North HCP: 3	♦ 876	♦ AKQ			All Pass	
South HCP: 19+1	♣ T543	♣ KQJ97				
Contract: 2♣ South						

Board: 359	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ KJT6	1♦	X	Pass	1♠
Vul: N-S	♥ KQT86	♥ J5	2♦	2♥	All Pass	
North HCP: 21+1	♦ KT2	♦ 85				
South HCP: 6+1	♣ AK	♣ J9843				
Contract: 2♥ North						

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKJ4				1♦
Vul: N-S	♥ 974	♥ T52	X		All Pass	
North HCP: 0+3	♦ 5	♦ K973				
South HCP: 12	♣ T986542	♣ J3				
Contract: 1♦ X South						

## North hands

## Overcalls??

<b>Board: 361</b>	♠ Q97632	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 63	West (RHO) bids 1♥ if possible.
HCP: 5+3	♣ K8732	

<b>Board: 362</b>	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ AT5	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ7	
HCP: 21+1	♣ AKJ97	

<b>Board: 363</b>	♠ Q76543	LHO is dealer.
Dealer: East	♥ J9	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 932	
HCP: 3+2	♣ 63	

<b>Board: 364</b>	♠ Q5	RHO is dealer. You bid second.
Dealer: West	♥ K52	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQT	
HCP: 20+1	♣ AKQ98	

<b>Board: 365</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: West	♥ AJ	West (RHO) opens 1♦ if possible.
Vul: None	♦ 872	West (RHO) bids 1♠ if possible.
HCP: 18+2	♣ AKT763	

## Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: East	♠ Q97632	♠ A8			1♦	X
Vul: Both	♥ -	♥ AQJ953	1♥	2♠	All Pass	
North HCP: 5+3	♦ 63	♦ Q97				
South HCP: 18+2	♣ K8732	♣ AJ				
Contract: 2♠ North						

Board: 362	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 865	1♦	X	Pass	1♥
Vul: N-S	♥ AT5	♥ QJ742	Pass	2♣	Pass	2♥
North HCP: 21+1	♦ AJ7	♦ T54	Pass	4♥	All Pass	
South HCP: 5+1	♣ AKJ97	♣ QT				
Contract: 4♥ North						

Board: 363	North:	South:	W	N	E	S
Dealer: East	♠ Q76543	♠ T			1♣	X
Vul: E-W	♥ J9	♥ AK72	Pass	1♠	Pass	2♦
North HCP: 3+2	♦ 932	♦ AJT85	Pass	2♠	Pass	2NT
South HCP: 18+1	♣ 63	♣ AQ7	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 364	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ J86432	1♦	X	Pass	1♠
Vul: Both	♥ K52	♥ 9863	Pass	2♣	Pass	2♠
North HCP: 20+1	♦ AQT	♦ 72	Pass	3NT	Pass	4♠
South HCP: 2+2	♣ AKQ98	♣ J	All Pass			
Contract: 4♠ South						

Board: 365	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 742	1♦	X	Pass	1♥
Vul: None	♥ AJ	♥ KQ53	1♠	3♣	Pass	3♦ <sup>1</sup>
North HCP: 18+2	♦ 872	♦ T643	Pass	4♣	All Pass	
South HCP: 5	♣ AKT763	♣ 84				
Contract: 4♣ North			1. limit raise or better in !C			

## South hands

## Overcalls??

<b>Board: 361</b>	♠ A8	RHO is dealer. You bid second.
Dealer: East	♥ AQJ953	East (RHO) opens 1♦ if possible.
Vul: Both	♦ Q97	West (LHO) bids 1♥ if possible.
HCP: 18+2	♣ AJ	

---

<b>Board: 362</b>	♠ 865	LHO is dealer.
Dealer: West	♥ QJ742	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T54	
HCP: 5+1	♣ QT	

---

<b>Board: 363</b>	♠ T	RHO is dealer. You bid second.
Dealer: East	♥ AK72	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AJT85	
HCP: 18+1	♣ AQ7	

---

<b>Board: 364</b>	♠ J86432	LHO is dealer.
Dealer: West	♥ 9863	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 72	
HCP: 2+2	♣ J	

---

<b>Board: 365</b>	♠ 742	LHO is dealer.
Dealer: West	♥ KQ53	West (LHO) opens 1♦ if possible.
Vul: None	♦ T643	West (LHO) bids 1♣ if possible.
HCP: 5	♣ 84	

## Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: East	♠ Q97632	♠ A8			1♦	X
Vul: Both	♥ -	♥ AQJ953	1♥	2♠	All Pass	
North HCP: 5+3	♦ 63	♦ Q97				
South HCP: 18+2	♣ K8732	♣ AJ				
Contract: 2♠ North						

Board: 362	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 865	1♦	X	Pass	1♥
Vul: N-S	♥ AT5	♥ QJ742	Pass	2♣	Pass	2♥
North HCP: 21+1	♦ AJ7	♦ T54	Pass	4♥	All Pass	
South HCP: 5+1	♣ AKJ97	♣ QT				
Contract: 4♥ North						

Board: 363	North:	South:	W	N	E	S
Dealer: East	♠ Q76543	♠ T			1♣	X
Vul: E-W	♥ J9	♥ AK72	Pass	1♠	Pass	2♦
North HCP: 3+2	♦ 932	♦ AJT85	Pass	2♠	Pass	2NT
South HCP: 18+1	♣ 63	♣ AQ7	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 364	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ J86432	1♦	X	Pass	1♠
Vul: Both	♥ K52	♥ 9863	Pass	2♣	Pass	2♠
North HCP: 20+1	♦ AQT	♦ 72	Pass	3NT	Pass	4♠
South HCP: 2+2	♣ AKQ98	♣ J	All Pass			
Contract: 4♠ South						

Board: 365	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 742	1♦	X	Pass	1♥
Vul: None	♥ AJ	♥ KQ53	1♠	3♣	Pass	3♦ <sup>1</sup>
North HCP: 18+2	♦ 872	♦ T643	Pass	4♣	All Pass	
South HCP: 5	♣ AKT763	♣ 84				
Contract: 4♣ North			1. limit raise or better in !C			

## North hands

## Overcalls??

<b>Board: 366</b>	♠ AT7	RHO is dealer. You bid second.
Dealer: West	♥ AKJ932	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ Q84	
HCP: 18+2	♣ A	

---

<b>Board: 367</b>	♠ 9	RHO is dealer. You bid second.
Dealer: West	♥ AKT8542	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A53	
HCP: 18+3	♣ AK	

---

<b>Board: 368</b>	♠ T96	LHO is dealer.
Dealer: East	♥ T6	East (LHO) opens 1♥ if possible.
Vul: None	♦ AT63	East (LHO) bids 2♥ if possible.
HCP: 5	♣ J853	

---

<b>Board: 369</b>	♠ AKJT97	RHO is dealer. You bid second.
Dealer: West	♥ J	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ4	
HCP: 18+2	♣ K54	

---

<b>Board: 370</b>	♠ T3	LHO is dealer.
Dealer: East	♥ 98	East (LHO) opens 1♥ if possible.
Vul: Both	♦ JT87	West (RHO) bids 2♠ if possible.
HCP: 2+1	♣ JT972	

## Both hands (Answers Page)

**Board: 366**

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 6+1

Contract: 4♥ North

**North:**

♠ AT7

♥ AKJ932

♦ Q84

♣ A

**South:**

♠ Q83

♥ 87654

♦ A52

♣ 83

**W N E S**

1♠ X Pass 2♥

Pass 4♥ All Pass

**Board: 367**

Dealer: West

Vul: Both

North HCP: 18+3

South HCP: 6+2

Contract: 5♥ North

**North:**

♠ 9

♥ AKT8542

♦ A53

♣ AK

**South:**

♠ KQ6432

♥ J3

♦ 6

♣ 9765

**W N E S**

1♦ X Pass 4♠

Pass 5♥ All Pass

**Board: 368**

Dealer: East

Vul: None

North HCP: 5

South HCP: 21+2

Contract: 4♠ South

**North:**

♠ T96

♥ T6

♦ AT63

♣ J853

**South:**

♠ AKJ873

♥ K52

♦ K5

♣ AK

**W N E S**

1♥ X

Pass 2♣ 2♥ 3♠

 Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. limit raise or better in !S

**Board: 369**

Dealer: West

Vul: N-S

North HCP: 18+2

South HCP: 6

Contract: 4♠ North

**North:**

♠ AKJT97

♥ J

♦ AQ4

♣ K54

**South:**

♠ Q4

♥ K654

♦ T53

♣ JT32

**W N E S**

1♦ X Pass 1♥

 Pass 3♠ Pass 4♦<sup>1</sup>

Pass 4♠ All Pass

1. limit raise or better in !S

**Board: 370**

Dealer: East

Vul: Both

North HCP: 2+1

South HCP: 20+2

Contract: 3♦ South

**North:**

♠ T3

♥ 98

♦ JT87

♣ JT972

**South:**

♠ AKJ

♥ K72

♦ AKQ965

♣ 8

**W N E S**

1♥ X

2♠ Pass Pass 3♦

All Pass

## South hands

## Overcalls??

**Board: 366**      ♠ Q83      LHO is dealer.

Dealer: West      ♥ 87654      West (LHO) opens 1♠ if possible.

Vul: E-W      ♦ A52

HCP: 6+1      ♣ 83

---

**Board: 367**      ♠ KQ6432      LHO is dealer.

Dealer: West      ♥ J3      West (LHO) opens 1♦ if possible.

Vul: Both      ♦ 6

HCP: 6+2      ♣ 9765

---

**Board: 368**      ♠ AKJ873      RHO is dealer. You bid second.

Dealer: East      ♥ K52      East (RHO) opens 1♥ if possible.

Vul: None      ♦ K5      East (RHO) bids 2♥ if possible.

HCP: 21+2      ♣ AK

---

**Board: 369**      ♠ Q4      LHO is dealer.

Dealer: West      ♥ K654      West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ T53

HCP: 6      ♣ JT32

---

**Board: 370**      ♠ AKJ      RHO is dealer. You bid second.

Dealer: East      ♥ K72      East (RHO) opens 1♥ if possible.

Vul: Both      ♦ AKQ965      West (LHO) bids 2♠ if possible.

HCP: 20+2      ♣ 8

## Both hands (Answers Page)

Board: 366	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ Q83	1 ♠	X	Pass	2 ♥
Vul: E-W	♥ AKJ932	♥ 87654	Pass	4 ♥	All Pass	
North HCP: 18+2	♦ Q84	♦ A52				
South HCP: 6+1	♣ A	♣ 83				
Contract: 4 ♥ North						

Board: 367	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KQ6432	1 ♦	X	Pass	4 ♠
Vul: Both	♥ AKT8542	♥ J3	Pass	5 ♥	All Pass	
North HCP: 18+3	♦ A53	♦ 6				
South HCP: 6+2	♣ AK	♣ 9765				
Contract: 5 ♥ North						

Board: 368	North:	South:	W	N	E	S
Dealer: East	♠ T96	♠ AKJ873			1 ♥	X
Vul: None	♥ T6	♥ K52	Pass	2 ♣	2 ♥	3 ♠
North HCP: 5	♦ AT63	♦ K5	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
South HCP: 21+2	♣ J853	♣ AK	All Pass			
Contract: 4 ♠ South						

1. limit raise or better in !S

Board: 369	North:	South:	W	N	E	S
Dealer: West	♠ AKJT97	♠ Q4	1 ♦	X	Pass	1 ♥
Vul: N-S	♥ J	♥ K654	Pass	3 ♠	Pass	4 ♦ <sup>1</sup>
North HCP: 18+2	♦ AQ4	♦ T53	Pass	4 ♠	All Pass	
South HCP: 6	♣ K54	♣ JT32				
Contract: 4 ♠ North						

1. limit raise or better in !S

Board: 370	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ AKJ			1 ♥	X
Vul: Both	♥ 98	♥ K72	2 ♠	Pass	Pass	3 ♦
North HCP: 2+1	♦ JT87	♦ AKQ965	All Pass			
South HCP: 20+2	♣ JT972	♣ 8				
Contract: 3 ♦ South						

## North hands

## Overcalls??

<b>Board: 371</b>	♠ KQ53	You are dealer.
Dealer: North	♥ J82	East (LHO) Doubles 1♣ if possible.
Vul: None	♦ Q9	
HCP: 12	♣ A984	

---

<b>Board: 372</b>	♠ T9752	LHO is dealer.
Dealer: East	♥ 54	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 654	
HCP: 4+1	♣ KJT	

---

<b>Board: 373</b>	♠ 98765	LHO is dealer.
Dealer: East	♥ JT843	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 43	West (RHO) bids 1♦ if possible.
HCP: 1+2	♣ T	East (LHO) bids 1♥ if possible.
		West (RHO) bids 1NT if possible.

---

<b>Board: 374</b>	♠ K43	Partner is dealer.
Dealer: South	♥ J9865	West (RHO) Doubles 1♣ if possible.
Vul: None	♦ 53	East (LHO) bids 1♥ if possible.
HCP: 4+1	♣ T62	West (RHO) Doubles 1♠ if possible.

---

<b>Board: 375</b>	♠ -	LHO is dealer.
Dealer: East	♥ Q876	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ KJ6543	
HCP: 9+2	♣ K76	

## Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ T72		1♣	X	All Pass
Vul: None	♥ J82	♥ KT974				
North HCP: 12	♦ Q9	♦ 6532				
South HCP: 3+1	♣ A984	♣ 5				
Contract: 1♣X North						

Board: 372	North:	South:	W	N	E	S
Dealer: East	♠ T9752	♠ AK6			1♦	X
Vul: N-S	♥ 54	♥ AKQ72	Pass	1♠	Pass	2♥
North HCP: 4+1	♦ 654	♦ A93				
South HCP: 22+1	♣ KJT	♣ Q6	All Pass			
Contract: 2♥ South						

Board: 373	North:	South:	W	N	E	S
Dealer: East	♠ 98765	♠ A43			1♣	X
Vul: E-W	♥ JT843	♥ AQ	1♦	Pass	1♥	X
North HCP: 1+2	♦ 43	♦ AKJ98	1NT	2♠	All Pass	
South HCP: 21+1	♣ T	♣ K96				
Contract: 2♠ North						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ QT98				1♣
Vul: None	♥ J9865	♥ A3	X	Pass	1♥	1♠
North HCP: 4+1	♦ 53	♦ K87	X	All Pass		
South HCP: 13	♣ T62	♣ A543				
Contract: 1♠X South						

Board: 375	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQT54			1♣	X
Vul: N-S	♥ Q876	♥ AT	Pass	2♥	Pass	3♠
North HCP: 9+2	♦ KJ6543	♦ A7	Pass	3NT	All Pass	
South HCP: 18+2	♣ K76	♣ J98				
Contract: 3NT North						

## South hands

## Overcalls??

<b>Board: 371</b>	♠ T72	Partner is dealer.
Dealer: North	♥ KT974	East (RHO) Doubles 1♣ if possible.
Vul: None	♦ 6532	
HCP: 3+1	♣ 5	

---

<b>Board: 372</b>	♠ AK6	RHO is dealer. You bid second.
Dealer: East	♥ AKQ72	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A93	
HCP: 22+1	♣ Q6	

---

<b>Board: 373</b>	♠ A43	RHO is dealer. You bid second.
Dealer: East	♥ AQ	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKJ98	West (LHO) bids 1♦ if possible.
HCP: 21+1	♣ K96	East (RHO) bids 1♥ if possible.
		West (LHO) bids 1NT if possible.

---

<b>Board: 374</b>	♠ QT98	You are dealer.
Dealer: South	♥ A3	West (LHO) Doubles 1♣ if possible.
Vul: None	♦ K87	East (RHO) bids 1♥ if possible.
HCP: 13	♣ A543	West (LHO) Doubles 1♠ if possible.

---

<b>Board: 375</b>	♠ AKQT54	RHO is dealer. You bid second.
Dealer: East	♥ AT	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A7	
HCP: 18+2	♣ J98	

## Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ T72		1♣	X	All Pass
Vul: None	♥ J82	♥ KT974				
North HCP: 12	♦ Q9	♦ 6532				
South HCP: 3+1	♣ A984	♣ 5				
Contract: 1♣X North						

Board: 372	North:	South:	W	N	E	S
Dealer: East	♠ T9752	♠ AK6			1♦	X
Vul: N-S	♥ 54	♥ AKQ72	Pass	1♠	Pass	2♥
North HCP: 4+1	♦ 654	♦ A93				
South HCP: 22+1	♣ KJT	♣ Q6				
Contract: 2♥ South						

Board: 373	North:	South:	W	N	E	S
Dealer: East	♠ 98765	♠ A43			1♣	X
Vul: E-W	♥ JT843	♥ AQ	1♦	Pass	1♥	X
North HCP: 1+2	♦ 43	♦ AKJ98	1NT	2♠	All Pass	
South HCP: 21+1	♣ T	♣ K96				
Contract: 2♠ North						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ QT98				1♣
Vul: None	♥ J9865	♥ A3	X	Pass	1♥	1♠
North HCP: 4+1	♦ 53	♦ K87	X	All Pass		
South HCP: 13	♣ T62	♣ A543				
Contract: 1♠X South						

Board: 375	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQT54			1♣	X
Vul: N-S	♥ Q876	♥ AT	Pass	2♥	Pass	3♠
North HCP: 9+2	♦ KJ6543	♦ A7	Pass	3NT	All Pass	
South HCP: 18+2	♣ K76	♣ J98				
Contract: 3NT North						

## North hands

## Overcalls??

<b>Board: 376</b>	♠ K752	Partner is dealer.
Dealer: South	♥ QJT8	West (RHO) Doubles 1♦ if possible.
Vul: N-S	♦ 652	East (LHO) bids 1♠ if possible.
HCP: 8	♣ Q5	West (RHO) Redoubles if possible.
		West (RHO) bids 2NT if possible.
		West (RHO) Doubles 3♦ if possible.

---

<b>Board: 377</b>	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ QJT982	West (RHO) opens 1♣ if possible.
Vul: Both	♦ A7	
HCP: 18+2	♣ AK6	

---

<b>Board: 378</b>	♠ KJ9654	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ T8	
HCP: 4+2	♣ T853	

---

<b>Board: 379</b>	♠ 8753	LHO is dealer.
Dealer: East	♥ K97	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ 86	East (LHO) bids 2♣ if possible.
HCP: 3	♣ 9742	

## Both hands (Answers Page)

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ J4				1♦
Vul: N-S	♥ QJT8	♥ 973	X	1♥	1♠	X <sup>1</sup>
North HCP: 8	♦ 652	♦ AQJ743	XX	2♦	Pass	Pass
South HCP: 12+2	♣ Q5	♣ A6	2NT	Pass	Pass	3♦
Contract: 3♦ X South			X	All Pass		

1. Support double redouble

Board: 377	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ Q7432	1♣	X	Pass	1♠
Vul: Both	♥ QJT982	♥ 75	Pass	3♥	Pass	4♣ <sup>1</sup>
North HCP: 18+2	♦ A7	♦ Q43	Pass	4♥	All Pass	
South HCP: 6+1	♣ AK6	♣ Q72				1. limit raise or better in !H
Contract: 4♥ North						

Board: 378	North:	South:	W	N	E	S
Dealer: East	♠ KJ9654	♠ -			1♦	X
Vul: N-S	♥ 3	♥ AKQJ84	Pass	3♠	Pass	3NT
North HCP: 4+2	♦ T8	♦ AK6	All Pass			
South HCP: 22+2	♣ T853	♣ KQ97				
Contract: 3NT South						

Board: 379	North:	South:	W	N	E	S
Dealer: East	♠ 8753	♠ AQJ2			1♥	X
Vul: E-W	♥ K97	♥ QJT	Pass	1♠	2♣	2♥ <sup>1</sup>
North HCP: 3	♦ 86	♦ AQJ43	Pass	2♠	All Pass	
South HCP: 20+1	♣ 9742	♣ K				1. limit raise or better in !S
Contract: 2♠ North						

## South hands

## Overcalls??

<b>Board: 376</b>	♠ J4	You are dealer.
Dealer: South	♥ 973	West (LHO) Doubles 1♦ if possible.
Vul: N-S	♦ AQJ743	East (RHO) bids 1♠ if possible.
HCP: 12+2	♣ A6	West (LHO) Redoubles if possible.
		West (LHO) bids 2NT if possible.
		West (LHO) Doubles 3♦ if possible.

---

<b>Board: 377</b>	♠ Q7432	LHO is dealer.
Dealer: West	♥ 75	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q43	
HCP: 6+1	♣ Q72	

---

<b>Board: 378</b>	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ AKQJ84	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AK6	
HCP: 22+2	♣ KQ97	

---

<b>Board: 379</b>	♠ AQJ2	RHO is dealer. You bid second.
Dealer: East	♥ QJT	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQJ43	East (RHO) bids 2♣ if possible.
HCP: 20+1	♣ K	

## Both hands (Answers Page)

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ J4				1♦
Vul: N-S	♥ QJT8	♥ 973	X	1♥	1♠	X <sup>1</sup>
North HCP: 8	♦ 652	♦ AQJ743	XX	2♦	Pass	Pass
South HCP: 12+2	♣ Q5	♣ A6	2NT	Pass	Pass	3♦
Contract: 3♦ X South			X	All Pass		

1. Support double redouble

Board: 377	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ Q7432	1♣	X	Pass	1♠
Vul: Both	♥ QJT982	♥ 75	Pass	3♥	Pass	4♣ <sup>1</sup>
North HCP: 18+2	♦ A7	♦ Q43	Pass	4♥	All Pass	
South HCP: 6+1	♣ AK6	♣ Q72				1. limit raise or better in !H
Contract: 4♥ North						

Board: 378	North:	South:	W	N	E	S
Dealer: East	♠ KJ9654	♠ -			1♦	X
Vul: N-S	♥ 3	♥ AKQJ84	Pass	3♠	Pass	3NT
North HCP: 4+2	♦ T8	♦ AK6	All Pass			
South HCP: 22+2	♣ T853	♣ KQ97				
Contract: 3NT South						

Board: 379	North:	South:	W	N	E	S
Dealer: East	♠ 8753	♠ AQJ2			1♥	X
Vul: E-W	♥ K97	♥ QJT	Pass	1♠	2♣	2♥ <sup>1</sup>
North HCP: 3	♦ 86	♦ AQJ43	Pass	2♠	All Pass	
South HCP: 20+1	♣ 9742	♣ K				1. limit raise or better in !S
Contract: 2♠ North						

## North hands

## Overcalls??

<b>Board: 380</b>	♠ AK82	You are dealer.
Dealer: North	♥ KT4	East (LHO) Doubles 1♣ if possible.
Vul: Both	♦ 976	East (LHO) Doubles 2♠ if possible.
HCP: 12	♣ Q63	West (RHO) bids 3♥ if possible.

<b>Board: 381</b>	♠ -	RHO is dealer. You bid second.
Dealer: West	♥ KQJ853	West (RHO) opens 1♦ if possible.
Vul: None	♦ AT8	East (LHO) bids 2♠ if possible.
HCP: 19+2	♣ AKQT	West (RHO) bids 3♠ if possible.
		East (LHO) bids 4♠ if possible.

<b>Board: 382</b>	♠ A852	LHO is dealer.
Dealer: East	♥ Q2	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 74	
HCP: 6+1	♣ T9643	

<b>Board: 383</b>	♠ AT85	You are dealer.
Dealer: North	♥ K5	East (LHO) Doubles 1♣ if possible.
Vul: Both	♦ A87	East (LHO) bids 2♦ if possible.
HCP: 12	♣ J852	

<b>Board: 384</b>	♠ QJ75	LHO is dealer.
Dealer: East	♥ 7652	East (LHO) opens 1♦ if possible.
Vul: None	♦ 64	West (RHO) bids 3♣ if possible.
HCP: 7	♣ AT6	

## Both hands (Answers Page)

**Board: 380**

Dealer: North

**North:**

♠ AK82

**South:**

♠ QJT953

W N E S

1♣ X 1♠

Vul: Both

**North:**

♥ KT4

**South:**

♥ J8

Pass 2♠ X Pass

North HCP: 12

**North:**

♦ 976

**South:**

♦ K5

3♥ Pass Pass 3♠

South HCP: 7+2

**North:**

♣ Q63

**South:**

♣ 972

All Pass

Contract: 3♠ South

**Board: 381**

Dealer: West

**North:**

♠ -

**South:**

♠ 32

W N E S

1♦ X 2♠ Pass

Vul: None

**North:**

♥ KQJ853

**South:**

♥ 764

Pass 3♥ Pass Pass

North HCP: 19+2

**North:**

♦ AT8

**South:**

♦ Q92

3♠ 4♥ 4♠ 5♥

South HCP: 2+1

**North:**

♣ AKQT

**South:**

♣ 87654

All Pass

Contract: 5♥ South

**Board: 382**

Dealer: East

**North:**

♠ A852

**South:**

♠ K3

W N E S

1♦ X

Vul: E-W

**North:**

♥ Q2

**South:**

♥ AKJ843

Pass 1♠ Pass 3♥

North HCP: 6+1

**North:**

♦ 74

**South:**

♦ KQ5

 Pass 4♦<sup>1</sup> Pass 4♥

South HCP: 19+2

**North:**

♣ T9643

**South:**

♣ K2

All Pass

Contract: 4♥ South

1. limit raise or better in !H

**Board: 383**

Dealer: North

**North:**

♠ AT85

**South:**

♠ Q763

W N E S

1♣ X 1♥

Vul: Both

**North:**

♥ K5

**South:**

♥ J632

Pass 1♠ 2♦ 2♠

North HCP: 12

**North:**

♦ A87

**South:**

♦ 62

All Pass

South HCP: 7

**North:**

♣ J852

**South:**

♣ AT7

Contract: 2♠ South

**Board: 384**

Dealer: East

**North:**

♠ QJ75

**South:**

♠ AK93

W N E S

1♦ X

Vul: None

**North:**

♥ 7652

**South:**

♥ KJT83

3♣ Pass Pass 3♥

North HCP: 7

**North:**

♦ 64

**South:**

♦ KJT

 Pass 4♣<sup>1</sup> Pass 4♥

South HCP: 18+1

**North:**

♣ AT6

**South:**

♣ K

All Pass

Contract: 4♥ South

1. limit raise or better in !H

## South hands

## Overcalls??

---

<b>Board: 380</b>	♠ QJT953	Partner is dealer.
Dealer: North	♥ J8	East (RHO) Doubles 1♣ if possible.
Vul: Both	♦ K5	East (RHO) Doubles 2♠ if possible.
HCP: 7+2	♣ 972	West (LHO) bids 3♥ if possible.

---

<b>Board: 381</b>	♠ 32	LHO is dealer.
Dealer: West	♥ 764	West (LHO) opens 1♦ if possible.
Vul: None	♦ Q92	East (RHO) bids 2♠ if possible.
HCP: 2+1	♣ 87654	West (LHO) bids 3♠ if possible.
		East (RHO) bids 4♠ if possible.

---

<b>Board: 382</b>	♠ K3	RHO is dealer. You bid second.
Dealer: East	♥ AKJ843	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ5	
HCP: 19+2	♣ K2	

---

<b>Board: 383</b>	♠ Q763	Partner is dealer.
Dealer: North	♥ J632	East (RHO) Doubles 1♣ if possible.
Vul: Both	♦ 62	East (RHO) bids 2♦ if possible.
HCP: 7	♣ AT7	

---

<b>Board: 384</b>	♠ AK93	RHO is dealer. You bid second.
Dealer: East	♥ KJT83	East (RHO) opens 1♦ if possible.
Vul: None	♦ KJT	West (LHO) bids 3♣ if possible.
HCP: 18+1	♣ K	

## Both hands (Answers Page)

**Board: 380**

Dealer: North

**North:**

♠ AK82

**South:**

♠ QJT953

W N E S

1♣ X 1♠

Vul: Both

**North:**

♥ KT4

**South:**

♥ J8

Pass 2♠ X Pass

North HCP: 12

**North:**

♦ 976

**South:**

♦ K5

3♥ Pass Pass 3♠

South HCP: 7+2

**North:**

♣ Q63

**South:**

♣ 972

All Pass

Contract: 3♠ South

**Board: 381**

Dealer: West

**North:**

♠ -

**South:**

♠ 32

W N E S

1♦ X 2♠ Pass

Vul: None

**North:**

♥ KQJ853

**South:**

♥ 764

Pass 3♥ Pass Pass

North HCP: 19+2

**North:**

♦ AT8

**South:**

♦ Q92

3♠ 4♥ 4♠ 5♥

South HCP: 2+1

**North:**

♣ AKQT

**South:**

♣ 87654

All Pass

Contract: 5♥ South

**Board: 382**

Dealer: East

**North:**

♠ A852

**South:**

♠ K3

W N E S

1♦ X

Vul: E-W

**North:**

♥ Q2

**South:**

♥ AKJ843

Pass 1♠ Pass 3♥

North HCP: 6+1

**North:**

♦ 74

**South:**

♦ KQ5

 Pass 4♦<sup>1</sup> Pass 4♥

South HCP: 19+2

**North:**

♣ T9643

**South:**

♣ K2

All Pass

Contract: 4♥ South

1. limit raise or better in !H

**Board: 383**

Dealer: North

**North:**

♠ AT85

**South:**

♠ Q763

W N E S

1♣ X 1♥

Vul: Both

**North:**

♥ K5

**South:**

♥ J632

Pass 1♠ 2♦ 2♠

North HCP: 12

**North:**

♦ A87

**South:**

♦ 62

All Pass

South HCP: 7

**North:**

♣ J852

**South:**

♣ AT7

Contract: 2♠ South

**Board: 384**

Dealer: East

**North:**

♠ QJ75

**South:**

♠ AK93

W N E S

1♦ X

Vul: None

**North:**

♥ 7652

**South:**

♥ KJT83

3♣ Pass Pass 3♥

North HCP: 7

**North:**

♦ 64

**South:**

♦ KJT

 Pass 4♣<sup>1</sup> Pass 4♥

South HCP: 18+1

**North:**

♣ AT6

**South:**

♣ K

All Pass

Contract: 4♥ South

1. limit raise or better in !H

## North hands

## Overcalls??

<b>Board: 385</b>	♠ AKQ92	RHO is dealer. You bid second.
Dealer: West	♥ KT3	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ T7	West (RHO) bids 2♥ if possible.
HCP: 18+1	♣ AQ8	

<b>Board: 386</b>	♠ K64	RHO is dealer. You bid second.
Dealer: West	♥ AK5	West (RHO) opens 1♠ if possible.
Vul: Both	♦ K2	
HCP: 22+1	♣ AKQ43	

<b>Board: 387</b>	♠ KQT632	LHO is dealer.
Dealer: East	♥ 2	East (LHO) opens 1♣ if possible.
Vul: None	♦ 9543	
HCP: 5+2	♣ 97	

<b>Board: 388</b>	♠ AJ3	LHO is dealer.
Dealer: East	♥ QJ876	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 95	
HCP: 8+1	♣ T85	

<b>Board: 389</b>	♠ A84	RHO is dealer. You bid second.
Dealer: West	♥ KJ	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AJ7	
HCP: 19+1	♣ AQT63	

## Both hands (Answers Page)

Board: 385	North:	South:	W	N	E	S
Dealer: West	♠ AKQ92	♠ 86	1 ♥	X	Pass	2 ♣
Vul: N-S	♥ KT3	♥ J65	2 ♥	2 ♠	All Pass	
North HCP: 18+1	♦ T7	♦ A652				
South HCP: 5	♣ AQ8	♣ T542				
Contract: 2 ♠ North						

Board: 386	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ Q72	1 ♠	X	Pass	2 ♣
Vul: Both	♥ AK5	♥ T742	Pass	4 ♣	All Pass	
North HCP: 22+1	♦ K2	♦ 9				
South HCP: 3+1	♣ AKQ43	♣ JT986				
Contract: 4 ♣ North						

Board: 387	North:	South:	W	N	E	S
Dealer: East	♠ KQT632	♠ 4			1 ♣	X
Vul: None	♥ 2	♥ KQT64	Pass	3 ♠	Pass	3NT
North HCP: 5+2	♦ 9543	♦ AKJ7	Pass	4 ♠	All Pass	
South HCP: 20+1	♣ 97	♣ AKT				
Contract: 4 ♠ North						

Board: 388	North:	South:	W	N	E	S
Dealer: East	♠ AJ3	♠ KT7			1 ♣	X
Vul: N-S	♥ QJ876	♥ A5	Pass	3 ♥	Pass	3NT
North HCP: 8+1	♦ 95	♦ AKQ73	All Pass			
South HCP: 18+1	♣ T85	♣ Q64				
Contract: 3NT South						

Board: 389	North:	South:	W	N	E	S
Dealer: West	♠ A84	♠ JT95	1 ♠	X	Pass	2 ♦
Vul: E-W	♥ KJ	♥ 632	Pass	3 ♣	All Pass	
North HCP: 19+1	♦ AJ7	♦ KT984				
South HCP: 4+1	♣ AQT63	♣ 7				
Contract: 3 ♣ North						

## South hands

## Overcalls??

<b>Board: 385</b>	♠ 86	LHO is dealer.
Dealer: West	♥ J65	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ A652	West (LHO) bids 2♥ if possible.
HCP: 5	♣ T542	

---

<b>Board: 386</b>	♠ Q72	LHO is dealer.
Dealer: West	♥ T742	West (LHO) opens 1♠ if possible.
Vul: Both	♦ 9	
HCP: 3+1	♣ JT986	

---

<b>Board: 387</b>	♠ 4	RHO is dealer. You bid second.
Dealer: East	♥ KQT64	East (RHO) opens 1♣ if possible.
Vul: None	♦ AKJ7	
HCP: 20+1	♣ AKT	

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<b>Board: 388</b>	♠ KT7	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKQ73	
HCP: 18+1	♣ Q64	

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<b>Board: 389</b>	♠ JT95	LHO is dealer.
Dealer: West	♥ 632	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ KT984	
HCP: 4+1	♣ 7	

## Both hands (Answers Page)

Board: 385	North:	South:	W	N	E	S
Dealer: West	♠ AKQ92	♠ 86	1 ♥	X	Pass	2 ♣
Vul: N-S	♥ KT3	♥ J65	2 ♥	2 ♠	All Pass	
North HCP: 18+1	♦ T7	♦ A652				
South HCP: 5	♣ AQ8	♣ T542				
Contract: 2 ♠ North						

Board: 386	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ Q72	1 ♠	X	Pass	2 ♣
Vul: Both	♥ AK5	♥ T742	Pass	4 ♣	All Pass	
North HCP: 22+1	♦ K2	♦ 9				
South HCP: 3+1	♣ AKQ43	♣ JT986				
Contract: 4 ♣ North						

Board: 387	North:	South:	W	N	E	S
Dealer: East	♠ KQT632	♠ 4			1 ♣	X
Vul: None	♥ 2	♥ KQT64	Pass	3 ♠	Pass	3NT
North HCP: 5+2	♦ 9543	♦ AKJ7	Pass	4 ♠	All Pass	
South HCP: 20+1	♣ 97	♣ AKT				
Contract: 4 ♠ North						

Board: 388	North:	South:	W	N	E	S
Dealer: East	♠ AJ3	♠ KT7			1 ♣	X
Vul: N-S	♥ QJ876	♥ A5	Pass	3 ♥	Pass	3NT
North HCP: 8+1	♦ 95	♦ AKQ73	All Pass			
South HCP: 18+1	♣ T85	♣ Q64				
Contract: 3NT South						

Board: 389	North:	South:	W	N	E	S
Dealer: West	♠ A84	♠ JT95	1 ♠	X	Pass	2 ♦
Vul: E-W	♥ KJ	♥ 632	Pass	3 ♣	All Pass	
North HCP: 19+1	♦ AJ7	♦ KT984				
South HCP: 4+1	♣ AQT63	♣ 7				
Contract: 3 ♣ North						

## North hands

## Overcalls??

<b>Board: 390</b>	♠ 6	LHO is dealer.
Dealer: East	♥ J97	East (LHO) opens 1♥ if possible.
Vul: None	♦ K743	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ K9752	

<b>Board: 391</b>	♠ KQJT2	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ Q64	West (RHO) bids 1♠ if possible.
HCP: 20+1	♣ KQ6	

<b>Board: 392</b>	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ AKJ6	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A64	East (LHO) bids 1♠ if possible.
HCP: 20+1	♣ AKJ82	West (RHO) bids 1NT if possible.

<b>Board: 393</b>	♠ 852	LHO is dealer.
Dealer: East	♥ KJ532	East (LHO) opens 1♠ if possible.
Vul: Both	♦ 43	
HCP: 4+1	♣ 974	

<b>Board: 394</b>	♠ 93	LHO is dealer.
Dealer: East	♥ 62	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ QJ763	
HCP: 4+1	♣ J742	

## Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AKT85			1 ♥	X
Vul: None	♥ J97	♥ T63	Pass	2 ♣	2 ♦	2 ♠
North HCP: 7+1	♦ K743	♦ A2			All Pass	
South HCP: 18+1	♣ K9752	♣ AQJ				
Contract: 2 ♠ South						

Board: 391	North:	South:	W	N	E	S
Dealer: West	♠ KQJT2	♠ 75	1 ♣	X	Pass	1 ♦
Vul: N-S	♥ AK	♥ 85	1 ♠	1 NT	All Pass	
North HCP: 20+1	♦ Q64	♦ AJ97				
South HCP: 5+1	♣ KQ6	♣ 87432				
Contract: 1 NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ 97652	1 ♦	X	1 ♠	Pass
Vul: E-W	♥ AKJ6	♥ T974	1 NT	X	Pass	2 ♥
North HCP: 20+1	♦ A64	♦ 73	Pass	4 ♥	All Pass	
South HCP: 0+1	♣ AKJ82	♣ 75				
Contract: 4 ♥ North						

Board: 393	North:	South:	W	N	E	S
Dealer: East	♠ 852	♠ AQ9			1 ♠	X
Vul: Both	♥ KJ532	♥ AQ84	Pass	2 ♥	Pass	3 ♥
North HCP: 4+1	♦ 43	♦ AQT72	All Pass			
South HCP: 18+1	♣ 974	♣ T				
Contract: 3 ♥ South						

Board: 394	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AKQ65			1 ♦	X
Vul: N-S	♥ 62	♥ KQ	Pass	2 ♣	Pass	2 ♠
North HCP: 4+1	♦ QJ763	♦ A54	All Pass			
South HCP: 21+1	♣ J742	♣ KT8				
Contract: 2 ♠ South						

## South hands

## Overcalls??

<b>Board: 390</b>	♠ AKT85	RHO is dealer. You bid second.
Dealer: East	♥ T63	East (RHO) opens 1♥ if possible.
Vul: None	♦ A2	East (RHO) bids 2♦ if possible.
HCP: 18+1	♣ AQJ	

<b>Board: 391</b>	♠ 75	LHO is dealer.
Dealer: West	♥ 85	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AJ97	West (LHO) bids 1♠ if possible.
HCP: 5+1	♣ 87432	

<b>Board: 392</b>	♠ 97652	LHO is dealer.
Dealer: West	♥ T974	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 73	East (RHO) bids 1♠ if possible.
HCP: 0+1	♣ 75	West (LHO) bids 1NT if possible.

<b>Board: 393</b>	♠ AQ9	RHO is dealer. You bid second.
Dealer: East	♥ AQ84	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AQT72	
HCP: 18+1	♣ T	

<b>Board: 394</b>	♠ AKQ65	RHO is dealer. You bid second.
Dealer: East	♥ KQ	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A54	
HCP: 21+1	♣ KT8	

## Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AKT85			1 ♥	X
Vul: None	♥ J97	♥ T63	Pass	2 ♣	2 ♦	2 ♠
North HCP: 7+1	♦ K743	♦ A2			All Pass	
South HCP: 18+1	♣ K9752	♣ AQJ				
Contract: 2 ♠ South						

Board: 391	North:	South:	W	N	E	S
Dealer: West	♠ KQJT2	♠ 75	1 ♣	X	Pass	1 ♦
Vul: N-S	♥ AK	♥ 85	1 ♠	1 NT	All Pass	
North HCP: 20+1	♦ Q64	♦ AJ97				
South HCP: 5+1	♣ KQ6	♣ 87432				
Contract: 1 NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ 97652	1 ♦	X	1 ♠	Pass
Vul: E-W	♥ AKJ6	♥ T974	1 NT	X	Pass	2 ♥
North HCP: 20+1	♦ A64	♦ 73	Pass	4 ♥	All Pass	
South HCP: 0+1	♣ AKJ82	♣ 75				
Contract: 4 ♥ North						

Board: 393	North:	South:	W	N	E	S
Dealer: East	♠ 852	♠ AQ9			1 ♠	X
Vul: Both	♥ KJ532	♥ AQ84	Pass	2 ♥	Pass	3 ♥
North HCP: 4+1	♦ 43	♦ AQT72	All Pass			
South HCP: 18+1	♣ 974	♣ T				
Contract: 3 ♥ South						

Board: 394	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AKQ65			1 ♦	X
Vul: N-S	♥ 62	♥ KQ	Pass	2 ♣	Pass	2 ♠
North HCP: 4+1	♦ QJ763	♦ A54	All Pass			
South HCP: 21+1	♣ J742	♣ KT8				
Contract: 2 ♠ South						

## North hands

## Overcalls??

<b>Board: 395</b>	♠ KQ9	RHO is dealer. You bid second.
Dealer: West	♥ A3	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K94	
HCP: 18+1	♣ AQT64	
<b>Board: 396</b>	♠ 872	LHO is dealer.
Dealer: East	♥ 52	East (LHO) opens 1♥ if possible.
Vul: Both	♦ T642	
HCP: 2	♣ Q874	
<b>Board: 397</b>	♠ AKJT95	RHO is dealer. You bid second.
Dealer: West	♥ A	West (RHO) opens 1♦ if possible.
Vul: None	♦ KQ6	
HCP: 19+2	♣ Q73	
<b>Board: 398</b>	♠ J64	LHO is dealer.
Dealer: East	♥ 976	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ T84	
HCP: 5	♣ A984	
<b>Board: 399</b>	♠ J842	You are dealer.
Dealer: North	♥ AKQ52	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ 9	East (LHO) bids 4♠ if possible.
HCP: 13+1	♣ K95	East (LHO) Doubles 5♥ if possible.

## Both hands (Answers Page)

Board: 395	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ 8543	1♦	X	Pass	2♠
Vul: E-W	♥ A3	♥ K72	Pass	3NT	All Pass	
North HCP: 18+1	♦ K94	♦ AT63				
South HCP: 8	♣ AQT64	♣ J2				
Contract: 3NT North						

Board: 396	North:	South:	W	N	E	S
Dealer: East	♠ 872	♠ K4			1♥	X
Vul: Both	♥ 52	♥ A76	Pass	2♣	Pass	3♦
North HCP: 2	♦ T642	♦ AKJ853	All Pass			
South HCP: 19+2	♣ Q874	♣ A2				
Contract: 3♦ South						

Board: 397	North:	South:	W	N	E	S
Dealer: West	♠ AKJT95	♠ 6	1♦	X	Pass	4♥
Vul: None	♥ A	♥ KQJ95	Pass	4♠	All Pass	
North HCP: 19+2	♦ KQ6	♦ 93				
South HCP: 7+2	♣ Q73	♣ J6542				
Contract: 4♠ North						

Board: 398	North:	South:	W	N	E	S
Dealer: East	♠ J64	♠ A3			1♦	X
Vul: E-W	♥ 976	♥ AKJT8	Pass	2♣	Pass	2♥
North HCP: 5	♦ T84	♦ KJ3	All Pass			
South HCP: 19+1	♣ A984	♣ K75				
Contract: 2♥ South						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ J842	♠ 5		1♥	X	4♥
Vul: Both	♥ AKQ52	♥ J8764	Pass	Pass	4♠	5♥
North HCP: 13+1	♦ 9	♦ 64	Pass	Pass	X	All Pass
South HCP: 5+2	♣ K95	♣ AT872				
Contract: 5♥X South						

## South hands

## Overcalls??

<b>Board: 395</b>	♠ 8543	LHO is dealer.
Dealer: West	♥ K72	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ AT63	
HCP: 8	♣ J2	
<b>Board: 396</b>	♠ K4	RHO is dealer. You bid second.
Dealer: East	♥ A76	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AKJ853	
HCP: 19+2	♣ A2	
<b>Board: 397</b>	♠ 6	LHO is dealer.
Dealer: West	♥ KQJ95	West (LHO) opens 1♦ if possible.
Vul: None	♦ 93	
HCP: 7+2	♣ J6542	
<b>Board: 398</b>	♠ A3	RHO is dealer. You bid second.
Dealer: East	♥ AKJT8	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJ3	
HCP: 19+1	♣ K75	
<b>Board: 399</b>	♠ 5	Partner is dealer.
Dealer: North	♥ J8764	East (RHO) Doubles 1♥ if possible.
Vul: Both	♦ 64	East (RHO) bids 4♠ if possible.
HCP: 5+2	♣ AT872	East (RHO) Doubles 5♥ if possible.

## Both hands (Answers Page)

Board: 395	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ 8543	1♦	X	Pass	2♠
Vul: E-W	♥ A3	♥ K72	Pass	3NT	All Pass	
North HCP: 18+1	♦ K94	♦ AT63				
South HCP: 8	♣ AQT64	♣ J2				
Contract: 3NT North						

Board: 396	North:	South:	W	N	E	S
Dealer: East	♠ 872	♠ K4			1♥	X
Vul: Both	♥ 52	♥ A76	Pass	2♣	Pass	3♦
North HCP: 2	♦ T642	♦ AKJ853	All Pass			
South HCP: 19+2	♣ Q874	♣ A2				
Contract: 3♦ South						

Board: 397	North:	South:	W	N	E	S
Dealer: West	♠ AKJT95	♠ 6	1♦	X	Pass	4♥
Vul: None	♥ A	♥ KQJ95	Pass	4♠	All Pass	
North HCP: 19+2	♦ KQ6	♦ 93				
South HCP: 7+2	♣ Q73	♣ J6542				
Contract: 4♠ North						

Board: 398	North:	South:	W	N	E	S
Dealer: East	♠ J64	♠ A3			1♦	X
Vul: E-W	♥ 976	♥ AKJT8	Pass	2♣	Pass	2♥
North HCP: 5	♦ T84	♦ KJ3	All Pass			
South HCP: 19+1	♣ A984	♣ K75				
Contract: 2♥ South						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ J842	♠ 5		1♥	X	4♥
Vul: Both	♥ AKQ52	♥ J8764	Pass	Pass	4♠	5♥
North HCP: 13+1	♦ 9	♦ 64	Pass	Pass	X	All Pass
South HCP: 5+2	♣ K95	♣ AT872				
Contract: 5♥X South						

## North hands

## Overcalls??

<b>Board: 400</b>	♠ 2
Dealer: East	♥ T62
Vul: None	♦ JT9754
HCP: 4+2	♣ K63

LHO is dealer.

East (LHO) opens 1♣ if possible.

<b>Board: 401</b>	♠ AKQJ973
Dealer: West	♥ K6
Vul: N-S	♦ KJ6
HCP: 18+3	♣ J

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

East (LHO) bids 1♥ if possible.

West (RHO) bids 2♥ if possible.

East (LHO) bids 5♥ if possible.

West (RHO) Doubles 5♠ if possible.

<b>Board: 402</b>	♠ T864
Dealer: East	♥ T7
Vul: None	♦ QJ2
HCP: 3	♣ T943

LHO is dealer.

East (LHO) opens 1♣ if possible.

West (RHO) bids 1♦ if possible.

East (LHO) bids 1♥ if possible.

<b>Board: 403</b>	♠ AT
Dealer: West	♥ A82
Vul: N-S	♦ AKJ32
HCP: 20+1	♣ A93

RHO is dealer. You bid second.

West (RHO) opens 1♥ if possible.

## Both hands (Answers Page)

**Board: 400**

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ A65			1♣	X
Vul: None	♥ T62	♥ AKJ98	Pass	1♦	Pass	2♥
North HCP: 4+2	♦ JT9754	♦ Q8	Pass	3♣ <sup>1</sup>	Pass	4♥
South HCP: 20+1	♣ K63	♣ AQT	All Pass			

Contract: 4♥ South

1. limit raise or better in !H

**Board: 401**

	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ973	♠ 86	1♦	X	1♥	Pass
Vul: N-S	♥ K6	♥ T5	2♥	4♠	5♥	5♠
North HCP: 18+3	♦ KJ6	♦ Q9853	X	All Pass		
South HCP: 5+1	♣ J	♣ K952				

Contract: 5♠X South

**Board: 402**

	North:	South:	W	N	E	S
Dealer: East	♠ T864	♠ A5			1♣	X
Vul: None	♥ T7	♥ AKJ8632	1♦	Pass	1♥	1NT
North HCP: 3	♦ QJ2	♦ A	All Pass			
South HCP: 19+3	♣ T943	♣ QJ6				

Contract: 1NT South

**Board: 403**

	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ QJ9743	1♥	X	Pass	3♠
Vul: N-S	♥ A82	♥ 7	Pass	3NT	All Pass	
North HCP: 20+1	♦ AKJ32	♦ 96				
South HCP: 3+2	♣ A93	♣ T874				

Contract: 3NT North

## South hands

## Overcalls??

<b>Board: 400</b>	♠ A65	RHO is dealer. You bid second.
Dealer: East	♥ AKJ98	East (RHO) opens 1♣ if possible.
Vul: None	♦ Q8	
HCP: 20+1	♣ AQT	

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<b>Board: 401</b>	♠ 86	LHO is dealer.
Dealer: West	♥ T5	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q9853	East (RHO) bids 1♥ if possible.
HCP: 5+1	♣ K952	West (LHO) bids 2♥ if possible. East (RHO) bids 5♥ if possible. West (LHO) Doubles 5♠ if possible.

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<b>Board: 402</b>	♠ A5	RHO is dealer. You bid second.
Dealer: East	♥ AKJ8632	East (RHO) opens 1♣ if possible.
Vul: None	♦ A	West (LHO) bids 1♦ if possible.
HCP: 19+3	♣ QJ6	East (RHO) bids 1♥ if possible.

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<b>Board: 403</b>	♠ QJ9743	LHO is dealer.
Dealer: West	♥ 7	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ 96	
HCP: 3+2	♣ T874	

## Both hands (Answers Page)

**Board: 400**

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ A65			1♣	X
Vul: None	♥ T62	♥ AKJ98	Pass	1♦	Pass	2♥
North HCP: 4+2	♦ JT9754	♦ Q8	Pass	3♣ <sup>1</sup>	Pass	4♥
South HCP: 20+1	♣ K63	♣ AQT	All Pass			

Contract: 4♥ South

1. limit raise or better in !H

**Board: 401**

	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ973	♠ 86	1♦	X	1♥	Pass
Vul: N-S	♥ K6	♥ T5	2♥	4♠	5♥	5♠
North HCP: 18+3	♦ KJ6	♦ Q9853	X	All Pass		
South HCP: 5+1	♣ J	♣ K952				

Contract: 5♠X South

**Board: 402**

	North:	South:	W	N	E	S
Dealer: East	♠ T864	♠ A5			1♣	X
Vul: None	♥ T7	♥ AKJ8632	1♦	Pass	1♥	1NT
North HCP: 3	♦ QJ2	♦ A	All Pass			
South HCP: 19+3	♣ T943	♣ QJ6				

Contract: 1NT South

**Board: 403**

	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ QJ9743	1♥	X	Pass	3♠
Vul: N-S	♥ A82	♥ 7	Pass	3NT	All Pass	
North HCP: 20+1	♦ AKJ32	♦ 96				
South HCP: 3+2	♣ A93	♣ T874				

Contract: 3NT North

## North hands

## Overcalls??

<b>Board: 404</b>	♠ T5	LHO is dealer.
Dealer: East	♥ 9864	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 532	West (RHO) bids 2♣ if possible.
HCP: 4	♣ A763	

<b>Board: 405</b>	♠ 9	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ65	West (RHO) opens 1♣ if possible.
Vul: None	♦ AJ9	East (LHO) bids 1♠ if possible.
HCP: 19+2	♣ KJ7	West (RHO) bids 2♠ if possible.
		East (LHO) bids 3♠ if possible.
		West (RHO) bids 4♠ if possible.

<b>Board: 406</b>	♠ QJ3	You are dealer.
Dealer: North	♥ QJ3	East (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AQ8732	West (RHO) bids 2♣ if possible.
HCP: 12+2	♣ 6	East (LHO) bids 2♥ if possible.
		West (RHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.

<b>Board: 407</b>	♠ 942	LHO is dealer.
Dealer: East	♥ QT97	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ T2	
HCP: 6	♣ A984	

## Both hands (Answers Page)

**Board: 404**

Dealer: East      **North:**      **South:**  
 Vul: E-W      **♦ 9864**      **♦ AKQ5**  
 North HCP: 4      **♦ 532**      **♦ Q87**  
 South HCP: 18+1      **♣ A763**      **♣ 5**

Contract: 2♠ South

W      N      E      S

1♦      X

2♣      Pass      Pass      2♠

All Pass

**Board: 405**

Dealer: West      **♠ 9**      **♠ K64**  
 Vul: None      **♥ AKQJ65**      **♥ T987**  
 North HCP: 19+2      **♦ AJ9**      **♦ T842**  
 South HCP: 3      **♣ KJ7**      **♣ T8**

Contract: 5♥ South

W      N      E      S

1♣      X      1♠      Pass

2♠      3♥      3♠      Pass

Pass      4♥      Pass      Pass

4♣      Pass      Pass      5♥

All Pass

**Board: 406**

Dealer: North      **♠ QJ3**      **♠ KT8542**  
 Vul: E-W      **♥ QJ3**      **♥ -**  
 North HCP: 12+2      **♦ AQ8732**      **♦ J5**  
 South HCP: 7+3      **♣ 6**      **♣ K9543**

Contract: 4♠X South

W      N      E      S

1♦      X      1♠

2♣      X<sup>1</sup>      2♥      2♠

4♥      Pass      Pass      4♠

Pass      Pass      X      All Pass

1. Support double redouble

**Board: 407**

Dealer: East      **♠ 942**      **♠ AKQJ5**  
 Vul: E-W      **♥ QT97**      **♥ AJ53**  
 North HCP: 6      **♦ T2**      **♦ K**  
 South HCP: 20+1      **♣ A984**      **♣ Q32**

Contract: 2♥ South

W      N      E      S

1♣      X

Pass      1♥      Pass      2♥

All Pass

## South hands

## Overcalls??

<b>Board: 404</b>	♠ AQJ62	RHO is dealer. You bid second.
Dealer: East	♥ AKQ5	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ Q87	West (LHO) bids 2♣ if possible.
HCP: 18+1	♣ 5	

<b>Board: 405</b>	♠ K64	LHO is dealer.
Dealer: West	♥ T987	West (LHO) opens 1♣ if possible.
Vul: None	♦ T842	East (RHO) bids 1♠ if possible.
HCP: 3	♣ T8	West (LHO) bids 2♠ if possible.
		East (RHO) bids 3♠ if possible.
		West (LHO) bids 4♠ if possible.

<b>Board: 406</b>	♠ KT8542	Partner is dealer.
Dealer: North	♥ -	East (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ J5	West (LHO) bids 2♣ if possible.
HCP: 7+3	♣ K9543	East (RHO) bids 2♥ if possible.
		West (LHO) bids 4♥ if possible.
		East (RHO) Doubles 4♠ if possible.

<b>Board: 407</b>	♠ AKQJ5	RHO is dealer. You bid second.
Dealer: East	♥ AJ53	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ K	
HCP: 20+1	♣ Q32	

## Both hands (Answers Page)

**Board: 404**

Dealer: East      **North:**      **South:**  
 Vul: E-W      **♦ 9864**      **♦ AKQ5**  
 North HCP: 4      **♦ 532**      **♦ Q87**  
 South HCP: 18+1      **♣ A763**      **♣ 5**

Contract: 2♠ South

W      N      E      S

1♦      X

2♣      Pass      Pass      2♠

All Pass

**Board: 405**

Dealer: West      **North:**      **South:**  
 Vul: None      **♦ 9**      **♦ K64**  
 North HCP: 19+2      **♦ AKQJ65**      **♦ T987**  
 South HCP: 3      **♦ AJ9**      **♦ T842**

Contract: 5♥ South

W      N      E      S

1♣      X      1♠      Pass

2♠      3♥      3♠      Pass

Pass      4♥      Pass      Pass

♣ KJ7      ♣ T8      4♣      Pass      Pass      5♥

All Pass

**Board: 406**

Dealer: North      **North:**      **South:**  
 Vul: E-W      **♦ QJ3**      **♦ KT8542**  
 North HCP: 12+2      **♦ QJ3**      **♦ -**  
 South HCP: 7+3      **♦ AQ8732**      **♦ J5**

Contract: 4♠X South

W      N      E      S

1♦      X      1♠

2♣      X<sup>1</sup>      2♥      2♠

4♥      Pass      Pass      4♠

♣ 6      ♣ K9543      Pass      Pass      X      All Pass

1. Support double redouble

**Board: 407**

Dealer: East      **North:**      **South:**  
 Vul: E-W      **♦ 942**      **♦ AKQJ5**  
 North HCP: 6      **♦ QT97**      **♦ AJ53**  
 South HCP: 20+1      **♦ T2**      **♦ K**

Contract: 2♥ South

W      N      E      S

1♣      X

Pass      1♥      Pass      2♥

All Pass

♣ A984      ♣ Q32

## North hands

## Overcalls??

<b>Board: 408</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: West	♥ A	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKQT82	
HCP: 20+2	♣ 942	

---

<b>Board: 409</b>	♠ Q2	LHO is dealer.
Dealer: East	♥ 874	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ K982	
HCP: 8	♣ QJ93	

---

<b>Board: 410</b>	♠ 76	LHO is dealer.
Dealer: East	♥ T8	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ KQT954	West (RHO) bids 2♠ if possible.
HCP: 5+2	♣ 953	

---

<b>Board: 411</b>	♠ 85	LHO is dealer.
Dealer: East	♥ K32	East (LHO) opens 1♣ if possible.
Vul: Both	♦ T6432	West (RHO) bids 1♠ if possible.
HCP: 4+1	♣ J63	East (LHO) bids 3♣ if possible.

---

<b>Board: 412</b>	♠ K65	RHO is dealer. You bid second.
Dealer: West	♥ J	West (RHO) opens 1♠ if possible.
Vul: None	♦ AKQT9	West (RHO) bids 3♣ if possible.
HCP: 18+1	♣ AJ52	

## Both hands (Answers Page)

**Board: 408**

Dealer: West

Vul: Both

North HCP: 20+2

South HCP: 0+2

Contract: 5♠ North

**North:**

♠ AK2

♥ A

♦ AKQT82

♣ 942

**South:**

♠ 9653

♥ 986543

♦ 97

♣ 3

**W N E S**

1♣ X Pass 1♠

Pass 3♦ Pass 3♥

Pass 4♠ Pass 5♦

Pass 5♣ All Pass

**Board: 409**

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 18+1

Contract: 3NT North

**North:**

♠ Q2

♥ 874

♦ K982

♣ QJ93

**South:**

♠ AKJ96

♥ AKJ2

♦ Q76

♣ 2

**W N E S**

1♦ X

Pass 1NT Pass 3♠

Pass 3NT All Pass

**Board: 410**

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 21+3

Contract: 3NT South

**North:**

♠ 76

♥ T8

♦ KQT954

♣ 953

**South:**

♠ AQ

♥ AQ2

♦ 7

♣ AKQ7642

**W N E S**

1♥ X

2♠ 3♦ Pass 3NT

All Pass

**Board: 411**

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 18+1

Contract: 3♦ South

**North:**

♠ 85

♥ K32

♦ T6432

♣ J63

**South:**

♠ AKQJ7

♥ Q9

♦ AQ8

♣ 854

**W N E S**

1♣ X

1♠ 2♦ 3♣ 3♦

All Pass

**Board: 412**

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 6

Contract: 3♦ North

**North:**

♠ K65

♥ J

♦ AKQT9

♣ AJ52

**South:**

♠ QJ73

♥ Q32

♦ J864

♣ 93

**W N E S**

1♠ X Pass 2♦

3♣ 3♦ All Pass

## South hands

## Overcalls??

<b>Board: 408</b>	♠ 9653	LHO is dealer.
Dealer: West	♥ 986543	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 97	
HCP: 0+2	♣ 3	

---

<b>Board: 409</b>	♠ AKJ96	RHO is dealer. You bid second.
Dealer: East	♥ AKJ2	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ Q76	
HCP: 18+1	♣ 2	

---

<b>Board: 410</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ AQ2	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ 7	West (LHO) bids 2♠ if possible.
HCP: 21+3	♣ AKQ7642	

---

<b>Board: 411</b>	♠ AKQJ7	RHO is dealer. You bid second.
Dealer: East	♥ Q9	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQ8	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ 854	East (RHO) bids 3♣ if possible.

---

<b>Board: 412</b>	♠ QJ73	LHO is dealer.
Dealer: West	♥ Q32	West (LHO) opens 1♠ if possible.
Vul: None	♦ J864	West (LHO) bids 3♣ if possible.
HCP: 6	♣ 93	

## Both hands (Answers Page)

**Board: 408**

Dealer: West

Vul: Both

North HCP: 20+2

South HCP: 0+2

Contract: 5♠ North

**North:**

♠ AK2

♥ A

♦ AKQT82

♣ 942

**South:**

♠ 9653

♥ 986543

♦ 97

♣ 3

**W N E S**

1♣ X Pass 1♠

Pass 3♦ Pass 3♥

Pass 4♠ Pass 5♦

Pass 5♣ All Pass

**Board: 409**

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 18+1

Contract: 3NT North

**North:**

♠ Q2

♥ 874

♦ K982

♣ QJ93

**South:**

♠ AKJ96

♥ AKJ2

♦ Q76

♣ 2

**W N E S**

1♦ X

Pass 1NT Pass 3♠

Pass 3NT All Pass

**Board: 410**

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 21+3

Contract: 3NT South

**North:**

♠ 76

♥ T8

♦ KQT954

♣ 953

**South:**

♠ AQ

♥ AQ2

♦ 7

♣ AKQ7642

**W N E S**

1♥ X

2♠ 3♦ Pass 3NT

All Pass

**Board: 411**

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 18+1

Contract: 3♦ South

**North:**

♠ 85

♥ K32

♦ T6432

♣ J63

**South:**

♠ AKQJ7

♥ Q9

♦ AQ8

♣ 854

**W N E S**

1♣ X

1♠ 2♦ 3♣ 3♦

All Pass

**Board: 412**

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 6

Contract: 3♦ North

**North:**

♠ K65

♥ J

♦ AKQT9

♣ AJ52

**South:**

♠ QJ73

♥ Q32

♦ J864

♣ 93

**W N E S**

1♠ X Pass 2♦

3♣ 3♦ All Pass

## North hands

## Overcalls??

<b>Board: 413</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: West	♥ AKQ74	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT9	
HCP: 21+1	♣ KJ7	

---

<b>Board: 414</b>	♠ J4	LHO is dealer.
Dealer: East	♥ K973	East (LHO) opens 1♠ if possible.
Vul: Both	♦ 863	
HCP: 5	♣ JT98	

---

<b>Board: 415</b>	♠ A98	RHO is dealer. You bid second.
Dealer: West	♥ KJT96	West (RHO) opens 1♦ if possible.
Vul: None	♦ K86	
HCP: 18+1	♣ AK	

---

<b>Board: 416</b>	♠ 84	LHO is dealer.
Dealer: East	♥ J86	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ JT987	West (RHO) bids 1♠ if possible.
HCP: 2+1	♣ 862	East (LHO) bids 1NT if possible.

---

<b>Board: 417</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: West	♥ J98	West (RHO) opens 1♥ if possible.
Vul: Both	♦ AKJT64	
HCP: 18+2	♣ K2	

## Both hands (Answers Page)

**Board: 413**

Dealer: West

**North:**

♠ AJ

**South:**

♠ 976543

W N E S

1♦ X Pass 1♠

Vul: E-W

♥ AKQ74

♥ 96

Pass 2♥ All Pass

North HCP: 21+1

♦ KT9

♦ 874

South HCP: 0+2

♣ KJ7

♣ 64

Contract: 2♥ North

**Board: 414**

Dealer: East

**North:**

♠ J4

**South:**

♠ AQ2

W N E S

1♠ X

Vul: Both

♥ K973

♥ A5

Pass 2♥ Pass 3♦

North HCP: 5

♦ 863

♦ AKJ95

All Pass

South HCP: 20+1

♣ JT98

♣ Q63

Contract: 3♦ South

**Board: 415**

Dealer: West

**North:**

♠ A98

**South:**

♠ J5432

W N E S

1♦ X Pass 1♠

Vul: None

♥ KJT96

♥ 87

Pass 2♥ All Pass

North HCP: 18+1

♦ K86

♦ 32

South HCP: 2+1

♣ AK

♣ J654

Contract: 2♥ North

**Board: 416**

Dealer: East

**North:**

♠ 84

**South:**

♠ KT

W N E S

1♥ X

Vul: N-S

♥ J86

♥ 543

1♠ Pass 1NT 2♣

North HCP: 2+1

♦ JT987

♦ AQ4

All Pass

South HCP: 18+1

♣ 862

♣ AKQ95

Contract: 2♣ South

**Board: 417**

Dealer: West

**North:**

♠ AQ

**South:**

♠ J62

W N E S

1♥ X Pass 2♣

Vul: Both

♥ J98

♥ Q

 Pass 3♦ Pass 3♥<sup>1</sup>

North HCP: 18+2

♦ AKJT64

♦ Q832

Pass 3♠ Pass 4♦

South HCP: 7+1

♣ K2

♣ Q7643

All Pass

Contract: 4♦ South

1. limit raise or better in !D

## South hands

## Overcalls??

<b>Board: 413</b>	♠ 976543	LHO is dealer.
Dealer: West	♥ 96	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 874	
HCP: 0+2	♣ 64	
<b>Board: 414</b>	♠ AQ2	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AKJ95	
HCP: 20+1	♣ Q63	
<b>Board: 415</b>	♠ J5432	LHO is dealer.
Dealer: West	♥ 87	West (LHO) opens 1♦ if possible.
Vul: None	♦ 32	
HCP: 2+1	♣ J654	
<b>Board: 416</b>	♠ KT	RHO is dealer. You bid second.
Dealer: East	♥ 543	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AQ4	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ AKQ95	East (RHO) bids 1NT if possible.
<b>Board: 417</b>	♠ J62	LHO is dealer.
Dealer: West	♥ Q	West (LHO) opens 1♥ if possible.
Vul: Both	♦ Q832	
HCP: 7+1	♣ Q7643	

## Both hands (Answers Page)

**Board: 413**

Dealer: West

**North:**

♠ AJ

**South:**

♠ 976543

W N E S

1♦ X Pass 1♠

Vul: E-W

♥ AKQ74

♥ 96

Pass 2♥ All Pass

North HCP: 21+1

♦ KT9

♦ 874

South HCP: 0+2

♣ KJ7

♣ 64

Contract: 2♥ North

**Board: 414**

Dealer: East

**North:**

♠ J4

**South:**

♠ AQ2

W N E S

1♠ X

Vul: Both

♥ K973

♥ A5

Pass 2♥ Pass 3♦

North HCP: 5

♦ 863

♦ AKJ95

All Pass

South HCP: 20+1

♣ JT98

♣ Q63

Contract: 3♦ South

**Board: 415**

Dealer: West

**North:**

♠ A98

**South:**

♠ J5432

W N E S

1♦ X Pass 1♠

Vul: None

♥ KJT96

♥ 87

Pass 2♥ All Pass

North HCP: 18+1

♦ K86

♦ 32

South HCP: 2+1

♣ AK

♣ J654

Contract: 2♥ North

**Board: 416**

Dealer: East

**North:**

♠ 84

**South:**

♠ KT

W N E S

1♥ X

Vul: N-S

♥ J86

♥ 543

1♠ Pass 1NT 2♣

North HCP: 2+1

♦ JT987

♦ AQ4

All Pass

South HCP: 18+1

♣ 862

♣ AKQ95

Contract: 2♣ South

**Board: 417**

Dealer: West

**North:**

♠ AQ

**South:**

♠ J62

W N E S

1♥ X Pass 2♣

Vul: Both

♥ J98

♥ Q

 Pass 3♦ Pass 3♥<sup>1</sup>

North HCP: 18+2

♦ AKJT64

♦ Q832

Pass 3♠ Pass 4♦

South HCP: 7+1

♣ K2

♣ Q7643

All Pass

Contract: 4♦ South

1. limit raise or better in !D

## North hands

## Overcalls??

<b>Board: 418</b>	♠ 84	LHO is dealer.
Dealer: East	♥ Q42	East (LHO) opens 1♠ if possible.
Vul: None	♦ A65	
HCP: 7+1	♣ JT743	
<b>Board: 419</b>	♠ AQJ72	RHO is dealer. You bid second.
Dealer: West	♥ AKJ	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ K85	
HCP: 18+1	♣ 94	
<b>Board: 420</b>	♠ KQT5	RHO is dealer. You bid second.
Dealer: West	♥ KQJ32	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A83	East (LHO) bids 1♠ if possible.
HCP: 19+1	♣ A	West (RHO) Doubles 2♥ if possible.
<b>Board: 421</b>	♠ KQJT8	RHO is dealer. You bid second.
Dealer: West	♥ KQJ	West (RHO) opens 1♣ if possible.
Vul: None	♦ AK	West (RHO) bids 1♠ if possible.
HCP: 19+1	♣ 953	
<b>Board: 422</b>	♠ T97	Partner is dealer.
Dealer: South	♥ Q7652	West (RHO) Doubles 1♣ if possible.
Vul: E-W	♦ AT7	
HCP: 6+1	♣ 42	

## Both hands (Answers Page)

Board: 418	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ AK2			1 ♠	X
Vul: None	♥ Q42	♥ KJ	Pass	2 ♣	Pass	2 ♦
North HCP: 7+1	♦ A65	♦ KJT732	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦
South HCP: 18+2	♣ JT743	♣ K8	All Pass			
Contract: 3 ♦ South			1. limit raise or better in !D			

Board: 419	North:	South:	W	N	E	S
Dealer: West	♠ AQJ72	♠ KT6	1 ♦	X	Pass	2 ♣
Vul: N-S	♥ AKJ	♥ 9843	Pass	2 ♠	Pass	4 ♠
North HCP: 18+1	♦ K85	♦ 2	All Pass			
South HCP: 3+1	♣ 94	♣ T7652				
Contract: 4 ♠ South						

Board: 420	North:	South:	W	N	E	S
Dealer: West	♠ KQT5	♠ 84	1 ♦	X	1 ♠	2 ♥
Vul: E-W	♥ KQJ32	♥ T9875	X <sup>1</sup>	4 ♥	All Pass	
North HCP: 19+1	♦ A83	♦ Q75				
South HCP: 4+1	♣ A	♣ Q82	1. Support double redouble			
Contract: 4 ♥ North						

Board: 421	North:	South:	W	N	E	S
Dealer: West	♠ KQJT8	♠ 7	1 ♣	X	Pass	1 ♥
Vul: None	♥ KQJ	♥ 7654	1 ♠	1NT	All Pass	
North HCP: 19+1	♦ AK	♦ T962				
South HCP: 3	♣ 953	♣ QJ64				
Contract: 1NT North						

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ K85			1 ♣	
Vul: E-W	♥ Q7652	♥ 4	X	1 ♥	Pass	1NT
North HCP: 6+1	♦ AT7	♦ Q865	All Pass			
South HCP: 12+1	♣ 42	♣ AK963				
Contract: 1NT South						

## South hands

## Overcalls??

<b>Board: 418</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: East	♥ KJ	East (RHO) opens 1♠ if possible.
Vul: None	♦ KJT732	
HCP: 18+2	♣ K8	

---

<b>Board: 419</b>	♠ KT6	LHO is dealer.
Dealer: West	♥ 9843	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 2	
HCP: 3+1	♣ T7652	

---

<b>Board: 420</b>	♠ 84	LHO is dealer.
Dealer: West	♥ T9875	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q75	East (RHO) bids 1♠ if possible.
HCP: 4+1	♣ Q82	West (LHO) Doubles 2♥ if possible.

---

<b>Board: 421</b>	♠ 7	LHO is dealer.
Dealer: West	♥ 7654	West (LHO) opens 1♣ if possible.
Vul: None	♦ T962	West (LHO) bids 1♠ if possible.
HCP: 3	♣ QJ64	

---

<b>Board: 422</b>	♠ K85	You are dealer.
Dealer: South	♥ 4	West (LHO) Doubles 1♣ if possible.
Vul: E-W	♦ Q865	
HCP: 12+1	♣ AK963	

## Both hands (Answers Page)

Board: 418	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ AK2			1 ♠	X
Vul: None	♥ Q42	♥ KJ	Pass	2 ♣	Pass	2 ♦
North HCP: 7+1	♦ A65	♦ KJT732	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦
South HCP: 18+2	♣ JT743	♣ K8	All Pass			
Contract: 3 ♦ South			1. limit raise or better in !D			

Board: 419	North:	South:	W	N	E	S
Dealer: West	♠ AQJ72	♠ KT6	1 ♦	X	Pass	2 ♣
Vul: N-S	♥ AKJ	♥ 9843	Pass	2 ♠	Pass	4 ♠
North HCP: 18+1	♦ K85	♦ 2	All Pass			
South HCP: 3+1	♣ 94	♣ T7652				
Contract: 4 ♠ South						

Board: 420	North:	South:	W	N	E	S
Dealer: West	♠ KQT5	♠ 84	1 ♦	X	1 ♠	2 ♥
Vul: E-W	♥ KQJ32	♥ T9875	X <sup>1</sup>	4 ♥	All Pass	
North HCP: 19+1	♦ A83	♦ Q75				
South HCP: 4+1	♣ A	♣ Q82	1. Support double redouble			
Contract: 4 ♥ North						

Board: 421	North:	South:	W	N	E	S
Dealer: West	♠ KQJT8	♠ 7	1 ♣	X	Pass	1 ♥
Vul: None	♥ KQJ	♥ 7654	1 ♠	1NT	All Pass	
North HCP: 19+1	♦ AK	♦ T962				
South HCP: 3	♣ 953	♣ QJ64				
Contract: 1NT North						

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ K85			1 ♣	
Vul: E-W	♥ Q7652	♥ 4	X	1 ♥	Pass	1NT
North HCP: 6+1	♦ AT7	♦ Q865	All Pass			
South HCP: 12+1	♣ 42	♣ AK963				
Contract: 1NT South						

## North hands

## Overcalls??

<b>Board: 423</b>	♠ A	RHO is dealer. You bid second.
Dealer: West	♥ AQ4	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKJ753	West (RHO) Doubles 1♥ if possible.
HCP: 18+2	♣ 762	

<b>Board: 424</b>	♠ KQ4	RHO is dealer. You bid second.
Dealer: West	♥ QT3	West (RHO) opens 1♥ if possible.
Vul: Both	♦ AQJ63	West (RHO) bids 2♣ if possible.
HCP: 20+1	♣ AQ	East (LHO) bids 2♥ if possible. East (LHO) bids 3♥ if possible.

<b>Board: 425</b>	♠ KQJ52	RHO is dealer. You bid second.
Dealer: West	♥ T2	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQJ	
HCP: 20+1	♣ AK5	

<b>Board: 426</b>	♠ K65	RHO is dealer. You bid second.
Dealer: West	♥ KQJT8	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ A4	West (RHO) bids 2♠ if possible.
HCP: 19+1	♣ AQ3	

<b>Board: 427</b>	♠ KJ2	RHO is dealer. You bid second.
Dealer: West	♥ K8	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AKJ63	East (LHO) Doubles 3♦ if possible.
HCP: 18+1	♣ QJ8	

## Both hands (Answers Page)

Board: 423	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ 9742	1♣	X	Pass	1♥
Vul: E-W	♥ AQ4	♥ JT86	X	3♦	All Pass	
North HCP: 18+2	♦ AKJ753	♦ Q864				
South HCP: 3	♣ 762	♣ T				
Contract: 3♦ North						

Board: 424	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ J98762	1♥	X	Pass	1♠
Vul: Both	♥ QT3	♥ 72	2♣	X	2♥	2♠
North HCP: 20+1	♦ AQJ63	♦ 92	Pass	Pass	3♥	3♠
South HCP: 2+2	♣ AQ	♣ J54			All Pass	
Contract: 3♠ South						

Board: 425	North:	South:	W	N	E	S
Dealer: West	♠ KQJ52	♠ T43	1♦	X	Pass	1♥
Vul: N-S	♥ T2	♥ AJ53	Pass	2♠	Pass	3♦ <sup>1</sup>
North HCP: 20+1	♦ AQJ	♦ T8	Pass	4♠	All Pass	
South HCP: 6	♣ AK5	♣ JT84				1. limit raise or better in !S
Contract: 4♠ North						

Board: 426	North:	South:	W	N	E	S
Dealer: West	♠ K65	♠ Q2	1♠	X	Pass	2♥
Vul: E-W	♥ KQJT8	♥ 6543	2♠	3♥	All Pass	
North HCP: 19+1	♦ A4	♦ T92				
South HCP: 6	♣ AQ3	♣ KJ54				
Contract: 3♥ North						

Board: 427	North:	South:	W	N	E	S
Dealer: West	♠ KJ2	♠ T65	1♠	X	Pass	2♥
Vul: Both	♥ K8	♥ Q9754	Pass	3♦	X	All Pass
North HCP: 18+1	♦ AKJ63	♦ 52				
South HCP: 2+1	♣ QJ8	♣ 972				
Contract: 3♦ X North						

## South hands

## Overcalls??

<b>Board: 423</b>	♠ 9742	LHO is dealer.
Dealer: West	♥ JT86	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q864	West (LHO) Doubles 1♥ if possible.
HCP: 3	♣ T	
<b>Board: 424</b>	♠ J98762	LHO is dealer.
Dealer: West	♥ 72	West (LHO) opens 1♥ if possible.
Vul: Both	♦ 92	West (LHO) bids 2♣ if possible.
HCP: 2+2	♣ J54	East (RHO) bids 2♥ if possible. East (RHO) bids 3♥ if possible.
<b>Board: 425</b>	♠ T43	LHO is dealer.
Dealer: West	♥ AJ53	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T8	
HCP: 6	♣ JT84	
<b>Board: 426</b>	♠ Q2	LHO is dealer.
Dealer: West	♥ 6543	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ T92	West (LHO) bids 2♠ if possible.
HCP: 6	♣ KJ54	
<b>Board: 427</b>	♠ T65	LHO is dealer.
Dealer: West	♥ Q9754	West (LHO) opens 1♠ if possible.
Vul: Both	♦ 52	East (RHO) Doubles 3♦ if possible.
HCP: 2+1	♣ 972	

## Both hands (Answers Page)

Board: 423	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ 9742	1♣	X	Pass	1♥
Vul: E-W	♥ AQ4	♥ JT86	X	3♦	All Pass	
North HCP: 18+2	♦ AKJ753	♦ Q864				
South HCP: 3	♣ 762	♣ T				
Contract: 3♦ North						

Board: 424	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ J98762	1♥	X	Pass	1♠
Vul: Both	♥ QT3	♥ 72	2♣	X	2♥	2♠
North HCP: 20+1	♦ AQJ63	♦ 92	Pass	Pass	3♥	3♠
South HCP: 2+2	♣ AQ	♣ J54			All Pass	
Contract: 3♠ South						

Board: 425	North:	South:	W	N	E	S
Dealer: West	♠ KQJ52	♠ T43	1♦	X	Pass	1♥
Vul: N-S	♥ T2	♥ AJ53	Pass	2♠	Pass	3♦ <sup>1</sup>
North HCP: 20+1	♦ AQJ	♦ T8	Pass	4♠	All Pass	
South HCP: 6	♣ AK5	♣ JT84				1. limit raise or better in !S
Contract: 4♠ North						

Board: 426	North:	South:	W	N	E	S
Dealer: West	♠ K65	♠ Q2	1♠	X	Pass	2♥
Vul: E-W	♥ KQJT8	♥ 6543	2♠	3♥	All Pass	
North HCP: 19+1	♦ A4	♦ T92				
South HCP: 6	♣ AQ3	♣ KJ54				
Contract: 3♥ North						

Board: 427	North:	South:	W	N	E	S
Dealer: West	♠ KJ2	♠ T65	1♠	X	Pass	2♥
Vul: Both	♥ K8	♥ Q9754	Pass	3♦	X	All Pass
North HCP: 18+1	♦ AKJ63	♦ 52				
South HCP: 2+1	♣ QJ8	♣ 972				
Contract: 3♦ X North						

## North hands

## Overcalls??

<b>Board: 428</b>	♠ J962	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♣ if possible.
Vul: None	♦ J9752	
HCP: 8+1	♣ A52	
<b>Board: 429</b>	♠ K853	RHO is dealer. You bid second.
Dealer: West	♥ A	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQJ93	East (LHO) bids 1♦ if possible.
HCP: 18+1	♣ A95	West (RHO) bids 1♠ if possible.
<b>Board: 430</b>	♠ 96	You are dealer.
Dealer: North	♥ KT52	East (LHO) Doubles 1♦ if possible.
Vul: Both	♦ KJ963	West (RHO) bids 2♠ if possible.
HCP: 14+1	♣ AK	East (LHO) bids 4♠ if possible.
		West (RHO) Doubles 5♣ if possible.
<b>Board: 431</b>	♠ 65	RHO is dealer. You bid second.
Dealer: West	♥ QT	West (RHO) opens 1♣ if possible.
Vul: None	♦ AKQJ96	
HCP: 18+2	♣ AQ8	
<b>Board: 432</b>	♠ 854	LHO is dealer.
Dealer: East	♥ A92	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ J763	West (RHO) bids 1♥ if possible.
HCP: 5	♣ 964	East (LHO) bids 1NT if possible.

## Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: East	♠ J962	♠ -			1♣	X
Vul: None	♥ Q	♥ AKJT32	Pass	2♠	Pass	4♥
North HCP: 8+1	♦ J9752	♦ AQT6			All Pass	
South HCP: 18+2	♣ A52	♣ KJ7				
Contract: 4♥ South						

Board: 429	North:	South:	W	N	E	S
Dealer: West	♠ K853	♠ QT2	1♣	X	1♦	Pass
Vul: E-W	♥ A	♥ T9764	1♠	1NT	All Pass	
North HCP: 18+1	♦ AQJ93	♦ 5				
South HCP: 3+1	♣ A95	♣ J432				
Contract: 1NT North						

Board: 430	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ K7		1♦	X	2♣
Vul: Both	♥ KT52	♥ -	2♠	3♣	4♠	5♣
North HCP: 14+1	♦ KJ963	♦ Q874	X	All Pass		
South HCP: 5+3	♣ AK	♣ T976542				
Contract: 5♣X South						

Board: 431	North:	South:	W	N	E	S
Dealer: West	♠ 65	♠ K732	1♣	X	Pass	2♠
Vul: None	♥ QT	♥ K62	Pass	3NT	All Pass	
North HCP: 18+2	♦ AKQJ96	♦ 87				
South HCP: 7	♣ AQ8	♣ JT96				
Contract: 3NT North						

Board: 432	North:	South:	W	N	E	S
Dealer: East	♠ 854	♠ AQJ63			1♦	X
Vul: N-S	♥ A92	♥ J3	1♥	Pass	1NT	2♠
North HCP: 5	♦ J763	♦ AK9			All Pass	
South HCP: 18+1	♣ 964	♣ KT7				
Contract: 2♠ South						

## South hands

## Overcalls??

<b>Board: 428</b>	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ AKJT32	East (RHO) opens 1♣ if possible.
Vul: None	♦ AQT6	
HCP: 18+2	♣ KJ7	

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<b>Board: 429</b>	♠ QT2	LHO is dealer.
Dealer: West	♥ T9764	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 5	East (RHO) bids 1♦ if possible.
HCP: 3+1	♣ J432	West (LHO) bids 1♠ if possible.

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<b>Board: 430</b>	♠ K7	Partner is dealer.
Dealer: North	♥ -	East (RHO) Doubles 1♦ if possible.
Vul: Both	♦ Q874	West (LHO) bids 2♠ if possible.
HCP: 5+3	♣ T976542	East (RHO) bids 4♠ if possible.
		West (LHO) Doubles 5♣ if possible.

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<b>Board: 431</b>	♠ K732	LHO is dealer.
Dealer: West	♥ K62	West (LHO) opens 1♣ if possible.
Vul: None	♦ 87	
HCP: 7	♣ JT96	

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<b>Board: 432</b>	♠ AQJ63	RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AK9	West (LHO) bids 1♥ if possible.
HCP: 18+1	♣ KT7	East (RHO) bids 1NT if possible.

## Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: East	♠ J962	♠ -			1♣	X
Vul: None	♥ Q	♥ AKJT32	Pass	2♠	Pass	4♥
North HCP: 8+1	♦ J9752	♦ AQT6			All Pass	
South HCP: 18+2	♣ A52	♣ KJ7				
Contract: 4♥ South						

Board: 429	North:	South:	W	N	E	S
Dealer: West	♠ K853	♠ QT2	1♣	X	1♦	Pass
Vul: E-W	♥ A	♥ T9764	1♠	1NT	All Pass	
North HCP: 18+1	♦ AQJ93	♦ 5				
South HCP: 3+1	♣ A95	♣ J432				
Contract: 1NT North						

Board: 430	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ K7		1♦	X	2♣
Vul: Both	♥ KT52	♥ -	2♠	3♣	4♠	5♣
North HCP: 14+1	♦ KJ963	♦ Q874	X	All Pass		
South HCP: 5+3	♣ AK	♣ T976542				
Contract: 5♣X South						

Board: 431	North:	South:	W	N	E	S
Dealer: West	♠ 65	♠ K732	1♣	X	Pass	2♠
Vul: None	♥ QT	♥ K62	Pass	3NT	All Pass	
North HCP: 18+2	♦ AKQJ96	♦ 87				
South HCP: 7	♣ AQ8	♣ JT96				
Contract: 3NT North						

Board: 432	North:	South:	W	N	E	S
Dealer: East	♠ 854	♠ AQJ63			1♦	X
Vul: N-S	♥ A92	♥ J3	1♥	Pass	1NT	2♠
North HCP: 5	♦ J763	♦ AK9			All Pass	
South HCP: 18+1	♣ 964	♣ KT7				
Contract: 2♠ South						

## North hands

## Overcalls??

<b>Board: 433</b>	♠ AKJ982	RHO is dealer. You bid second.
Dealer: West	♥ T	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ3	East (LHO) bids 1♥ if possible.
HCP: 19+2	♣ AJ7	West (RHO) bids 2♥ if possible. East (LHO) bids 4♥ if possible.

---

<b>Board: 434</b>	♠ 8	LHO is dealer.
Dealer: East	♥ KT92	East (LHO) opens 1♠ if possible.
Vul: None	♦ J9432	
HCP: 4+1	♣ 743	

---

<b>Board: 435</b>	♠ T4	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQJ975	
HCP: 18+2	♣ A64	

---

<b>Board: 436</b>	♠ Q853	LHO is dealer.
Dealer: East	♥ 942	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ T96	
HCP: 2	♣ T82	

---

<b>Board: 437</b>	♠ KQJ73	Partner is dealer.
Dealer: South	♥ J952	West (RHO) Doubles 1♣ if possible.
Vul: None	♦ 96	West (RHO) Doubles 1NT if possible.
HCP: 7+1	♣ 76	

## Both hands (Answers Page)

Board: 433	North:	South:	W	N	E	S
Dealer: West	♠ AKJ982	♠ 43	1♦	X	1♥	Pass
Vul: Both	♥ T	♥ 643	2♥	3♠	4♥	4♠
North HCP: 19+2	♦ AQ3	♦ J874		All Pass		
South HCP: 1	♣ AJ7	♣ 8652				
Contract: 4♠ South						

Board: 434	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ QJ7			1♠	X
Vul: None	♥ KT92	♥ A85	Pass	2♥	Pass	3♣
North HCP: 4+1	♦ J9432	♦ A6		All Pass		
South HCP: 19+1	♣ 743	♣ AKJ92				
Contract: 3♣ South						

Board: 435	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ Q9863	1♣	X	Pass	3♠
Vul: N-S	♥ AK	♥ T42	Pass	3NT	All Pass	
North HCP: 18+2	♦ AQJ975	♦ K				
South HCP: 7+1	♣ A64	♣ Q875				
Contract: 3NT North						

Board: 436	North:	South:	W	N	E	S
Dealer: East	♠ Q853	♠ J6			1♦	X
Vul: E-W	♥ 942	♥ AKQ75	Pass	1♠	Pass	2♥
North HCP: 2	♦ T96	♦ K54		All Pass		
South HCP: 19+1	♣ T82	♣ AQ7				
Contract: 2♥ South						

Board: 437	North:	South:	W	N	E	S
Dealer: South	♠ KQJ73	♠ T6				1♣
Vul: None	♥ J952	♥ A763	X	1♠	Pass	1NT
North HCP: 7+1	♦ 96	♦ AT8	X	2♥	All Pass	
South HCP: 12	♣ 76	♣ KJT5				
Contract: 2♥ North						

## South hands

## Overcalls??

<b>Board: 433</b>	♠ 43	LHO is dealer.
Dealer: West	♥ 643	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J874	East (RHO) bids 1♥ if possible.
HCP: 1	♣ 8652	West (LHO) bids 2♥ if possible. East (RHO) bids 4♥ if possible.

---

<b>Board: 434</b>	♠ QJ7	RHO is dealer. You bid second.
Dealer: East	♥ A85	East (RHO) opens 1♠ if possible.
Vul: None	♦ A6	
HCP: 19+1	♣ AKJ92	

---

<b>Board: 435</b>	♠ Q9863	LHO is dealer.
Dealer: West	♥ T42	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ K	
HCP: 7+1	♣ Q875	

---

<b>Board: 436</b>	♠ J6	RHO is dealer. You bid second.
Dealer: East	♥ AKQ75	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K54	
HCP: 19+1	♣ AQ7	

---

<b>Board: 437</b>	♠ T6	You are dealer.
Dealer: South	♥ A763	West (LHO) Doubles 1♣ if possible.
Vul: None	♦ AT8	West (LHO) Doubles 1NT if possible.
HCP: 12	♣ KJT5	

## Both hands (Answers Page)

Board: 433	North:	South:	W	N	E	S
Dealer: West	♠ AKJ982	♠ 43	1♦	X	1♥	Pass
Vul: Both	♥ T	♥ 643	2♥	3♠	4♥	4♠
North HCP: 19+2	♦ AQ3	♦ J874		All Pass		
South HCP: 1	♣ AJ7	♣ 8652				
Contract: 4♠ South						

Board: 434	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ QJ7			1♠	X
Vul: None	♥ KT92	♥ A85	Pass	2♥	Pass	3♣
North HCP: 4+1	♦ J9432	♦ A6		All Pass		
South HCP: 19+1	♣ 743	♣ AKJ92				
Contract: 3♣ South						

Board: 435	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ Q9863	1♣	X	Pass	3♠
Vul: N-S	♥ AK	♥ T42	Pass	3NT	All Pass	
North HCP: 18+2	♦ AQJ975	♦ K				
South HCP: 7+1	♣ A64	♣ Q875				
Contract: 3NT North						

Board: 436	North:	South:	W	N	E	S
Dealer: East	♠ Q853	♠ J6			1♦	X
Vul: E-W	♥ 942	♥ AKQ75	Pass	1♠	Pass	2♥
North HCP: 2	♦ T96	♦ K54		All Pass		
South HCP: 19+1	♣ T82	♣ AQ7				
Contract: 2♥ South						

Board: 437	North:	South:	W	N	E	S
Dealer: South	♠ KQJ73	♠ T6				1♣
Vul: None	♥ J952	♥ A763	X	1♠	Pass	1NT
North HCP: 7+1	♦ 96	♦ AT8	X	2♥	All Pass	
South HCP: 12	♣ 76	♣ KJT5				
Contract: 2♥ North						

## North hands

## Overcalls??

<b>Board: 438</b>	♠ 872	LHO is dealer.
Dealer: East	♥ KJ972	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 9843	
HCP: 5+1	♣ J	
<b>Board: 439</b>	♠ AKQ52	RHO is dealer. You bid second.
Dealer: West	♥ AJ8	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ K94	West (RHO) bids 2♥ if possible.
HCP: 19+1	♣ Q3	
<b>Board: 440</b>	♠ QJ5	LHO is dealer.
Dealer: East	♥ Q75432	East (LHO) opens 1♦ if possible.
Vul: Both	♦ Q	
HCP: 7+2	♣ 986	
<b>Board: 441</b>	♠ 93	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ J765	
HCP: 6+2	♣ KQ8765	
<b>Board: 442</b>	♠ A76	LHO is dealer.
Dealer: East	♥ QT42	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 742	West (RHO) bids 2♥ if possible.
HCP: 6	♣ T82	East (LHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

**Board: 438**

Dealer: East  
Vul: N-S  
North HCP: 5+1  
South HCP: 18+1  
Contract: 3♦ South

**North:**

♠ 872  
♥ KJ972  
♦ 9843  
♣ J

**South:**

♠ AK6  
♥ T8  
♦ KQJ72  
♣ KQ8

W N E S

1♣ X  
Pass 1♥ Pass 2♦  
Pass 3♣<sup>1</sup> Pass 3♦  
All Pass

1. limit raise or better in !D

**Board: 439**

Dealer: West  
Vul: E-W  
North HCP: 19+1  
South HCP: 5  
Contract: 2♠ North

**North:**

♠ AKQ52  
♥ AJ8  
♦ K94  
♣ Q3

**South:**

♠ 96  
♥ 943  
♦ J732  
♣ AT42

W N E S

1♥ X Pass 2♣  
2♥ 2♠ All Pass

**Board: 440**

Dealer: East  
Vul: Both  
North HCP: 7+2  
South HCP: 18+3  
Contract: 4♠ South

**North:**

♠ QJ5  
♥ Q75432  
♦ Q  
♣ 986

**South:**

♠ AKT9763  
♥ J8  
♦ AK9  
♣ K

W N E S

1♦ X  
Pass 3♥ Pass 4♠  
All Pass

**Board: 441**

Dealer: East  
Vul: N-S  
North HCP: 6+2  
South HCP: 18+1  
Contract: 3NT South

**North:**

♠ 93  
♥ 7  
♦ J765  
♣ KQ8765

**South:**

♠ AQJT5  
♥ AK92  
♦ KT3  
♣ J

W N E S

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

**Board: 442**

Dealer: East  
Vul: E-W  
North HCP: 6  
South HCP: 18+2  
Contract: 4♠ South

**North:**

♠ A76  
♥ QT42  
♦ 742  
♣ T82

**South:**

♠ KQJ94  
♥ -  
♦ QT5  
♣ AKQJ3

W N E S

1♦ X  
2♥ Pass Pass 2♠  
Pass 3♦<sup>1</sup> X XX  
Pass 3♠ Pass 4♠  
All Pass

1. limit raise or better in !S

## South hands

## Overcalls??

<b>Board: 438</b>	♠ AK6	RHO is dealer. You bid second.
Dealer: East	♥ T8	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQJ72	
HCP: 18+1	♣ KQ8	
<b>Board: 439</b>	♠ 96	LHO is dealer.
Dealer: West	♥ 943	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ J732	West (LHO) bids 2♥ if possible.
HCP: 5	♣ AT42	
<b>Board: 440</b>	♠ AKT9763	RHO is dealer. You bid second.
Dealer: East	♥ J8	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AK9	
HCP: 18+3	♣ K	
<b>Board: 441</b>	♠ AQJT5	RHO is dealer. You bid second.
Dealer: East	♥ AK92	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ KT3	
HCP: 18+1	♣ J	
<b>Board: 442</b>	♠ KQJ94	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ QT5	West (LHO) bids 2♥ if possible.
HCP: 18+2	♣ AKQJ3	East (RHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

**Board: 438**

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 18+1

Contract: 3♦ South

**North:**

♠ 872

♥ KJ972

♦ 9843

♣ J

**South:**

♠ AK6

♥ T8

♦ KQJ72

♣ KQ8

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

1♣ X

Pass 1♥ Pass 2♦

 Pass 3♣<sup>1</sup> Pass 3♦

All Pass

1. limit raise or better in !D

**Board: 439**

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 5

Contract: 2♠ North

**North:**

♠ AKQ52

♥ AJ8

♦ K94

♣ Q3

**South:**

♠ 96

♥ 943

♦ J732

♣ AT42

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

1♥ X Pass 2♣

2♥ 2♠ All Pass

**Board: 440**

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 18+3

Contract: 4♠ South

**North:**

♠ QJ5

♥ Q75432

♦ Q

♣ 986

**South:**

♠ AKT9763

♥ J8

♦ AK9

♣ K

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

1♦ X

Pass 3♥ Pass 4♠

All Pass

**Board: 441**

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 18+1

Contract: 3NT South

**North:**

♠ 93

♥ 7

♦ J765

♣ KQ8765

**South:**

♠ AQJT5

♥ AK92

♦ KT3

♣ J

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

1♦ X

Pass 2♣ Pass 2♠

Pass 2NT Pass 3NT

All Pass

**Board: 442**

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 18+2

Contract: 4♠ South

**North:**

♠ A76

♥ QT42

♦ 742

♣ T82

**South:**

♠ KQJ94

♥ -

♦ QT5

♣ AKQJ3

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

1♦ X

2♥ Pass Pass 2♠

 Pass 3♦<sup>1</sup> X XX

Pass 3♠ Pass 4♠

All Pass

1. limit raise or better in !S

## North hands

## Overcalls??

<b>Board: 443</b>	♠ A9652	LHO is dealer.
Dealer: East	♥ T8	East (LHO) opens 1♥ if possible.
Vul: Both	♦ 8752	West (RHO) bids 2♥ if possible.
HCP: 4+1	♣ 54	
<b>Board: 444</b>	♠ J642	LHO is dealer.
Dealer: East	♥ Q82	East (LHO) opens 1♣ if possible.
Vul: None	♦ QT4	
HCP: 5	♣ T63	
<b>Board: 445</b>	♠ 82	RHO is dealer. You bid second.
Dealer: West	♥ AQ7	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKJ87	East (LHO) bids 1♦ if possible.
HCP: 18+1	♣ A76	
<b>Board: 446</b>	♠ Q97	LHO is dealer.
Dealer: East	♥ J94	East (LHO) opens 1♣ if possible.
Vul: Both	♦ T6532	East (LHO) bids 2♣ if possible.
HCP: 3+1	♣ 97	
<b>Board: 447</b>	♠ AQ7	RHO is dealer. You bid second.
Dealer: West	♥ KQJT542	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQT	East (LHO) bids 1♠ if possible.
HCP: 18+3	♣ -	West (RHO) bids 2♣ if possible.
		West (RHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

Board: 443	North:	South:	W	N	E	S
Dealer: East	♠ A9652	♠ KT8			1♥	X
Vul: Both	♥ T8	♥ KQ4	Pass	1♠	Pass	2♣
North HCP: 4+1	♦ 8752	♦ A3	2♥	2♠	All Pass	
South HCP: 18+1	♣ 54	♣ KQJ83				
Contract:	2♠ North					

Board: 444	North:	South:	W	N	E	S
Dealer: East	♠ J642	♠ AQ			1♣	X
Vul: None	♥ Q82	♥ AKJT9	Pass	1♠	Pass	2♥
North HCP: 5	♦ QT4	♦ A63	All Pass			
South HCP: 19+1	♣ T63	♣ J97				
Contract:	2♥ South					

Board: 445	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ QJ9753	1♣	X	1♦	1♠
Vul: E-W	♥ AQ7	♥ 863	Pass	2NT	Pass	3♠
North HCP: 18+1	♦ AKJ87	♦ 53	Pass	3NT	All Pass	
South HCP: 3+2	♣ A76	♣ T2				
Contract:	3NT North					

Board: 446	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ J6			1♣	X
Vul: Both	♥ J94	♥ AKQ86	Pass	1♦	2♣	2♥
North HCP: 3+1	♦ T6532	♦ K87	All Pass			
South HCP: 19+1	♣ 97	♣ AQ8				
Contract:	2♥ South					

Board: 447	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ K854	1♦	X	1♠	Pass
Vul: None	♥ KQJT542	♥ 86	2♣	4♥	Pass	Pass
North HCP: 18+3	♦ AQT	♦ 975	X	All Pass		
South HCP: 3	♣ -	♣ 9632				
Contract:	4♥X North					

## South hands

## Overcalls??

<b>Board: 443</b>	♠ KT8	RHO is dealer. You bid second.
Dealer: East	♥ KQ4	East (RHO) opens 1♥ if possible.
Vul: Both	♦ A3	West (LHO) bids 2♦ if possible.
HCP: 18+1	♣ KQJ83	
<b>Board: 444</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ AKJT9	East (RHO) opens 1♣ if possible.
Vul: None	♦ A63	
HCP: 19+1	♣ J97	
<b>Board: 445</b>	♠ QJ9753	LHO is dealer.
Dealer: West	♥ 863	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 53	East (RHO) bids 1♦ if possible.
HCP: 3+2	♣ T2	
<b>Board: 446</b>	♠ J6	RHO is dealer. You bid second.
Dealer: East	♥ AKQ86	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K87	East (RHO) bids 2♣ if possible.
HCP: 19+1	♣ AQ8	
<b>Board: 447</b>	♠ K854	LHO is dealer.
Dealer: West	♥ 86	West (LHO) opens 1♦ if possible.
Vul: None	♦ 975	East (RHO) bids 1♠ if possible.
HCP: 3	♣ 9632	West (LHO) bids 2♣ if possible.
		West (LHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

Board: 443	North:	South:	W	N	E	S
Dealer: East	♠ A9652	♠ KT8			1♥	X
Vul: Both	♥ T8	♥ KQ4	Pass	1♠	Pass	2♣
North HCP: 4+1	♦ 8752	♦ A3	2♥	2♠	All Pass	
South HCP: 18+1	♣ 54	♣ KQJ83				
Contract:	2♠ North					

Board: 444	North:	South:	W	N	E	S
Dealer: East	♠ J642	♠ AQ			1♣	X
Vul: None	♥ Q82	♥ AKJT9	Pass	1♠	Pass	2♥
North HCP: 5	♦ QT4	♦ A63	All Pass			
South HCP: 19+1	♣ T63	♣ J97				
Contract:	2♥ South					

Board: 445	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ QJ9753	1♣	X	1♦	1♠
Vul: E-W	♥ AQ7	♥ 863	Pass	2NT	Pass	3♠
North HCP: 18+1	♦ AKJ87	♦ 53	Pass	3NT	All Pass	
South HCP: 3+2	♣ A76	♣ T2				
Contract:	3NT North					

Board: 446	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ J6			1♣	X
Vul: Both	♥ J94	♥ AKQ86	Pass	1♦	2♣	2♥
North HCP: 3+1	♦ T6532	♦ K87	All Pass			
South HCP: 19+1	♣ 97	♣ AQ8				
Contract:	2♥ South					

Board: 447	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ K854	1♦	X	1♠	Pass
Vul: None	♥ KQJT542	♥ 86	2♣	4♥	Pass	Pass
North HCP: 18+3	♦ AQT	♦ 975	X	All Pass		
South HCP: 3	♣ -	♣ 9632				
Contract:	4♥X North					

## North hands

## Overcalls??

<b>Board: 448</b>	♠ AKQ74	RHO is dealer. You bid second.
Dealer: West	♥ 3	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQ83	
HCP: 18+1	♣ K42	

---

<b>Board: 449</b>	♠ J	RHO is dealer. You bid second.
Dealer: West	♥ KQ53	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJT6	East (LHO) bids 1♠ if possible.
HCP: 19+1	♣ AJ8	West (RHO) bids 1NT if possible.
		East (LHO) bids 3♣ if possible.
		West (RHO) Doubles 4♦ if possible.

---

<b>Board: 450</b>	♠ Q873	LHO is dealer.
Dealer: East	♥ KJT74	East (LHO) opens 1♦ if possible.
Vul: None	♦ T96	
HCP: 6+1	♣ 7	

---

<b>Board: 451</b>	♠ T	RHO is dealer. You bid second.
Dealer: West	♥ AK8	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ QJ6	East (LHO) bids 1♥ if possible.
HCP: 18+2	♣ AKJ875	West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

**Board: 448**

Dealer: West

**North:**

♠ AKQ74

**South:**

♠ 2

**W N E S**

1♣ X Pass 4♥

Vul: N-S

♥ 3

♥ AQ87642

Pass 4♠ Pass 5♥

North HCP: 18+1

♦ AQ83

♦ 9654

All Pass

South HCP: 6+3

♣ K42

♣ 7

Contract: 5♥ South

**Board: 449**

Dealer: West

**North:**

♠ J

**South:**

♠ T9432

**W N E S**

1♣ X 1♠ Pass

Vul: Both

♥ KQ53

♥ 84

1NT 2♦ 3♣ Pass

North HCP: 19+1

♦ AKJT6

♦ 9842

Pass 3♥ Pass 4♦

South HCP: 0+1

♣ AJ8

♣ 64

X All Pass

Contract: 4♦ X South

**Board: 450**

Dealer: East

**North:**

♠ Q873

**South:**

♠ A6

**W N E S**

1♦ X

Vul: None

♥ KJT74

♥ A8

Pass 1♠ Pass 3♣

North HCP: 6+1

♦ T96

♦ KQ3

Pass 3♥ Pass 3NT

South HCP: 20+2

♣ 7

♣ AQJT98

All Pass

Contract: 3NT South

**Board: 451**

Dealer: West

**North:**

♠ T

**South:**

♠ Q98532

**W N E S**

1♦ X 1♥ 1♠

Vul: N-S

♥ AK8

♥ J952

2♦ 4♣ All Pass

North HCP: 18+2

♦ QJ6

♦ 2

South HCP: 3+2

♣ AKJ875

♣ 94

Contract: 4♣ North

## South hands

## Overcalls??

---

<b>Board: 448</b>	♠ 2	LHO is dealer.
Dealer: West	♥ AQ87642	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 9654	
HCP: 6+3	♣ 7	
<b>Board: 449</b>	♠ T9432	LHO is dealer.
Dealer: West	♥ 84	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 9842	East (RHO) bids 1♠ if possible.
HCP: 0+1	♣ 64	West (LHO) bids 1NT if possible. East (RHO) bids 3♣ if possible. West (LHO) Doubles 4♦ if possible.
<b>Board: 450</b>	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ A8	East (RHO) opens 1♦ if possible.
Vul: None	♦ KQ3	
HCP: 20+2	♣ AQJT98	
<b>Board: 451</b>	♠ Q98532	LHO is dealer.
Dealer: West	♥ J952	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 2	East (RHO) bids 1♥ if possible.
HCP: 3+2	♣ 94	West (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

**Board: 448**

Dealer: West

**North:**

♠ AKQ74

**South:**

♠ 2

**W N E S**

1♣ X Pass 4♥

Vul: N-S

♥ 3

♥ AQ87642

Pass 4♠ Pass 5♥

North HCP: 18+1

♦ AQ83

♦ 9654

All Pass

South HCP: 6+3

♣ K42

♣ 7

Contract: 5♥ South

**Board: 449**

Dealer: West

**North:**

♠ J

**South:**

♠ T9432

**W N E S**

1♣ X 1♠ Pass

Vul: Both

♥ KQ53

♥ 84

1NT 2♦ 3♣ Pass

North HCP: 19+1

♦ AKJT6

♦ 9842

Pass 3♥ Pass 4♦

South HCP: 0+1

♣ AJ8

♣ 64

X All Pass

Contract: 4♦ X South

**Board: 450**

Dealer: East

**North:**

♠ Q873

**South:**

♠ A6

**W N E S**

1♦ X

Vul: None

♥ KJT74

♥ A8

Pass 1♠ Pass 3♣

North HCP: 6+1

♦ T96

♦ KQ3

Pass 3♥ Pass 3NT

South HCP: 20+2

♣ 7

♣ AQJT98

All Pass

Contract: 3NT South

**Board: 451**

Dealer: West

**North:**

♠ T

**South:**

♠ Q98532

**W N E S**

1♦ X 1♥ 1♠

Vul: N-S

♥ AK8

♥ J952

2♦ 4♣ All Pass

North HCP: 18+2

♦ QJ6

♦ 2

South HCP: 3+2

♣ AKJ875

♣ 94

Contract: 4♣ North

## North hands

## Overcalls??

<b>Board: 452</b>	♠ 76	LHO is dealer.
Dealer: East	♥ 9743	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 6	West (RHO) bids 2♠ if possible.
HCP: 0+2	♣ T95432	
<b>Board: 453</b>	♠ AQJ53	RHO is dealer. You bid second.
Dealer: West	♥ A3	West (RHO) opens 1♣ if possible.
Vul: None	♦ Q83	West (RHO) Doubles 3♣ if possible.
HCP: 18+1	♣ AJ5	
<b>Board: 454</b>	♠ T5	Partner is dealer.
Dealer: South	♥ A94	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ Q976	East (LHO) bids 2♣ if possible.
HCP: 8	♣ QT64	West (RHO) bids 3♥ if possible.
<b>Board: 455</b>	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ KT6	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AQJ72	West (RHO) bids 2♠ if possible.
HCP: 18+1	♣ QT	
<b>Board: 456</b>	♠ AKQ54	RHO is dealer. You bid second.
Dealer: West	♥ AT5	West (RHO) opens 1♦ if possible.
Vul: Both	♦ K72	East (LHO) bids 1♠ if possible.
HCP: 18+1	♣ Q3	

## Both hands (Answers Page)

**Board: 452**

Dealer: East  
Vul: E-W  
North HCP: 0+2  
South HCP: 18+1  
Contract: 4♣ North

**North:**

♠ 76  
♥ 9743  
♦ 6  
♣ T95432

**South:**

♠ A9  
♥ T65  
♦ A74  
♣ AKQJ7

W N E S

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

**Board: 453**

Dealer: West  
Vul: None  
North HCP: 18+1  
South HCP: 5  
Contract: 3♠ South

**North:**

♠ AQJ53  
♥ A3  
♦ Q83  
♣ AJ5

**South:**

♠ 987  
♥ KJT4  
♦ J654  
♣ 87

W N E S

1♣ X Pass 1♥  
Pass 2♠ Pass 3♣<sup>1</sup>  
X Pass Pass 3♠  
All Pass

1. limit raise or better in !S

**Board: 454**

Dealer: South  
Vul: E-W  
North HCP: 8  
South HCP: 13+2  
Contract: 3♠ North

**North:**

♠ T5  
♥ A94  
♦ Q976  
♣ QT64

**South:**

♠ KJ7432  
♥ J6  
♦ AKJ4  
♣ 5

W N E S

1♠  
X Pass 2♣ 2♠  
3♥ 3♠ All Pass

**Board: 455**

Dealer: West  
Vul: E-W  
North HCP: 18+1  
South HCP: 5+1  
Contract: 3♦ North

**North:**

♠ KQJ  
♥ KT6  
♦ AQJ72  
♣ QT

**South:**

♠ 72  
♥ A7542  
♦ 98  
♣ J875

W N E S

1♠ X Pass 2♥  
2♠ 3♦ All Pass

**Board: 456**

Dealer: West  
Vul: Both  
North HCP: 18+1  
South HCP: 5+1  
Contract: 3♥ North

**North:**

♠ AKQ54  
♥ AT5  
♦ K72  
♣ Q3

**South:**

♠ 3  
♥ KJ982  
♦ 543  
♣ JT97

W N E S

1♦ X 1♠ 2♥  
Pass 1 3♥ All Pass  
1. max 2 !S

## South hands

## Overcalls??

<b>Board: 452</b>	♠ A9	RHO is dealer. You bid second.
Dealer: East	♥ T65	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A74	West (LHO) bids 2♠ if possible.
HCP: 18+1	♣ AKQJ7	

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<b>Board: 453</b>	♠ 987	LHO is dealer.
Dealer: West	♥ KJT4	West (LHO) opens 1♣ if possible.
Vul: None	♦ J654	West (LHO) Doubles 3♣ if possible.
HCP: 5	♣ 87	

---

<b>Board: 454</b>	♠ KJ7432	You are dealer.
Dealer: South	♥ J6	West (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ AKJ4	East (RHO) bids 2♣ if possible.
HCP: 13+2	♣ 5	West (LHO) bids 3♥ if possible.

---

<b>Board: 455</b>	♠ 72	LHO is dealer.
Dealer: West	♥ A7542	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ 98	West (LHO) bids 2♠ if possible.
HCP: 5+1	♣ J875	

---

<b>Board: 456</b>	♠ 3	LHO is dealer.
Dealer: West	♥ KJ982	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 543	East (RHO) bids 1♠ if possible.
HCP: 5+1	♣ JT97	

## Both hands (Answers Page)

**Board: 452**

Dealer: East  
Vul: E-W  
North HCP: 0+2  
South HCP: 18+1  
Contract: 4♣ North

**North:**

♠ 76  
♥ 9743  
♦ 6  
♣ T95432

**South:**

♠ A9  
♥ T65  
♦ A74  
♣ AKQJ7

W N E S

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

**Board: 453**

Dealer: West  
Vul: None  
North HCP: 18+1  
South HCP: 5  
Contract: 3♠ South

**North:**

♠ AQJ53  
♥ A3  
♦ Q83  
♣ AJ5

**South:**

♠ 987  
♥ KJT4  
♦ J654  
♣ 87

W N E S

1♣ X Pass 1♥  
Pass 2♠ Pass 3♣<sup>1</sup>  
X Pass Pass 3♠  
All Pass

1. limit raise or better in !S

**Board: 454**

Dealer: South  
Vul: E-W  
North HCP: 8  
South HCP: 13+2  
Contract: 3♠ North

**North:**

♠ T5  
♥ A94  
♦ Q976  
♣ QT64

**South:**

♠ KJ7432  
♥ J6  
♦ AKJ4  
♣ 5

W N E S

1♠  
X Pass 2♣ 2♠  
3♥ 3♠ All Pass

**Board: 455**

Dealer: West  
Vul: E-W  
North HCP: 18+1  
South HCP: 5+1  
Contract: 3♦ North

**North:**

♠ KQJ  
♥ KT6  
♦ AQJ72  
♣ QT

**South:**

♠ 72  
♥ A7542  
♦ 98  
♣ J875

W N E S

1♠ X Pass 2♥  
2♠ 3♦ All Pass

**Board: 456**

Dealer: West  
Vul: Both  
North HCP: 18+1  
South HCP: 5+1  
Contract: 3♥ North

**North:**

♠ AKQ54  
♥ AT5  
♦ K72  
♣ Q3

**South:**

♠ 3  
♥ KJ982  
♦ 543  
♣ JT97

W N E S

1♦ X 1♠ 2♥  
Pass 1 3♥ All Pass  
1. max 2 !S

## North hands

## Overcalls??

Board: 457

Dealer: North

Vul: E-W

HCP: 13+2

♠ A7532

♥ AKQ96

♦ 94

♣ 5

You are dealer.

East (LHO) Doubles 1♠ if possible.

West (RHO) bids 2♦ if possible.

East (LHO) bids 3♣ if possible.

East (LHO) bids 4♣ if possible.

Board: 458

Dealer: East

Vul: E-W

HCP: 3+3

♠ QT98763

♥ 95

♦ J3

♣ T7

LHO is dealer.

East (LHO) opens 1♦ if possible.

Board: 459

Dealer: East

Vul: Both

HCP: 1+1

♠ T84

♥ 953

♦ J6532

♣ 64

LHO is dealer.

East (LHO) opens 1♣ if possible.

West (RHO) bids 1♥ if possible.

East (LHO) bids 1NT if possible.

Board: 460

Dealer: West

Vul: None

HCP: 18+2

♠ QJ6

♥ Q8

♦ AQT986

♣ AK

RHO is dealer. You bid second.

West (RHO) opens 1♠ if possible.

West (RHO) bids 2♠ if possible.

Board: 461

Dealer: East

Vul: E-W

HCP: 1

♠ 9842

♥ T872

♦ 82

♣ JT4

LHO is dealer.

East (LHO) opens 1♦ if possible.

## Both hands (Answers Page)

Board: 457	North:	South:	W	N	E	S
Dealer: North	♠ A7532	♠ J8		1 ♠	X	Pass
Vul: E-W	♥ AKQ96	♥ JT54	2 ♦	2 ♥	3 ♣	Pass
North HCP: 13+2	♦ 94	♦ K83	Pass	3 ♥	4 ♣	4 ♥
South HCP: 5	♣ 5	♣ T986	All Pass			
Contract: 4 ♥ South						

Board: 458	North:	South:	W	N	E	S
Dealer: East	♠ QT98763	♠ -			1 ♦	X
Vul: E-W	♥ 95	♥ AQT843	Pass	1 ♠	Pass	3 ♥
North HCP: 3+3	♦ J3	♦ KQ6	Pass	4 ♥	All Pass	
South HCP: 18+2	♣ T7	♣ AK84	All Pass			
Contract: 4 ♥ North						

Board: 459	North:	South:	W	N	E	S
Dealer: East	♠ T84	♠ AJ9			1 ♣	X
Vul: Both	♥ 953	♥ QJ	1 ♥	Pass	1NT	X
North HCP: 1+1	♦ J6532	♦ AKQ98	Pass	2 ♦	All Pass	
South HCP: 21+1	♣ 64	♣ A52	All Pass			
Contract: 2 ♦ North						

Board: 460	North:	South:	W	N	E	S
Dealer: West	♠ QJ6	♠ A9	1 ♠	X	Pass	2 ♣
Vul: None	♥ Q8	♥ 642	2 ♠	3 ♦	Pass	3NT
North HCP: 18+2	♦ AQT986	♦ 42	All Pass			
South HCP: 6+2	♣ AK	♣ Q98532	All Pass			
Contract: 3NT South						

Board: 461	North:	South:	W	N	E	S
Dealer: East	♠ 9842	♠ KJ5			1 ♦	X
Vul: E-W	♥ T872	♥ AQJ63	Pass	1 ♥	Pass	3 ♥
North HCP: 1	♦ 82	♦ AK7	All Pass			
South HCP: 18+1	♣ JT4	♣ 92	All Pass			
Contract: 3 ♥ South						

## South hands

## Overcalls??

<b>Board: 457</b>	♠ J8	Partner is dealer.
Dealer: North	♥ JT54	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ K83	West (LHO) bids 2♦ if possible.
HCP: 5	♣ T986	East (RHO) bids 3♣ if possible. East (RHO) bids 4♣ if possible.

---

<b>Board: 458</b>	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ AQT843	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ6	
HCP: 18+2	♣ AK84	

---

<b>Board: 459</b>	♠ AJ9	RHO is dealer. You bid second.
Dealer: East	♥ QJ	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AKQ98	West (LHO) bids 1♥ if possible.
HCP: 21+1	♣ A52	East (RHO) bids 1NT if possible.

---

<b>Board: 460</b>	♠ A9	LHO is dealer.
Dealer: West	♥ 642	West (LHO) opens 1♠ if possible.
Vul: None	♦ 42	West (LHO) bids 2♠ if possible.
HCP: 6+2	♣ Q98532	

---

<b>Board: 461</b>	♠ KJ5	RHO is dealer. You bid second.
Dealer: East	♥ AQJ63	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK7	
HCP: 18+1	♣ 92	

## Both hands (Answers Page)

Board: 457	North:	South:	W	N	E	S
Dealer: North	♠ A7532	♠ J8		1 ♠	X	Pass
Vul: E-W	♥ AKQ96	♥ JT54	2 ♦	2 ♥	3 ♣	Pass
North HCP: 13+2	♦ 94	♦ K83	Pass	3 ♥	4 ♣	4 ♥
South HCP: 5	♣ 5	♣ T986	All Pass			
Contract: 4 ♥ South						

Board: 458	North:	South:	W	N	E	S
Dealer: East	♠ QT98763	♠ -			1 ♦	X
Vul: E-W	♥ 95	♥ AQT843	Pass	1 ♠	Pass	3 ♥
North HCP: 3+3	♦ J3	♦ KQ6	Pass	4 ♥	All Pass	
South HCP: 18+2	♣ T7	♣ AK84	All Pass			
Contract: 4 ♥ North						

Board: 459	North:	South:	W	N	E	S
Dealer: East	♠ T84	♠ AJ9			1 ♣	X
Vul: Both	♥ 953	♥ QJ	1 ♥	Pass	1NT	X
North HCP: 1+1	♦ J6532	♦ AKQ98	Pass	2 ♦	All Pass	
South HCP: 21+1	♣ 64	♣ A52	All Pass			
Contract: 2 ♦ North						

Board: 460	North:	South:	W	N	E	S
Dealer: West	♠ QJ6	♠ A9	1 ♠	X	Pass	2 ♣
Vul: None	♥ Q8	♥ 642	2 ♠	3 ♦	Pass	3NT
North HCP: 18+2	♦ AQT986	♦ 42	All Pass			
South HCP: 6+2	♣ AK	♣ Q98532	All Pass			
Contract: 3NT South						

Board: 461	North:	South:	W	N	E	S
Dealer: East	♠ 9842	♠ KJ5			1 ♦	X
Vul: E-W	♥ T872	♥ AQJ63	Pass	1 ♥	Pass	3 ♥
North HCP: 1	♦ 82	♦ AK7	All Pass			
South HCP: 18+1	♣ JT4	♣ 92	All Pass			
Contract: 3 ♥ South						

## North hands

## Overcalls??

<b>Board: 462</b>	♠ AJT	RHO is dealer. You bid second.
Dealer: West	♥ A97	West (RHO) opens 1♥ if possible.
Vul: Both	♦ Q7	East (LHO) bids 2♦ if possible.
HCP: 18+1	♣ AQJ53	West (RHO) bids 3♥ if possible.

<b>Board: 463</b>	♠ Q843	LHO is dealer.
Dealer: East	♥ T9532	East (LHO) opens 1♦ if possible.
Vul: None	♦ 76	
HCP: 2+1	♣ T8	

<b>Board: 464</b>	♠ T97532	LHO is dealer.
Dealer: East	♥ A32	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ -	West (RHO) bids 1♠ if possible.
HCP: 4+2	♣ T985	East (LHO) bids 1NT if possible.

<b>Board: 465</b>	♠ K	RHO is dealer. You bid second.
Dealer: West	♥ KJ6	West (RHO) opens 1♥ if possible.
Vul: Both	♦ KJ7	East (LHO) bids 2♠ if possible.
HCP: 18+2	♣ AQJ754	

<b>Board: 466</b>	♠ 7	LHO is dealer.
Dealer: East	♥ 965	East (LHO) opens 1♦ if possible.
Vul: None	♦ J742	West (RHO) bids 1♠ if possible.
HCP: 5+1	♣ AT764	East (LHO) Doubles 2♣ if possible. West (RHO) bids 2♠ if possible.

## Both hands (Answers Page)

**Board: 462**

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 4+3

Contract: 5♦ South

**North:**

♠ AJT

♥ A97

♦ Q7

♣ AQJ53

**South:**

♠ 75

♥ 43

♦ AT98653

♣ T4

**W    N    E    S**

1♥ X 2♥ 3♦

3♥ X Pass 4♦

 Pass 4♥<sup>1</sup> Pass 5♦

All Pass

1. limit raise or better in !D

**Board: 463**

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 18+1

Contract: 2♠ South

**North:**

♠ Q843

♥ T9532

♦ 76

♣ T8

**South:**

♠ AJT5

♥ A

♦ K54

♣ KQJ62

**W    N    E    S**

1♦ X

Pass 1♠ Pass 2♠

All Pass

**Board: 464**

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 18+2

Contract: 3♦ South

**North:**

♠ T97532

♥ A32

♦ -

♣ T985

**South:**

♠ -

♥ KQJT

♦ AQT984

♣ KQJ

**W    N    E    S**

1♣ X

1♠ Pass 1NT 3♦

All Pass

**Board: 465**

Dealer: West

Vul: Both

North HCP: 18+2

South HCP: 2

Contract: 3♣ North

**North:**

♠ K

♥ KJ6

♦ KJ7

♣ AQJ754

**South:**

♠ QT64

♥ 9753

♦ 653

♣ T3

**W    N    E    S**

1♥ X 2♠ Pass

Pass 3♣ All Pass

**Board: 466**

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 18+1

Contract: 4♥ North

**North:**

♠ 7

♥ 965

♦ J742

♣ AT764

**South:**

♠ AKQ

♥ AQJ87

♦ QT9

♣ 82

**W    N    E    S**

1♦ X

 1♠ 2♣ X<sup>1</sup> 2♥

2♠ 4♥ All Pass

1. Support double redouble

## South hands

## Overcalls??

<b>Board: 462</b>	♠ 75	LHO is dealer.
Dealer: West	♥ 43	West (LHO) opens 1♥ if possible.
Vul: Both	♦ AT98653	East (RHO) bids 2♦ if possible.
HCP: 4+3	♣ T4	West (LHO) bids 3♥ if possible.

<b>Board: 463</b>	♠ AJT5	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1♦ if possible.
Vul: None	♦ K54	
HCP: 18+1	♣ KQJ62	

<b>Board: 464</b>	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ KQJT	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQT984	West (LHO) bids 1♠ if possible.
HCP: 18+2	♣ KQJ	East (RHO) bids 1NT if possible.

<b>Board: 465</b>	♠ QT64	LHO is dealer.
Dealer: West	♥ 9753	West (LHO) opens 1♥ if possible.
Vul: Both	♦ 653	East (RHO) bids 2♠ if possible.
HCP: 2	♣ T3	

<b>Board: 466</b>	♠ AKQ	RHO is dealer. You bid second.
Dealer: East	♥ AQJ87	East (RHO) opens 1♦ if possible.
Vul: None	♦ QT9	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ 82	East (RHO) Doubles 2♣ if possible. West (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

**Board: 462**

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 4+3

Contract: 5♦ South

**North:**

♠ AJT

♥ A97

♦ Q7

♣ AQJ53

**South:**

♠ 75

♥ 43

♦ AT98653

♣ T4

**W N E S**

1♥ X 2♥ 3♦

3♥ X Pass 4♦

 Pass 4♥<sup>1</sup> Pass 5♦

All Pass

1. limit raise or better in !D

**Board: 463**

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 18+1

Contract: 2♠ South

**North:**

♠ Q843

♥ T9532

♦ 76

♣ T8

**South:**

♠ AJT5

♥ A

♦ K54

♣ KQJ62

**W N E S**

1♦ X

Pass 1♠ Pass 2♠

All Pass

**Board: 464**

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 18+2

Contract: 3♦ South

**North:**

♠ T97532

♥ A32

♦ -

♣ T985

**South:**

♠ -

♥ KQJT

♦ AQT984

♣ KQJ

**W N E S**

1♣ X

1♠ Pass 1NT 3♦

All Pass

**Board: 465**

Dealer: West

Vul: Both

North HCP: 18+2

South HCP: 2

Contract: 3♣ North

**North:**

♠ K

♥ KJ6

♦ KJ7

♣ AQJ754

**South:**

♠ QT64

♥ 9753

♦ 653

♣ T3

**W N E S**

1♥ X 2♠ Pass

Pass 3♣ All Pass

**Board: 466**

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 18+1

Contract: 4♥ North

**North:**

♠ 7

♥ 965

♦ J742

♣ AT764

**South:**

♠ AKQ

♥ AQJ87

♦ QT9

♣ 82

**W N E S**

1♦ X

 1♠ 2♣ X<sup>1</sup> 2♥

2♠ 4♥ All Pass

1. Support double redouble

## North hands

## Overcalls??

<b>Board: 467</b>	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ AKQJ8	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A96	
HCP: 19+1	♣ J64	

---

<b>Board: 468</b>	♠ KQT	RHO is dealer. You bid second.
Dealer: West	♥ KQJ65	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A53	
HCP: 20+1	♣ KQ	

---

<b>Board: 469</b>	♠ A9	RHO is dealer. You bid second.
Dealer: West	♥ AKT863	West (RHO) opens 1♦ if possible.
Vul: None	♦ J76	East (LHO) bids 1♠ if possible.
HCP: 18+2	♣ AQ	West (RHO) bids 2♦ if possible.
		East (LHO) bids 3♦ if possible.
		West (RHO) bids 4♦ if possible.
		East (LHO) Doubles 4♥ if possible.

---

<b>Board: 470</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: West	♥ 653	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ KQJT5	East (LHO) bids 2♥ if possible.
HCP: 20+1	♣ AK	West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

**Board: 467**

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 4

 Contract: 2 $\heartsuit$  North

**North:**

♠ AT

♥ AKQJ8

♦ A96

♣ J64

**South:**

♠ J92

♥ 75

♦ J432

♣ Q987

**W N E S**

1♦ X Pass 2♣

Pass 2♥ All Pass

**Board: 468**

Dealer: West

Vul: E-W

North HCP: 20+1

South HCP: 5+1

Contract: 4♠ North

**North:**

♠ KQT

♥ KQJ65

♦ A53

♣ KQ

**South:**

♠ A9852

♥ 93

♦ JT

♣ 9653

**W N E S**

1♦ X Pass 1♠

Pass 2♥ Pass 2♠

Pass 4♠ All Pass

**Board: 469**

Dealer: West

Vul: None

North HCP: 18+2

South HCP: 1+1

Contract: 4♥X North

**North:**

♠ A9

♥ AKT863

♦ J76

♣ AQ

**South:**

♠ JT52

♥ 952

♦ 4

♣ T9542

**W N E S**

1♦ X 1♠ Pass

2♦ 2♥ 3♦ 3♥

4♦ 4♥ X All Pass

**Board: 470**

Dealer: West

Vul: N-S

North HCP: 20+1

South HCP: 2+3

Contract: 5♦ North

**North:**

♠ AK2

♥ 653

♦ KQJT5

♣ AK

**South:**

♠ J9

♥ -

♦ 987642

♣ J8532

**W N E S**

1♥ X 2♥ 3♦

 3♥ 4NT<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 5♦ All Pass

1. Blackwood 0314, for !D

2. A=0/5 or 3/5

## South hands

## Overcalls??

<b>Board: 467</b>	♠ J92	LHO is dealer.
Dealer: West	♥ 75	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J432	
HCP: 4	♣ Q987	

---

<b>Board: 468</b>	♠ A9852	LHO is dealer.
Dealer: West	♥ 93	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ JT	
HCP: 5+1	♣ 9653	

---

<b>Board: 469</b>	♠ JT52	LHO is dealer.
Dealer: West	♥ 952	West (LHO) opens 1♦ if possible.
Vul: None	♦ 4	East (RHO) bids 1♠ if possible.
HCP: 1+1	♣ T9542	West (LHO) bids 2♦ if possible. East (RHO) bids 3♦ if possible. West (LHO) bids 4♦ if possible. East (RHO) Doubles 4♥ if possible.

---

<b>Board: 470</b>	♠ J9	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ 987642	East (RHO) bids 2♥ if possible.
HCP: 2+3	♣ J8532	West (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

Board: 467	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ J92	1♦	X	Pass	2♣
Vul: N-S	♥ AKQJ8	♥ 75	Pass	2♥	All Pass	
North HCP: 19+1	♦ A96	♦ J432				
South HCP: 4	♣ J64	♣ Q987				
Contract: 2♥ North						

Board: 468	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ A9852	1♦	X	Pass	1♠
Vul: E-W	♥ KQJ65	♥ 93	Pass	2♥	Pass	2♠
North HCP: 20+1	♦ A53	♦ JT	Pass	4♠	All Pass	
South HCP: 5+1	♣ KQ	♣ 9653				
Contract: 4♠ North						

Board: 469	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ JT52	1♦	X	1♠	Pass
Vul: None	♥ AKT863	♥ 952	2♦	2♥	3♦	3♥
North HCP: 18+2	♦ J76	♦ 4	4♦	4♥	X	All Pass
South HCP: 1+1	♣ AQ	♣ T9542				
Contract: 4♥X North						

Board: 470	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J9	1♥	X	2♥	3♦
Vul: N-S	♥ 653	♥ -	3♥	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
North HCP: 20+1	♦ KQJT5	♦ 987642	Pass	5♦	All Pass	
South HCP: 2+3	♣ AK	♣ J8532				
Contract: 5♦ North			1. Blackwood 0314, for !D			
			2. A=0/5 or 3/5			

## North hands

## Overcalls??

<b>Board: 471</b>	♠ A2	RHO is dealer. You bid second.
Dealer: West	♥ AQT75	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK8	
HCP: 18+1	♣ J94	

---

<b>Board: 472</b>	♠ AK5	RHO is dealer. You bid second.
Dealer: West	♥ K9	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KQJT3	
HCP: 20+1	♣ A73	

---

<b>Board: 473</b>	♠ AT873	You are dealer.
Dealer: North	♥ AQT	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ AT	East (LHO) bids 3♣ if possible.
HCP: 14+1	♣ 982	

---

<b>Board: 474</b>	♠ A86	RHO is dealer. You bid second.
Dealer: West	♥ AKQ72	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ A3	
HCP: 20+1	♣ K92	

---

<b>Board: 475</b>	♠ KT4	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AKT43	East (LHO) bids 2♥ if possible.
HCP: 19+1	♣ AK9	

## Both hands (Answers Page)

**Board: 471**

Dealer: West

Vul: E-W

North HCP: 18+1

South HCP: 5+1

Contract: 2NT North

**North:**

♠ A2

♥ AQT75

♦ AK8

♣ J94

**South:**

♠ QT854

♥ 83

♦ T7

♣ KT76

**W N E S**

1♦ X Pass 1♠

Pass 2♥ Pass 2♠

Pass 2NT All Pass

**Board: 472**

Dealer: West

Vul: Both

North HCP: 20+1

South HCP: 2+2

Contract: 4♠ North

**North:**

♠ AK5

♥ K9

♦ KQJT3

♣ A73

**South:**

♠ J9872

♥ J8532

♦ -

♣ T52

**W N E S**

1♣ X Pass 1♠

Pass 2♦ Pass 2♥

Pass 3♠ Pass 3NT

Pass 4♠ All Pass

**Board: 473**

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+2

Contract: 3♠ South

**North:**

♠ AT873

♥ AQT

♦ AT

♣ 982

**South:**

♠ J95

♥ KJ7532

♦ K

♣ T75

**W N E S**

1♠ X 2♠

Pass Pass 3♣ 3♠

All Pass

**Board: 474**

Dealer: West

Vul: E-W

North HCP: 20+1

South HCP: 4

Contract: 3♥ North

**North:**

♠ A86

♥ AKQ72

♦ A3

♣ K92

**South:**

♠ T92

♥ JT65

♦ QJ95

♣ T3

**W N E S**

1♣ X Pass 1♥

Pass 3♥ All Pass

**Board: 475**

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 3

Contract: 3♦ North

**North:**

♠ KT4

♥ Q2

♦ AKT43

♣ AK9

**South:**

♠ 853

♥ 76

♦ J976

♣ QT82

**W N E S**

1♣ X 2♥ Pass

Pass 3♦ All Pass

## South hands

## Overcalls??

<b>Board: 471</b>	♠ QT854	LHO is dealer.
Dealer: West	♥ 83	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T7	
HCP: 5+1	♣ KT76	

---

<b>Board: 472</b>	♠ J9872	LHO is dealer.
Dealer: West	♥ J8532	West (LHO) opens 1♣ if possible.
Vul: Both	♦ -	
HCP: 2+2	♣ T52	

---

<b>Board: 473</b>	♠ J95	Partner is dealer.
Dealer: North	♥ KJ7532	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ K	East (RHO) bids 3♣ if possible.
HCP: 8+2	♣ T75	

---

<b>Board: 474</b>	♠ T92	LHO is dealer.
Dealer: West	♥ JT65	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ QJ95	
HCP: 4	♣ T3	

---

<b>Board: 475</b>	♠ 853	LHO is dealer.
Dealer: West	♥ 76	West (LHO) opens 1♣ if possible.
Vul: Both	♦ J976	East (RHO) bids 2♥ if possible.
HCP: 3	♣ QT82	

## Both hands (Answers Page)

**Board: 471**

Dealer: West

Vul: E-W

North HCP: 18+1

South HCP: 5+1

Contract: 2NT North

**North:**

♠ A2

♥ AQT75

♦ AK8

♣ J94

**South:**

♠ QT854

♥ 83

♦ T7

♣ KT76

**W N E S**

1♦ X Pass 1♠

Pass 2♥ Pass 2♠

Pass 2NT All Pass

**Board: 472**

Dealer: West

Vul: Both

North HCP: 20+1

South HCP: 2+2

Contract: 4♠ North

**North:**

♠ AK5

♥ K9

♦ KQJT3

♣ A73

**South:**

♠ J9872

♥ J8532

♦ -

♣ T52

**W N E S**

1♣ X Pass 1♠

Pass 2♦ Pass 2♥

Pass 3♠ Pass 3NT

Pass 4♠ All Pass

**Board: 473**

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+2

Contract: 3♠ South

**North:**

♠ AT873

♥ AQT

♦ AT

♣ 982

**South:**

♠ J95

♥ KJ7532

♦ K

♣ T75

**W N E S**

1♠ X 2♠

Pass Pass 3♣ 3♠

All Pass

**Board: 474**

Dealer: West

Vul: E-W

North HCP: 20+1

South HCP: 4

Contract: 3♥ North

**North:**

♠ A86

♥ AKQ72

♦ A3

♣ K92

**South:**

♠ T92

♥ JT65

♦ QJ95

♣ T3

**W N E S**

1♣ X Pass 1♥

Pass 3♥ All Pass

**Board: 475**

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 3

Contract: 3♦ North

**North:**

♠ KT4

♥ Q2

♦ AKT43

♣ AK9

**South:**

♠ 853

♥ 76

♦ J976

♣ QT82

**W N E S**

1♣ X 2♥ Pass

Pass 3♦ All Pass

## North hands

## Overcalls??

<b>Board: 476</b>	♠ 763	RHO is dealer. You bid second.
Dealer: West	♥ K	West (RHO) opens 1♠ if possible.
Vul: None	♦ AQJT	
HCP: 18+1	♣ AKJ43	

---

<b>Board: 477</b>	♠ AKJ85	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKQ	
HCP: 24+1	♣ KQ9	

---

<b>Board: 478</b>	♠ AQJT9	Partner is dealer.
Dealer: South	♥ 943	West (RHO) Doubles 1♦ if possible.
Vul: Both	♦ QJ6	West (RHO) bids 3♣ if possible.
HCP: 10+1	♣ 85	

---

<b>Board: 479</b>	♠ AK54	RHO is dealer. You bid second.
Dealer: West	♥ J	West (RHO) opens 1♣ if possible.
Vul: None	♦ AQJ62	
HCP: 20+1	♣ KQ7	

---

<b>Board: 480</b>	♠ AKQ63	RHO is dealer. You bid second.
Dealer: West	♥ KQ5	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A43	
HCP: 18+1	♣ 73	

## Both hands (Answers Page)

Board: 476	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ Q9	1 ♠	X	Pass	3 ♣
Vul: None	♥ K	♥ AJ83	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣
North HCP: 18+1	♦ AQJT	♦ 82	Pass	5 ♣	All Pass	
South HCP: 7+1	♣ AKJ43	♣ T9752				
Contract: 5 ♣ North			1. asks a stopper			

Board: 477	North:	South:	W	N	E	S
Dealer: West	♠ AKJ85	♠ 432	1 ♣	X	Pass	1 ♦
Vul: E-W	♥ Q2	♥ T6	Pass	2 ♠	All Pass	
North HCP: 24+1	♦ AKQ	♦ 8643				
South HCP: 1	♣ KQ9	♣ JT86				
Contract: 2 ♠ North						

Board: 478	North:	South:	W	N	E	S
Dealer: South	♠ AQJT9	♠ 6				1 ♦
Vul: Both	♥ 943	♥ KQ75	X	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ QJ6	♦ KT8743	3 ♣	3 ♦	All Pass	
South HCP: 12+2	♣ 85	♣ A6				
Contract: 3 ♦ North						

Board: 479	North:	South:	W	N	E	S
Dealer: West	♠ AK54	♠ 2	1 ♣	X	Pass	3 ♥
Vul: None	♥ J	♥ K86532	Pass	3NT	All Pass	
North HCP: 20+1	♦ AQJ62	♦ 73				
South HCP: 3+2	♣ KQ7	♣ 9863				
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: West	♠ AKQ63	♠ JT72	1 ♦	X	Pass	2 ♠
Vul: N-S	♥ KQ5	♥ T8	Pass	4 ♠	All Pass	
North HCP: 18+1	♦ A43	♦ K62				
South HCP: 7	♣ 73	♣ KT64				
Contract: 4 ♠ North						

## South hands

## Overcalls??

**Board: 476**      ♠ Q9      LHO is dealer.

Dealer: West      ♥ AJ83      West (LHO) opens 1♠ if possible.

Vul: None      ♦ 82

HCP: 7+1      ♣ T9752

---

**Board: 477**      ♠ 432      LHO is dealer.

Dealer: West      ♥ T6      West (LHO) opens 1♣ if possible.

Vul: E-W      ♦ 8643

HCP: 1      ♣ JT86

---

**Board: 478**      ♠ 6      You are dealer.

Dealer: South      ♥ KQ75      West (LHO) Doubles 1♦ if possible.

Vul: Both      ♦ KT8743      West (LHO) bids 3♣ if possible.

HCP: 12+2      ♣ A6

---

**Board: 479**      ♠ 2      LHO is dealer.

Dealer: West      ♥ K86532      West (LHO) opens 1♣ if possible.

Vul: None      ♦ 73

HCP: 3+2      ♣ 9863

---

**Board: 480**      ♠ JT72      LHO is dealer.

Dealer: West      ♥ T8      West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ K62

HCP: 7      ♣ KT64

## Both hands (Answers Page)

Board: 476	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ Q9	1 ♠	X	Pass	3 ♣
Vul: None	♥ K	♥ AJ83	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣
North HCP: 18+1	♦ AQJT	♦ 82	Pass	5 ♣	All Pass	
South HCP: 7+1	♣ AKJ43	♣ T9752				
Contract: 5 ♣ North			1. asks a stopper			

Board: 477	North:	South:	W	N	E	S
Dealer: West	♠ AKJ85	♠ 432	1 ♣	X	Pass	1 ♦
Vul: E-W	♥ Q2	♥ T6	Pass	2 ♠	All Pass	
North HCP: 24+1	♦ AKQ	♦ 8643				
South HCP: 1	♣ KQ9	♣ JT86				
Contract: 2 ♠ North						

Board: 478	North:	South:	W	N	E	S
Dealer: South	♠ AQJT9	♠ 6				1 ♦
Vul: Both	♥ 943	♥ KQ75	X	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ QJ6	♦ KT8743	3 ♣	3 ♦	All Pass	
South HCP: 12+2	♣ 85	♣ A6				
Contract: 3 ♦ North						

Board: 479	North:	South:	W	N	E	S
Dealer: West	♠ AK54	♠ 2	1 ♣	X	Pass	3 ♥
Vul: None	♥ J	♥ K86532	Pass	3NT	All Pass	
North HCP: 20+1	♦ AQJ62	♦ 73				
South HCP: 3+2	♣ KQ7	♣ 9863				
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: West	♠ AKQ63	♠ JT72	1 ♦	X	Pass	2 ♠
Vul: N-S	♥ KQ5	♥ T8	Pass	4 ♠	All Pass	
North HCP: 18+1	♦ A43	♦ K62				
South HCP: 7	♣ 73	♣ KT64				
Contract: 4 ♠ North						

## North hands

## Overcalls??

<b>Board: 481</b>	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ AKJ95	West (RHO) opens 1♦ if possible.
Vul: Both	♦ Q54	
HCP: 20+1	♣ A5	

---

<b>Board: 482</b>	♠ T8642	LHO is dealer.
Dealer: East	♥ J52	East (LHO) opens 1♦ if possible.
Vul: None	♦ Q2	
HCP: 3+1	♣ T43	

---

<b>Board: 483</b>	♠ J7	Partner is dealer.
Dealer: South	♥ 5	West (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ T764	West (RHO) bids 3♥ if possible.
HCP: 6+2	♣ KQ9632	East (LHO) bids 4♥ if possible.
		West (RHO) Doubles 5♣ if possible.

---

<b>Board: 484</b>	♠ AKQJ8	RHO is dealer. You bid second.
Dealer: West	♥ J6	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ QJ5	
HCP: 18+1	♣ A85	

---

<b>Board: 485</b>	♠ JT83	Partner is dealer.
Dealer: South	♥ A52	West (RHO) Doubles 1♣ if possible.
Vul: None	♦ 42	West (RHO) bids 3♦ if possible.
HCP: 9	♣ KJ82	

## Both hands (Answers Page)

Board: 481	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ 865	1♦	X	Pass	2♣
Vul: Both	♥ AKJ95	♥ 8	Pass	2♥	All Pass	
North HCP: 20+1	♦ Q54	♦ J873				
South HCP: 4+1	♣ A5	♣ KT987				
Contract: 2♥ North						

Board: 482	North:	South:	W	N	E	S
Dealer: East	♠ T8642	♠ 5			1♦	X
Vul: None	♥ J52	♥ AK3	Pass	1♠	Pass	3♣
North HCP: 3+1	♦ Q2	♦ A64	All Pass			
South HCP: 19+2	♣ T43	♣ AKJ962				
Contract: 3♣ South						

Board: 483	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ A986			1♦	
Vul: E-W	♥ 5	♥ 74	X	2♣	Pass	Pass
North HCP: 6+2	♦ T764	♦ AQJ5	3♥	Pass	4♥	5♣
South HCP: 12	♣ KQ9632	♣ J84	X	All Pass		
Contract: 5♣X South						

Board: 484	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ8	♠ 6	1♣	X	Pass	3♥
Vul: E-W	♥ J6	♥ QT9732	Pass	3♠	Pass	4♥
North HCP: 18+1	♦ QJ5	♦ AT97	All Pass			
South HCP: 6+2	♣ A85	♣ T9				
Contract: 4♥ South						

Board: 485	North:	South:	W	N	E	S
Dealer: South	♠ JT83	♠ K975			1♣	
Vul: None	♥ A52	♥ K8	X	1♠	Pass	2♠
North HCP: 9	♦ 42	♦ Q93	3♦	3♠	All Pass	
South HCP: 12	♣ KJ82	♣ A643				
Contract: 3♠ North						

## South hands

## Overcalls??

<b>Board: 481</b>	♠ 865	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J873	
HCP: 4+1	♣ KT987	

---

<b>Board: 482</b>	♠ 5	RHO is dealer. You bid second.
Dealer: East	♥ AK3	East (RHO) opens 1♦ if possible.
Vul: None	♦ A64	
HCP: 19+2	♣ AKJ962	

---

<b>Board: 483</b>	♠ A986	You are dealer.
Dealer: South	♥ 74	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AQJ5	West (LHO) bids 3♥ if possible.
HCP: 12	♣ J84	East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 5♣ if possible.

---

<b>Board: 484</b>	♠ 6	LHO is dealer.
Dealer: West	♥ QT9732	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ AT97	
HCP: 6+2	♣ T9	

---

<b>Board: 485</b>	♠ K975	You are dealer.
Dealer: South	♥ K8	West (LHO) Doubles 1♣ if possible.
Vul: None	♦ Q93	West (LHO) bids 3♦ if possible.
HCP: 12	♣ A643	

## Both hands (Answers Page)

Board: 481	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ 865	1♦	X	Pass	2♣
Vul: Both	♥ AKJ95	♥ 8	Pass	2♥	All Pass	
North HCP: 20+1	♦ Q54	♦ J873				
South HCP: 4+1	♣ A5	♣ KT987				
Contract: 2♥ North						

Board: 482	North:	South:	W	N	E	S
Dealer: East	♠ T8642	♠ 5			1♦	X
Vul: None	♥ J52	♥ AK3	Pass	1♠	Pass	3♣
North HCP: 3+1	♦ Q2	♦ A64	All Pass			
South HCP: 19+2	♣ T43	♣ AKJ962				
Contract: 3♣ South						

Board: 483	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ A986			1♦	
Vul: E-W	♥ 5	♥ 74	X	2♣	Pass	Pass
North HCP: 6+2	♦ T764	♦ AQJ5	3♥	Pass	4♥	5♣
South HCP: 12	♣ KQ9632	♣ J84	X	All Pass		
Contract: 5♣X South						

Board: 484	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ8	♠ 6	1♣	X	Pass	3♥
Vul: E-W	♥ J6	♥ QT9732	Pass	3♠	Pass	4♥
North HCP: 18+1	♦ QJ5	♦ AT97	All Pass			
South HCP: 6+2	♣ A85	♣ T9				
Contract: 4♥ South						

Board: 485	North:	South:	W	N	E	S
Dealer: South	♠ JT83	♠ K975			1♣	
Vul: None	♥ A52	♥ K8	X	1♠	Pass	2♠
North HCP: 9	♦ 42	♦ Q93	3♦	3♠	All Pass	
South HCP: 12	♣ KJ82	♣ A643				
Contract: 3♠ North						

## North hands

## Overcalls??

<b>Board: 486</b>	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ AKQT7	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQ73	
HCP: 19+1	♣ KJT	

---

<b>Board: 487</b>	♠ JT5	LHO is dealer.
Dealer: East	♥ QJ74	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 82	
HCP: 8	♣ KJ63	

---

<b>Board: 488</b>	♠ T8	LHO is dealer.
Dealer: East	♥ 65	East (LHO) opens 1♦ if possible.
Vul: Both	♦ KT74	West (RHO) bids 1♠ if possible.
HCP: 3+1	♣ 98542	

## Both hands (Answers Page)

**Board: 486**

Dealer: West

**North:**

♠ 8

**South:**

♠ KT76542

W N E S

1♣ X Pass 4♠

Vul: N-S

♥ AKQT7

♥ 82

All Pass

North HCP: 19+1

♦ AQ73

♦ KT5

South HCP: 6+3

♣ KJT

♣ 4

Contract: 4♠ South

**Board: 487**

Dealer: East

**North:**

♠ JT5

**South:**

♠ 7

W N E S

1♦ X

Vul: E-W

♥ QJ74

♥ AKT86

Pass 2♥ Pass 4♥

North HCP: 8

♦ 82

♦ AKQ

All Pass

South HCP: 18+1

♣ KJ63

♣ QT97

Contract: 4♥ South

**Board: 488**

Dealer: East

**North:**

♠ T8

**South:**

♠ AQJ92

W N E S

1♦ X

Vul: Both

♥ 65

♥ AJT72

1♠ 2♣ Pass 1 2♥

North HCP: 3+1

♦ KT74

♦ AQ9

All Pass

South HCP: 18+2

♣ 98542

♣ -

1. max 2 !S

Contract: 2♥ South

## South hands

## Overcalls??

**Board: 486**      ♠ KT76542      LHO is dealer.

Dealer: West      ♥ 82      West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ KT5

HCP: 6+3      ♣ 4

---

**Board: 487**      ♠ 7      RHO is dealer. You bid second.

Dealer: East      ♥ AKT86      East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ AKQ

HCP: 18+1      ♣ QT97

---

**Board: 488**      ♠ AQJ92      RHO is dealer. You bid second.

Dealer: East      ♥ AJT72      East (RHO) opens 1♦ if possible.

Vul: Both      ♦ AQ9      West (LHO) bids 1♠ if possible.

HCP: 18+2      ♣ -

## Both hands (Answers Page)

**Board: 486**

Dealer: West

**North:**

♠ 8

**South:**

♠ KT76542

W N E S

1♣ X Pass 4♠

Vul: N-S

♥ AKQT7

♥ 82

All Pass

North HCP: 19+1

♦ AQ73

♦ KT5

South HCP: 6+3

♣ KJT

♣ 4

Contract: 4♠ South

**Board: 487**

Dealer: East

**North:**

♠ JT5

**South:**

♠ 7

W N E S

1♦ X

Vul: E-W

♥ QJ74

♥ AKT86

Pass 2♥ Pass 4♥

North HCP: 8

♦ 82

♦ AKQ

All Pass

South HCP: 18+1

♣ KJ63

♣ QT97

Contract: 4♥ South

**Board: 488**

Dealer: East

**North:**

♠ T8

**South:**

♠ AQJ92

W N E S

1♦ X

Vul: Both

♥ 65

♥ AJT72

1♠ 2♣ Pass 1 2♥

North HCP: 3+1

♦ KT74

♦ AQ9

All Pass

South HCP: 18+2

♣ 98542

♣ -

1. max 2 !S

Contract: 2♥ South