

## North hands

## Overcall S/J

Board: 1	♠ J543	LHO is dealer.
Dealer: East	♥ A	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KQJ842	West (RHO) bids 2♦ if possible.
HCP: 15+2	♣ AT	West (RHO) Doubles 3♦ if possible.
Board: 2	♠ AKJ432	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 8	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ K9764	
Board: 3	♠ AK	LHO is dealer.
Dealer: East	♥ 754	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AQJ6432	West (RHO) bids 2♥ if possible.
HCP: 14+3	♣ 9	West (RHO) Doubles 3♦ if possible.
Board: 4	♠ 642	RHO is dealer. You bid second.
Dealer: West	♥ Q954	West (RHO) opens 1NT if possible.
Vul: Both	♦ Q9842	East (LHO) bids 2♦ if possible.
HCP: 4+1	♣ 5	
Board: 5	♠ Q3	LHO is dealer.
Dealer: East	♥ AJ4	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJT85	West (RHO) bids 2♦ if possible.
HCP: 15+2	♣ 98	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J543	♠ 87			1NT	Pass
Vul: E-W	♥ A	♥ QJ742	2♦	3♦	Pass	Pass
North HCP: 15+2	♦ KQJ842	♦ T76	X	All Pass		
South HCP: 3+1	♣ AT	♣ 943				
Contract:	3♦ X North					

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ432	♠ QT5			1NT	Pass
Vul: E-W	♥ 6	♥ J832	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 11+3	♦ 8	♦ AK6		All Pass		
South HCP: 10	♣ K9764	♣ 832				1. Michaels Cuebid
Contract:	2♠ South					

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK	♠ 962			1NT	Pass
Vul: N-S	♥ 754	♥ J3	2♥	3♦	Pass	Pass
North HCP: 14+3	♦ AQJ6432	♦ 987	X	All Pass		
South HCP: 2+1	♣ 9	♣ JT862				
Contract:	3♦ X North					

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 642	♠ AQT	1NT	Pass	2♦	3♣
Vul: Both	♥ Q954	♥ K		All Pass		
North HCP: 4+1	♦ Q9842	♦ J63				
South HCP: 19+2	♣ 5	♣ AKQT73				
Contract:	3♣ South					

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q3	♠ 76542			1NT	Pass
Vul: E-W	♥ AJ4	♥ 52	2♦	3♦	All Pass	
North HCP: 15+2	♦ AKJT85	♦ 3				
South HCP: 2+2	♣ 98	♣ Q7543				
Contract:	3♦ North					

## South hands

## Overcall S/J

<b>Board: 1</b>	♠ 87	RHO is dealer. You bid second.
Dealer: East	♥ QJ742	East (RHO) opens 1NT if possible.
Vul: E-W	♦ T76	West (LHO) bids 2♦ if possible.
HCP: 3+1	♣ 943	West (LHO) Doubles 3♦ if possible.
 <b>Board: 2</b>	 ♠ QT5	 RHO is dealer. You bid second.
Dealer: East	♥ J832	East (RHO) opens 1NT if possible.
Vul: E-W	♦ AK6	West (LHO) bids 2♦ if possible.
HCP: 10	♣ 832	
 <b>Board: 3</b>	 ♠ 962	 RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 987	West (LHO) bids 2♥ if possible.
HCP: 2+1	♣ JT862	West (LHO) Doubles 3♦ if possible.
 <b>Board: 4</b>	 ♠ AQT	 LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1NT if possible.
Vul: Both	♦ J63	East (RHO) bids 2♦ if possible.
HCP: 19+2	♣ AKQT73	
 <b>Board: 5</b>	 ♠ 76542	 RHO is dealer. You bid second.
Dealer: East	♥ 52	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 3	West (LHO) bids 2♦ if possible.
HCP: 2+2	♣ Q7543	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J543	♠ 87			1NT	Pass
Vul: E-W	♥ A	♥ QJ742	2♦	3♦	Pass	Pass
North HCP: 15+2	♦ KQJ842	♦ T76	X	All Pass		
South HCP: 3+1	♣ AT	♣ 943				
Contract:	3♦ X North					

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ432	♠ QT5			1NT	Pass
Vul: E-W	♥ 6	♥ J832	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 11+3	♦ 8	♦ AK6		All Pass		
South HCP: 10	♣ K9764	♣ 832				1. Michaels Cuebid
Contract:	2♠ South					

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK	♠ 962			1NT	Pass
Vul: N-S	♥ 754	♥ J3	2♥	3♦	Pass	Pass
North HCP: 14+3	♦ AQJ6432	♦ 987	X	All Pass		
South HCP: 2+1	♣ 9	♣ JT862				
Contract:	3♦ X North					

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 642	♠ AQT	1NT	Pass	2♦	3♣
Vul: Both	♥ Q954	♥ K		All Pass		
North HCP: 4+1	♦ Q9842	♦ J63				
South HCP: 19+2	♣ 5	♣ AKQT73				
Contract:	3♣ South					

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q3	♠ 76542			1NT	Pass
Vul: E-W	♥ AJ4	♥ 52	2♦	3♦	All Pass	
North HCP: 15+2	♦ AKJT85	♦ 3				
South HCP: 2+2	♣ 98	♣ Q7543				
Contract:	3♦ North					

## North hands

## Overcall S/J

<b>Board: 6</b>	♠ KQT	RHO is dealer. You bid second.
Dealer: West	♥ 92	West (RHO) opens 1NT if possible.
Vul: E-W	♦ K732	East (LHO) bids 2♥ if possible.
HCP: 9	♣ J874	

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<b>Board: 7</b>	♠ AKT9	You are dealer.
Dealer: North	♥ A95	West (RHO) bids 3♣ if possible.
Vul: Both	♦ KJT8	
HCP: 15	♣ 32	

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<b>Board: 8</b>	♠ QT982	Partner is dealer.
Dealer: South	♥ 52	East (LHO) bids 3♥ if possible.
Vul: None	♦ AT7	
HCP: 8+1	♣ QT5	

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<b>Board: 9</b>	♠ T5	Partner is dealer.
Dealer: South	♥ AJT974	East (LHO) bids 3♠ if possible.
Vul: Both	♦ J72	
HCP: 7+2	♣ JT	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT	♠ 82	1NT	Pass	2♥	3♥
Vul: E-W	♥ 92	♥ AKJT85	All Pass			
North HCP: 9	♦ K732	♦ 8				
South HCP: 14+2	♣ J874	♣ AQT5				
Contract: 3♥ South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT9	♠ 8	1NT	Pass	2♦	
Vul: Both	♥ A95	♥ 86432	3♣	Pass	Pass	3♦
North HCP: 15	♦ KJT8	♦ AQ64	Pass	4♥	All Pass	
South HCP: 9+1	♣ 32	♣ KT4				
Contract: 4♥ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT982	♠ AK5				1NT
Vul: None	♥ 52	♥ K74	Pass	2♥	3♥	Pass
North HCP: 8+1	♦ AT7	♦ KQJ3	Pass	X	Pass	3♠
South HCP: 17	♣ QT5	♣ J43	All Pass			
Contract: 3♠ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ Q62				1NT
Vul: Both	♥ AJT974	♥ K852	Pass	2♦	3♠	Pass
North HCP: 7+2	♦ J72	♦ AK4	Pass	4♥	All Pass	
South HCP: 17	♣ JT	♣ KQ5				
Contract: 4♥ North						

**South hands****Overcall S/J**

<b>Board: 6</b>	♠ 82	LHO is dealer.
Dealer: West	♥ AKJT85	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 8	East (RHO) bids 2♥ if possible.
HCP: 14+2	♣ AQT5	
<b>Board: 7</b>	♠ 8	Partner is dealer.
Dealer: North	♥ 86432	West (LHO) bids 3♣ if possible.
Vul: Both	♦ AQ64	
HCP: 9+1	♣ KT4	
<b>Board: 8</b>	♠ AK5	You are dealer.
Dealer: South	♥ K74	East (RHO) bids 3♥ if possible.
Vul: None	♦ KQJ3	
HCP: 17	♣ J43	
<b>Board: 9</b>	♠ Q62	You are dealer.
Dealer: South	♥ K852	East (RHO) bids 3♠ if possible.
Vul: Both	♦ AK4	
HCP: 17	♣ KQ5	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT	♠ 82	1NT	Pass	2♥	3♥
Vul: E-W	♥ 92	♥ AKJT85	All Pass			
North HCP: 9	♦ K732	♦ 8				
South HCP: 14+2	♣ J874	♣ AQT5				
Contract: 3♥ South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT9	♠ 8	1NT	Pass	2♦	
Vul: Both	♥ A95	♥ 86432	3♣	Pass	Pass	3♦
North HCP: 15	♦ KJT8	♦ AQ64	Pass	4♥	All Pass	
South HCP: 9+1	♣ 32	♣ KT4				
Contract: 4♥ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT982	♠ AK5				1NT
Vul: None	♥ 52	♥ K74	Pass	2♥	3♥	Pass
North HCP: 8+1	♦ AT7	♦ KQJ3	Pass	X	Pass	3♠
South HCP: 17	♣ QT5	♣ J43	All Pass			
Contract: 3♠ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ Q62				1NT
Vul: Both	♥ AJT974	♥ K852	Pass	2♦	3♠	Pass
North HCP: 7+2	♦ J72	♦ AK4	Pass	4♥	All Pass	
South HCP: 17	♣ JT	♣ KQ5				
Contract: 4♥ North						

## North hands

## Overcall S/J

<b>Board: 10</b>	♠ 4	LHO is dealer.
Dealer: East	♥ QT643	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJ842	West (RHO) bids 2♥ if possible.
HCP: 12+3	♣ Q	East (LHO) Doubles 2♠ if possible. West (RHO) bids 3♠ if possible. East (LHO) Doubles 4♦ if possible.

<b>Board: 11</b>	♠ A6	You are dealer.
Dealer: North	♥ AT9	West (RHO) bids 3♦ if possible.
Vul: None	♦ K52	
HCP: 17+1	♣ AQT74	

<b>Board: 12</b>	♠ 5	Partner is dealer.
Dealer: South	♥ QJT86	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ AQ9754	
HCP: 9+3	♣ 7	

<b>Board: 13</b>	♠ Q93	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1NT if possible.
Vul: None	♦ AKJ965	West (RHO) bids 2♦ if possible.
HCP: 15+2	♣ A92	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ KJ93			1NT	Pass
Vul: E-W	♥ QT643	♥ J72	2♥	2♠ <sup>1</sup>	X	3♥
North HCP: 12+3	♦ AKJ842	♦ T73	3♠	4♦	X	Pass
South HCP: 5	♣ Q	♣ T96	Pass	4♥	All Pass	
Contract: 4♥ North			1. Michaels Cuebid			

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ 74		1NT	Pass	2♦
Vul: None	♥ AT9	♥ J87632	3♦	3♥	All Pass	
North HCP: 17+1	♦ K52	♦ T74				
South HCP: 1+2	♣ AQT74	♣ 98				
Contract: 3♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ Q83				1NT
Vul: E-W	♥ QJT86	♥ K952	Pass	2♦	2♠	Pass
North HCP: 9+3	♦ AQ9754	♦ K8	Pass	3♦	Pass	3♥
South HCP: 15	♣ 7	♣ AQJ6	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q93	♠ 75			1NT	Pass
Vul: None	♥ J	♥ KQ653	2♦	3♦	All Pass	
North HCP: 15+2	♦ AKJ965	♦ 42				
South HCP: 5+1	♣ A92	♣ T873				
Contract: 3♦ North						

## South hands

## Overcall S/J

<b>Board: 10</b>	♠ KJ93	RHO is dealer. You bid second.
Dealer: East	♥ J72	East (RHO) opens 1NT if possible.
Vul: E-W	♦ T73	West (LHO) bids 2♥ if possible.
HCP: 5	♣ T96	East (RHO) Doubles 2♠ if possible. West (LHO) bids 3♠ if possible. East (RHO) Doubles 4♦ if possible.

<b>Board: 11</b>	♠ 74	Partner is dealer.
Dealer: North	♥ J87632	West (LHO) bids 3♦ if possible.
Vul: None	♦ T74	
HCP: 1+2	♣ 98	

<b>Board: 12</b>	♠ Q83	You are dealer.
Dealer: South	♥ K952	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ K8	
HCP: 15	♣ AQJ6	

<b>Board: 13</b>	♠ 75	RHO is dealer. You bid second.
Dealer: East	♥ KQ653	East (RHO) opens 1NT if possible.
Vul: None	♦ 42	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ T873	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ KJ93			1NT	Pass
Vul: E-W	♥ QT643	♥ J72	2♥	2♠ <sup>1</sup>	X	3♥
North HCP: 12+3	♦ AKJ842	♦ T73	3♠	4♦	X	Pass
South HCP: 5	♣ Q	♣ T96	Pass	4♥	All Pass	
Contract: 4♥ North			1. Michaels Cuebid			

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ 74		1NT	Pass	2♦
Vul: None	♥ AT9	♥ J87632	3♦	3♥	All Pass	
North HCP: 17+1	♦ K52	♦ T74				
South HCP: 1+2	♣ AQT74	♣ 98				
Contract: 3♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ Q83				1NT
Vul: E-W	♥ QJT86	♥ K952	Pass	2♦	2♠	Pass
North HCP: 9+3	♦ AQ9754	♦ K8	Pass	3♦	Pass	3♥
South HCP: 15	♣ 7	♣ AQJ6	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q93	♠ 75			1NT	Pass
Vul: None	♥ J	♥ KQ653	2♦	3♦	All Pass	
North HCP: 15+2	♦ AKJ965	♦ 42				
South HCP: 5+1	♣ A92	♣ T873				
Contract: 3♦ North						

## North hands

## Overcall S/J

<b>Board: 14</b>	♠ T864	RHO is dealer. You bid second.
Dealer: West	♥ 862	West (RHO) opens 1NT if possible.
Vul: Both	♦ -	East (LHO) bids 2♦ if possible.
HCP: 3+2	♣ QJ7532	East (LHO) bids 3♥ if possible. West (RHO) Doubles 4♠ if possible.

<b>Board: 15</b>	♠ AQ83	You are dealer.
Dealer: North	♥ Q7	West (RHO) bids 3♦ if possible.
Vul: None	♦ J93	
HCP: 16	♣ AKT6	

<b>Board: 16</b>	♠ T	RHO is dealer. You bid second.
Dealer: West	♥ Q98	West (RHO) opens 1NT if possible.
Vul: None	♦ QJT743	East (LHO) bids 2♦ if possible.
HCP: 5+2	♣ T52	

<b>Board: 17</b>	♠ T72	LHO is dealer.
Dealer: East	♥ T97	East (LHO) opens 1NT if possible.
Vul: None	♦ AKJ632	West (RHO) bids 2♦ if possible.
HCP: 12+2	♣ A	

<b>Board: 18</b>	♠ 62	RHO is dealer. You bid second.
Dealer: West	♥ A76	West (RHO) opens 1NT if possible.
Vul: E-W	♦ A754	East (LHO) bids 2♦ if possible.
HCP: 9	♣ J953	

## Both hands (Answers Page)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T864	♠ AQ97	1NT	Pass	2♦	3♦
Vul: Both	♥ 862	♥ K5	Pass	Pass	3♥	3♠
North HCP: 3+2	♦ -	♦ AKQ965	Pass	4♠	Pass	Pass
South HCP: 18+2	♣ QJ7532	♣ 9	X	All Pass		
Contract:	4♠X North					

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ83	♠ J9742	1NT	Pass	2♥	
Vul: None	♥ Q7	♥ AJT96	3♦	3♠	Pass	4♠
North HCP: 16	♦ J93	♦ 6	All Pass			
South HCP: 7+2	♣ AKT6	♣ J9				
Contract:	4♠ South					

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T	♠ AKJ876	1NT	Pass	2♦	2♠
Vul: None	♥ Q98	♥ A2	All Pass			
North HCP: 5+2	♦ QJT743	♦ A52				
South HCP: 16+2	♣ T52	♣ 84				
Contract:	2♠ South					

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T72	♠ AK8		1NT	Pass	
Vul: None	♥ T97	♥ Q85	2♦	3♦	All Pass	
North HCP: 12+2	♦ AKJ632	♦ 875				
South HCP: 9	♣ A	♣ T873				
Contract:	3♦ North					

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 62	♠ AKQ943	1NT	Pass	2♦	2♠
Vul: E-W	♥ A76	♥ KT4	All Pass			
North HCP: 9	♦ A754	♦ 2				
South HCP: 12+2	♣ J953	♣ T62				
Contract:	2♠ South					

**South hands****Overcall S/J**

<b>Board: 14</b>	♠ AQ97	LHO is dealer.
Dealer: West	♥ K5	West (LHO) opens 1NT if possible.
Vul: Both	♦ AKQ965	East (RHO) bids 2♦ if possible.
HCP: 18+2	♣ 9	East (RHO) bids 3♥ if possible. West (LHO) Doubles 4♠ if possible.

<b>Board: 15</b>	♠ J9742	Partner is dealer.
Dealer: North	♥ AJT96	West (LHO) bids 3♦ if possible.
Vul: None	♦ 6	
HCP: 7+2	♣ J9	

<b>Board: 16</b>	♠ AKJ876	LHO is dealer.
Dealer: West	♥ A2	West (LHO) opens 1NT if possible.
Vul: None	♦ A52	East (RHO) bids 2♦ if possible.
HCP: 16+2	♣ 84	

<b>Board: 17</b>	♠ AK8	RHO is dealer. You bid second.
Dealer: East	♥ Q85	East (RHO) opens 1NT if possible.
Vul: None	♦ 875	West (LHO) bids 2♦ if possible.
HCP: 9	♣ T873	

<b>Board: 18</b>	♠ AKQ943	LHO is dealer.
Dealer: West	♥ KT4	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 2	East (RHO) bids 2♦ if possible.
HCP: 12+2	♣ T62	

## Both hands (Answers Page)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T864	♠ AQ97	1NT	Pass	2♦	3♦
Vul: Both	♥ 862	♥ K5	Pass	Pass	3♥	3♠
North HCP: 3+2	♦ -	♦ AKQ965	Pass	4♠	Pass	Pass
South HCP: 18+2	♣ QJ7532	♣ 9	X	All Pass		
Contract:	4♠X North					

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ83	♠ J9742	1NT	Pass	2♥	
Vul: None	♥ Q7	♥ AJT96	3♦	3♠	Pass	4♠
North HCP: 16	♦ J93	♦ 6	All Pass			
South HCP: 7+2	♣ AKT6	♣ J9				
Contract:	4♠ South					

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T	♠ AKJ876	1NT	Pass	2♦	2♠
Vul: None	♥ Q98	♥ A2	All Pass			
North HCP: 5+2	♦ QJT743	♦ A52				
South HCP: 16+2	♣ T52	♣ 84				
Contract:	2♠ South					

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T72	♠ AK8			1NT	Pass
Vul: None	♥ T97	♥ Q85	2♦	3♦	All Pass	
North HCP: 12+2	♦ AKJ632	♦ 875				
South HCP: 9	♣ A	♣ T873				
Contract:	3♦ North					

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 62	♠ AKQ943	1NT	Pass	2♦	2♠
Vul: E-W	♥ A76	♥ KT4	All Pass			
North HCP: 9	♦ A754	♦ 2				
South HCP: 12+2	♣ J953	♣ T62				
Contract:	2♠ South					

## North hands

## Overcall S/J

<b>Board: 19</b>	♠ 9	LHO is dealer.
Dealer: East	♥ AK87	East (LHO) opens 1NT if possible.
Vul: N-S	♦ T	West (RHO) bids 2♥ if possible.
HCP: 16+3	♣ AKQ9843	
<b>Board: 20</b>	♠ Q753	RHO is dealer. You bid second.
Dealer: West	♥ KQJ32	West (RHO) opens 1NT if possible.
Vul: None	♦ 63	East (LHO) bids 2♥ if possible.
HCP: 8+1	♣ T2	
<b>Board: 21</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: West	♥ 832	West (RHO) opens 1NT if possible.
Vul: Both	♦ KT942	East (LHO) bids 2♥ if possible.
HCP: 10+1	♣ 54	
<b>Board: 22</b>	♠ AQ432	You are dealer.
Dealer: North	♥ Q5	West (RHO) bids 3♦ if possible.
Vul: Both	♦ K53	
HCP: 16+1	♣ AJ3	
<b>Board: 23</b>	♠ AJ92	You are dealer.
Dealer: North	♥ AT72	West (RHO) bids 3♣ if possible.
Vul: None	♦ KQ	
HCP: 15	♣ J95	

## Both hands (Answers Page)

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9	♠ 652			1NT	Pass
Vul: N-S	♥ AK87	♥ T52	2♥	3♣	All Pass	
North HCP: 16+3	♦ T	♦ J97642				
South HCP: 1+2	♣ AKQ9843	♣ 6				
Contract: 3♣ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q753	♠ 2	1NT	Pass	2♥	3♣
Vul: None	♥ KQJ32	♥ 96		All Pass		
North HCP: 8+1	♦ 63	♦ KQ95				
South HCP: 12+2	♣ T2	♣ AQJ653				
Contract: 3♣ South						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK7	♠ 82	1NT	Pass	2♥	3♣
Vul: Both	♥ 832	♥ AK9	Pass	3NT	All Pass	
North HCP: 10+1	♦ KT942	♦ 87				
South HCP: 13+2	♣ 54	♣ KQJ873				
Contract: 3NT North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ432	♠ K		1NT	Pass	2♦
Vul: Both	♥ Q5	♥ T8764	3♦	Pass	Pass	5♣
North HCP: 16+1	♦ K53	♦ 4		All Pass		
South HCP: 8+3	♣ AJ3	♣ KQT642				
Contract: 5♣ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ92	♠ QT764		1NT	Pass	2♥
Vul: None	♥ AT72	♥ Q84	3♣	3♠	All Pass	
North HCP: 15	♦ KQ	♦ JT75				
South HCP: 5+1	♣ J95	♣ 8				
Contract: 3♠ North						

**South hands****Overcall S/J**

<b>Board: 19</b>	♠ 652	RHO is dealer. You bid second.
Dealer: East	♥ T52	East (RHO) opens 1NT if possible.
Vul: N-S	♦ J97642	West (LHO) bids 2♥ if possible.
HCP: 1+2	♣ 6	
 <b>Board: 20</b>	 ♠ 2	 LHO is dealer.
Dealer: West	♥ 96	West (LHO) opens 1NT if possible.
Vul: None	♦ KQ95	East (RHO) bids 2♥ if possible.
HCP: 12+2	♣ AQJ653	
 <b>Board: 21</b>	 ♠ 82	 LHO is dealer.
Dealer: West	♥ AK9	West (LHO) opens 1NT if possible.
Vul: Both	♦ 87	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ KQJ873	
 <b>Board: 22</b>	 ♠ K	 Partner is dealer.
Dealer: North	♥ T8764	West (LHO) bids 3♦ if possible.
Vul: Both	♦ 4	
HCP: 8+3	♣ KQT642	
 <b>Board: 23</b>	 ♠ QT764	 Partner is dealer.
Dealer: North	♥ Q84	West (LHO) bids 3♣ if possible.
Vul: None	♦ JT75	
HCP: 5+1	♣ 8	

## Both hands (Answers Page)

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9	♠ 652			1NT	Pass
Vul: N-S	♥ AK87	♥ T52	2♥	3♣	All Pass	
North HCP: 16+3	♦ T	♦ J97642				
South HCP: 1+2	♣ AKQ9843	♣ 6				
Contract: 3♣ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q753	♠ 2	1NT	Pass	2♥	3♣
Vul: None	♥ KQJ32	♥ 96		All Pass		
North HCP: 8+1	♦ 63	♦ KQ95				
South HCP: 12+2	♣ T2	♣ AQJ653				
Contract: 3♣ South						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK7	♠ 82	1NT	Pass	2♥	3♣
Vul: Both	♥ 832	♥ AK9	Pass	3NT	All Pass	
North HCP: 10+1	♦ KT942	♦ 87				
South HCP: 13+2	♣ 54	♣ KQJ873				
Contract: 3NT North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ432	♠ K		1NT	Pass	2♦
Vul: Both	♥ Q5	♥ T8764	3♦	Pass	Pass	5♣
North HCP: 16+1	♦ K53	♦ 4		All Pass		
South HCP: 8+3	♣ AJ3	♣ KQT642				
Contract: 5♣ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ92	♠ QT764		1NT	Pass	2♥
Vul: None	♥ AT72	♥ Q84	3♣	3♠	All Pass	
North HCP: 15	♦ KQ	♦ JT75				
South HCP: 5+1	♣ J95	♣ 8				
Contract: 3♠ North						

## North hands

## Overcall S/J

**Board: 24**      ♠ 42      Partner is dealer.

Dealer: South      ♥ Q8432      East (LHO) bids 3♦ if possible.

Vul: Both      ♦ 64

HCP: 2+1      ♣ T542

---

**Board: 25**      ♠ KQJT      You are dealer.

Dealer: North      ♥ KQJ      West (RHO) bids 3♣ if possible.

Vul: None      ♦ A82

HCP: 16      ♣ T64

---

**Board: 26**      ♠ 752      RHO is dealer. You bid second.

Dealer: West      ♥ AJ8      West (RHO) opens 1NT if possible.

Vul: E-W      ♦ T9754      East (LHO) bids 2♥ if possible.

HCP: 5+1      ♣ 92

---

**Board: 27**      ♠ AQJ643      LHO is dealer.

Dealer: East      ♥ 86      East (LHO) opens 1NT if possible.

Vul: None      ♦ A8      West (RHO) bids 2♦ if possible.

HCP: 13+2      ♣ Q42      East (LHO) bids 3♥ if possible.

---

**Board: 28**      ♠ AJ      You are dealer.

Dealer: North      ♥ JT5      West (RHO) bids 3♦ if possible.

Vul: N-S      ♦ A73

HCP: 16+1      ♣ AQ865

## Both hands (Answers Page)

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 42	♠ AKQ65				1NT
Vul: Both	♥ Q8432	♥ AT9	Pass	2♦	3♦	3♥
North HCP: 2+1	♦ 64	♦ 52		All Pass		
South HCP: 17+1	♣ T542	♣ KJ8				
Contract: 3♥ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT	♠ 5		1NT	Pass	2♦
Vul: None	♥ KQJ	♥ T9643	3♣	Pass	Pass	3♦
North HCP: 16	♦ A82	♦ KQ43	Pass	4♥	All Pass	
South HCP: 8+1	♣ T64	♣ K92				
Contract: 4♥ North						

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 752	♠ A4	1NT	Pass	2♥	3♣
Vul: E-W	♥ AJ8	♥ 93		All Pass		
North HCP: 5+1	♦ T9754	♦ 82				
South HCP: 13+3	♣ 92	♣ AKQT853				
Contract: 3♣ 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	♠ AQJ643	♠ 72			1NT	Pass
Vul: None	♥ 86	♥ T7	2♦	2♠	3♥	Pass
North HCP: 13+2	♦ A8	♦ KJ62	Pass	3♠	Pass	4♥ <sup>1</sup>
South HCP: 8+1	♣ Q42	♣ AT973	Pass	4♠	All Pass	
Contract: 4♠ North						

1. limit raise or better in !S

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ K87643		1NT	Pass	2♥
Vul: N-S	♥ JT5	♥ 863	3♦	Pass	Pass	3♠
North HCP: 16+1	♦ A73	♦ 852		All Pass		
South HCP: 3+2	♣ AQ865	♣ 2				
Contract: 3♠ South						

**South hands****Overcall S/J**

<b>Board: 24</b>	♠ AKQ65	You are dealer.
Dealer: South	♥ AT9	East (RHO) bids 3♦ if possible.
Vul: Both	♦ 52	
HCP: 17+1	♣ KJ8	
<b>Board: 25</b>	♠ 5	Partner is dealer.
Dealer: North	♥ T9643	West (LHO) bids 3♣ if possible.
Vul: None	♦ KQ43	
HCP: 8+1	♣ K92	
<b>Board: 26</b>	♠ A4	LHO is dealer.
Dealer: West	♥ 93	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 82	East (RHO) bids 2♥ if possible.
HCP: 13+3	♣ AKQT853	
<b>Board: 27</b>	♠ 72	RHO is dealer. You bid second.
Dealer: East	♥ T7	East (RHO) opens 1NT if possible.
Vul: None	♦ KJ62	West (LHO) bids 2♦ if possible.
HCP: 8+1	♣ AT973	East (RHO) bids 3♥ if possible.
<b>Board: 28</b>	♠ K87643	Partner is dealer.
Dealer: North	♥ 863	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ 852	
HCP: 3+2	♣ 2	

## Both hands (Answers Page)

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 42	♠ AKQ65				1NT
Vul: Both	♥ Q8432	♥ AT9	Pass	2♦	3♦	3♥
North HCP: 2+1	♦ 64	♦ 52		All Pass		
South HCP: 17+1	♣ T542	♣ KJ8				
Contract: 3♥ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT	♠ 5		1NT	Pass	2♦
Vul: None	♥ KQJ	♥ T9643	3♣	Pass	Pass	3♦
North HCP: 16	♦ A82	♦ KQ43	Pass	4♥	All Pass	
South HCP: 8+1	♣ T64	♣ K92				
Contract: 4♥ North						

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 752	♠ A4	1NT	Pass	2♥	3♣
Vul: E-W	♥ AJ8	♥ 93		All Pass		
North HCP: 5+1	♦ T9754	♦ 82				
South HCP: 13+3	♣ 92	♣ AKQT853				
Contract: 3♣ 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	♠ AQJ643	♠ 72			1NT	Pass
Vul: None	♥ 86	♥ T7	2♦	2♠	3♥	Pass
North HCP: 13+2	♦ A8	♦ KJ62	Pass	3♠	Pass	4♥ <sup>1</sup>
South HCP: 8+1	♣ Q42	♣ AT973	Pass	4♠	All Pass	
Contract: 4♠ North						

1. limit raise or better in !S

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ K87643		1NT	Pass	2♥
Vul: N-S	♥ JT5	♥ 863	3♦	Pass	Pass	3♠
North HCP: 16+1	♦ A73	♦ 852		All Pass		
South HCP: 3+2	♣ AQ865	♣ 2				
Contract: 3♠ South						

## North hands

## Overcall S/J

**Board: 29**      ♠ AT9872      RHO is dealer. You bid second.

Dealer: West      ♥ 75      West (RHO) opens 1NT if possible.

Vul: None      ♦ 83      East (LHO) bids 2♥ if possible.

HCP: 7+2      ♣ QJ6

---

**Board: 30**      ♠ QJ2      RHO is dealer. You bid second.

Dealer: West      ♥ T843      West (RHO) opens 1NT if possible.

Vul: N-S      ♦ QT753      East (LHO) bids 2♥ if possible.

HCP: 5+1      ♣ T

---

**Board: 31**      ♠ 97      You are dealer.

Dealer: North      ♥ AQ7      West (RHO) bids 2♠ if possible.

Vul: Both      ♦ A973

HCP: 15      ♣ AJ72

---

**Board: 32**      ♠ T97      RHO is dealer. You bid second.

Dealer: West      ♥ J876      West (RHO) opens 1NT if possible.

Vul: None      ♦ AQ92      East (LHO) bids 2♦ if possible.

HCP: 8      ♣ J9

---

**Board: 33**      ♠ Q97      Partner is dealer.

Dealer: South      ♥ AT9542      East (LHO) bids 3♦ if possible.

Vul: Both      ♦ 53      East (LHO) bids 4♦ if possible.

HCP: 6+2      ♣ 83

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT9872	♠ -	1NT	Pass	2♥	2♠ <sup>1</sup>
Vul: None	♥ 75	♥ KQJ643	Pass	2NT <sup>2</sup>	Pass	4♦
North HCP: 7+2	♦ 83	♦ KJ754	Pass	4♥	All Pass	
South HCP: 14+3	♣ QJ6	♣ AT				
Contract: 4♥ North			1. Michaels Cuebid			
			2. to the partner's longer			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ2	♠ K84	1NT	Pass	2♥	3♣
Vul: N-S	♥ T843	♥ Q		All Pass		
North HCP: 5+1	♦ QT753	♦ 42				
South HCP: 13+3	♣ T	♣ AKJ7543				
Contract: 3♣ South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 97	♠ 54	1NT	Pass	2♦	
Vul: Both	♥ AQ7	♥ KJ932	2♠	Pass	Pass	X
North HCP: 15	♦ A973	♦ K86	Pass	3♥	All Pass	
South HCP: 7+1	♣ AJ72	♣ T43				
Contract: 3♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T97	♠ 53	1NT	Pass	2♦	3♣
Vul: None	♥ J876	♥ 3		All Pass		
North HCP: 8	♦ AQ92	♦ K654				
South HCP: 12+2	♣ J9	♣ AKQT53				
Contract: 3♣ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ A6532				1NT
Vul: Both	♥ AT9542	♥ QJ8	Pass	2♦	3♦	Pass
North HCP: 6+2	♦ 53	♦ A4	Pass	3♥	4♦	Pass
South HCP: 17+1	♣ 83	♣ AQ7	Pass	X	Pass	4♥
Contract: 4♥ South			All Pass			

**South hands****Overcall S/J**

<b>Board: 29</b>	♠ -	LHO is dealer.
Dealer: West	♥ KQJ643	West (LHO) opens 1NT if possible.
Vul: None	♦ KJ754	East (RHO) bids 2♥ if possible.
HCP: 14+3	♣ AT	
<b>Board: 30</b>	♠ K84	LHO is dealer.
Dealer: West	♥ Q	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 42	East (RHO) bids 2♥ if possible.
HCP: 13+3	♣ AKJ7543	
<b>Board: 31</b>	♠ 54	Partner is dealer.
Dealer: North	♥ KJ932	West (LHO) bids 2♠ if possible.
Vul: Both	♦ K86	
HCP: 7+1	♣ T43	
<b>Board: 32</b>	♠ 53	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1NT if possible.
Vul: None	♦ K654	East (RHO) bids 2♦ if possible.
HCP: 12+2	♣ AKQT53	
<b>Board: 33</b>	♠ A6532	You are dealer.
Dealer: South	♥ QJ8	East (RHO) bids 3♦ if possible.
Vul: Both	♦ A4	East (RHO) bids 4♦ if possible.
HCP: 17+1	♣ AQ7	

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT9872	♠ -	1NT	Pass	2♥	2♠ <sup>1</sup>
Vul: None	♥ 75	♥ KQJ643	Pass	2NT <sup>2</sup>	Pass	4♦
North HCP: 7+2	♦ 83	♦ KJ754	Pass	4♥	All Pass	
South HCP: 14+3	♣ QJ6	♣ AT				
Contract: 4♥ North			1. Michaels Cuebid			
			2. to the partner's longer			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ2	♠ K84	1NT	Pass	2♥	3♣
Vul: N-S	♥ T843	♥ Q		All Pass		
North HCP: 5+1	♦ QT753	♦ 42				
South HCP: 13+3	♣ T	♣ AKJ7543				
Contract: 3♣ South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 97	♠ 54	1NT	Pass	2♦	
Vul: Both	♥ AQ7	♥ KJ932	2♠	Pass	Pass	X
North HCP: 15	♦ A973	♦ K86	Pass	3♥	All Pass	
South HCP: 7+1	♣ AJ72	♣ T43				
Contract: 3♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T97	♠ 53	1NT	Pass	2♦	3♣
Vul: None	♥ J876	♥ 3		All Pass		
North HCP: 8	♦ AQ92	♦ K654				
South HCP: 12+2	♣ J9	♣ AKQT53				
Contract: 3♣ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ A6532				1NT
Vul: Both	♥ AT9542	♥ QJ8	Pass	2♦	3♦	Pass
North HCP: 6+2	♦ 53	♦ A4	Pass	3♥	4♦	Pass
South HCP: 17+1	♣ 83	♣ AQ7	Pass	X	Pass	4♥
Contract: 4♥ South			All Pass			

## North hands

## Overcall S/J

<b>Board: 34</b>	♠ Q86	RHO is dealer. You bid second.
Dealer: West	♥ Q8764	West (RHO) opens 1NT if possible.
Vul: None	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ Q752	
 <b>Board: 35</b>	 ♠ QJ84	 You are dealer.
Dealer: North	♥ AK65	West (RHO) bids 3♣ if possible.
Vul: None	♦ AQ4	
HCP: 16	♣ 83	
 <b>Board: 36</b>	 ♠ J43	 RHO is dealer. You bid second.
Dealer: West	♥ T6	West (RHO) opens 1NT if possible.
Vul: E-W	♦ QT863	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ QJ8	
 <b>Board: 37</b>	 ♠ KJ7	 LHO is dealer.
Dealer: East	♥ Q74	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQ9875	West (RHO) bids 2♥ if possible.
HCP: 15+3	♣ -	West (RHO) bids 3♠ if possible. West (RHO) Doubles 4♦ if possible.
 <b>Board: 38</b>	 ♠ 9632	 RHO is dealer. You bid second.
Dealer: West	♥ KJ5	West (RHO) opens 1NT if possible.
Vul: Both	♦ T98	East (LHO) bids 2♥ if possible.
HCP: 4	♣ T98	East (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q86	♠ 93	1NT	Pass	2♥	3♦
Vul: None	♥ Q8764	♥ KT		All Pass		
North HCP: 6+1	♦ 6	♦ AQJT982				
South HCP: 11+3	♣ Q752	♣ JT				
Contract: 3♦ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ84	♠ T973	1NT	Pass	2♦	
Vul: None	♥ AK65	♥ J9832	3♣	3♥	All Pass	
North HCP: 16	♦ AQ4	♦ K7				
South HCP: 4+1	♣ 83	♣ 95				
Contract: 3♥ North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J43	♠ 2	1NT	Pass	2♥	3♥
Vul: E-W	♥ T6	♥ AKJ954		All Pass		
North HCP: 6+1	♦ QT863	♦ 754				
South HCP: 12+2	♣ QJ8	♣ A96				
Contract: 3♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ7	♠ 5		1NT	Pass	
Vul: N-S	♥ Q74	♥ 963	2♥	3♦	Pass	Pass
North HCP: 15+3	♦ AKQ9875	♦ T3	3♠	4♦	Pass	Pass
South HCP: 4+3	♣ -	♣ KJT7542	X	All Pass		
Contract: 4♦ X North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 9632	♠ -	1NT	Pass	2♥	3♦
Vul: Both	♥ KJ5	♥ Q93	Pass	Pass	3♠	4♦
North HCP: 4	♦ T98	♦ AKJ7632		All Pass		
South HCP: 19+3	♣ T98	♣ AKQ				
Contract: 4♦ South						

**South hands****Overcall S/J**

<b>Board: 34</b>	♠ 93	LHO is dealer.
Dealer: West	♥ KT	West (LHO) opens 1NT if possible.
Vul: None	♦ AQJT982	East (RHO) bids 2♥ if possible.
HCP: 11+3	♣ JT	
<b>Board: 35</b>	♠ T973	Partner is dealer.
Dealer: North	♥ J9832	West (LHO) bids 3♣ if possible.
Vul: None	♦ K7	
HCP: 4+1	♣ 95	
<b>Board: 36</b>	♠ 2	LHO is dealer.
Dealer: West	♥ AKJ954	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 754	East (RHO) bids 2♥ if possible.
HCP: 12+2	♣ A96	
<b>Board: 37</b>	♠ 5	RHO is dealer. You bid second.
Dealer: East	♥ 963	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T3	West (LHO) bids 2♥ if possible.
HCP: 4+3	♣ KJT7542	West (LHO) bids 3♠ if possible. West (LHO) Doubles 4♦ if possible.
<b>Board: 38</b>	♠ -	LHO is dealer.
Dealer: West	♥ Q93	West (LHO) opens 1NT if possible.
Vul: Both	♦ AKJ7632	East (RHO) bids 2♥ if possible.
HCP: 19+3	♣ AKQ	East (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q86	♠ 93	1NT	Pass	2♥	3♦
Vul: None	♥ Q8764	♥ KT		All Pass		
North HCP: 6+1	♦ 6	♦ AQJT982				
South HCP: 11+3	♣ Q752	♣ JT				
Contract: 3♦ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ84	♠ T973	1NT	Pass	2♦	
Vul: None	♥ AK65	♥ J9832	3♣	3♥	All Pass	
North HCP: 16	♦ AQ4	♦ K7				
South HCP: 4+1	♣ 83	♣ 95				
Contract: 3♥ North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J43	♠ 2	1NT	Pass	2♥	3♥
Vul: E-W	♥ T6	♥ AKJ954		All Pass		
North HCP: 6+1	♦ QT863	♦ 754				
South HCP: 12+2	♣ QJ8	♣ A96				
Contract: 3♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ7	♠ 5		1NT	Pass	
Vul: N-S	♥ Q74	♥ 963	2♥	3♦	Pass	Pass
North HCP: 15+3	♦ AKQ9875	♦ T3	3♠	4♦	Pass	Pass
South HCP: 4+3	♣ -	♣ KJT7542	X	All Pass		
Contract: 4♦ X North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 9632	♠ -	1NT	Pass	2♥	3♦
Vul: Both	♥ KJ5	♥ Q93	Pass	Pass	3♠	4♦
North HCP: 4	♦ T98	♦ AKJ7632		All Pass		
South HCP: 19+3	♣ T98	♣ AKQ				
Contract: 4♦ South						

## North hands

## Overcall S/J

<b>Board: 39</b>	♠ AT97	RHO is dealer. You bid second.
Dealer: West	♥ QT72	West (RHO) opens 1NT if possible.
Vul: None	♦ JT62	East (LHO) bids 2♦ if possible.
HCP: 7	♣ 9	

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<b>Board: 40</b>	♠ 8	Partner is dealer.
Dealer: South	♥ AT854	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 8	
HCP: 5+3	♣ JT9762	

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<b>Board: 41</b>	♠ AKJT6	You are dealer.
Dealer: North	♥ K42	West (RHO) bids 3♥ if possible.
Vul: None	♦ 86	West (RHO) bids 4♥ if possible.
HCP: 15+1	♣ AT4	East (LHO) Doubles 4♠ if possible.

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<b>Board: 42</b>	♠ 3	RHO is dealer. You bid second.
Dealer: West	♥ 873	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q865432	East (LHO) bids 2♥ if possible.
HCP: 4+3	♣ Q3	East (LHO) bids 3♠ if possible. West (RHO) Doubles 6♥ if possible.

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT97	♠ K6542	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: None	♥ QT72	♥ J	Pass	2♠	All Pass	
North HCP: 7	♦ JT62	♦ 4				
South HCP: 12+3	♣ 9	♣ AKJT87				1. Michaels Cuebid
Contract: 2♠ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AQT2				1NT
Vul: E-W	♥ AT854	♥ KQ96	Pass	2♦	3♦	3♥
North HCP: 5+3	♦ 8	♦ Q42	Pass	4♥	All Pass	
South HCP: 15	♣ JT9762	♣ Q3				
Contract: 4♥ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT6	♠ Q9874		1NT	Pass	2♥
Vul: None	♥ K42	♥ 6	3♥	3♠	Pass	Pass
North HCP: 15+1	♦ 86	♦ QJT92	4♥	4♠	X	All Pass
South HCP: 5+2	♣ AT4	♣ 72				
Contract: 4♠X North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 3	♠ AT9	1NT	Pass	2♥	3♥
Vul: E-W	♥ 873	♥ AKQ965	Pass	Pass	3♠	Pass
North HCP: 4+3	♦ Q865432	♦ -	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 17+2	♣ Q3	♣ A987	Pass	5♣ <sup>2</sup>	Pass	6♥
Contract: 6♥X South			X	All Pass		

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

## South hands

## Overcall S/J

<b>Board: 39</b>	♠ K6542	LHO is dealer.
Dealer: West	♥ J	West (LHO) opens 1NT if possible.
Vul: None	♦ 4	East (RHO) bids 2♦ if possible.
HCP: 12+3	♣ AKJT87	
<b>Board: 40</b>	♠ AQT2	You are dealer.
Dealer: South	♥ KQ96	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ Q42	
HCP: 15	♣ Q3	
<b>Board: 41</b>	♠ Q9874	Partner is dealer.
Dealer: North	♥ 6	West (LHO) bids 3♥ if possible.
Vul: None	♦ QJT92	West (LHO) bids 4♥ if possible.
HCP: 5+2	♣ 72	East (RHO) Doubles 4♠ if possible.
<b>Board: 42</b>	♠ AT9	LHO is dealer.
Dealer: West	♥ AKQ965	West (LHO) opens 1NT if possible.
Vul: E-W	♦ -	East (RHO) bids 2♥ if possible.
HCP: 17+2	♣ A987	East (RHO) bids 3♠ if possible. West (LHO) Doubles 6♥ if possible.

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT97	♠ K6542	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: None	♥ QT72	♥ J	Pass	2♠	All Pass	
North HCP: 7	♦ JT62	♦ 4				
South HCP: 12+3	♣ 9	♣ AKJT87				1. Michaels Cuebid
Contract: 2♠ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AQT2				1NT
Vul: E-W	♥ AT854	♥ KQ96	Pass	2♦	3♦	3♥
North HCP: 5+3	♦ 8	♦ Q42	Pass	4♥	All Pass	
South HCP: 15	♣ JT9762	♣ Q3				
Contract: 4♥ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT6	♠ Q9874		1NT	Pass	2♥
Vul: None	♥ K42	♥ 6	3♥	3♠	Pass	Pass
North HCP: 15+1	♦ 86	♦ QJT92	4♥	4♠	X	All Pass
South HCP: 5+2	♣ AT4	♣ 72				
Contract: 4♠X North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 3	♠ AT9	1NT	Pass	2♥	3♥
Vul: E-W	♥ 873	♥ AKQ965	Pass	Pass	3♠	Pass
North HCP: 4+3	♦ Q865432	♦ -	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 17+2	♣ Q3	♣ A987	Pass	5♣ <sup>2</sup>	Pass	6♥
Contract: 6♥X South			X	All Pass		

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

## North hands

## Overcall S/J

<b>Board: 43</b>	♠ K9	LHO is dealer.
Dealer: East	♥ A874	East (LHO) opens 1NT if possible.
Vul: N-S	♦ J	West (RHO) bids 2♦ if possible.
HCP: 14+2	♣ KQJ872	
<b>Board: 44</b>	♠ J95	RHO is dealer. You bid second.
Dealer: West	♥ J8642	West (RHO) opens 1NT if possible.
Vul: Both	♦ 2	East (LHO) bids 2♦ if possible.
HCP: 2+1	♣ T974	
<b>Board: 45</b>	♠ J4	LHO is dealer.
Dealer: East	♥ AQJ872	East (LHO) opens 1NT if possible.
Vul: Both	♦ -	West (RHO) bids 2♥ if possible.
HCP: 11+3	♣ KT985	
<b>Board: 46</b>	♠ K63	You are dealer.
Dealer: North	♥ AT5	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ KQ53	East (LHO) bids 2NT if possible.
HCP: 17	♣ KQ9	West (RHO) bids 4♣ if possible. East (LHO) bids 4♥ if possible. East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9	♠ AQ3			1NT	Pass
Vul: N-S	♥ A874	♥ Q9	2♦	3♣	All Pass	
North HCP: 14+2	♦ J	♦ T6543				
South HCP: 8+1	♣ KQJ872	♣ 543				
Contract: 3♣ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J95	♠ AK	1NT	Pass	2♦	3♦
Vul: Both	♥ J8642	♥ 9		All Pass		
North HCP: 2+1	♦ 2	♦ AKJ987				
South HCP: 15+2	♣ T974	♣ 8652				
Contract: 3♦ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J4	♠ K2			1NT	Pass
Vul: Both	♥ AQJ872	♥ K6	2♥	2♠ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 11+3	♦ -	♦ A942	Pass	4♥	All Pass	
South HCP: 12+1	♣ KT985	♣ Q7632				
Contract: 4♥ North			1. Michaels Cuebid			
			2. support			

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K63	♠ AJ975		1NT	Pass	2♥
Vul: E-W	♥ AT5	♥ 86	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	Pass
North HCP: 17	♦ KQ53	♦ J976	4♣	Pass	4♥	4♠
South HCP: 6+1	♣ KQ9	♣ T4	Pass	Pass	X	All Pass
Contract: 4♠ X South			1. Michaels Cuebid			
			2. to the partner's longer			

**South hands****Overcall S/J**

<b>Board: 43</b>	♠ AQ3	RHO is dealer. You bid second.
Dealer: East	♥ Q9	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T6543	West (LHO) bids 2♦ if possible.
HCP: 8+1	♣ 543	

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<b>Board: 44</b>	♠ AK	LHO is dealer.
Dealer: West	♥ 9	West (LHO) opens 1NT if possible.
Vul: Both	♦ AKJ987	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ 8652	

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<b>Board: 45</b>	♠ K2	RHO is dealer. You bid second.
Dealer: East	♥ K6	East (RHO) opens 1NT if possible.
Vul: Both	♦ A942	West (LHO) bids 2♥ if possible.
HCP: 12+1	♣ Q7632	

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<b>Board: 46</b>	♠ AJ975	Partner is dealer.
Dealer: North	♥ 86	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ J976	East (RHO) bids 2NT if possible.
HCP: 6+1	♣ T4	West (LHO) bids 4♣ if possible.
		East (RHO) bids 4♥ if possible.
		East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9	♠ AQ3			1NT	Pass
Vul: N-S	♥ A874	♥ Q9	2♦	3♣	All Pass	
North HCP: 14+2	♦ J	♦ T6543				
South HCP: 8+1	♣ KQJ872	♣ 543				
Contract: 3♣ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J95	♠ AK	1NT	Pass	2♦	3♦
Vul: Both	♥ J8642	♥ 9		All Pass		
North HCP: 2+1	♦ 2	♦ AKJ987				
South HCP: 15+2	♣ T974	♣ 8652				
Contract: 3♦ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J4	♠ K2			1NT	Pass
Vul: Both	♥ AQJ872	♥ K6	2♥	2♠ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 11+3	♦ -	♦ A942	Pass	4♥	All Pass	
South HCP: 12+1	♣ KT985	♣ Q7632				
Contract: 4♥ North			1. Michaels Cuebid			
			2. support			

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K63	♠ AJ975		1NT	Pass	2♥
Vul: E-W	♥ AT5	♥ 86	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	Pass
North HCP: 17	♦ KQ53	♦ J976	4♣	Pass	4♥	4♠
South HCP: 6+1	♣ KQ9	♣ T4	Pass	Pass	X	All Pass
Contract: 4♠ X South			1. Michaels Cuebid			
			2. to the partner's longer			

## North hands

## Overcall S/J

<b>Board: 47</b>	♠ AKJ862	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KQ2	West (RHO) bids 2♦ if possible.
HCP: 15+2	♣ Q973	
<b>Board: 48</b>	♠ K43	Partner is dealer.
Dealer: South	♥ KT752	East (LHO) bids 3♣ if possible.
Vul: None	♦ 643	
HCP: 6+1	♣ 42	
<b>Board: 49</b>	♠ KQJ754	LHO is dealer.
Dealer: East	♥ K7	East (LHO) opens 1NT if possible.
Vul: E-W	♦ Q2	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ Q65	
<b>Board: 50</b>	♠ T92	RHO is dealer. You bid second.
Dealer: West	♥ 4	West (RHO) opens 1NT if possible.
Vul: E-W	♦ J98763	East (LHO) bids 2♦ if possible.
HCP: 1+2	♣ T92	East (LHO) bids 3♣ if possible.
		East (LHO) Doubles 3♠ if possible.
<b>Board: 51</b>	♠ Q83	LHO is dealer.
Dealer: East	♥ AKJT876	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 9	West (RHO) bids 2♥ if possible.
HCP: 13+3	♣ K7	

## Both hands (Answers Page)

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ862	♠ T3			1NT	Pass
Vul: E-W	♥ -	♥ 9532	2♦	2♠	All Pass	
North HCP: 15+2	♦ KQ2	♦ AJ98				
South HCP: 6	♣ Q973	♣ JT8				
Contract: 2♠ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ A2			1NT	
Vul: None	♥ KT752	♥ AQ93	Pass	2♦	3♣	3♥
North HCP: 6+1	♦ 643	♦ A985	All Pass			
South HCP: 16	♣ 42	♣ Q93				
Contract: 3♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ754	♠ 3			1NT	Pass
Vul: E-W	♥ K7	♥ QJ2	2♦	2♠	All Pass	
North HCP: 13+2	♦ Q2	♦ JT976				
South HCP: 7+1	♣ Q65	♣ K943				
Contract: 2♠ North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ AKQ854	1NT	Pass	2♦	2♠
Vul: E-W	♥ 4	♥ KQT7	Pass	Pass	3♣	3♠
North HCP: 1+2	♦ J98763	♦ T	Pass	Pass	X	All Pass
South HCP: 14+2	♣ T92	♣ 87				
Contract: 3♠X South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q83	♠ 52			1NT	Pass
Vul: E-W	♥ AKJT876	♥ 54	2♥	3♥	All Pass	
North HCP: 13+3	♦ 9	♦ A65				
South HCP: 10+2	♣ K7	♣ AQT942				
Contract: 3♥ North						

**South hands****Overcall S/J**

<b>Board: 47</b>	♠ T3	RHO is dealer. You bid second.
Dealer: East	♥ 9532	East (RHO) opens 1NT if possible.
Vul: E-W	♦ AJ98	West (LHO) bids 2♦ if possible.
HCP: 6	♣ JT8	
<b>Board: 48</b>	♠ A2	You are dealer.
Dealer: South	♥ AQ93	East (RHO) bids 3♣ if possible.
Vul: None	♦ A985	
HCP: 16	♣ Q93	
<b>Board: 49</b>	♠ 3	RHO is dealer. You bid second.
Dealer: East	♥ QJ2	East (RHO) opens 1NT if possible.
Vul: E-W	♦ JT976	West (LHO) bids 2♦ if possible.
HCP: 7+1	♣ K943	
<b>Board: 50</b>	♠ AKQ854	LHO is dealer.
Dealer: West	♥ KQT7	West (LHO) opens 1NT if possible.
Vul: E-W	♦ T	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ 87	East (RHO) bids 3♣ if possible. East (RHO) Doubles 3♠ if possible.
<b>Board: 51</b>	♠ 52	RHO is dealer. You bid second.
Dealer: East	♥ 54	East (RHO) opens 1NT if possible.
Vul: E-W	♦ A65	West (LHO) bids 2♥ if possible.
HCP: 10+2	♣ AQT942	

## Both hands (Answers Page)

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ862	♠ T3			1NT	Pass
Vul: E-W	♥ -	♥ 9532	2♦	2♠	All Pass	
North HCP: 15+2	♦ KQ2	♦ AJ98				
South HCP: 6	♣ Q973	♣ JT8				
Contract: 2♠ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ A2			1NT	
Vul: None	♥ KT752	♥ AQ93	Pass	2♦	3♣	3♥
North HCP: 6+1	♦ 643	♦ A985	All Pass			
South HCP: 16	♣ 42	♣ Q93				
Contract: 3♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ754	♠ 3			1NT	Pass
Vul: E-W	♥ K7	♥ QJ2	2♦	2♠	All Pass	
North HCP: 13+2	♦ Q2	♦ JT976				
South HCP: 7+1	♣ Q65	♣ K943				
Contract: 2♠ North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ AKQ854	1NT	Pass	2♦	2♠
Vul: E-W	♥ 4	♥ KQT7	Pass	Pass	3♣	3♠
North HCP: 1+2	♦ J98763	♦ T	Pass	Pass	X	All Pass
South HCP: 14+2	♣ T92	♣ 87				
Contract: 3♠X South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q83	♠ 52			1NT	Pass
Vul: E-W	♥ AKJT876	♥ 54	2♥	3♥	All Pass	
North HCP: 13+3	♦ 9	♦ A65				
South HCP: 10+2	♣ K7	♣ AQT942				
Contract: 3♥ North						

## North hands

## Overcall S/J

<b>Board: 52</b>	♠ QT976	Partner is dealer.
Dealer: South	♥ J54	East (LHO) bids 3♦ if possible.
Vul: None	♦ JT3	
HCP: 5+1	♣ J9	
<b>Board: 53</b>	♠ K3	LHO is dealer.
Dealer: East	♥ AQJ532	East (LHO) opens 1NT if possible.
Vul: N-S	♦ JT43	West (RHO) bids 2♥ if possible.
HCP: 14+2	♣ K	
<b>Board: 54</b>	♠ Q32	RHO is dealer. You bid second.
Dealer: West	♥ T76	West (RHO) opens 1NT if possible.
Vul: Both	♦ AQ86	East (LHO) bids 2♥ if possible.
HCP: 8	♣ 632	
<b>Board: 55</b>	♠ KQJ4	You are dealer.
Dealer: North	♥ K7	West (RHO) bids 3♥ if possible.
Vul: None	♦ A983	
HCP: 16	♣ K63	

## Both hands (Answers Page)

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT976	♠ AK843				1NT
Vul: None	♥ J54	♥ Q3	Pass	2♥	3♦	3♠
North HCP: 5+1	♦ JT3	♦ 865	All Pass			
South HCP: 16+1	♣ J9	♣ AK7				
Contract: 3♠ South						

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<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K3	♠ J96			1NT	Pass
Vul: N-S	♥ AQJ532	♥ T	2♥	3♥	All Pass	
North HCP: 14+2	♦ JT43	♦ K962				
South HCP: 4+1	♣ K	♣ 98762				
Contract: 3♥ North						

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<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q32	♠ AJ7	1NT	Pass	2♥	3♣
Vul: Both	♥ T76	♥ 5	All Pass			
North HCP: 8	♦ AQ86	♦ 543				
South HCP: 13+2	♣ 632	♣ AKJ985				
Contract: 3♣ South						

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<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ4	♠ AT765		1NT	Pass	2♥
Vul: None	♥ K7	♥ 632	3♥	3♠	Pass	4♠
North HCP: 16	♦ A983	♦ KT	All Pass			
South HCP: 8+1	♣ K63	♣ JT5				
Contract: 4♠ South						

## South hands

## Overcall S/J

<b>Board: 52</b>	♠ AK843	You are dealer.
Dealer: South	♥ Q3	East (RHO) bids 3♦ if possible.
Vul: None	♦ 865	
HCP: 16+1	♣ AK7	
<b>Board: 53</b>	♠ J96	RHO is dealer. You bid second.
Dealer: East	♥ T	East (RHO) opens 1NT if possible.
Vul: N-S	♦ K962	West (LHO) bids 2♥ if possible.
HCP: 4+1	♣ 98762	
<b>Board: 54</b>	♠ AJ7	LHO is dealer.
Dealer: West	♥ 5	West (LHO) opens 1NT if possible.
Vul: Both	♦ 543	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ AKJ985	
<b>Board: 55</b>	♠ AT765	Partner is dealer.
Dealer: North	♥ 632	West (LHO) bids 3♥ if possible.
Vul: None	♦ KT	
HCP: 8+1	♣ JT5	

## Both hands (Answers Page)

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT976	♠ AK843				1NT
Vul: None	♥ J54	♥ Q3	Pass	2♥	3♦	3♠
North HCP: 5+1	♦ JT3	♦ 865	All Pass			
South HCP: 16+1	♣ J9	♣ AK7				
Contract: 3♠ South						

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<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K3	♠ J96			1NT	Pass
Vul: N-S	♥ AQJ532	♥ T	2♥	3♥	All Pass	
North HCP: 14+2	♦ JT43	♦ K962				
South HCP: 4+1	♣ K	♣ 98762				
Contract: 3♥ North						

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<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q32	♠ AJ7	1NT	Pass	2♥	3♣
Vul: Both	♥ T76	♥ 5	All Pass			
North HCP: 8	♦ AQ86	♦ 543				
South HCP: 13+2	♣ 632	♣ AKJ985				
Contract: 3♣ South						

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<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ4	♠ AT765		1NT	Pass	2♥
Vul: None	♥ K7	♥ 632	3♥	3♠	Pass	4♠
North HCP: 16	♦ A983	♦ KT	All Pass			
South HCP: 8+1	♣ K63	♣ JT5				
Contract: 4♠ South						

## North hands

## Overcall S/J

<b>Board: 56</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: West	♥ 7642	West (RHO) opens 1NT if possible.
Vul: None	♦ J64	East (LHO) bids 2♥ if possible.
HCP: 9	♣ Q873	West (RHO) bids 3♠ if possible. West (RHO) bids 4♠ if possible. West (RHO) Doubles 5♦ if possible.

<b>Board: 57</b>	♠ AKQ	LHO is dealer.
Dealer: East	♥ KQJT84	East (LHO) opens 1NT if possible.
Vul: N-S	♦ T5	West (RHO) bids 2♥ if possible.
HCP: 16+2	♣ J5	

<b>Board: 58</b>	♠ 43	RHO is dealer. You bid second.
Dealer: West	♥ Q7	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 7652	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ AT852	West (RHO) bids 3♥ if possible.

<b>Board: 59</b>	♠ 96	RHO is dealer. You bid second.
Dealer: West	♥ KT98763	West (RHO) opens 1NT if possible.
Vul: Both	♦ 82	East (LHO) bids 2♥ if possible.
HCP: 4+3	♣ J9	East (LHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ	♠ 6	1NT	Pass	2♥	3♦
Vul: None	♥ 7642	♥ QJT3	3♠	Pass	Pass	4♦
North HCP: 9	♦ J64	♦ AKQT982	4♠	5♦	Pass	Pass
South HCP: 12+3	♣ Q873	♣ 9	X	All Pass		
Contract:	5♦ X	North				

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ	♠ 752		1NT	Pass	
Vul: N-S	♥ KQJT84	♥ 75	2♥	3♥	All Pass	
North HCP: 16+2	♦ T5	♦ Q8				
South HCP: 4+2	♣ J5	♣ Q98632				
Contract:	3♥ North					

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ AQJ972	1NT	Pass	2♦	2♠
Vul: E-W	♥ Q7	♥ KJ	3♥	Pass	Pass	3♠
North HCP: 6+1	♦ 7652	♦ 983	All Pass			
South HCP: 14+2	♣ AT852	♣ K4				
Contract:	3♠ South					

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 96	♠ 42	1NT	Pass	2♥	3♦
Vul: Both	♥ KT98763	♥ A	Pass	4♥	X	All Pass
North HCP: 4+3	♦ 82	♦ AKQT54				
South HCP: 15+2	♣ J9	♣ QT73				
Contract:	4♥ X	North				

## South hands

## Overcall S/J

<b>Board: 56</b>	♠ 6	LHO is dealer.
Dealer: West	♥ QJT3	West (LHO) opens 1NT if possible.
Vul: None	♦ AKQT982	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ 9	West (LHO) bids 3♠ if possible. West (LHO) bids 4♠ if possible. West (LHO) Doubles 5♦ if possible.
<b>Board: 57</b>	♠ 752	RHO is dealer. You bid second.
Dealer: East	♥ 75	East (RHO) opens 1NT if possible.
Vul: N-S	♦ Q8	West (LHO) bids 2♥ if possible.
HCP: 4+2	♣ Q98632	
<b>Board: 58</b>	♠ AQJ972	LHO is dealer.
Dealer: West	♥ KJ	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 983	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ K4	West (LHO) bids 3♥ if possible.
<b>Board: 59</b>	♠ 42	LHO is dealer.
Dealer: West	♥ A	West (LHO) opens 1NT if possible.
Vul: Both	♦ AKQT54	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ QT73	East (RHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ	♠ 6	1NT	Pass	2♥	3♦
Vul: None	♥ 7642	♥ QJT3	3♠	Pass	Pass	4♦
North HCP: 9	♦ J64	♦ AKQT982	4♠	5♦	Pass	Pass
South HCP: 12+3	♣ Q873	♣ 9	X	All Pass		
Contract:	5♦ X	North				

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ	♠ 752		1NT	Pass	
Vul: N-S	♥ KQJT84	♥ 75	2♥	3♥	All Pass	
North HCP: 16+2	♦ T5	♦ Q8				
South HCP: 4+2	♣ J5	♣ Q98632				
Contract:	3♥ North					

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ AQJ972	1NT	Pass	2♦	2♠
Vul: E-W	♥ Q7	♥ KJ	3♥	Pass	Pass	3♠
North HCP: 6+1	♦ 7652	♦ 983	All Pass			
South HCP: 14+2	♣ AT852	♣ K4				
Contract:	3♠ South					

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 96	♠ 42	1NT	Pass	2♥	3♦
Vul: Both	♥ KT98763	♥ A	Pass	4♥	X	All Pass
North HCP: 4+3	♦ 82	♦ AKQT54				
South HCP: 15+2	♣ J9	♣ QT73				
Contract:	4♥ X	North				

## North hands

## Overcall S/J

**Board: 60**      ♠ JT2      RHO is dealer. You bid second.

Dealer: West      ♥ 9      West (RHO) opens 1NT if possible.

Vul: Both      ♦ KT752      East (LHO) bids 2♥ if possible.

HCP: 5+1      ♣ J985

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**Board: 61**      ♠ Q6      LHO is dealer.

Dealer: East      ♥ AJ      East (LHO) opens 1NT if possible.

Vul: None      ♦ AQJT652      West (RHO) bids 2♥ if possible.

HCP: 14+3      ♣ 64

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**Board: 62**      ♠ 32      Partner is dealer.

Dealer: South      ♥ J8643      East (LHO) bids 3♦ if possible.

Vul: N-S      ♦ 42

HCP: 5+1      ♣ KJ76

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**Board: 63**      ♠ 63      Partner is dealer.

Dealer: South      ♥ AT9542      East (LHO) bids 3♦ if possible.

Vul: None      ♦ 3

HCP: 4+2      ♣ 8432

---

**Board: 64**      ♠ AKJ765      LHO is dealer.

Dealer: East      ♥ -      East (LHO) opens 1NT if possible.

Vul: E-W      ♦ A8752      West (RHO) bids 2♦ if possible.

HCP: 12+3      ♣ 95

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT2	♠ 73	1NT	Pass	2♥	3♥
Vul: Both	♥ 9	♥ AKJ6432	All Pass			
North HCP: 5+1	♦ KT752	♦ 84				
South HCP: 12+3	♣ J985	♣ AT				
Contract: 3♥ South						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q6	♠ AT94			1NT	Pass
Vul: None	♥ AJ	♥ 987	2♥	3♦	All Pass	
North HCP: 14+3	♦ AQJT652	♦ 73				
South HCP: 6	♣ 64	♣ Q987				
Contract: 3♦ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 32	♠ 85				1NT
Vul: N-S	♥ J8643	♥ AKQ2	Pass	2♦	3♦	3♥
North HCP: 5+1	♦ 42	♦ K863	All Pass			
South HCP: 16	♣ KJ76	♣ A32				
Contract: 3♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ AKT85				1NT
Vul: None	♥ AT9542	♥ Q8	Pass	2♦	3♦	Pass
North HCP: 4+2	♦ 3	♦ T87	Pass	3♥	All Pass	
South HCP: 15+1	♣ 8432	♣ AQ7				
Contract: 3♥ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ765	♠ 98			1NT	Pass
Vul: E-W	♥ -	♥ A42	2♦	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 12+3	♦ A8752	♦ T6	Pass	4♦	Pass	4♠
South HCP: 9+2	♣ 95	♣ AJ8732	All Pass			
Contract: 4♠ South						

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

**South hands****Overcall S/J**

<b>Board: 60</b>	♠ 73	LHO is dealer.
Dealer: West	♥ AKJ6432	West (LHO) opens 1NT if possible.
Vul: Both	♦ 84	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ AT	
<b>Board: 61</b>	♠ AT94	RHO is dealer. You bid second.
Dealer: East	♥ 987	East (RHO) opens 1NT if possible.
Vul: None	♦ 73	West (LHO) bids 2♥ if possible.
HCP: 6	♣ Q987	
<b>Board: 62</b>	♠ 85	You are dealer.
Dealer: South	♥ AKQ2	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ K863	
HCP: 16	♣ A32	
<b>Board: 63</b>	♠ AKT85	You are dealer.
Dealer: South	♥ Q8	East (RHO) bids 3♦ if possible.
Vul: None	♦ T87	
HCP: 15+1	♣ AQ7	
<b>Board: 64</b>	♠ 98	RHO is dealer. You bid second.
Dealer: East	♥ A42	East (RHO) opens 1NT if possible.
Vul: E-W	♦ T6	West (LHO) bids 2♦ if possible.
HCP: 9+2	♣ AJ8732	

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT2	♠ 73	1NT	Pass	2♥	3♥
Vul: Both	♥ 9	♥ AKJ6432	All Pass			
North HCP: 5+1	♦ KT752	♦ 84				
South HCP: 12+3	♣ J985	♣ AT				
Contract: 3♥ South						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q6	♠ AT94			1NT	Pass
Vul: None	♥ AJ	♥ 987	2♥	3♦	All Pass	
North HCP: 14+3	♦ AQJT652	♦ 73				
South HCP: 6	♣ 64	♣ Q987				
Contract: 3♦ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 32	♠ 85				1NT
Vul: N-S	♥ J8643	♥ AKQ2	Pass	2♦	3♦	3♥
North HCP: 5+1	♦ 42	♦ K863	All Pass			
South HCP: 16	♣ KJ76	♣ A32				
Contract: 3♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ AKT85				1NT
Vul: None	♥ AT9542	♥ Q8	Pass	2♦	3♦	Pass
North HCP: 4+2	♦ 3	♦ T87	Pass	3♥	All Pass	
South HCP: 15+1	♣ 8432	♣ AQ7				
Contract: 3♥ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ765	♠ 98			1NT	Pass
Vul: E-W	♥ -	♥ A42	2♦	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 12+3	♦ A8752	♦ T6	Pass	4♦	Pass	4♠
South HCP: 9+2	♣ 95	♣ AJ8732	All Pass			
Contract: 4♠ South						

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

## North hands

## Overcall S/J

<b>Board: 65</b>	♠ 963	Partner is dealer.
Dealer: South	♥ KJT432	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ 53	
HCP: 4+2	♣ 75	
<b>Board: 66</b>	♠ -	Partner is dealer.
Dealer: South	♥ AKQ94	East (LHO) bids 2♥ if possible.
Vul: Both	♦ 7	West (RHO) bids 2♠ if possible.
HCP: 10+4	♣ JT76532	East (LHO) Doubles 3♠ if possible.
<b>Board: 67</b>	♠ AQ87	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKQ8642	West (RHO) bids 2♦ if possible.
HCP: 15+3	♣ 5	
<b>Board: 68</b>	♠ Q9653	Partner is dealer.
Dealer: South	♥ Q82	East (LHO) bids 3♣ if possible.
Vul: None	♦ QJ	
HCP: 8+1	♣ J52	
<b>Board: 69</b>	♠ KT532	You are dealer.
Dealer: North	♥ KJ3	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ A32	East (LHO) bids 2NT if possible.
HCP: 15+1	♣ A2	

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 963	♠ KQ8				1NT
Vul: E-W	♥ KJT432	♥ A86	Pass	2♦	3♣	Pass
North HCP: 4+2	♦ 53	♦ KT94	Pass	3♥	All Pass	
South HCP: 16	♣ 75	♣ A93				
Contract: 3♥ North						

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ J42				1NT
Vul: Both	♥ AKQ94	♥ JT6	Pass	2♦	2♥ <sup>1</sup>	Pass
North HCP: 10+4	♦ 7	♦ AQ3	2♠	3♠ <sup>2</sup>	X	4♥
South HCP: 15	♣ JT76532	♣ AK84	All Pass			
Contract: 4♥ South						
			1. Michaels Cuebid			
			2. artificial			

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ87	♠ 4			1NT	Pass
Vul: E-W	♥ 8	♥ QT52	2♦	3♦	All Pass	
North HCP: 15+3	♦ AKQ8642	♦ JT3				
South HCP: 4+1	♣ 5	♣ J9743				
Contract: 3♦ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9653	♠ K72				1NT
Vul: None	♥ Q82	♥ AKT	Pass	2♥	3♣	3♠
North HCP: 8+1	♦ QJ	♦ AKT96	All Pass			
South HCP: 17+1	♣ J52	♣ 87				
Contract: 3♠ South						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT532	♠ J9		1NT	Pass	2♦
Vul: N-S	♥ KJ3	♥ AQT94	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>	3NT
North HCP: 15+1	♦ A32	♦ KT754	Pass	4♥	All Pass	
South HCP: 10+2	♣ A2	♣ 7				
Contract: 4♥ North			1. Michaels Cuebid			
			2. to the partner's longer			

**South hands****Overcall S/J**

<b>Board: 65</b>	♠ KQ8	You are dealer.
Dealer: South	♥ A86	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ KT94	
HCP: 16	♣ A93	
<b>Board: 66</b>	♠ J42	You are dealer.
Dealer: South	♥ JT6	East (RHO) bids 2♥ if possible.
Vul: Both	♦ AQ3	West (LHO) bids 2♠ if possible.
HCP: 15	♣ AK84	East (RHO) Doubles 3♠ if possible.
<b>Board: 67</b>	♠ 4	RHO is dealer. You bid second.
Dealer: East	♥ QT52	East (RHO) opens 1NT if possible.
Vul: E-W	♦ JT3	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ J9743	
<b>Board: 68</b>	♠ K72	You are dealer.
Dealer: South	♥ AKT	East (RHO) bids 3♣ if possible.
Vul: None	♦ AKT96	
HCP: 17+1	♣ 87	
<b>Board: 69</b>	♠ J9	Partner is dealer.
Dealer: North	♥ AQT94	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ KT754	East (RHO) bids 2NT if possible.
HCP: 10+2	♣ 7	

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 963	♠ KQ8				1NT
Vul: E-W	♥ KJT432	♥ A86	Pass	2♦	3♣	Pass
North HCP: 4+2	♦ 53	♦ KT94	Pass	3♥	All Pass	
South HCP: 16	♣ 75	♣ A93				
Contract: 3♥ North						

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ J42				1NT
Vul: Both	♥ AKQ94	♥ JT6	Pass	2♦	2♥ <sup>1</sup>	Pass
North HCP: 10+4	♦ 7	♦ AQ3	2♠	3♠ <sup>2</sup>	X	4♥
South HCP: 15	♣ JT76532	♣ AK84	All Pass			
Contract: 4♥ South						
			1. Michaels Cuebid			
			2. artificial			

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ87	♠ 4			1NT	Pass
Vul: E-W	♥ 8	♥ QT52	2♦	3♦	All Pass	
North HCP: 15+3	♦ AKQ8642	♦ JT3				
South HCP: 4+1	♣ 5	♣ J9743				
Contract: 3♦ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9653	♠ K72				1NT
Vul: None	♥ Q82	♥ AKT	Pass	2♥	3♣	3♠
North HCP: 8+1	♦ QJ	♦ AKT96	All Pass			
South HCP: 17+1	♣ J52	♣ 87				
Contract: 3♠ South						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT532	♠ J9		1NT	Pass	2♦
Vul: N-S	♥ KJ3	♥ AQT94	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>	3NT
North HCP: 15+1	♦ A32	♦ KT754	Pass	4♥	All Pass	
South HCP: 10+2	♣ A2	♣ 7				
Contract: 4♥ North			1. Michaels Cuebid			
			2. to the partner's longer			

## North hands

## Overcall S/J

<b>Board: 70</b>	♠ J753	RHO is dealer. You bid second.
Dealer: West	♥ KJ8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 942	East (LHO) bids 2♥ if possible.
HCP: 5	♣ 863	

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<b>Board: 71</b>	♠ 87	You are dealer.
Dealer: North	♥ 872	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KQJ4	
HCP: 15	♣ AKQT	

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<b>Board: 72</b>	♠ T2	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJT76	West (RHO) bids 2♦ if possible.
HCP: 11+2	♣ K542	

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<b>Board: 73</b>	♠ 653	LHO is dealer.
Dealer: East	♥ AKJ643	East (LHO) opens 1NT if possible.
Vul: None	♦ A32	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ 8	

---

<b>Board: 74</b>	♠ 542	You are dealer.
Dealer: North	♥ AJ	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ KQ95	
HCP: 15	♣ AJ95	

## Both hands (Answers Page)

**Board: 70**

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 15+2

Contract: 3♦ South

**North:**

♠ J753

♥ KJ8

♦ 942

♣ 863

**South:**

♠ A

♥ Q764

♦ KQJT53

♣ K9

**W    N    E    S**

1NT   Pass   2♥   3♦

All Pass

**Board: 71**

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 3♥ North

**North:**

♠ 87

♥ 872

♦ KQJ4

♣ AKQT

**South:**

♠ K6

♥ KQ643

♦ 8765

♣ 98

**W    N    E    S**

1NT   Pass   2♦

2♠   Pass   Pass   2NT

Pass   3♥   All Pass

**Board: 72**

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 11

Contract: 3NT South

**North:**

♠ T2

♥ 7

♦ AKJT76

♣ K542

**South:**

♠ QJ64

♥ AQ65

♦ 42

♣ Q73

**W    N    E    S**

1NT   Pass

2♦   3♦   Pass   3NT

All Pass

**Board: 73**

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 5+1

Contract: 3♥ North

**North:**

♠ 653

♥ AKJ643

♦ A32

♣ 8

**South:**

♠ K74

♥ 852

♦ QT984

♣ 62

**W    N    E    S**

1NT   Pass

2♥   3♥   All Pass

**Board: 74**

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3♦ South

**North:**

♠ 542

♥ AJ

♦ KQ95

♣ AJ95

**South:**

♠ J9

♥ KQ972

♦ 6432

♣ K3

**W    N    E    S**

1NT   Pass   2♦

2♠   Pass   Pass   3♦

All Pass

**South hands****Overcall S/J**

<b>Board: 70</b>	♠ A	LHO is dealer.
Dealer: West	♥ Q764	West (LHO) opens 1NT if possible.
Vul: N-S	♦ KQJT53	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ K9	
<b>Board: 71</b>	♠ K6	Partner is dealer.
Dealer: North	♥ KQ643	West (LHO) bids 2♠ if possible.
Vul: Both	♦ 8765	
HCP: 8+1	♣ 98	
<b>Board: 72</b>	♠ QJ64	RHO is dealer. You bid second.
Dealer: East	♥ AQ65	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 42	West (LHO) bids 2♦ if possible.
HCP: 11	♣ Q73	
<b>Board: 73</b>	♠ K74	RHO is dealer. You bid second.
Dealer: East	♥ 852	East (RHO) opens 1NT if possible.
Vul: None	♦ QT984	West (LHO) bids 2♥ if possible.
HCP: 5+1	♣ 62	
<b>Board: 74</b>	♠ J9	Partner is dealer.
Dealer: North	♥ KQ972	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 6432	
HCP: 9+1	♣ K3	

## Both hands (Answers Page)

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J753	♠ A	1NT	Pass	2♥	3♦
Vul: N-S	♥ KJ8	♥ Q764	All Pass			
North HCP: 5	♦ 942	♦ KQJT53				
South HCP: 15+2	♣ 863	♣ K9				
Contract: 3♦ South						

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 87	♠ K6	1NT	Pass	2♦	
Vul: Both	♥ 872	♥ KQ643	2♠	Pass	Pass	2NT
North HCP: 15	♦ KQJ4	♦ 8765	Pass	3♥	All Pass	
South HCP: 8+1	♣ AKQT	♣ 98				
Contract: 3♥ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T2	♠ QJ64	1NT	Pass		
Vul: E-W	♥ 7	♥ AQ65	2♦	3♦	Pass	3NT
North HCP: 11+2	♦ AKJT76	♦ 42	All Pass			
South HCP: 11	♣ K542	♣ Q73				
Contract: 3NT South						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 653	♠ K74	1NT	Pass		
Vul: None	♥ AKJ643	♥ 852	2♥	3♥	All Pass	
North HCP: 12+2	♦ A32	♦ QT984				
South HCP: 5+1	♣ 8	♣ 62				
Contract: 3♥ North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 542	♠ J9	1NT	Pass	2♦	
Vul: N-S	♥ AJ	♥ KQ972	2♠	Pass	Pass	3♦
North HCP: 15	♦ KQ95	♦ 6432	All Pass			
South HCP: 9+1	♣ AJ95	♣ K3				
Contract: 3♦ South						

## North hands

## Overcall S/J

<b>Board: 75</b>	♠ 7	LHO is dealer.
Dealer: East	♥ AKQ973	East (LHO) opens 1NT if possible.
Vul: None	♦ AQJ84	West (RHO) bids 2♥ if possible.
HCP: 16+3	♣ 5	East (LHO) bids 3♠ if possible. East (LHO) Doubles 4♥ if possible.

<b>Board: 76</b>	♠ J97	Partner is dealer.
Dealer: South	♥ AT953	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ Q52	
HCP: 7+1	♣ 94	

<b>Board: 77</b>	♠ KQ9865	Partner is dealer.
Dealer: South	♥ 543	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 64	
HCP: 5+2	♣ 86	

<b>Board: 78</b>	♠ QJ432	Partner is dealer.
Dealer: South	♥ 9	East (LHO) bids 3♥ if possible.
Vul: None	♦ JT954	
HCP: 6+2	♣ Q6	

<b>Board: 79</b>	♠ T73	You are dealer.
Dealer: North	♥ K53	West (RHO) bids 3♦ if possible.
Vul: None	♦ AT2	
HCP: 17	♣ AKQJ	

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 7	♠ T32			1NT	Pass
Vul: None	♥ AKQ973	♥ 42	2♥	2♦ <sup>1</sup>	3♠	Pass
North HCP: 16+3	♦ AQJ84	♦ K75	Pass	4♥	X	All Pass
South HCP: 3+1	♣ 5	♣ T7642				1. Michaels Cuebid
Contract: 4♥X North						

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ AKT4				1NT
Vul: N-S	♥ AT953	♥ KQ42	Pass	2♦	3♣	3♥
North HCP: 7+1	♦ Q52	♦ K43	Pass	4♥	All Pass	
South HCP: 16	♣ 94	♣ J6				
Contract: 4♥ North						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ9865	♠ 32				1NT
Vul: E-W	♥ 543	♥ AK97	Pass	2♥	3♦	Pass
North HCP: 5+2	♦ 64	♦ K975	Pass	3♠	All Pass	
South HCP: 17	♣ 86	♣ AK9				
Contract: 3♠ North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ432	♠ A965				1NT
Vul: None	♥ 9	♥ J7	Pass	2♥	3♥	3♠
North HCP: 6+2	♦ JT954	♦ KQ6	Pass	4♠	All Pass	
South HCP: 17	♣ Q6	♣ AK74				
Contract: 4♠ North						

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T73	♠ KJ8		1NT	Pass	2♦
Vul: None	♥ K53	♥ JT9876	3♦	3♥	Pass	4♥
North HCP: 17	♦ AT2	♦ -	All Pass			
South HCP: 5+2	♣ AKQJ	♣ 9832				
Contract: 4♥ South						

## South hands

## Overcall S/J

<b>Board: 75</b>	♠ T32	RHO is dealer. You bid second.
Dealer: East	♥ 42	East (RHO) opens 1NT if possible.
Vul: None	♦ K75	West (LHO) bids 2♥ if possible.
HCP: 3+1	♣ T7642	East (RHO) bids 3♠ if possible. East (RHO) Doubles 4♥ if possible.

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<b>Board: 76</b>	♠ AKT4	You are dealer.
Dealer: South	♥ KQ42	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ K43	
HCP: 16	♣ J6	

---

<b>Board: 77</b>	♠ 32	You are dealer.
Dealer: South	♥ AK97	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ K975	
HCP: 17	♣ AK9	

---

<b>Board: 78</b>	♠ A965	You are dealer.
Dealer: South	♥ J7	East (RHO) bids 3♥ if possible.
Vul: None	♦ KQ6	
HCP: 17	♣ AK74	

---

<b>Board: 79</b>	♠ KJ8	Partner is dealer.
Dealer: North	♥ JT9876	West (LHO) bids 3♦ if possible.
Vul: None	♦ -	
HCP: 5+2	♣ 9832	

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 7	♠ T32			1NT	Pass
Vul: None	♥ AKQ973	♥ 42	2♥	2♦ <sup>1</sup>	3♠	Pass
North HCP: 16+3	♦ AQJ84	♦ K75	Pass	4♥	X	All Pass
South HCP: 3+1	♣ 5	♣ T7642				1. Michaels Cuebid
Contract: 4♥X North						

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ AKT4				1NT
Vul: N-S	♥ AT953	♥ KQ42	Pass	2♦	3♣	3♥
North HCP: 7+1	♦ Q52	♦ K43	Pass	4♥	All Pass	
South HCP: 16	♣ 94	♣ J6				
Contract: 4♥ North						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ9865	♠ 32				1NT
Vul: E-W	♥ 543	♥ AK97	Pass	2♥	3♦	Pass
North HCP: 5+2	♦ 64	♦ K975	Pass	3♠	All Pass	
South HCP: 17	♣ 86	♣ AK9				
Contract: 3♠ North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ432	♠ A965				1NT
Vul: None	♥ 9	♥ J7	Pass	2♥	3♥	3♠
North HCP: 6+2	♦ JT954	♦ KQ6	Pass	4♠	All Pass	
South HCP: 17	♣ Q6	♣ AK74				
Contract: 4♠ North						

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T73	♠ KJ8		1NT	Pass	2♦
Vul: None	♥ K53	♥ JT9876	3♦	3♥	Pass	4♥
North HCP: 17	♦ AT2	♦ -	All Pass			
South HCP: 5+2	♣ AKQJ	♣ 9832				
Contract: 4♥ South						

## North hands

## Overcall S/J

<b>Board: 80</b>	♠ K94	You are dealer.
Dealer: North	♥ A86	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ K953	
HCP: 17	♣ AK4	
<b>Board: 81</b>	♠ 2	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AQJ7652	West (RHO) bids 2♥ if possible.
HCP: 12+3	♣ KQ93	West (RHO) bids 3♠ if possible.
<b>Board: 82</b>	♠ J5	LHO is dealer.
Dealer: East	♥ T	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQT974	West (RHO) bids 2♥ if possible.
HCP: 13+3	♣ KT4	
<b>Board: 83</b>	♠ AKJT83	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: Both	♦ 5	West (RHO) bids 2♦ if possible.
HCP: 12+4	♣ A76532	East (LHO) bids 3♥ if possible.
<b>Board: 84</b>	♠ AQT542	RHO is dealer. You bid second.
Dealer: West	♥ 75	West (RHO) opens 1NT if possible.
Vul: N-S	♦ J75	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ T3	

## Both hands (Answers Page)

**Board: 80**

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+2

Contract: 3♥ South

**North:**

♠ K94

♥ A86

♦ K953

♣ AK4

**South:**

♠ 75

♥ KT7542

♦ 42

♣ QJ6

**W**

**N**

**E**

**S**

1NT Pass 2♦

3♦ Pass Pass 3♥

All Pass

**Board: 81**

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 8

Contract: 4♦ North

**North:**

♠ 2

♥ 3

♦ AQJ7652

♣ KQ93

**South:**

♠ AK6

♥ 752

♦ 984

♣ J875

**W**

**N**

**E**

**S**

1NT Pass

2♥ 3♦ Pass Pass

3♠ 4♦ All Pass

**Board: 82**

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+3

Contract: 4♥ South

**North:**

♠ J5

♥ T

♦ AKQT974

♣ KT4

**South:**

♠ 93

♥ J987432

♦ -

♣ A632

**W**

**N**

**E**

**S**

1NT Pass

2♥ 3♦ Pass 4♥

All Pass

**Board: 83**

Dealer: East

Vul: Both

North HCP: 12+4

South HCP: 9+1

Contract: 3♠ North

**North:**

♠ AKJT83

♥ -

♦ 5

♣ A76532

**South:**

♠ Q6

♥ J83

♦ AJ972

♣ J98

**W**

**N**

**E**

**S**

1NT Pass

2♦ 2♥<sup>1</sup> 3♥ Pass

Pass 3♠ All Pass

1. Michaels Cuebid

**Board: 84**

Dealer: West

Vul: N-S

North HCP: 7+2

South HCP: 14+2

Contract: 3♣ South

**North:**

♠ AQT542

♥ 75

♦ J75

♣ T3

**South:**

♠ 7

♥ Q63

♦ KT3

♣ AKQ874

**W**

**N**

**E**

**S**

1NT Pass 2♦ 3♣

All Pass

**South hands****Overcall S/J**

<b>Board: 80</b>	♠ 75	Partner is dealer.
Dealer: North	♥ KT7542	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ 42	
HCP: 6+2	♣ QJ6	
<b>Board: 81</b>	♠ AK6	RHO is dealer. You bid second.
Dealer: East	♥ 752	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 984	West (LHO) bids 2♥ if possible.
HCP: 8	♣ J875	West (LHO) bids 3♠ if possible.
<b>Board: 82</b>	♠ 93	RHO is dealer. You bid second.
Dealer: East	♥ J987432	East (RHO) opens 1NT if possible.
Vul: N-S	♦ -	West (LHO) bids 2♥ if possible.
HCP: 5+3	♣ A632	
<b>Board: 83</b>	♠ Q6	RHO is dealer. You bid second.
Dealer: East	♥ J83	East (RHO) opens 1NT if possible.
Vul: Both	♦ AJ972	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ J98	East (RHO) bids 3♥ if possible.
<b>Board: 84</b>	♠ 7	LHO is dealer.
Dealer: West	♥ Q63	West (LHO) opens 1NT if possible.
Vul: N-S	♦ KT3	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ AKQ874	

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K94	♠ 75		1NT	Pass	2♦
Vul: N-S	♥ A86	♥ KT7542	3♦	Pass	Pass	3♥
North HCP: 17	♦ K953	♦ 42		All Pass		
South HCP: 6+2	♣ AK4	♣ QJ6				
Contract: 3♥ South						

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 2	♠ AK6		1NT	Pass	
Vul: E-W	♥ 3	♥ 752	2♥	3♦	Pass	Pass
North HCP: 12+3	♦ AQJ7652	♦ 984	3♠	4♦	All Pass	
South HCP: 8	♣ KQ93	♣ J875				
Contract: 4♦ North						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J5	♠ 93		1NT	Pass	
Vul: N-S	♥ T	♥ J987432	2♥	3♦	Pass	4♥
North HCP: 13+3	♦ AKQT974	♦ -		All Pass		
South HCP: 5+3	♣ KT4	♣ A632				
Contract: 4♥ South						

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJT83	♠ Q6		1NT	Pass	
Vul: Both	♥ -	♥ J83	2♦	2♥ <sup>1</sup>	3♥	Pass
North HCP: 12+4	♦ 5	♦ AJ972	Pass	3♠	All Pass	
South HCP: 9+1	♣ A76532	♣ J98			1. Michaels Cuebid	
Contract: 3♠ North						

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQT542	♠ 7	1NT	Pass	2♦	3♣
Vul: N-S	♥ 75	♥ Q63		All Pass		
North HCP: 7+2	♦ J75	♦ KT3				
South HCP: 14+2	♣ T3	♣ AKQ874				
Contract: 3♣ South						

## North hands

## Overcall S/J

<b>Board: 85</b>	♠ AT	LHO is dealer.
Dealer: East	♥ J9	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJT76	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ 763	West (RHO) bids 3♣ if possible. East (LHO) bids 4♥ if possible. East (LHO) Doubles 5♦ if possible.

<b>Board: 86</b>	♠ -	RHO is dealer. You bid second.
Dealer: West	♥ T8	West (RHO) opens 1NT if possible.
Vul: None	♦ J7532	East (LHO) bids 2♦ if possible.
HCP: 3+3	♣ QT9876	West (RHO) bids 3♥ if possible. East (LHO) Doubles 3♣ if possible.

<b>Board: 87</b>	♠ A8	You are dealer.
Dealer: North	♥ KQ542	West (RHO) bids 3♣ if possible.
Vul: None	♦ KJ6	
HCP: 16+1	♣ K43	

<b>Board: 88</b>	♠ 743	You are dealer.
Dealer: North	♥ K2	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AJ72	East (LHO) bids 3♠ if possible.
HCP: 15	♣ AKT7	

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT	♠ 87432			1NT	Pass
Vul: E-W	♥ J9	♥ K62	2♦	3♦	Pass	Pass
North HCP: 13+2	♦ AKJT76	♦ 9532	3♠	Pass	4♥	5♦
South HCP: 3+1	♣ 763	♣ 8	Pass	Pass	X	All Pass
Contract:	5♦ X	South				

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ -	♠ KQJT872	1NT	Pass	2♦	2♠
Vul: None	♥ T8	♥ 53	3♥	Pass	Pass	3♠
North HCP: 3+3	♦ J7532	♦ 96	Pass	Pass	X	All Pass
South HCP: 13+3	♣ QT9876	♣ AK				
Contract:	3♠ X	South				

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ KQ752		1NT	Pass	2♥
Vul: None	♥ KQ542	♥ 6	3♣	Pass	Pass	3♦
North HCP: 16+1	♦ KJ6	♦ A7543	Pass	3♠	All Pass	
South HCP: 9+2	♣ K43	♣ 92				
Contract:	3♠ North					

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 743	♠ -		1NT	Pass	2♦
Vul: E-W	♥ K2	♥ J9873	2♠	Pass	Pass	X
North HCP: 15	♦ AJ72	♦ KQ983	Pass	3♣	3♠	4♦
South HCP: 8+2	♣ AKT7	♣ Q65	Pass	5♦	All Pass	
Contract:	5♦ North					

**South hands****Overcall S/J**

<b>Board: 85</b>	♠ 87432	RHO is dealer. You bid second.
Dealer: East	♥ K62	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 9532	West (LHO) bids 2♦ if possible.
HCP: 3+1	♣ 8	West (LHO) bids 3♣ if possible.
		East (RHO) bids 4♥ if possible.
		East (RHO) Doubles 5♦ if possible.

<b>Board: 86</b>	♠ KQJT872	LHO is dealer.
Dealer: West	♥ 53	West (LHO) opens 1NT if possible.
Vul: None	♦ 96	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ AK	West (LHO) bids 3♥ if possible.
		East (RHO) Doubles 3♣ if possible.

<b>Board: 87</b>	♠ KQ752	Partner is dealer.
Dealer: North	♥ 6	West (LHO) bids 3♣ if possible.
Vul: None	♦ A7543	
HCP: 9+2	♣ 92	

<b>Board: 88</b>	♠ -	Partner is dealer.
Dealer: North	♥ J9873	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ KQ983	East (RHO) bids 3♠ if possible.
HCP: 8+2	♣ Q65	

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT	♠ 87432			1NT	Pass
Vul: E-W	♥ J9	♥ K62	2♦	3♦	Pass	Pass
North HCP: 13+2	♦ AKJT76	♦ 9532	3♠	Pass	4♥	5♦
South HCP: 3+1	♣ 763	♣ 8	Pass	Pass	X	All Pass
Contract:	5♦ X	South				

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ -	♠ KQJT872	1NT	Pass	2♦	2♠
Vul: None	♥ T8	♥ 53	3♥	Pass	Pass	3♠
North HCP: 3+3	♦ J7532	♦ 96	Pass	Pass	X	All Pass
South HCP: 13+3	♣ QT9876	♣ AK				
Contract:	3♠ X	South				

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ KQ752		1NT	Pass	2♥
Vul: None	♥ KQ542	♥ 6	3♣	Pass	Pass	3♦
North HCP: 16+1	♦ KJ6	♦ A7543	Pass	3♠	All Pass	
South HCP: 9+2	♣ K43	♣ 92				
Contract:	3♠ North					

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 743	♠ -		1NT	Pass	2♦
Vul: E-W	♥ K2	♥ J9873	2♠	Pass	Pass	X
North HCP: 15	♦ AJ72	♦ KQ983	Pass	3♣	3♠	4♦
South HCP: 8+2	♣ AKT7	♣ Q65	Pass	5♦	All Pass	
Contract:	5♦ North					

## North hands

## Overcall S/J

<b>Board: 89</b>	♠ 87	LHO is dealer.
Dealer: East	♥ 92	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AQJ6532	West (RHO) bids 2♦ if possible.
HCP: 14+3	♣ AK	East (LHO) bids 3♥ if possible. West (RHO) Doubles 4♦ if possible.

<b>Board: 90</b>	♠ 62	Partner is dealer.
Dealer: South	♥ T6542	East (LHO) bids 3♣ if possible.
Vul: Both	♦ QJ96	
HCP: 7+1	♣ A3	

<b>Board: 91</b>	♠ 92	Partner is dealer.
Dealer: South	♥ AQJ984	East (LHO) bids 3♣ if possible.
Vul: None	♦ T5	
HCP: 7+2	♣ 972	

<b>Board: 92</b>	♠ 63	Partner is dealer.
Dealer: South	♥ QT863	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ QJ2	
HCP: 9+1	♣ A62	

<b>Board: 93</b>	♠ AKJ	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: E-W	♦ A42	West (RHO) bids 2♥ if possible.
HCP: 19+3	♣ AQJT963	

## Both hands (Answers Page)

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 87	♠ JT652			1NT	Pass
Vul: N-S	♥ 92	♥ T	2♦	3♦	3♥	Pass
North HCP: 14+3	♦ AQJ6532	♦ 84	Pass	4♦	Pass	Pass
South HCP: 4+2	♣ AK	♣ QJT74	X	All Pass		
Contract:	4♦ X	North				

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 62	♠ 984			1NT	
Vul: Both	♥ T6542	♥ AKJ7	Pass	2♦	3♣	3♥
North HCP: 7+1	♦ QJ96	♦ AK72	Pass	4♥	All Pass	
South HCP: 15	♣ A3	♣ 97				
Contract:	4♥	North				

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 92	♠ AKJ63			1NT	
Vul: None	♥ AQJ984	♥ 72	Pass	2♦	3♣	Pass
North HCP: 7+2	♦ T5	♦ AQ6	Pass	3♥	All Pass	
South HCP: 15+1	♣ 972	♣ J84				
Contract:	3♥	North				

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ K874			1NT	
Vul: E-W	♥ QT863	♥ A2	Pass	2♦	2♠	Pass
North HCP: 9+1	♦ QJ2	♦ K53	Pass	X	Pass	3♥
South HCP: 15	♣ A62	♣ KQ93	All Pass			
Contract:	3♥	South				

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ	♠ T7			1NT	Pass
Vul: E-W	♥ -	♥ J9762	2♥	3♣	All Pass	
North HCP: 19+3	♦ A42	♦ QJ95				
South HCP: 4+1	♣ AQJT963	♣ 54				
Contract:	3♣	North				

## South hands

## Overcall S/J

<b>Board:</b> 89	♠ JT652	RHO is dealer. You bid second.
Dealer: East	♥ T	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 84	West (LHO) bids 2♦ if possible.
HCP: 4+2	♣ QJT74	East (RHO) bids 3♥ if possible. West (LHO) Doubles 4♦ if possible.

---

<b>Board:</b> 90	♠ 984	You are dealer.
Dealer: South	♥ AKJ7	East (RHO) bids 3♣ if possible.
Vul: Both	♦ AK72	
HCP: 15	♣ 97	

---

<b>Board:</b> 91	♠ AKJ63	You are dealer.
Dealer: South	♥ 72	East (RHO) bids 3♣ if possible.
Vul: None	♦ AQ6	
HCP: 15+1	♣ J84	

---

<b>Board:</b> 92	♠ K874	You are dealer.
Dealer: South	♥ A2	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ K53	
HCP: 15	♣ KQ93	

---

<b>Board:</b> 93	♠ T7	RHO is dealer. You bid second.
Dealer: East	♥ J9762	East (RHO) opens 1NT if possible.
Vul: E-W	♦ QJ95	West (LHO) bids 2♥ if possible.
HCP: 4+1	♣ 54	

## Both hands (Answers Page)

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 87	♠ JT652			1NT	Pass
Vul: N-S	♥ 92	♥ T	2♦	3♦	3♥	Pass
North HCP: 14+3	♦ AQJ6532	♦ 84	Pass	4♦	Pass	Pass
South HCP: 4+2	♣ AK	♣ QJT74	X	All Pass		
Contract:	4♦ X	North				

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 62	♠ 984			1NT	
Vul: Both	♥ T6542	♥ AKJ7	Pass	2♦	3♣	3♥
North HCP: 7+1	♦ QJ96	♦ AK72	Pass	4♥	All Pass	
South HCP: 15	♣ A3	♣ 97				
Contract:	4♥	North				

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 92	♠ AKJ63			1NT	
Vul: None	♥ AQJ984	♥ 72	Pass	2♦	3♣	Pass
North HCP: 7+2	♦ T5	♦ AQ6	Pass	3♥	All Pass	
South HCP: 15+1	♣ 972	♣ J84				
Contract:	3♥	North				

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ K874			1NT	
Vul: E-W	♥ QT863	♥ A2	Pass	2♦	2♠	Pass
North HCP: 9+1	♦ QJ2	♦ K53	Pass	X	Pass	3♥
South HCP: 15	♣ A62	♣ KQ93	All Pass			
Contract:	3♥	South				

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ	♠ T7			1NT	Pass
Vul: E-W	♥ -	♥ J9762	2♥	3♣	All Pass	
North HCP: 19+3	♦ A42	♦ QJ95				
South HCP: 4+1	♣ AQJT963	♣ 54				
Contract:	3♣	North				

## North hands

## Overcall S/J

**Board: 94**      ♠ J65      Partner is dealer.

Dealer: South      ♥ K6543      East (LHO) bids 3♣ if possible.

Vul: None      ♦ K84

HCP: 7+1      ♣ 94

---

**Board: 95**      ♠ KQJT5      You are dealer.

Dealer: North      ♥ K65      West (RHO) bids 3♥ if possible.

Vul: N-S      ♦ A97

HCP: 15+1      ♣ Q7

---

**Board: 96**      ♠ T85      You are dealer.

Dealer: North      ♥ KT95      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ A3

HCP: 16      ♣ AKQ9

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**Board: 97**      ♠ K      LHO is dealer.

Dealer: East      ♥ KQJ8543      East (LHO) opens 1NT if possible.

Vul: N-S      ♦ A9      West (RHO) bids 2♥ if possible.

HCP: 17+3      ♣ A63      East (LHO) bids 3♠ if possible.

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**Board: 98**      ♠ -      RHO is dealer. You bid second.

Dealer: West      ♥ J87      West (RHO) opens 1NT if possible.

Vul: None      ♦ T97654      East (LHO) bids 2♦ if possible.

HCP: 4+2      ♣ K654      East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J65	♠ K842				1NT
Vul: None	♥ K6543	♥ AQ	Pass	2♦	3♣	Pass
North HCP: 7+1	♦ K84	♦ AQT5	Pass	X	Pass	3♠
South HCP: 16	♣ 94	♣ JT2	All Pass			
Contract: 3♠ South						

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT5	♠ A7642		1NT	Pass	2♥
Vul: N-S	♥ K65	♥ 2	3♥	3♠	All Pass	
North HCP: 15+1	♦ A97	♦ QT2				
South HCP: 9+1	♣ Q7	♣ K853				
Contract: 3♠ North						

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T85	♠ AJQ942		1NT	Pass	2♥
Vul: E-W	♥ KT95	♥ 62	3♦	Pass	Pass	4♠
North HCP: 16	♦ A3	♦ T5	All Pass			
South HCP: 7+2	♣ AKQ9	♣ 842				
Contract: 4♠ South						

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K	♠ A94			1NT	Pass
Vul: N-S	♥ KQJ8543	♥ 96	2♥	3♥	3♠	Pass
North HCP: 17+3	♦ A9	♦ T8754	Pass	4♥	All Pass	
South HCP: 4+1	♣ A63	♣ T97				
Contract: 4♥ North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ -	♠ AKJ984	1NT	Pass	2♦	2♠
Vul: None	♥ J87	♥ AK	Pass	Pass	3♥	3♠
North HCP: 4+2	♦ T97654	♦ 3	All Pass			
South HCP: 16+2	♣ K654	♣ JT73				
Contract: 3♠ South						

**South hands****Overcall S/J**

<b>Board: 94</b>	♠ K842	You are dealer.
Dealer: South	♥ AQ	East (RHO) bids 3♣ if possible.
Vul: None	♦ AQT5	
HCP: 16	♣ JT2	
<b>Board: 95</b>	♠ A7642	Partner is dealer.
Dealer: North	♥ 2	West (LHO) bids 3♥ if possible.
Vul: N-S	♦ QT2	
HCP: 9+1	♣ K853	
<b>Board: 96</b>	♠ AQJ942	Partner is dealer.
Dealer: North	♥ 62	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ T5	
HCP: 7+2	♣ 842	
<b>Board: 97</b>	♠ A94	RHO is dealer. You bid second.
Dealer: East	♥ 96	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T8754	West (LHO) bids 2♥ if possible.
HCP: 4+1	♣ T97	East (RHO) bids 3♠ if possible.
<b>Board: 98</b>	♠ AKJ984	LHO is dealer.
Dealer: West	♥ AK	West (LHO) opens 1NT if possible.
Vul: None	♦ 3	East (RHO) bids 2♦ if possible.
HCP: 16+2	♣ JT73	East (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J65	♠ K842				1NT
Vul: None	♥ K6543	♥ AQ	Pass	2♦	3♣	Pass
North HCP: 7+1	♦ K84	♦ AQT5	Pass	X	Pass	3♠
South HCP: 16	♣ 94	♣ JT2	All Pass			
Contract: 3♠ South						

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT5	♠ A7642		1NT	Pass	2♥
Vul: N-S	♥ K65	♥ 2	3♥	3♠	All Pass	
North HCP: 15+1	♦ A97	♦ QT2				
South HCP: 9+1	♣ Q7	♣ K853				
Contract: 3♠ North						

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T85	♠ AJQ942		1NT	Pass	2♥
Vul: E-W	♥ KT95	♥ 62	3♦	Pass	Pass	4♠
North HCP: 16	♦ A3	♦ T5	All Pass			
South HCP: 7+2	♣ AKQ9	♣ 842				
Contract: 4♠ South						

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K	♠ A94			1NT	Pass
Vul: N-S	♥ KQJ8543	♥ 96	2♥	3♥	3♠	Pass
North HCP: 17+3	♦ A9	♦ T8754	Pass	4♥	All Pass	
South HCP: 4+1	♣ A63	♣ T97				
Contract: 4♥ North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ -	♠ AKJ984	1NT	Pass	2♦	2♠
Vul: None	♥ J87	♥ AK	Pass	Pass	3♥	3♠
North HCP: 4+2	♦ T97654	♦ 3	All Pass			
South HCP: 16+2	♣ K654	♣ JT73				
Contract: 3♠ South						

## North hands

## Overcall S/J

<b>Board: 99</b>	♠ 62	Partner is dealer.
Dealer: South	♥ KJ965	East (LHO) bids 2♠ if possible.
Vul: None	♦ 9853	
HCP: 8+1	♣ A3	
<b>Board: 100</b>	♠ 97632	Partner is dealer.
Dealer: South	♥ A852	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 7	East (LHO) bids 4♦ if possible.
HCP: 5+1	♣ J43	West (RHO) Doubles 4♠ if possible.
<b>Board: 101</b>	♠ 5	LHO is dealer.
Dealer: East	♥ Q4	East (LHO) opens 1NT if possible.
Vul: Both	♦ KQJT542	West (RHO) bids 2♦ if possible.
HCP: 13+3	♣ KQ6	East (LHO) bids 3♥ if possible. East (LHO) Doubles 4♦ if possible.
<b>Board: 102</b>	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ A6	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T984	East (LHO) bids 2♥ if possible.
HCP: 8+2	♣ A86532	West (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 62	♠ A75				1NT
Vul: None	♥ KJ965	♥ AT	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ 9853	♦ KQJ62	Pass	3♦	Pass	4♦
South HCP: 16+1	♣ A3	♣ Q84	All Pass			
Contract: 4♦ South						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97632	♠ KQJ84				1NT
Vul: E-W	♥ A852	♥ QT9	Pass	2♥	3♦	3♠
North HCP: 5+1	♦ 7	♦ A62	Pass	Pass	4♦	Pass
South HCP: 15+1	♣ J43	♣ K6	Pass	4♠	Pass	Pass
Contract: 4♠X North			X	All Pass		

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ A8643			1NT	Pass
Vul: Both	♥ Q4	♥ J7	2♦	3♦	3♥	Pass
North HCP: 13+3	♦ KQJT542	♦ 83	Pass	4♦	X	All Pass
South HCP: 6+1	♣ KQ6	♣ J984				
Contract: 4♦X North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8	♠ AQT	1NT	Pass	2♥	3♦
Vul: N-S	♥ A6	♥ J32	3♠	5♦	All Pass	
North HCP: 8+2	♦ T984	♦ AQJ763				
South HCP: 14+2	♣ A86532	♣ 4				
Contract: 5♦ North						

**South hands****Overcall S/J**

<b>Board: 99</b>	♠ A75	You are dealer.
Dealer: South	♥ AT	East (RHO) bids 2♠ if possible.
Vul: None	♦ KQJ62	
HCP: 16+1	♣ Q84	
<b>Board: 100</b>	♠ KQJ84	You are dealer.
Dealer: South	♥ QT9	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ A62	East (RHO) bids 4♦ if possible.
HCP: 15+1	♣ K6	West (LHO) Doubles 4♠ if possible.
<b>Board: 101</b>	♠ A8643	RHO is dealer. You bid second.
Dealer: East	♥ J7	East (RHO) opens 1NT if possible.
Vul: Both	♦ 83	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ J984	East (RHO) bids 3♥ if possible. East (RHO) Doubles 4♦ if possible.
<b>Board: 102</b>	♠ AQT	LHO is dealer.
Dealer: West	♥ J32	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AQJ763	East (RHO) bids 2♥ if possible.
HCP: 14+2	♣ 4	West (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 62	♠ A75				1NT
Vul: None	♥ KJ965	♥ AT	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ 9853	♦ KQJ62	Pass	3♦	Pass	4♦
South HCP: 16+1	♣ A3	♣ Q84	All Pass			
Contract: 4♦ South						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97632	♠ KQJ84				1NT
Vul: E-W	♥ A852	♥ QT9	Pass	2♥	3♦	3♠
North HCP: 5+1	♦ 7	♦ A62	Pass	Pass	4♦	Pass
South HCP: 15+1	♣ J43	♣ K6	Pass	4♠	Pass	Pass
Contract: 4♠X North			X	All Pass		

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ A8643			1NT	Pass
Vul: Both	♥ Q4	♥ J7	2♦	3♦	3♥	Pass
North HCP: 13+3	♦ KQJT542	♦ 83	Pass	4♦	X	All Pass
South HCP: 6+1	♣ KQ6	♣ J984				
Contract: 4♦X North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8	♠ AQT	1NT	Pass	2♥	3♦
Vul: N-S	♥ A6	♥ J32	3♠	5♦	All Pass	
North HCP: 8+2	♦ T984	♦ AQJ763				
South HCP: 14+2	♣ A86532	♣ 4				
Contract: 5♦ North						

## North hands

## Overcall S/J

<b>Board: 103</b>	♠ 9	Partner is dealer.
Dealer: South	♥ Q98654	East (LHO) bids 2♥ if possible.
Vul: None	♦ 864	West (RHO) bids 2NT if possible.
HCP: 3+2	♣ J63	East (LHO) bids 3♠ if possible.
<b>Board: 104</b>	♠ 98763	Partner is dealer.
Dealer: South	♥ K6	East (LHO) bids 3♦ if possible.
Vul: None	♦ 986	
HCP: 3+1	♣ T97	
<b>Board: 105</b>	♠ T5	LHO is dealer.
Dealer: East	♥ K53	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJT753	West (RHO) bids 2♥ if possible.
HCP: 15+3	♣ A	
<b>Board: 106</b>	♠ AKQ532	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: Both	♦ J9876	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ Q	West (RHO) Doubles 2♠ if possible. East (LHO) bids 4♥ if possible. East (LHO) bids 5♥ if possible. East (LHO) Doubles 5♠ if possible.

## Both hands (Answers Page)

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ A752				1NT
Vul: None	♥ Q98654	♥ K73	Pass	2♦	2♥ <sup>1</sup>	Pass
North HCP: 3+2	♦ 864	♦ KQJ5	2NT <sup>2</sup>	3♥	3♠	4♥
South HCP: 16	♣ J63	♣ K7	All Pass			
Contract: 4♥ South			1. Michaels Cuebid			
			2. to the partner's longer			

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98763	♠ KQ54				1NT
Vul: None	♥ K6	♥ Q954	Pass	2♥	3♦	3♠
North HCP: 3+1	♦ 986	♦ K3	All Pass			
South HCP: 15	♣ T97	♣ AJ3				
Contract: 3♠ South						

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T5	♠ 62			1NT	Pass
Vul: E-W	♥ K53	♥ J942	2♥	3♦	All Pass	
North HCP: 15+3	♦ AKJT753	♦ 9				
South HCP: 2+2	♣ A	♣ JT7654				
Contract: 3♦ North						

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ532	♠ T984			1NT	Pass
Vul: Both	♥ 3	♥ Q2	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 12+3	♦ J9876	♦ KT4	X	Pass	4♥	4♠
South HCP: 6	♣ Q	♣ J987	Pass	Pass	5♥	Pass
Contract: 5♠ X North			Pass	5♠	X	All Pass

1. Michaels Cuebid

## South hands

## Overcall S/J

<b>Board: 103</b>	♠ A752	You are dealer.
Dealer: South	♥ K73	East (RHO) bids 2♥ if possible.
Vul: None	♦ KQJ5	West (LHO) bids 2NT if possible.
HCP: 16	♣ K7	East (RHO) bids 3♠ if possible.
<b>Board: 104</b>	♠ KQ54	You are dealer.
Dealer: South	♥ Q954	East (RHO) bids 3♦ if possible.
Vul: None	♦ K3	
HCP: 15	♣ AJ3	
<b>Board: 105</b>	♠ 62	RHO is dealer. You bid second.
Dealer: East	♥ J942	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 9	West (LHO) bids 2♥ if possible.
HCP: 2+2	♣ JT7654	
<b>Board: 106</b>	♠ T984	RHO is dealer. You bid second.
Dealer: East	♥ Q2	East (RHO) opens 1NT if possible.
Vul: Both	♦ KT4	West (LHO) bids 2♦ if possible.
HCP: 6	♣ J987	West (LHO) Doubles 2♠ if possible. East (RHO) bids 4♥ if possible. East (RHO) bids 5♥ if possible. East (RHO) Doubles 5♠ if possible.

## Both hands (Answers Page)

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ A752				1NT
Vul: None	♥ Q98654	♥ K73	Pass	2♦	2♥ <sup>1</sup>	Pass
North HCP: 3+2	♦ 864	♦ KQJ5	2NT <sup>2</sup>	3♥	3♠	4♥
South HCP: 16	♣ J63	♣ K7	All Pass			
Contract: 4♥ South			1. Michaels Cuebid			
			2. to the partner's longer			

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98763	♠ KQ54				1NT
Vul: None	♥ K6	♥ Q954	Pass	2♥	3♦	3♠
North HCP: 3+1	♦ 986	♦ K3	All Pass			
South HCP: 15	♣ T97	♣ AJ3				
Contract: 3♠ South						

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T5	♠ 62			1NT	Pass
Vul: E-W	♥ K53	♥ J942	2♥	3♦	All Pass	
North HCP: 15+3	♦ AKJT753	♦ 9				
South HCP: 2+2	♣ A	♣ JT7654				
Contract: 3♦ North						

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ532	♠ T984			1NT	Pass
Vul: Both	♥ 3	♥ Q2	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 12+3	♦ J9876	♦ KT4	X	Pass	4♥	4♠
South HCP: 6	♣ Q	♣ J987	Pass	Pass	5♥	Pass
Contract: 5♠ X North			Pass	5♠	X	All Pass

1. Michaels Cuebid

## North hands

## Overcall S/J

<b>Board: 107</b>	♠ Q76	RHO is dealer. You bid second.
Dealer: West	♥ 986	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AT	East (LHO) bids 2♥ if possible.
HCP: 11+1	♣ KQT63	

<b>Board: 108</b>	♠ 4	RHO is dealer. You bid second.
Dealer: West	♥ J9	West (RHO) opens 1NT if possible.
Vul: None	♦ J765	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ AJ7643	

<b>Board: 109</b>	♠ AKQ963	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AJ9	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ J72	West (RHO) bids 3♥ if possible.

<b>Board: 110</b>	♠ KQT65	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 6	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ KQJT76	East (LHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.
		West (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

**Board: 107**

Dealer: West

**North:**

♠ Q76

**South:**

♠ T

**W N E S**

 1NT Pass 2♥ 2♠<sup>1</sup>

Vul: E-W

♥ 986

♥ AQJ743

Pass 3♥ All Pass

North HCP: 11+1

♦ AT

♦ KQJ764

1. Michaels Cuebid

South HCP: 13+4

♣ KQT63

♣ -

Contract: 3♥ North

**Board: 108**

Dealer: West

**North:**

♠ 4

**South:**

♠ AQJT876

**W N E S**

1NT Pass 2♦ 3♠

Vul: None

♥ J9

♥ AT6

All Pass

North HCP: 7+2

♦ J765

♦ 42

South HCP: 11+3

♣ AJ7643

♣ 9

Contract: 3♠ South

**Board: 109**

Dealer: East

**North:**

♠ AKQ963

**South:**

♠ 87

**W N E S**

1NT Pass

Vul: N-S

♥ J

♥ QT

2♦ 2♠ Pass Pass

North HCP: 16+2

♦ AJ9

♦ T542

3♥ 3♠ All Pass

South HCP: 5+1

♣ J72

♣ K9853

Contract: 3♠ North

**Board: 110**

Dealer: East

**North:**

♠ KQT65

**South:**

♠ J432

**W N E S**

1NT Pass

Vul: E-W

♥ 3

♥ 65

 2♦ 2♥<sup>1</sup> Pass 2♠

North HCP: 11+3

♦ 6

♦ AKQ92

Pass Pass 3♥ 3♠

South HCP: 10+1

♣ KQJT76

♣ 92

Pass Pass 4♥ 4♠

Contract: 4♠X South

X All Pass

1. Michaels Cuebid

**South hands****Overcall S/J**

<b>Board: 107</b>	♠ T	LHO is dealer.
Dealer: West	♥ AQJ743	West (LHO) opens 1NT if possible.
Vul: E-W	♦ KQJ764	East (RHO) bids 2♥ if possible.
HCP: 13+4	♣ -	
<b>Board: 108</b>	♠ AQJT876	LHO is dealer.
Dealer: West	♥ AT6	West (LHO) opens 1NT if possible.
Vul: None	♦ 42	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 9	
<b>Board: 109</b>	♠ 87	RHO is dealer. You bid second.
Dealer: East	♥ QT	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T542	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ K9853	West (LHO) bids 3♥ if possible.
<b>Board: 110</b>	♠ J432	RHO is dealer. You bid second.
Dealer: East	♥ 65	East (RHO) opens 1NT if possible.
Vul: E-W	♦ AKQ92	West (LHO) bids 2♦ if possible.
HCP: 10+1	♣ 92	East (RHO) bids 3♥ if possible. East (RHO) bids 4♥ if possible. West (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

**Board: 107**

Dealer: West

**North:**

♠ Q76

**South:**

♠ T

**W N E S**

 1NT Pass 2♥ 2♠<sup>1</sup>

Vul: E-W

♥ 986

♥ AQJ743

Pass 3♥ All Pass

North HCP: 11+1

♦ AT

♦ KQJ764

1. Michaels Cuebid

South HCP: 13+4

♣ KQT63

♣ -

Contract: 3♥ North

**Board: 108**

Dealer: West

**North:**

♠ 4

**South:**

♠ AQJT876

**W N E S**

1NT Pass 2♦ 3♠

Vul: None

♥ J9

♥ AT6

All Pass

North HCP: 7+2

♦ J765

♦ 42

South HCP: 11+3

♣ AJ7643

♣ 9

Contract: 3♠ South

**Board: 109**

Dealer: East

**North:**

♠ AKQ963

**South:**

♠ 87

**W N E S**

1NT Pass

Vul: N-S

♥ J

♥ QT

2♦ 2♠ Pass Pass

North HCP: 16+2

♦ AJ9

♦ T542

3♥ 3♠ All Pass

South HCP: 5+1

♣ J72

♣ K9853

Contract: 3♠ North

**Board: 110**

Dealer: East

**North:**

♠ KQT65

**South:**

♠ J432

**W N E S**

1NT Pass

Vul: E-W

♥ 3

♥ 65

 2♦ 2♥<sup>1</sup> Pass 2♠

North HCP: 11+3

♦ 6

♦ AKQ92

Pass Pass 3♥ 3♠

South HCP: 10+1

♣ KQJT76

♣ 92

Pass Pass 4♥ 4♠

Contract: 4♠X South

X All Pass

1. Michaels Cuebid

## North hands

## Overcall S/J

<b>Board: 111</b>	♠ AQ953	You are dealer.
Dealer: North	♥ J8	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ A95	
HCP: 15+1	♣ AT4	
<b>Board: 112</b>	♠ 87	RHO is dealer. You bid second.
Dealer: West	♥ Q7	West (RHO) opens 1NT if possible.
Vul: Both	♦ J762	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ 86432	
<b>Board: 113</b>	♠ 65	You are dealer.
Dealer: North	♥ A83	West (RHO) bids 2♠ if possible.
Vul: None	♦ A96	West (RHO) Doubles 3♠ if possible.
HCP: 15+1	♣ AK754	East (LHO) bids 4♠ if possible.
<b>Board: 114</b>	♠ J75	RHO is dealer. You bid second.
Dealer: West	♥ QT6543	West (RHO) opens 1NT if possible.
Vul: Both	♦ 8	East (LHO) bids 2♥ if possible.
HCP: 3+2	♣ 982	

## Both hands (Answers Page)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ953	♠ KJ874		1NT	Pass	2♥
Vul: N-S	♥ J8	♥ T93	3♦	3♠	All Pass	
North HCP: 15+1	♦ A95	♦ 6				
South HCP: 4+1	♣ AT4	♣ 9863				
Contract: 3♠ North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ A52	1NT	Pass	2♥	3♥
Vul: Both	♥ Q7	♥ AKJ9632		All Pass		
North HCP: 3+1	♦ J762	♦ A				
South HCP: 16+3	♣ 86432	♣ 75				
Contract: 3♥ South						

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 65	♠ 2		1NT	Pass	2♦
Vul: None	♥ A83	♥ KQT62	2♠	3♥	Pass	3♠ <sup>1</sup>
North HCP: 15+1	♦ A96	♦ KQ75	X	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 11+1	♣ AK754	♣ J82	Pass	4♥	4♠	5♥
Contract: 5♥ South				All Pass		

- 1. Cue bid, a !S stopper
- 2. Cue bid, a !C stopper
- 3. surplus

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J75	♠ T	1NT	Pass	2♥	3♣
Vul: Both	♥ QT6543	♥ AKJ		All Pass		
North HCP: 3+2	♦ 8	♦ JT9				
South HCP: 16+2	♣ 982	♣ AQJ653				
Contract: 3♣ South						

**South hands****Overcall S/J**

<b>Board: 111</b>	♠ KJ874	Partner is dealer.
Dealer: North	♥ T93	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ 6	
HCP: 4+1	♣ 9863	
<b>Board: 112</b>	♠ A52	LHO is dealer.
Dealer: West	♥ AKJ9632	West (LHO) opens 1NT if possible.
Vul: Both	♦ A	East (RHO) bids 2♥ if possible.
HCP: 16+3	♣ 75	
<b>Board: 113</b>	♠ 2	Partner is dealer.
Dealer: North	♥ KQT62	West (LHO) bids 2♠ if possible.
Vul: None	♦ KQ75	West (LHO) Doubles 3♠ if possible.
HCP: 11+1	♣ J82	East (RHO) bids 4♠ if possible.
<b>Board: 114</b>	♠ T	LHO is dealer.
Dealer: West	♥ AKJ	West (LHO) opens 1NT if possible.
Vul: Both	♦ JT9	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ AQJ653	

## Both hands (Answers Page)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ953	♠ KJ874		1NT	Pass	2♥
Vul: N-S	♥ J8	♥ T93	3♦	3♠	All Pass	
North HCP: 15+1	♦ A95	♦ 6				
South HCP: 4+1	♣ AT4	♣ 9863				
Contract: 3♠ North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ A52	1NT	Pass	2♥	3♥
Vul: Both	♥ Q7	♥ AKJ9632		All Pass		
North HCP: 3+1	♦ J762	♦ A				
South HCP: 16+3	♣ 86432	♣ 75				
Contract: 3♥ South						

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 65	♠ 2		1NT	Pass	2♦
Vul: None	♥ A83	♥ KQT62	2♠	3♥	Pass	3♠ <sup>1</sup>
North HCP: 15+1	♦ A96	♦ KQ75	X	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 11+1	♣ AK754	♣ J82	Pass	4♥	4♠	5♥
Contract: 5♥ South				All Pass		

- 1. Cue bid, a !S stopper
- 2. Cue bid, a !C stopper
- 3. surplus

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J75	♠ T	1NT	Pass	2♥	3♣
Vul: Both	♥ QT6543	♥ AKJ		All Pass		
North HCP: 3+2	♦ 8	♦ JT9				
South HCP: 16+2	♣ 982	♣ AQJ653				
Contract: 3♣ South						

## North hands

## Overcall S/J

<b>Board: 115</b>	♠ T	LHO is dealer.
Dealer: East	♥ 87	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKQT42	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AQ53	

<b>Board: 116</b>	♠ J92	RHO is dealer. You bid second.
Dealer: West	♥ J87	West (RHO) opens 1NT if possible.
Vul: N-S	♦ AT852	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ 54	

<b>Board: 117</b>	♠ A3	LHO is dealer.
Dealer: East	♥ KQJ4	East (LHO) opens 1NT if possible.
Vul: N-S	♦ T	West (RHO) bids 2♦ if possible.
HCP: 18+2	♣ AKJ743	

<b>Board: 118</b>	♠ Q854	RHO is dealer. You bid second.
Dealer: West	♥ T	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q983	East (LHO) bids 2♥ if possible.
HCP: 4	♣ T432	

<b>Board: 119</b>	♠ AK5	You are dealer.
Dealer: North	♥ KQJ3	West (RHO) bids 3♦ if possible.
Vul: E-W	♦ Q765	
HCP: 16	♣ JT	

## Both hands (Answers Page)

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T	♠ A9742			1NT	Pass
Vul: E-W	♥ 87	♥ 532	2♥	3♦	All Pass	
North HCP: 15+2	♦ AKQT42	♦ J6				
South HCP: 5+1	♣ AQ53	♣ 962				
Contract: 3♦ North						

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J92	♠ A6	1NT	Pass	2♥	3♥
Vul: N-S	♥ J87	♥ AKQT963	All Pass			
North HCP: 6+1	♦ AT852	♦ Q				
South HCP: 17+3	♣ 54	♣ Q73				
Contract: 3♥ South						

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A3	♠ J97654			1NT	Pass
Vul: N-S	♥ KQJ4	♥ 53	2♦	3♣	All Pass	
North HCP: 18+2	♦ T	♦ K7432				
South HCP: 4+3	♣ AKJ743	♣ -				
Contract: 3♣ North						

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q854	♠ KJ	1NT	Pass	2♥	3♥
Vul: E-W	♥ T	♥ KQJ7643	All Pass			
North HCP: 4	♦ Q983	♦ -				
South HCP: 14+3	♣ T432	♣ KJ75				
Contract: 3♥ South						

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK5	♠ J98		1NT	Pass	2♦
Vul: E-W	♥ KQJ3	♥ A7642	3♦	3♥	Pass	4♥
North HCP: 16	♦ Q765	♦ 3	All Pass			
South HCP: 8+1	♣ JT	♣ K952				
Contract: 4♥ South						

**South hands****Overcall S/J**

<b>Board: 115</b>	♠ A9742	RHO is dealer. You bid second.
Dealer: East	♥ 532	East (RHO) opens 1NT if possible.
Vul: E-W	♦ J6	West (LHO) bids 2♥ if possible.
HCP: 5+1	♣ 962	

---

<b>Board: 116</b>	♠ A6	LHO is dealer.
Dealer: West	♥ AKQT963	West (LHO) opens 1NT if possible.
Vul: N-S	♦ Q	East (RHO) bids 2♥ if possible.
HCP: 17+3	♣ Q73	

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<b>Board: 117</b>	♠ J97654	RHO is dealer. You bid second.
Dealer: East	♥ 53	East (RHO) opens 1NT if possible.
Vul: N-S	♦ K7432	West (LHO) bids 2♦ if possible.
HCP: 4+3	♣ -	

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<b>Board: 118</b>	♠ KJ	LHO is dealer.
Dealer: West	♥ KQJ7643	West (LHO) opens 1NT if possible.
Vul: E-W	♦ -	East (RHO) bids 2♥ if possible.
HCP: 14+3	♣ KJ75	

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<b>Board: 119</b>	♠ J98	Partner is dealer.
Dealer: North	♥ A7642	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ 3	
HCP: 8+1	♣ K952	

## Both hands (Answers Page)

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T	♠ A9742			1NT	Pass
Vul: E-W	♥ 87	♥ 532	2♥	3♦	All Pass	
North HCP: 15+2	♦ AKQT42	♦ J6				
South HCP: 5+1	♣ AQ53	♣ 962				
Contract: 3♦ North						

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J92	♠ A6	1NT	Pass	2♥	3♥
Vul: N-S	♥ J87	♥ AKQT963	All Pass			
North HCP: 6+1	♦ AT852	♦ Q				
South HCP: 17+3	♣ 54	♣ Q73				
Contract: 3♥ South						

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A3	♠ J97654			1NT	Pass
Vul: N-S	♥ KQJ4	♥ 53	2♦	3♣	All Pass	
North HCP: 18+2	♦ T	♦ K7432				
South HCP: 4+3	♣ AKJ743	♣ -				
Contract: 3♣ North						

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q854	♠ KJ	1NT	Pass	2♥	3♥
Vul: E-W	♥ T	♥ KQJ7643	All Pass			
North HCP: 4	♦ Q983	♦ -				
South HCP: 14+3	♣ T432	♣ KJ75				
Contract: 3♥ South						

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK5	♠ J98		1NT	Pass	2♦
Vul: E-W	♥ KQJ3	♥ A7642	3♦	3♥	Pass	4♥
North HCP: 16	♦ Q765	♦ 3	All Pass			
South HCP: 8+1	♣ JT	♣ K952				
Contract: 4♥ South						

## North hands

## Overcall S/J

<b>Board: 120</b>	♠ 4	RHO is dealer. You bid second.
Dealer: West	♥ J96	West (RHO) opens 1NT if possible.
Vul: Both	♦ AQ9754	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ T98	

---

<b>Board: 121</b>	♠ QJ9865	Partner is dealer.
Dealer: South	♥ J82	East (LHO) bids 3♣ if possible.
Vul: None	♦ A3	
HCP: 10+2	♣ Q2	

---

<b>Board: 122</b>	♠ -	LHO is dealer.
Dealer: East	♥ AKQ854	East (LHO) opens 1NT if possible.
Vul: Both	♦ T2	West (RHO) bids 2♥ if possible.
HCP: 13+3	♣ KJT62	West (RHO) bids 4♠ if possible.

---

<b>Board: 123</b>	♠ 3	LHO is dealer.
Dealer: East	♥ 654	East (LHO) opens 1NT if possible.
Vul: None	♦ AKQ8542	West (RHO) bids 2♦ if possible.
HCP: 13+3	♣ A2	East (LHO) bids 3♥ if possible.

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<b>Board: 124</b>	♠ J62	RHO is dealer. You bid second.
Dealer: West	♥ T4	West (RHO) opens 1NT if possible.
Vul: None	♦ J6543	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ T32	

## Both hands (Answers Page)

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 4	♠ AQJT92	1NT	Pass	2♦	2♠
Vul: Both	♥ J96	♥ Q7		All Pass		
North HCP: 7+2	♦ AQ9754	♦ T6				
South HCP: 13+2	♣ T98	♣ KJ7				
Contract: 2♠ South						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ9865	♠ K7				1NT
Vul: None	♥ J82	♥ AKQ96	Pass	2♥	3♣	Pass
North HCP: 10+2	♦ A3	♦ QJ5	Pass	4♠	All Pass	
South HCP: 15+1	♣ Q2	♣ T75				
Contract: 4♠ North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ -	♠ K962			1NT	Pass
Vul: Both	♥ AKQ854	♥ JT732	2♥	2♠ <sup>1</sup>	Pass	4♥
North HCP: 13+3	♦ T2	♦ K654	4♠	5♥	All Pass	
South HCP: 7+1	♣ KJT62	♣ -				
Contract: 5♥ North			1. Michaels Cuebid			

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 3	♠ 97654			1NT	Pass
Vul: None	♥ 654	♥ K2	2♦	3♦	3♥	Pass
North HCP: 13+3	♦ AKQ8542	♦ T9	Pass	4♦	All Pass	
South HCP: 6+1	♣ A2	♣ QJ86				
Contract: 4♦ North						

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J62	♠ 53	1NT	Pass	2♥	3♦
Vul: None	♥ T4	♥ A62		All Pass		
North HCP: 2+1	♦ J6543	♦ AKQT97				
South HCP: 17+2	♣ T32	♣ A5				
Contract: 3♦ South						

**South hands****Overcall S/J**

<b>Board: 120</b>	♠ AQJT92	LHO is dealer.
Dealer: West	♥ Q7	West (LHO) opens 1NT if possible.
Vul: Both	♦ T6	East (RHO) bids 2♦ if possible.
HCP: 13+2	♣ KJ7	
<b>Board: 121</b>	♠ K7	You are dealer.
Dealer: South	♥ AKQ96	East (RHO) bids 3♣ if possible.
Vul: None	♦ QJ5	
HCP: 15+1	♣ T75	
<b>Board: 122</b>	♠ K962	RHO is dealer. You bid second.
Dealer: East	♥ JT732	East (RHO) opens 1NT if possible.
Vul: Both	♦ K654	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ -	West (LHO) bids 4♠ if possible.
<b>Board: 123</b>	♠ 97654	RHO is dealer. You bid second.
Dealer: East	♥ K2	East (RHO) opens 1NT if possible.
Vul: None	♦ T9	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ QJ86	East (RHO) bids 3♥ if possible.
<b>Board: 124</b>	♠ 53	LHO is dealer.
Dealer: West	♥ A62	West (LHO) opens 1NT if possible.
Vul: None	♦ AKQT97	East (RHO) bids 2♥ if possible.
HCP: 17+2	♣ A5	

## Both hands (Answers Page)

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 4	♠ AQJT92	1NT	Pass	2♦	2♠
Vul: Both	♥ J96	♥ Q7		All Pass		
North HCP: 7+2	♦ AQ9754	♦ T6				
South HCP: 13+2	♣ T98	♣ KJ7				
Contract: 2♠ South						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ9865	♠ K7				1NT
Vul: None	♥ J82	♥ AKQ96	Pass	2♥	3♣	Pass
North HCP: 10+2	♦ A3	♦ QJ5	Pass	4♠	All Pass	
South HCP: 15+1	♣ Q2	♣ T75				
Contract: 4♠ North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ -	♠ K962			1NT	Pass
Vul: Both	♥ AKQ854	♥ JT732	2♥	2♠ <sup>1</sup>	Pass	4♥
North HCP: 13+3	♦ T2	♦ K654	4♠	5♥	All Pass	
South HCP: 7+1	♣ KJT62	♣ -				
Contract: 5♥ North			1. Michaels Cuebid			

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 3	♠ 97654			1NT	Pass
Vul: None	♥ 654	♥ K2	2♦	3♦	3♥	Pass
North HCP: 13+3	♦ AKQ8542	♦ T9	Pass	4♦	All Pass	
South HCP: 6+1	♣ A2	♣ QJ86				
Contract: 4♦ North						

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J62	♠ 53	1NT	Pass	2♥	3♦
Vul: None	♥ T4	♥ A62		All Pass		
North HCP: 2+1	♦ J6543	♦ AKQT97				
South HCP: 17+2	♣ T32	♣ A5				
Contract: 3♦ South						

## North hands

## Overcall S/J

<b>Board: 125</b>	♠ KT9873	Partner is dealer.
Dealer: South	♥ 73	East (LHO) bids 3♥ if possible.
Vul: E-W	♦ 64	
HCP: 6+2	♣ K74	
<b>Board: 126</b>	♠ AJ2	RHO is dealer. You bid second.
Dealer: West	♥ KQ987	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 963	East (LHO) bids 2♥ if possible.
HCP: 10+1	♣ 86	West (RHO) bids 3♠ if possible.
<b>Board: 127</b>	♠ 5	Partner is dealer.
Dealer: South	♥ QT754	East (LHO) bids 2♠ if possible.
Vul: None	♦ QT543	East (LHO) bids 3♠ if possible.
HCP: 4+2	♣ T4	
<b>Board: 128</b>	♠ AJ3	Partner is dealer.
Dealer: South	♥ KT874	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 4	East (LHO) Doubles 4♦ if possible.
HCP: 10+1	♣ Q654	West (RHO) bids 5♦ if possible.

## Both hands (Answers Page)

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9873	♠ A2				1NT
Vul: E-W	♥ 73	♥ Q982	Pass	2♥	3♥	Pass
North HCP: 6+2	♦ 64	♦ QJ8	Pass	3♠	All Pass	
South HCP: 16	♣ K74	♣ AQJ2				
Contract: 3♠ North						

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ2	♠ KQ	1NT	Pass	2♥	3♦
Vul: N-S	♥ KQ987	♥ 5	3♠	Pass	Pass	4♦
North HCP: 10+1	♦ 963	♦ AKJT754	Pass	4♠ <sup>1</sup>	Pass	5♦
South HCP: 13+3	♣ 86	♣ 543	All Pass			
Contract: 5♦ South						1. limit raise or better in !D

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ T643				1NT
Vul: None	♥ QT754	♥ KJ3	Pass	2♦	2♠	Pass
North HCP: 4+2	♦ QT543	♦ AKJ2	Pass	3♦	3♠	4♦
South HCP: 15	♣ T4	♣ K5	All Pass			
Contract: 4♦ South						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ3	♠ K85				1NT
Vul: N-S	♥ KT874	♥ AJ65	Pass	2♦	3♦	3♥
North HCP: 10+1	♦ 4	♦ A9	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 15	♣ Q654	♣ K732	Pass	4♦ <sup>3</sup>	X	4♥
Contract: 5♥ North			5♦	5♥	All Pass	

- 1. Cue bid, a !S stopper
- 2. Cue bid, a !C stopper
- 3. surplus

**South hands****Overcall S/J**

<b>Board: 125</b>	♠ A2	You are dealer.
Dealer: South	♥ Q982	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ QJ8	
HCP: 16	♣ AQJ2	
<b>Board: 126</b>	♠ KQ	LHO is dealer.
Dealer: West	♥ 5	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AKJT754	East (RHO) bids 2♥ if possible.
HCP: 13+3	♣ 543	West (LHO) bids 3♠ if possible.
<b>Board: 127</b>	♠ T643	You are dealer.
Dealer: South	♥ KJ3	East (RHO) bids 2♠ if possible.
Vul: None	♦ AKJ2	East (RHO) bids 3♠ if possible.
HCP: 15	♣ K5	
<b>Board: 128</b>	♠ K85	You are dealer.
Dealer: South	♥ AJ65	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ A9	East (RHO) Doubles 4♦ if possible.
HCP: 15	♣ K732	West (LHO) bids 5♦ if possible.

## Both hands (Answers Page)

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9873	♠ A2				1NT
Vul: E-W	♥ 73	♥ Q982	Pass	2♥	3♥	Pass
North HCP: 6+2	♦ 64	♦ QJ8	Pass	3♠	All Pass	
South HCP: 16	♣ K74	♣ AQJ2				
Contract: 3♠ North						

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ2	♠ KQ	1NT	Pass	2♥	3♦
Vul: N-S	♥ KQ987	♥ 5	3♠	Pass	Pass	4♦
North HCP: 10+1	♦ 963	♦ AKJT754	Pass	4♠ <sup>1</sup>	Pass	5♦
South HCP: 13+3	♣ 86	♣ 543	All Pass			
Contract: 5♦ South						1. limit raise or better in !D

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ T643				1NT
Vul: None	♥ QT754	♥ KJ3	Pass	2♦	2♠	Pass
North HCP: 4+2	♦ QT543	♦ AKJ2	Pass	3♦	3♠	4♦
South HCP: 15	♣ T4	♣ K5	All Pass			
Contract: 4♦ South						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ3	♠ K85				1NT
Vul: N-S	♥ KT874	♥ AJ65	Pass	2♦	3♦	3♥
North HCP: 10+1	♦ 4	♦ A9	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 15	♣ Q654	♣ K732	Pass	4♦ <sup>3</sup>	X	4♥
Contract: 5♥ North			5♦	5♥	All Pass	

- 1. Cue bid, a !S stopper
- 2. Cue bid, a !C stopper
- 3. surplus

## North hands

## Overcall S/J

<b>Board: 129</b>	♠ K63	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: Both	♦ AK6	West (RHO) bids 2♦ if possible.
HCP: 19+2	♣ AKQT42	

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<b>Board: 130</b>	♠ KT762	Partner is dealer.
Dealer: South	♥ QT32	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ J98	
HCP: 6+1	♣ 6	

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<b>Board: 131</b>	♠ Q7	You are dealer.
Dealer: North	♥ AKQ	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ J943	
HCP: 15	♣ KT62	

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<b>Board: 132</b>	♠ 63	Partner is dealer.
Dealer: South	♥ Q8543	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ QJ	East (LHO) bids 3♠ if possible.
HCP: 7+1	♣ QT52	

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<b>Board: 133</b>	♠ KT75	LHO is dealer.
Dealer: East	♥ 4	East (LHO) opens 1NT if possible.
Vul: Both	♦ AKQT652	West (RHO) bids 2♦ if possible.
HCP: 15+3	♣ K	East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K63	♠ 9			1NT	Pass
Vul: Both	♥ 3	♥ KT96	2♦	3♣	All Pass	
North HCP: 19+2	♦ AK6	♦ T9754				
South HCP: 4+1	♣ AKQT42	♣ J97				
Contract: 3♣ North						

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT762	♠ AQ8			1NT	
Vul: N-S	♥ QT32	♥ AK9	Pass	2♥	3♣	Pass
North HCP: 6+1	♦ J98	♦ Q765	Pass	X	Pass	3♠
South HCP: 16	♣ 6	♣ JT7	All Pass			
Contract: 3♠ South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q7	♠ 2		1NT	Pass	2♦
Vul: E-W	♥ AKQ	♥ T8732	2♠	Pass	Pass	X
North HCP: 15	♦ J943	♦ KQ52	Pass	3♥	All Pass	
South HCP: 9+1	♣ KT62	♣ A53				
Contract: 3♥ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ K54			1NT	
Vul: E-W	♥ Q8543	♥ KT2	Pass	2♦	2♠	Pass
North HCP: 7+1	♦ QJ	♦ AKT94	Pass	3♣	3♠	4♥
South HCP: 17+1	♣ QT52	♣ KJ	All Pass			
Contract: 4♥ South						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT75	♠ 84			1NT	Pass
Vul: Both	♥ 4	♥ AJ3	2♦	3♦	3♥	Pass
North HCP: 15+3	♦ AKQT652	♦ 984	Pass	4♦	All Pass	
South HCP: 5+1	♣ K	♣ T7642				
Contract: 4♦ North						

**South hands****Overcall S/J**

<b>Board: 129</b>	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ KT96	East (RHO) opens 1NT if possible.
Vul: Both	♦ T9754	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ J97	
<b>Board: 130</b>	♠ AQ8	You are dealer.
Dealer: South	♥ AK9	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q765	
HCP: 16	♣ JT7	
<b>Board: 131</b>	♠ 2	Partner is dealer.
Dealer: North	♥ T8732	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ KQ52	
HCP: 9+1	♣ A53	
<b>Board: 132</b>	♠ K54	You are dealer.
Dealer: South	♥ KT2	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AKT94	East (RHO) bids 3♠ if possible.
HCP: 17+1	♣ KJ	
<b>Board: 133</b>	♠ 84	RHO is dealer. You bid second.
Dealer: East	♥ AJ3	East (RHO) opens 1NT if possible.
Vul: Both	♦ 984	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ T7642	East (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K63	♠ 9			1NT	Pass
Vul: Both	♥ 3	♥ KT96	2♦	3♣	All Pass	
North HCP: 19+2	♦ AK6	♦ T9754				
South HCP: 4+1	♣ AKQT42	♣ J97				
Contract: 3♣ North						

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT762	♠ AQ8			1NT	
Vul: N-S	♥ QT32	♥ AK9	Pass	2♥	3♣	Pass
North HCP: 6+1	♦ J98	♦ Q765	Pass	X	Pass	3♠
South HCP: 16	♣ 6	♣ JT7	All Pass			
Contract: 3♠ South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q7	♠ 2		1NT	Pass	2♦
Vul: E-W	♥ AKQ	♥ T8732	2♠	Pass	Pass	X
North HCP: 15	♦ J943	♦ KQ52	Pass	3♥	All Pass	
South HCP: 9+1	♣ KT62	♣ A53				
Contract: 3♥ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ K54			1NT	
Vul: E-W	♥ Q8543	♥ KT2	Pass	2♦	2♠	Pass
North HCP: 7+1	♦ QJ	♦ AKT94	Pass	3♣	3♠	4♥
South HCP: 17+1	♣ QT52	♣ KJ	All Pass			
Contract: 4♥ South						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT75	♠ 84			1NT	Pass
Vul: Both	♥ 4	♥ AJ3	2♦	3♦	3♥	Pass
North HCP: 15+3	♦ AKQT652	♦ 984	Pass	4♦	All Pass	
South HCP: 5+1	♣ K	♣ T7642				
Contract: 4♦ North						

## North hands

## Overcall S/J

<b>Board: 134</b>	♠ J8743	Partner is dealer.
Dealer: South	♥ KJ9	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ 6	
HCP: 7+1	♣ Q532	
<b>Board: 135</b>	♠ Q84	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: None	♦ AK3	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AQJT84	
<b>Board: 136</b>	♠ KJT75	Partner is dealer.
Dealer: South	♥ KT832	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ 4	
HCP: 7+2	♣ 97	
<b>Board: 137</b>	♠ T952	You are dealer.
Dealer: North	♥ AJ42	West (RHO) bids 3♦ if possible.
Vul: Both	♦ A7	
HCP: 16	♣ AK9	
<b>Board: 138</b>	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ QJ95	West (RHO) opens 1NT if possible.
Vul: None	♦ T9632	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ 52	

## Both hands (Answers Page)

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J8743	♠ AKQ6				1NT
Vul: N-S	♥ KJ9	♥ T32	Pass	2♥	3♣	3♠
North HCP: 7+1	♦ 6	♦ AQ53	All Pass			
South HCP: 15	♣ Q532	♣ 87				
Contract: 3♠ South						

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<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q84	♠ 963			1NT	Pass
Vul: None	♥ 3	♥ AT962	2♦	3♣	All Pass	
North HCP: 16+2	♦ AK3	♦ T765				
South HCP: 4+1	♣ AQJT84	♣ 7				
Contract: 3♣ North						

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<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT75	♠ A863				1NT
Vul: E-W	♥ KT832	♥ AQ	Pass	2♥	3♣	3♠
North HCP: 7+2	♦ 4	♦ AJ65	Pass	4♠	All Pass	
South HCP: 16	♣ 97	♣ JT2				
Contract: 4♠ North						

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<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T952	♠ J7		1NT	Pass	2♦
Vul: Both	♥ AJ42	♥ KQ975	3♦	3♥	All Pass	
North HCP: 16	♦ A7	♦ T98				
South HCP: 6+1	♣ AK9	♣ 862				
Contract: 3♥ North						

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<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT	♠ Q9	1NT	Pass	2♥	3♣
Vul: None	♥ QJ95	♥ T6	All Pass			
North HCP: 7+1	♦ T9632	♦ AJ				
South HCP: 16+3	♣ 52	♣ AKQT973				
Contract: 3♣ South						

**South hands****Overcall S/J**

<b>Board: 134</b>	♠ AKQ6	You are dealer.
Dealer: South	♥ T32	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ AQ53	
HCP: 15	♣ 87	
<b>Board: 135</b>	♠ 963	RHO is dealer. You bid second.
Dealer: East	♥ AT962	East (RHO) opens 1NT if possible.
Vul: None	♦ T765	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ 7	
<b>Board: 136</b>	♠ A863	You are dealer.
Dealer: South	♥ AQ	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ AJ65	
HCP: 16	♣ JT2	
<b>Board: 137</b>	♠ J7	Partner is dealer.
Dealer: North	♥ KQ975	West (LHO) bids 3♦ if possible.
Vul: Both	♦ T98	
HCP: 6+1	♣ 862	
<b>Board: 138</b>	♠ Q9	LHO is dealer.
Dealer: West	♥ T6	West (LHO) opens 1NT if possible.
Vul: None	♦ AJ	East (RHO) bids 2♥ if possible.
HCP: 16+3	♣ AKQT973	

## Both hands (Answers Page)

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J8743	♠ AKQ6				1NT
Vul: N-S	♥ KJ9	♥ T32	Pass	2♥	3♣	3♠
North HCP: 7+1	♦ 6	♦ AQ53	All Pass			
South HCP: 15	♣ Q532	♣ 87				
Contract: 3♠ South						

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q84	♠ 963			1NT	Pass
Vul: None	♥ 3	♥ AT962	2♦	3♣	All Pass	
North HCP: 16+2	♦ AK3	♦ T765				
South HCP: 4+1	♣ AQJT84	♣ 7				
Contract: 3♣ North						

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT75	♠ A863				1NT
Vul: E-W	♥ KT832	♥ AQ	Pass	2♥	3♣	3♠
North HCP: 7+2	♦ 4	♦ AJ65	Pass	4♠	All Pass	
South HCP: 16	♣ 97	♣ JT2				
Contract: 4♠ North						

<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T952	♠ J7		1NT	Pass	2♦
Vul: Both	♥ AJ42	♥ KQ975	3♦	3♥	All Pass	
North HCP: 16	♦ A7	♦ T98				
South HCP: 6+1	♣ AK9	♣ 862				
Contract: 3♥ North						

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT	♠ Q9	1NT	Pass	2♥	3♣
Vul: None	♥ QJ95	♥ T6	All Pass			
North HCP: 7+1	♦ T9632	♦ AJ				
South HCP: 16+3	♣ 52	♣ AKQT973				
Contract: 3♣ South						

## North hands

## Overcall S/J

<b>Board: 139</b>	♠ AK4	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1NT if possible.
Vul: None	♦ AKQ9832	West (RHO) bids 2♥ if possible.
HCP: 18+3	♣ 82	East (LHO) bids 3♠ if possible.

<b>Board: 140</b>	♠ KT52	RHO is dealer. You bid second.
Dealer: West	♥ JT53	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q	East (LHO) bids 2♦ if possible.
HCP: 7	♣ J743	East (LHO) bids 3♥ if possible.

<b>Board: 141</b>	♠ Q32	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1NT if possible.
Vul: N-S	♦ KJ3	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AKJ543	East (LHO) bids 3♠ if possible.

<b>Board: 142</b>	♠ AQ852	Partner is dealer.
Dealer: South	♥ 42	East (LHO) bids 3♥ if possible.
Vul: E-W	♦ 9765	
HCP: 7+1	♣ J3	

<b>Board: 143</b>	♠ K3	LHO is dealer.
Dealer: East	♥ A4	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQ9862	West (RHO) bids 2♦ if possible.
HCP: 17+3	♣ J4	East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK4	♠ 52			1NT	Pass
Vul: None	♥ Q	♥ K85432	2♥	3♦	3♠	Pass
North HCP: 18+3	♦ AKQ9832	♦ T5	Pass	4♦	All Pass	
South HCP: 3+2	♣ 82	♣ 754				
Contract:	4♦ North					

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT52	♠ Q874	1NT	Pass	2♦	3♦
Vul: E-W	♥ JT53	♥ -	Pass	Pass	3♥	4♦
North HCP: 7	♦ Q	♦ AKJ9843	All Pass			
South HCP: 14+3	♣ J743	♣ A8				
Contract:	4♦ South					

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q32	♠ 9			1NT	Pass
Vul: N-S	♥ J	♥ KT7543	2♥	3♣	3♠	5♣
North HCP: 15+2	♦ KJ3	♦ A5	All Pass			
South HCP: 7+2	♣ AKJ543	♣ T976				
Contract:	5♣ South					

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ852	♠ 943				1NT
Vul: E-W	♥ 42	♥ A7	Pass	2♥	3♥	3♠
North HCP: 7+1	♦ 9765	♦ AKQ83	Pass	4♠	All Pass	
South HCP: 17+1	♣ J3	♣ AT7				
Contract:	4♠ North					

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K3	♠ 8652			1NT	Pass
Vul: N-S	♥ A4	♥ 85	2♦	3♦	3♥	Pass
North HCP: 17+3	♦ AKQ9862	♦ JT5	Pass	4♦	All Pass	
South HCP: 3	♣ J4	♣ QT32				
Contract:	4♦ North					

**South hands****Overcall S/J**

<b>Board: 139</b>	♠ 52	RHO is dealer. You bid second.
Dealer: East	♥ K85432	East (RHO) opens 1NT if possible.
Vul: None	♦ T5	West (LHO) bids 2♥ if possible.
HCP: 3+2	♣ 754	East (RHO) bids 3♠ if possible.
 <b>Board: 140</b>	 ♠ Q874	 LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJ9843	East (RHO) bids 2♦ if possible.
HCP: 14+3	♣ A8	East (RHO) bids 3♥ if possible.
 <b>Board: 141</b>	 ♠ 9	 RHO is dealer. You bid second.
Dealer: East	♥ KT7543	East (RHO) opens 1NT if possible.
Vul: N-S	♦ A5	West (LHO) bids 2♥ if possible.
HCP: 7+2	♣ T976	East (RHO) bids 3♠ if possible.
 <b>Board: 142</b>	 ♠ 943	 You are dealer.
Dealer: South	♥ A7	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ AKQ83	
HCP: 17+1	♣ AT7	
 <b>Board: 143</b>	 ♠ 8652	 RHO is dealer. You bid second.
Dealer: East	♥ 85	East (RHO) opens 1NT if possible.
Vul: N-S	♦ JT5	West (LHO) bids 2♦ if possible.
HCP: 3	♣ QT32	East (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK4	♠ 52			1NT	Pass
Vul: None	♥ Q	♥ K85432	2♥	3♦	3♠	Pass
North HCP: 18+3	♦ AKQ9832	♦ T5	Pass	4♦	All Pass	
South HCP: 3+2	♣ 82	♣ 754				
Contract:	4♦ North					

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT52	♠ Q874	1NT	Pass	2♦	3♦
Vul: E-W	♥ JT53	♥ -	Pass	Pass	3♥	4♦
North HCP: 7	♦ Q	♦ AKJ9843	All Pass			
South HCP: 14+3	♣ J743	♣ A8				
Contract:	4♦ South					

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q32	♠ 9			1NT	Pass
Vul: N-S	♥ J	♥ KT7543	2♥	3♣	3♠	5♣
North HCP: 15+2	♦ KJ3	♦ A5	All Pass			
South HCP: 7+2	♣ AKJ543	♣ T976				
Contract:	5♣ South					

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ852	♠ 943				1NT
Vul: E-W	♥ 42	♥ A7	Pass	2♥	3♥	3♠
North HCP: 7+1	♦ 9765	♦ AKQ83	Pass	4♠	All Pass	
South HCP: 17+1	♣ J3	♣ AT7				
Contract:	4♠ North					

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K3	♠ 8652			1NT	Pass
Vul: N-S	♥ A4	♥ 85	2♦	3♦	3♥	Pass
North HCP: 17+3	♦ AKQ9862	♦ JT5	Pass	4♦	All Pass	
South HCP: 3	♣ J4	♣ QT32				
Contract:	4♦ North					

## North hands

## Overcall S/J

<b>Board: 144</b>	♠ T8	RHO is dealer. You bid second.
Dealer: West	♥ 76	West (RHO) opens 1NT if possible.
Vul: None	♦ QT82	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ Q8652	

<b>Board: 145</b>	♠ AJ863	You are dealer.
Dealer: North	♥ K74	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ A52	
HCP: 16+1	♣ A6	

<b>Board: 146</b>	♠ QJT9	RHO is dealer. You bid second.
Dealer: West	♥ 87	West (RHO) opens 1NT if possible.
Vul: None	♦ J987542	East (LHO) bids 2♦ if possible.
HCP: 4+3	♣ -	

<b>Board: 147</b>	♠ A	LHO is dealer.
Dealer: East	♥ AQJ8765	East (LHO) opens 1NT if possible.
Vul: None	♦ Q	West (RHO) bids 2♥ if possible.
HCP: 14+3	♣ J982	East (LHO) bids 3♠ if possible.
		East (LHO) Doubles 4♥ if possible.

<b>Board: 148</b>	♠ AQ932	RHO is dealer. You bid second.
Dealer: West	♥ 9862	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q98	East (LHO) bids 2♦ if possible.
HCP: 10+1	♣ Q	

## Both hands (Answers Page)

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T8	♠ AJ43	1NT	Pass	2♥	3♥
Vul: None	♥ 76	♥ AKQT32		All Pass		
North HCP: 4+1	♦ QT82	♦ 94				
South HCP: 14+2	♣ Q8652	♣ 7				
Contract: 3♥ South						

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ863	♠ KT9752	1NT	Pass	2♥	
Vul: E-W	♥ K74	♥ Q2	3♣	3♠	All Pass	
North HCP: 16+1	♦ A52	♦ J98				
South HCP: 6+2	♣ A6	♣ 75				
Contract: 3♠ North						

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJT9	♠ A8	1NT	Pass	2♦	3♣
Vul: None	♥ 87	♥ JT5		All Pass		
North HCP: 4+3	♦ J987542	♦ 3				
South HCP: 12+3	♣ -	♣ AQJ8732				
Contract: 3♣ South						

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A	♠ JT4		1NT	Pass	
Vul: None	♥ AQJ8765	♥ 3	2♥	3♥	3♠	Pass
North HCP: 14+3	♦ Q	♦ 9832	Pass	4♥	X	All Pass
South HCP: 6+1	♣ J982	♣ KQ654				
Contract: 4♥X North						

<b>Board: 148</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ932	♠ KJ	1NT	Pass	2♦	3♦
Vul: E-W	♥ 9862	♥ 5		All Pass		
North HCP: 10+1	♦ Q98	♦ AKJ7632				
South HCP: 13+3	♣ Q	♣ J96				
Contract: 3♦ South						

**South hands****Overcall S/J**

<b>Board: 144</b>	♠ AJ43	LHO is dealer.
Dealer: West	♥ AKQT32	West (LHO) opens 1NT if possible.
Vul: None	♦ 94	East (RHO) bids 2♥ if possible.
HCP: 14+2	♣ 7	
<b>Board: 145</b>	♠ KT9752	Partner is dealer.
Dealer: North	♥ Q2	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ J98	
HCP: 6+2	♣ 75	
<b>Board: 146</b>	♠ A8	LHO is dealer.
Dealer: West	♥ JT5	West (LHO) opens 1NT if possible.
Vul: None	♦ 3	East (RHO) bids 2♦ if possible.
HCP: 12+3	♣ AQJ8732	
<b>Board: 147</b>	♠ JT4	RHO is dealer. You bid second.
Dealer: East	♥ 3	East (RHO) opens 1NT if possible.
Vul: None	♦ 9832	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ KQ654	East (RHO) bids 3♠ if possible. East (RHO) Doubles 4♥ if possible.
<b>Board: 148</b>	♠ KJ	LHO is dealer.
Dealer: West	♥ 5	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJ7632	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ J96	

## Both hands (Answers Page)

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T8	♠ AJ43	1NT	Pass	2♥	3♥
Vul: None	♥ 76	♥ AKQT32		All Pass		
North HCP: 4+1	♦ QT82	♦ 94				
South HCP: 14+2	♣ Q8652	♣ 7				
Contract: 3♥ South						

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ863	♠ KT9752	1NT	Pass	2♥	
Vul: E-W	♥ K74	♥ Q2	3♣	3♠	All Pass	
North HCP: 16+1	♦ A52	♦ J98				
South HCP: 6+2	♣ A6	♣ 75				
Contract: 3♠ North						

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJT9	♠ A8	1NT	Pass	2♦	3♣
Vul: None	♥ 87	♥ JT5		All Pass		
North HCP: 4+3	♦ J987542	♦ 3				
South HCP: 12+3	♣ -	♣ AQJ8732				
Contract: 3♣ South						

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A	♠ JT4			1NT	Pass
Vul: None	♥ AQJ8765	♥ 3	2♥	3♥	3♠	Pass
North HCP: 14+3	♦ Q	♦ 9832	Pass	4♥	X	All Pass
South HCP: 6+1	♣ J982	♣ KQ654				
Contract: 4♥X North						

<b>Board: 148</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ932	♠ KJ	1NT	Pass	2♦	3♦
Vul: E-W	♥ 9862	♥ 5		All Pass		
North HCP: 10+1	♦ Q98	♦ AKJ7632				
South HCP: 13+3	♣ Q	♣ J96				
Contract: 3♦ South						

## North hands

## Overcall S/J

<b>Board: 149</b>	♠ QJ63	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: N-S	♦ Q98	West (RHO) bids 2♥ if possible.
HCP: 14+2	♣ AKQ975	
<b>Board: 150</b>	♠ J973	RHO is dealer. You bid second.
Dealer: West	♥ QT95	West (RHO) opens 1NT if possible.
Vul: Both	♦ 32	East (LHO) bids 2♦ if possible.
HCP: 4	♣ J96	
<b>Board: 151</b>	♠ T82	LHO is dealer.
Dealer: East	♥ T8	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQ963	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ A7	
<b>Board: 152</b>	♠ 982	RHO is dealer. You bid second.
Dealer: West	♥ J764	West (RHO) opens 1NT if possible.
Vul: None	♦ A652	East (LHO) bids 2♥ if possible.
HCP: 5	♣ T3	West (RHO) bids 3♠ if possible.
<b>Board: 153</b>	♠ A7	LHO is dealer.
Dealer: East	♥ KQJT832	East (LHO) opens 1NT if possible.
Vul: None	♦ 3	West (RHO) bids 2♥ if possible.
HCP: 11+3	♣ J43	

## Both hands (Answers Page)

<b>Board: 149</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ63	♠ 2			1NT	Pass
Vul: N-S	♥ -	♥ AT6543	2♥	3♣	All Pass	
North HCP: 14+2	♦ Q98	♦ J32				
South HCP: 6+2	♣ AKQ975	♣ JT2				
Contract: 3♣ North						

<b>Board: 150</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J973	♠ A542	1NT	Pass	2♦	3♦
Vul: Both	♥ QT95	♥ J7	All Pass			
North HCP: 4	♦ 32	♦ AKQ865				
South HCP: 14+2	♣ J96	♣ 2				
Contract: 3♦ South						

<b>Board: 151</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T82	♠ K3			1NT	Pass
Vul: N-S	♥ T8	♥ J72	2♥	3♦	All Pass	
North HCP: 13+2	♦ AKQ963	♦ J75				
South HCP: 6+1	♣ A7	♣ J9854				
Contract: 3♦ North						

<b>Board: 152</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 982	♠ 5	1NT	Pass	2♥	3♣
Vul: None	♥ J764	♥ AT	3♠	Pass	Pass	4♣
North HCP: 5	♦ A652	♦ 873	All Pass			
South HCP: 12+3	♣ T3	♣ AKJ9752				
Contract: 4♣ South						

<b>Board: 153</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ QT86			1NT	Pass
Vul: None	♥ KQJT832	♥ 5	2♥	3♥	All Pass	
North HCP: 11+3	♦ 3	♦ AQ54				
South HCP: 8	♣ J43	♣ T872				
Contract: 3♥ North						

**South hands****Overcall S/J**

<b>Board: 149</b>	♠ 2	RHO is dealer. You bid second.
Dealer: East	♥ AT6543	East (RHO) opens 1NT if possible.
Vul: N-S	♦ J32	West (LHO) bids 2♥ if possible.
HCP: 6+2	♣ JT2	
<b>Board: 150</b>	♠ A542	LHO is dealer.
Dealer: West	♥ J7	West (LHO) opens 1NT if possible.
Vul: Both	♦ AKQ865	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ 2	
<b>Board: 151</b>	♠ K3	RHO is dealer. You bid second.
Dealer: East	♥ J72	East (RHO) opens 1NT if possible.
Vul: N-S	♦ J75	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ J9854	
<b>Board: 152</b>	♠ 5	LHO is dealer.
Dealer: West	♥ AT	West (LHO) opens 1NT if possible.
Vul: None	♦ 873	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ AKJ9752	West (LHO) bids 3♠ if possible.
<b>Board: 153</b>	♠ QT86	RHO is dealer. You bid second.
Dealer: East	♥ 5	East (RHO) opens 1NT if possible.
Vul: None	♦ AQ54	West (LHO) bids 2♥ if possible.
HCP: 8	♣ T872	

## Both hands (Answers Page)

<b>Board: 149</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ63	♠ 2			1NT	Pass
Vul: N-S	♥ -	♥ AT6543	2♥	3♣	All Pass	
North HCP: 14+2	♦ Q98	♦ J32				
South HCP: 6+2	♣ AKQ975	♣ JT2				
Contract: 3♣ North						

<b>Board: 150</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J973	♠ A542	1NT	Pass	2♦	3♦
Vul: Both	♥ QT95	♥ J7	All Pass			
North HCP: 4	♦ 32	♦ AKQ865				
South HCP: 14+2	♣ J96	♣ 2				
Contract: 3♦ South						

<b>Board: 151</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T82	♠ K3			1NT	Pass
Vul: N-S	♥ T8	♥ J72	2♥	3♦	All Pass	
North HCP: 13+2	♦ AKQ963	♦ J75				
South HCP: 6+1	♣ A7	♣ J9854				
Contract: 3♦ North						

<b>Board: 152</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 982	♠ 5	1NT	Pass	2♥	3♣
Vul: None	♥ J764	♥ AT	3♠	Pass	Pass	4♣
North HCP: 5	♦ A652	♦ 873	All Pass			
South HCP: 12+3	♣ T3	♣ AKJ9752				
Contract: 4♣ South						

<b>Board: 153</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ QT86			1NT	Pass
Vul: None	♥ KQJT832	♥ 5	2♥	3♥	All Pass	
North HCP: 11+3	♦ 3	♦ AQ54				
South HCP: 8	♣ J43	♣ T872				
Contract: 3♥ North						

## North hands

## Overcall S/J

<b>Board: 154</b>	♠ J7432	RHO is dealer. You bid second.
Dealer: West	♥ T74	West (RHO) opens 1NT if possible.
Vul: E-W	♦ QT6	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ 65	
<b>Board: 155</b>	♠ Q8	LHO is dealer.
Dealer: East	♥ AKJT76	East (LHO) opens 1NT if possible.
Vul: None	♦ J	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ Q853	
<b>Board: 156</b>	♠ T973	RHO is dealer. You bid second.
Dealer: West	♥ K98	West (RHO) opens 1NT if possible.
Vul: Both	♦ QJ73	East (LHO) bids 2♥ if possible.
HCP: 6	♣ T9	
<b>Board: 157</b>	♠ AKQ93	You are dealer.
Dealer: North	♥ A42	West (RHO) bids 3♣ if possible.
Vul: None	♦ KJ5	East (LHO) Doubles 3♠ if possible.
HCP: 17+1	♣ T8	West (RHO) bids 4♣ if possible.
		West (RHO) Doubles 4♠ if possible.
<b>Board: 158</b>	♠ JT862	Partner is dealer.
Dealer: South	♥ AT3	East (LHO) bids 3♣ if possible.
Vul: None	♦ 85	
HCP: 7+1	♣ Q53	

## Both hands (Answers Page)

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J7432	♠ -	1NT	Pass	2♥	3♣
Vul: E-W	♥ T74	♥ A65		All Pass		
North HCP: 3+1	♦ QT6	♦ K872				
South HCP: 13+2	♣ 65	♣ KQJT74				
Contract: 3♣ South						

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q8	♠ KJ74		1NT	Pass	
Vul: None	♥ AKJT76	♥ -	2♥	3♥	All Pass	
North HCP: 13+2	♦ J	♦ T632				
South HCP: 8+1	♣ Q853	♣ A9762				
Contract: 3♥ North						

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T973	♠ K8	1NT	Pass	2♥	3♣
Vul: Both	♥ K98	♥ QT		All Pass		
North HCP: 6	♦ QJ73	♦ K98				
South HCP: 15+2	♣ T9	♣ AQJ742				
Contract: 3♣ South						

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ93	♠ JT874		1NT	Pass	2♥
Vul: None	♥ A42	♥ J863	3♣	3♠	X	Pass
North HCP: 17+1	♦ KJ5	♦ 84	4♣	4♠	Pass	Pass
South HCP: 2+1	♣ T8	♣ 73	X	All Pass		
Contract: 4♠X North						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT862	♠ AK73			1NT	
Vul: None	♥ AT3	♥ K42	Pass	2♥	3♣	3♠
North HCP: 7+1	♦ 85	♦ KQT2		All Pass		
South HCP: 15	♣ Q53	♣ 42				
Contract: 3♠ South						

**South hands****Overcall S/J**

<b>Board: 154</b>	♠ -	LHO is dealer.
Dealer: West	♥ A65	West (LHO) opens 1NT if possible.
Vul: E-W	♦ K872	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ KQJT74	
<b>Board: 155</b>	♠ KJ74	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 1NT if possible.
Vul: None	♦ T632	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ A9762	
<b>Board: 156</b>	♠ K8	LHO is dealer.
Dealer: West	♥ QT	West (LHO) opens 1NT if possible.
Vul: Both	♦ K98	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AQJ742	
<b>Board: 157</b>	♠ JT874	Partner is dealer.
Dealer: North	♥ J863	West (LHO) bids 3♣ if possible.
Vul: None	♦ 84	East (RHO) Doubles 3♠ if possible.
HCP: 2+1	♣ 73	West (LHO) bids 4♣ if possible. West (LHO) Doubles 4♠ if possible.
<b>Board: 158</b>	♠ AK73	You are dealer.
Dealer: South	♥ K42	East (RHO) bids 3♣ if possible.
Vul: None	♦ KQT2	
HCP: 15	♣ 42	

## Both hands (Answers Page)

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J7432	♠ -	1NT	Pass	2♥	3♣
Vul: E-W	♥ T74	♥ A65		All Pass		
North HCP: 3+1	♦ QT6	♦ K872				
South HCP: 13+2	♣ 65	♣ KQJT74				
Contract: 3♣ South						

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q8	♠ KJ74		1NT	Pass	
Vul: None	♥ AKJT76	♥ -	2♥	3♥	All Pass	
North HCP: 13+2	♦ J	♦ T632				
South HCP: 8+1	♣ Q853	♣ A9762				
Contract: 3♥ North						

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T973	♠ K8	1NT	Pass	2♥	3♣
Vul: Both	♥ K98	♥ QT		All Pass		
North HCP: 6	♦ QJ73	♦ K98				
South HCP: 15+2	♣ T9	♣ AQJ742				
Contract: 3♣ South						

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ93	♠ JT874		1NT	Pass	2♥
Vul: None	♥ A42	♥ J863	3♣	3♠	X	Pass
North HCP: 17+1	♦ KJ5	♦ 84	4♣	4♠	Pass	Pass
South HCP: 2+1	♣ T8	♣ 73	X	All Pass		
Contract: 4♠X North						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT862	♠ AK73			1NT	
Vul: None	♥ AT3	♥ K42	Pass	2♥	3♣	3♠
North HCP: 7+1	♦ 85	♦ KQT2		All Pass		
South HCP: 15	♣ Q53	♣ 42				
Contract: 3♠ South						

## North hands

## Overcall S/J

<b>Board: 159</b>	♠ AKQ763	LHO is dealer.
Dealer: East	♥ K5	East (LHO) opens 1NT if possible.
Vul: None	♦ K432	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ J	
<b>Board: 160</b>	♠ J74	RHO is dealer. You bid second.
Dealer: West	♥ AJ53	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q64	East (LHO) bids 2♦ if possible.
HCP: 8	♣ 432	
<b>Board: 161</b>	♠ AJ3	You are dealer.
Dealer: North	♥ A984	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ A953	
HCP: 15	♣ QT	
<b>Board: 162</b>	♠ J532	Partner is dealer.
Dealer: South	♥ KQJ74	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ 853	
HCP: 7+1	♣ 2	
<b>Board: 163</b>	♠ AK	LHO is dealer.
Dealer: East	♥ K97	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKQT75	West (RHO) bids 2♥ if possible.
HCP: 19+2	♣ 96	

## Both hands (Answers Page)

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ763	♠ T2			1NT	Pass
Vul: None	♥ K5	♥ J62	2♦	2♠	All Pass	
North HCP: 16+2	♦ K432	♦ J765				
South HCP: 6	♣ J	♣ A864				
Contract: 2♠ North						

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J74	♠ AKQT53	1NT	Pass	2♦	2♠
Vul: E-W	♥ AJ53	♥ 6		All Pass		
North HCP: 8	♦ Q64	♦ K983				
South HCP: 14+2	♣ 432	♣ Q5				
Contract: 2♠ South						

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ3	♠ K86		1NT	Pass	2♦
Vul: N-S	♥ A984	♥ JT753	3♣	3♥	All Pass	
North HCP: 15	♦ A953	♦ T62				
South HCP: 4+1	♣ QT	♣ 53				
Contract: 3♥ North						

<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J532	♠ AKQ7				1NT
Vul: N-S	♥ KQJ74	♥ A853	Pass	2♦	3♣	Pass
North HCP: 7+1	♦ 853	♦ QT9	Pass	X	Pass	3♥
South HCP: 15	♣ 2	♣ 74	All Pass			
Contract: 3♥ South						

<b>Board: 163</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK	♠ T942			1NT	Pass
Vul: E-W	♥ K97	♥ J8	2♥	3♦	All Pass	
North HCP: 19+2	♦ AKQT75	♦ 986				
South HCP: 2	♣ 96	♣ J843				
Contract: 3♦ North						

**South hands****Overcall S/J**

<b>Board: 159</b>	♠ T2	RHO is dealer. You bid second.
Dealer: East	♥ J62	East (RHO) opens 1NT if possible.
Vul: None	♦ J765	West (LHO) bids 2♦ if possible.
HCP: 6	♣ A864	

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<b>Board: 160</b>	♠ AKQT53	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1NT if possible.
Vul: E-W	♦ K983	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ Q5	

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<b>Board: 161</b>	♠ K86	Partner is dealer.
Dealer: North	♥ JT753	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ T62	
HCP: 4+1	♣ 53	

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<b>Board: 162</b>	♠ AKQ7	You are dealer.
Dealer: South	♥ A853	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ QT9	
HCP: 15	♣ 74	

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<b>Board: 163</b>	♠ T942	RHO is dealer. You bid second.
Dealer: East	♥ J8	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 986	West (LHO) bids 2♥ if possible.
HCP: 2	♣ J843	

## Both hands (Answers Page)

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ763	♠ T2			1NT	Pass
Vul: None	♥ K5	♥ J62	2♦	2♠	All Pass	
North HCP: 16+2	♦ K432	♦ J765				
South HCP: 6	♣ J	♣ A864				
Contract: 2♠ North						

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J74	♠ AKQT53	1NT	Pass	2♦	2♠
Vul: E-W	♥ AJ53	♥ 6		All Pass		
North HCP: 8	♦ Q64	♦ K983				
South HCP: 14+2	♣ 432	♣ Q5				
Contract: 2♠ South						

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ3	♠ K86		1NT	Pass	2♦
Vul: N-S	♥ A984	♥ JT753	3♣	3♥	All Pass	
North HCP: 15	♦ A953	♦ T62				
South HCP: 4+1	♣ QT	♣ 53				
Contract: 3♥ North						

<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J532	♠ AKQ7				1NT
Vul: N-S	♥ KQJ74	♥ A853	Pass	2♦	3♣	Pass
North HCP: 7+1	♦ 853	♦ QT9	Pass	X	Pass	3♥
South HCP: 15	♣ 2	♣ 74	All Pass			
Contract: 3♥ South						

<b>Board: 163</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK	♠ T942			1NT	Pass
Vul: E-W	♥ K97	♥ J8	2♥	3♦	All Pass	
North HCP: 19+2	♦ AKQT75	♦ 986				
South HCP: 2	♣ 96	♣ J843				
Contract: 3♦ North						

## North hands

## Overcall S/J

<b>Board: 164</b>	♠ K76	RHO is dealer. You bid second.
Dealer: West	♥ T8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ J943	East (LHO) bids 2♦ if possible.
HCP: 6	♣ QT53	East (LHO) bids 3♥ if possible.

<b>Board: 165</b>	♠ 3	LHO is dealer.
Dealer: East	♥ J2	East (LHO) opens 1NT if possible.
Vul: None	♦ K76	West (RHO) bids 2♥ if possible.
HCP: 13+3	♣ AKQT873	West (RHO) Doubles 3♣ if possible.

<b>Board: 166</b>	♠ AT852	Partner is dealer.
Dealer: South	♥ 743	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ K93	
HCP: 7+1	♣ 65	

<b>Board: 167</b>	♠ A7	LHO is dealer.
Dealer: East	♥ AQJ862	East (LHO) opens 1NT if possible.
Vul: E-W	♦ A743	West (RHO) bids 2♥ if possible.
HCP: 18+2	♣ K	

<b>Board: 168</b>	♠ 2	Partner is dealer.
Dealer: South	♥ KJT75	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ K765	West (RHO) Doubles 2♠ if possible.
HCP: 7+1	♣ 752	

## Both hands (Answers Page)

<b>Board: 164</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K76	♠ 2	1NT	Pass	2♦	3♣
Vul: N-S	♥ T8	♥ QJ	Pass	Pass	3♥	4♣
North HCP: 6	♦ J943	♦ AT8	All Pass			
South HCP: 15+3	♣ QT53	♣ AKJ7642				
Contract: 4♣ South						

<b>Board: 165</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 3	♠ KJ75		1NT	Pass	
Vul: None	♥ J2	♥ 963	2♥	3♣	Pass	Pass
North HCP: 13+3	♦ K76	♦ JT94	X	All Pass		
South HCP: 5	♣ AKQT873	♣ 94				
Contract: 3♣X North						

<b>Board: 166</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT852	♠ KQ9			1NT	
Vul: N-S	♥ 743	♥ AKQT	Pass	2♥	3♣	Pass
North HCP: 7+1	♦ K93	♦ JT54	Pass	X	Pass	3♠
South HCP: 15	♣ 65	♣ 82	All Pass			
Contract: 3♠ South						

<b>Board: 167</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ T865		1NT	Pass	
Vul: E-W	♥ AQJ862	♥ 93	2♥	3♥	All Pass	
North HCP: 18+2	♦ A743	♦ T5				
South HCP: 0+1	♣ K	♣ T9872				
Contract: 3♥ North						

<b>Board: 168</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AK97			1NT	
Vul: E-W	♥ KJT75	♥ AQ42	Pass	2♦	2♥ <sup>1</sup>	2♠ <sup>2</sup>
North HCP: 7+1	♦ K765	♦ 43	X	XX	Pass	4♥
South HCP: 17	♣ 752	♣ KJ4	All Pass			
Contract: 4♥ South						

1. Michaels Cuebid

2. limit raise or better in !H

**South hands****Overcall S/J**

<b>Board: 164</b>	♠ 2	LHO is dealer.
Dealer: West	♥ QJ	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AT8	East (RHO) bids 2♦ if possible.
HCP: 15+3	♣ AKJ7642	East (RHO) bids 3♥ if possible.
 <b>Board: 165</b>	 ♠ KJ75	 RHO is dealer. You bid second.
Dealer: East	♥ 963	East (RHO) opens 1NT if possible.
Vul: None	♦ JT94	West (LHO) bids 2♥ if possible.
HCP: 5	♣ 94	West (LHO) Doubles 3♣ if possible.
 <b>Board: 166</b>	 ♠ KQ9	 You are dealer.
Dealer: South	♥ AKQT	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ JT54	
HCP: 15	♣ 82	
 <b>Board: 167</b>	 ♠ T865	 RHO is dealer. You bid second.
Dealer: East	♥ 93	East (RHO) opens 1NT if possible.
Vul: E-W	♦ T5	West (LHO) bids 2♥ if possible.
HCP: 0+1	♣ T9872	
 <b>Board: 168</b>	 ♠ AK97	 You are dealer.
Dealer: South	♥ AQ42	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ 43	West (LHO) Doubles 2♠ if possible.
HCP: 17	♣ KJ4	

## Both hands (Answers Page)

<b>Board: 164</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K76	♠ 2	1NT	Pass	2♦	3♣
Vul: N-S	♥ T8	♥ QJ	Pass	Pass	3♥	4♣
North HCP: 6	♦ J943	♦ AT8	All Pass			
South HCP: 15+3	♣ QT53	♣ AKJ7642				
Contract: 4♣ South						

<b>Board: 165</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 3	♠ KJ75		1NT	Pass	
Vul: None	♥ J2	♥ 963	2♥	3♣	Pass	Pass
North HCP: 13+3	♦ K76	♦ JT94	X	All Pass		
South HCP: 5	♣ AKQT873	♣ 94				
Contract: 3♣X North						

<b>Board: 166</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT852	♠ KQ9			1NT	
Vul: N-S	♥ 743	♥ AKQT	Pass	2♥	3♣	Pass
North HCP: 7+1	♦ K93	♦ JT54	Pass	X	Pass	3♠
South HCP: 15	♣ 65	♣ 82	All Pass			
Contract: 3♠ South						

<b>Board: 167</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ T865		1NT	Pass	
Vul: E-W	♥ AQJ862	♥ 93	2♥	3♥	All Pass	
North HCP: 18+2	♦ A743	♦ T5				
South HCP: 0+1	♣ K	♣ T9872				
Contract: 3♥ North						

<b>Board: 168</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AK97			1NT	
Vul: E-W	♥ KJT75	♥ AQ42	Pass	2♦	2♥ <sup>1</sup>	2♠ <sup>2</sup>
North HCP: 7+1	♦ K765	♦ 43	X	XX	Pass	4♥
South HCP: 17	♣ 752	♣ KJ4	All Pass			
Contract: 4♥ South						

1. Michaels Cuebid  
2. limit raise or better in !H

## North hands

## Overcall S/J

<b>Board: 169</b>	♠ KQJT82	LHO is dealer.
Dealer: East	♥ A8	East (LHO) opens 1NT if possible.
Vul: Both	♦ Q8	West (RHO) bids 2♦ if possible.
HCP: 14+2	♣ QT3	

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<b>Board: 170</b>	♠ J9432	Partner is dealer.
Dealer: South	♥ AT84	East (LHO) bids 3♦ if possible.
Vul: Both	♦ 4	
HCP: 6+1	♣ J74	

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<b>Board: 171</b>	♠ AJ6	You are dealer.
Dealer: North	♥ AT6	West (RHO) bids 3♥ if possible.
Vul: None	♦ KQT63	
HCP: 17+1	♣ KT	

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<b>Board: 172</b>	♠ K8652	Partner is dealer.
Dealer: South	♥ KT2	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 5	
HCP: 6+1	♣ 9742	

---

<b>Board: 173</b>	♠ 8	LHO is dealer.
Dealer: East	♥ Q8	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJT32	West (RHO) bids 2♦ if possible.
HCP: 19+2	♣ AKQ4	

## Both hands (Answers Page)

<b>Board: 169</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJT82	♠ 93			1NT	Pass
Vul: Both	♥ A8	♥ T73	2♦	2♠	All Pass	
North HCP: 14+2	♦ Q8	♦ T643				
South HCP: 4	♣ QT3	♣ A984				
Contract: 2♠ North						

<b>Board: 170</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9432	♠ AKT8			1NT	
Vul: Both	♥ AT84	♥ K53	Pass	2♥	3♦	Pass
North HCP: 6+1	♦ 4	♦ 53	Pass	X	Pass	3♠
South HCP: 15	♣ J74	♣ KQT5	All Pass			
Contract: 3♠ South						

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ6	♠ KT973		1NT	Pass	2♥
Vul: None	♥ AT6	♥ 2	3♥	3♠	Pass	4♠
North HCP: 17+1	♦ KQT63	♦ 752	All Pass			
South HCP: 10+1	♣ KT	♣ AQJ3				
Contract: 4♠ South						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8652	♠ AQT4			1NT	
Vul: N-S	♥ KT2	♥ QJ4	Pass	2♥	3♦	3♠
North HCP: 6+1	♦ 5	♦ J8	Pass	4♠	All Pass	
South HCP: 16	♣ 9742	♣ AQT8				
Contract: 4♠ North						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 8	♠ J952			1NT	Pass
Vul: E-W	♥ Q8	♥ J54	2♦	3♦	All Pass	
North HCP: 19+2	♦ AKJT32	♦ 964				
South HCP: 2	♣ AKQ4	♣ 982				
Contract: 3♦ North						

## South hands

## Overcall S/J

<b>Board: 169</b>	♠ 93	RHO is dealer. You bid second.
Dealer: East	♥ T73	East (RHO) opens 1NT if possible.
Vul: Both	♦ T643	West (LHO) bids 2♦ if possible.
HCP: 4	♣ A984	

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<b>Board: 170</b>	♠ AKT8	You are dealer.
Dealer: South	♥ K53	East (RHO) bids 3♦ if possible.
Vul: Both	♦ 53	
HCP: 15	♣ KQT5	

---

<b>Board: 171</b>	♠ KT973	Partner is dealer.
Dealer: North	♥ 2	West (LHO) bids 3♥ if possible.
Vul: None	♦ 752	
HCP: 10+1	♣ AQJ3	

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<b>Board: 172</b>	♠ AQT4	You are dealer.
Dealer: South	♥ QJ4	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ J8	
HCP: 16	♣ AQT8	

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<b>Board: 173</b>	♠ J952	RHO is dealer. You bid second.
Dealer: East	♥ J54	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 964	West (LHO) bids 2♦ if possible.
HCP: 2	♣ 982	

## Both hands (Answers Page)

<b>Board: 169</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJT82	♠ 93			1NT	Pass
Vul: Both	♥ A8	♥ T73	2♦	2♠	All Pass	
North HCP: 14+2	♦ Q8	♦ T643				
South HCP: 4	♣ QT3	♣ A984				
Contract: 2♠ North						

<b>Board: 170</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9432	♠ AKT8			1NT	
Vul: Both	♥ AT84	♥ K53	Pass	2♥	3♦	Pass
North HCP: 6+1	♦ 4	♦ 53	Pass	X	Pass	3♠
South HCP: 15	♣ J74	♣ KQT5	All Pass			
Contract: 3♠ South						

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ6	♠ KT973		1NT	Pass	2♥
Vul: None	♥ AT6	♥ 2	3♥	3♠	Pass	4♠
North HCP: 17+1	♦ KQT63	♦ 752	All Pass			
South HCP: 10+1	♣ KT	♣ AQJ3				
Contract: 4♠ South						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8652	♠ AQT4			1NT	
Vul: N-S	♥ KT2	♥ QJ4	Pass	2♥	3♦	3♠
North HCP: 6+1	♦ 5	♦ J8	Pass	4♠	All Pass	
South HCP: 16	♣ 9742	♣ AQT8				
Contract: 4♠ North						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 8	♠ J952			1NT	Pass
Vul: E-W	♥ Q8	♥ J54	2♦	3♦	All Pass	
North HCP: 19+2	♦ AKJT32	♦ 964				
South HCP: 2	♣ AKQ4	♣ 982				
Contract: 3♦ North						

## North hands

## Overcall S/J

<b>Board: 174</b>	♠ 84	You are dealer.
Dealer: North	♥ A82	West (RHO) bids 3♥ if possible.
Vul: N-S	♦ A8763	
HCP: 15+1	♣ AK8	
<b>Board: 175</b>	♠ 543	LHO is dealer.
Dealer: East	♥ KQJ932	East (LHO) opens 1NT if possible.
Vul: Both	♦ A	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AJ3	
<b>Board: 176</b>	♠ AJT73	RHO is dealer. You bid second.
Dealer: West	♥ Q63	West (RHO) opens 1NT if possible.
Vul: E-W	♦ K54	East (LHO) bids 2♦ if possible.
HCP: 10+1	♣ 84	
<b>Board: 177</b>	♠ 9865	RHO is dealer. You bid second.
Dealer: West	♥ K842	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T874	East (LHO) bids 2♦ if possible.
HCP: 3	♣ T	West (RHO) bids 3♥ if possible.
<b>Board: 178</b>	♠ K8	RHO is dealer. You bid second.
Dealer: West	♥ 8	West (RHO) opens 1NT if possible.
Vul: None	♦ JT7532	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ KT72	

## Both hands (Answers Page)

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 84	♠ KT6532		1NT	Pass	2♥
Vul: N-S	♥ A82	♥ 3	3♥	Pass	Pass	3♠
North HCP: 15+1	♦ A8763	♦ K92		All Pass		
South HCP: 6+2	♣ AK8	♣ 643				
Contract: 3♠ South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 543	♠ 98		1NT	Pass	
Vul: Both	♥ KQJ932	♥ 854	2♥	3♥	All Pass	
North HCP: 15+2	♦ A	♦ 643				
South HCP: 3+1	♣ AJ3	♣ KT984				
Contract: 3♥ North						

<b>Board: 176</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJT73	♠ 854	1NT	Pass	2♦	3♣
Vul: E-W	♥ Q63	♥ -		All Pass		
North HCP: 10+1	♦ K54	♦ AJT3				
South HCP: 13+2	♣ 84	♣ AKJT62				
Contract: 3♣ South						

<b>Board: 177</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 9865	♠ AKJT42	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: N-S	♥ K842	♥ T	3♥	3♠	Pass	4♠
North HCP: 3	♦ T874	♦ J		All Pass		
South HCP: 17+3	♣ T	♣ AKJ75				
Contract: 4♠ South			1. Michaels Cuebid			

<b>Board: 178</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K8	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 8	♥ KQJ92		All Pass		
North HCP: 7+2	♦ JT7532	♦ 9				
South HCP: 17+3	♣ KT72	♣ A				
Contract: 2♠ South						

**South hands****Overcall S/J**

<b>Board: 174</b>	♠ KT6532	Partner is dealer.
Dealer: North	♥ 3	West (LHO) bids 3♥ if possible.
Vul: N-S	♦ K92	
HCP: 6+2	♣ 643	
<b>Board: 175</b>	♠ 98	RHO is dealer. You bid second.
Dealer: East	♥ 854	East (RHO) opens 1NT if possible.
Vul: Both	♦ 643	West (LHO) bids 2♥ if possible.
HCP: 3+1	♣ KT984	
<b>Board: 176</b>	♠ 854	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AJT3	East (RHO) bids 2♦ if possible.
HCP: 13+2	♣ AKJT62	
<b>Board: 177</b>	♠ AKJT42	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1NT if possible.
Vul: N-S	♦ J	East (RHO) bids 2♦ if possible.
HCP: 17+3	♣ AKJ75	West (LHO) bids 3♥ if possible.
<b>Board: 178</b>	♠ AQJ754	LHO is dealer.
Dealer: West	♥ KQJ92	West (LHO) opens 1NT if possible.
Vul: None	♦ 9	East (RHO) bids 2♦ if possible.
HCP: 17+3	♣ A	

## Both hands (Answers Page)

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 84	♠ KT6532		1NT	Pass	2♥
Vul: N-S	♥ A82	♥ 3	3♥	Pass	Pass	3♠
North HCP: 15+1	♦ A8763	♦ K92		All Pass		
South HCP: 6+2	♣ AK8	♣ 643				
Contract: 3♠ South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 543	♠ 98		1NT	Pass	
Vul: Both	♥ KQJ932	♥ 854	2♥	3♥	All Pass	
North HCP: 15+2	♦ A	♦ 643				
South HCP: 3+1	♣ AJ3	♣ KT984				
Contract: 3♥ North						

<b>Board: 176</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJT73	♠ 854	1NT	Pass	2♦	3♣
Vul: E-W	♥ Q63	♥ -		All Pass		
North HCP: 10+1	♦ K54	♦ AJT3				
South HCP: 13+2	♣ 84	♣ AKJT62				
Contract: 3♣ South						

<b>Board: 177</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 9865	♠ AKJT42	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: N-S	♥ K842	♥ T	3♥	3♠	Pass	4♠
North HCP: 3	♦ T874	♦ J		All Pass		
South HCP: 17+3	♣ T	♣ AKJ75				
Contract: 4♠ South			1. Michaels Cuebid			

<b>Board: 178</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K8	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 8	♥ KQJ92		All Pass		
North HCP: 7+2	♦ JT7532	♦ 9				
South HCP: 17+3	♣ KT72	♣ A				
Contract: 2♠ South						

## North hands

## Overcall S/J

<b>Board: 179</b>	♠ J76532	Partner is dealer.
Dealer: South	♥ 53	East (LHO) bids 3♥ if possible.
Vul: N-S	♦ 92	
HCP: 2+2	♣ J64	
<b>Board: 180</b>	♠ T	RHO is dealer. You bid second.
Dealer: West	♥ KT42	West (RHO) opens 1NT if possible.
Vul: Both	♦ 843	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ QJT92	
<b>Board: 181</b>	♠ T4	LHO is dealer.
Dealer: East	♥ 93	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AQJT75	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ AQ6	West (RHO) Doubles 3♦ if possible.
<b>Board: 182</b>	♠ A8	You are dealer.
Dealer: North	♥ AK76	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q865	
HCP: 15	♣ Q86	
<b>Board: 183</b>	♠ K62	You are dealer.
Dealer: North	♥ AQ96	West (RHO) bids 3♦ if possible.
Vul: E-W	♦ QT52	
HCP: 15	♣ A8	

## Both hands (Answers Page)

<b>Board: 179</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J76532	♠ KQT				1NT
Vul: N-S	♥ 53	♥ K76	Pass	2♥	3♥	Pass
North HCP: 2+2	♦ 92	♦ QJ5	Pass	3♠	All Pass	
South HCP: 15	♣ J64	♣ AT72				
Contract: 3♠ North						

<b>Board: 180</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T	♠ AKJ9763	1NT	Pass	2♦	3♠
Vul: Both	♥ KT42	♥ 9		All Pass		
North HCP: 6+1	♦ 843	♦ K				
South HCP: 11+3	♣ QJT92	♣ 7654				
Contract: 3♠ South						

<b>Board: 181</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T4	♠ Q8653			1NT	Pass
Vul: N-S	♥ 93	♥ QJ64	2♦	3♦	Pass	Pass
North HCP: 13+2	♦ AQJT75	♦ 98	X	All Pass		
South HCP: 5+1	♣ AQ6	♣ 54				
Contract: 3♦ X North						

<b>Board: 182</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ KQ752		1NT	Pass	2♥
Vul: N-S	♥ AK76	♥ Q42	3♣	Pass	Pass	3♦
North HCP: 15	♦ Q865	♦ J973		All Pass		
South HCP: 8+1	♣ Q86	♣ 9				
Contract: 3♦ South						

<b>Board: 183</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K62	♠ AT5		1NT	Pass	2♦
Vul: E-W	♥ AQ96	♥ KJ832	3♦	3♥	Pass	4♥
North HCP: 15	♦ QT52	♦ 74		All Pass		
South HCP: 8+1	♣ A8	♣ T92				
Contract: 4♥ South						

## South hands

## Overcall S/J

<b>Board: 179</b>	♠ KQT	You are dealer.
Dealer: South	♥ K76	East (RHO) bids 3♥ if possible.
Vul: N-S	♦ QJ5	
HCP: 15	♣ AT72	
<b>Board: 180</b>	♠ AKJ9763	LHO is dealer.
Dealer: West	♥ 9	West (LHO) opens 1NT if possible.
Vul: Both	♦ K	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 7654	
<b>Board: 181</b>	♠ Q8653	RHO is dealer. You bid second.
Dealer: East	♥ QJ64	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 98	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ 54	West (LHO) Doubles 3♦ if possible.
<b>Board: 182</b>	♠ KQ752	Partner is dealer.
Dealer: North	♥ Q42	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ J973	
HCP: 8+1	♣ 9	
<b>Board: 183</b>	♠ AT5	Partner is dealer.
Dealer: North	♥ KJ832	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ 74	
HCP: 8+1	♣ T92	

## Both hands (Answers Page)

<b>Board: 179</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J76532	♠ KQT				1NT
Vul: N-S	♥ 53	♥ K76	Pass	2♥	3♥	Pass
North HCP: 2+2	♦ 92	♦ QJ5	Pass	3♠	All Pass	
South HCP: 15	♣ J64	♣ AT72				
Contract: 3♠ North						

<b>Board: 180</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T	♠ AKJ9763	1NT	Pass	2♦	3♠
Vul: Both	♥ KT42	♥ 9		All Pass		
North HCP: 6+1	♦ 843	♦ K				
South HCP: 11+3	♣ QJT92	♣ 7654				
Contract: 3♠ South						

<b>Board: 181</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T4	♠ Q8653			1NT	Pass
Vul: N-S	♥ 93	♥ QJ64	2♦	3♦	Pass	Pass
North HCP: 13+2	♦ AQJT75	♦ 98	X	All Pass		
South HCP: 5+1	♣ AQ6	♣ 54				
Contract: 3♦ X North						

<b>Board: 182</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ KQ752		1NT	Pass	2♥
Vul: N-S	♥ AK76	♥ Q42	3♣	Pass	Pass	3♦
North HCP: 15	♦ Q865	♦ J973		All Pass		
South HCP: 8+1	♣ Q86	♣ 9				
Contract: 3♦ South						

<b>Board: 183</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K62	♠ AT5		1NT	Pass	2♦
Vul: E-W	♥ AQ96	♥ KJ832	3♦	3♥	Pass	4♥
North HCP: 15	♦ QT52	♦ 74		All Pass		
South HCP: 8+1	♣ A8	♣ T92				
Contract: 4♥ South						

## North hands

## Overcall S/J

<b>Board: 184</b>	♠ KQ876	Partner is dealer.
Dealer: South	♥ Q2	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ T97532	West (RHO) bids 5♣ if possible.
HCP: 7+3	♣ -	

<b>Board: 185</b>	♠ AJT65	You are dealer.
Dealer: North	♥ K5	West (RHO) bids 3♥ if possible.
Vul: None	♦ A43	East (LHO) bids 3NT if possible.
HCP: 15+1	♣ KT9	West (RHO) bids 4♥ if possible. East (LHO) Doubles 4♠ if possible.

<b>Board: 186</b>	♠ J	RHO is dealer. You bid second.
Dealer: West	♥ JT9653	West (RHO) opens 1NT if possible.
Vul: None	♦ 4	East (LHO) bids 2♥ if possible.
HCP: 5+3	♣ QJ876	West (RHO) bids 3♠ if possible.

<b>Board: 187</b>	♠ AK4	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: N-S	♦ 732	West (RHO) bids 2♦ if possible.
HCP: 14+3	♣ AQJ9763	

<b>Board: 188</b>	♠ AT75	RHO is dealer. You bid second.
Dealer: West	♥ 7	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 93	East (LHO) bids 2♥ if possible.
HCP: 9+2	♣ KQT984	

## Both hands (Answers Page)

<b>Board: 184</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ876	♠ JT4				1NT
Vul: N-S	♥ Q2	♥ AKJ54	Pass	2♥	3♣	Pass
North HCP: 7+3	♦ T97532	♦ KQJ	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ -	♣ 73	Pass	4♦	Pass	4♠
Contract: 5♠ North			5♣	5♠	All Pass	

<b>Board: 185</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT65	♠ Q9873		1NT	Pass	2♥
Vul: None	♥ K5	♥ 84	3♥	3♠	3NT	Pass
North HCP: 15+1	♦ A43	♦ JT	4♥	4♠	X	All Pass
South HCP: 3+1	♣ KT9	♣ 7543				
Contract: 4♠X North						

<b>Board: 186</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ KQ5	1NT	Pass	2♥	3♦
Vul: None	♥ JT9653	♥ KQ2	3♠	Pass	Pass	4♦
North HCP: 5+3	♦ 4	♦ AQJT862		All Pass		
South HCP: 17+3	♣ QJ876	♣ -				
Contract: 4♦ South						

<b>Board: 187</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK4	♠ J3			1NT	Pass
Vul: N-S	♥ -	♥ Q9642	2♦	3♣	All Pass	
North HCP: 14+3	♦ 732	♦ J65				
South HCP: 7+1	♣ AQJ9763	♣ K85				
Contract: 3♣ North						

<b>Board: 188</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT75	♠ 3	1NT	Pass	2♥	2♠ <sup>1</sup>
Vul: E-W	♥ 7	♥ AKJ943	Pass	2NT <sup>2</sup>	Pass	4♦
North HCP: 9+2	♦ 93	♦ KJ862		All Pass		
South HCP: 12+3	♣ KQT984	♣ 7				
Contract: 4♦ South			1. Michaels Cuebid			
			2. to the partner's longer			

## South hands

## Overcall S/J

<b>Board: 184</b>	♠ JT4	You are dealer.
Dealer: South	♥ AKJ54	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ KQJ	West (LHO) bids 5♣ if possible.
HCP: 15+1	♣ 73	
<b>Board: 185</b>	♠ Q9873	Partner is dealer.
Dealer: North	♥ 84	West (LHO) bids 3♥ if possible.
Vul: None	♦ JT	East (RHO) bids 3NT if possible.
HCP: 3+1	♣ 7543	West (LHO) bids 4♥ if possible. East (RHO) Doubles 4♠ if possible.
<b>Board: 186</b>	♠ KQ5	LHO is dealer.
Dealer: West	♥ KQ2	West (LHO) opens 1NT if possible.
Vul: None	♦ AQJT862	East (RHO) bids 2♥ if possible.
HCP: 17+3	♣ -	West (LHO) bids 3♠ if possible.
<b>Board: 187</b>	♠ J3	RHO is dealer. You bid second.
Dealer: East	♥ Q9642	East (RHO) opens 1NT if possible.
Vul: N-S	♦ J65	West (LHO) bids 2♦ if possible.
HCP: 7+1	♣ K85	
<b>Board: 188</b>	♠ 3	LHO is dealer.
Dealer: West	♥ AKJ943	West (LHO) opens 1NT if possible.
Vul: E-W	♦ KJ862	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ 7	

## Both hands (Answers Page)

<b>Board: 184</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ876	♠ JT4				1NT
Vul: N-S	♥ Q2	♥ AKJ54	Pass	2♥	3♣	Pass
North HCP: 7+3	♦ T97532	♦ KQJ	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ -	♣ 73	Pass	4♦	Pass	4♠
Contract: 5♠ North			5♣	5♠	All Pass	

<b>Board: 185</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT65	♠ Q9873		1NT	Pass	2♥
Vul: None	♥ K5	♥ 84	3♥	3♠	3NT	Pass
North HCP: 15+1	♦ A43	♦ JT	4♥	4♠	X	All Pass
South HCP: 3+1	♣ KT9	♣ 7543				
Contract: 4♠X North						

<b>Board: 186</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ KQ5	1NT	Pass	2♥	3♦
Vul: None	♥ JT9653	♥ KQ2	3♠	Pass	Pass	4♦
North HCP: 5+3	♦ 4	♦ AQJT862		All Pass		
South HCP: 17+3	♣ QJ876	♣ -				
Contract: 4♦ South						

<b>Board: 187</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK4	♠ J3			1NT	Pass
Vul: N-S	♥ -	♥ Q9642	2♦	3♣	All Pass	
North HCP: 14+3	♦ 732	♦ J65				
South HCP: 7+1	♣ AQJ9763	♣ K85				
Contract: 3♣ North						

<b>Board: 188</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT75	♠ 3	1NT	Pass	2♥	2♠ <sup>1</sup>
Vul: E-W	♥ 7	♥ AKJ943	Pass	2NT <sup>2</sup>	Pass	4♦
North HCP: 9+2	♦ 93	♦ KJ862		All Pass		
South HCP: 12+3	♣ KQT984	♣ 7				
Contract: 4♦ South			1. Michaels Cuebid			
			2. to the partner's longer			

## North hands

## Overcall S/J

<b>Board: 189</b>	♠ AT8	RHO is dealer. You bid second.
Dealer: West	♥ J3	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 53	East (LHO) bids 2♦ if possible.
HCP: 8+2	♣ K87654	West (RHO) bids 3♥ if possible.

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<b>Board: 190</b>	♠ K985	RHO is dealer. You bid second.
Dealer: West	♥ 543	West (RHO) opens 1NT if possible.
Vul: Both	♦ 8	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ KJ842	

## Both hands (Answers Page)

**Board: 189**

Dealer: West

**North:**

♠ AT8

**South:**

♠ J6432

**W    N    E    S**1NT   Pass   2♦   2♥<sup>1</sup>

Vul: N-S

♥ J3

♥ K7

Pass   2♠   Pass   Pass

North HCP: 8+2

♦ 53

♦ AKQT76

3♥   3♠   All Pass

South HCP: 13+3

♣ K87654

♣ -

1. Michaels Cuebid

Contract: 3♠ North

**Board: 190**

Dealer: West

**North:**

♠ K985

**South:**

♠ A

**W    N    E    S**

1NT   Pass   2♥   3♦

Vul: Both

♥ 543

♥ JT

All Pass

North HCP: 7+1

♦ 8

♦ KQJT9763

South HCP: 13+4

♣ KJ842

♣ Q3

Contract: 3♦ South

**South hands****Overcall S/J**

<b>Board: 189</b>	♠ J6432	LHO is dealer.
Dealer: West	♥ K7	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQT76	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ -	West (LHO) bids 3♥ if possible.

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<b>Board: 190</b>	♠ A	LHO is dealer.
Dealer: West	♥ JT	West (LHO) opens 1NT if possible.
Vul: Both	♦ KQJT9763	East (RHO) bids 2♥ if possible.
HCP: 13+4	♣ Q3	

## Both hands (Answers Page)

**Board: 189**

Dealer: West

**North:**

♠ AT8

**South:**

♠ J6432

**W    N    E    S**1NT   Pass   2♦   2♥<sup>1</sup>

Vul: N-S

♥ J3

♥ K7

Pass   2♠   Pass   Pass

North HCP: 8+2

♦ 53

♦ AKQT76

3♥   3♠   All Pass

South HCP: 13+3

♣ K87654

♣ -

1. Michaels Cuebid

Contract: 3♠ North

**Board: 190**

Dealer: West

**North:**

♠ K985

**South:**

♠ A

**W    N    E    S**

1NT   Pass   2♥   3♦

Vul: Both

♥ 543

♥ JT

All Pass

North HCP: 7+1

♦ 8

♦ KQJT9763

South HCP: 13+4

♣ KJ842

♣ Q3

Contract: 3♦ South