

DEFENSIVE AND COMPETITIVE BIDDING ♣♥♦
OVERCALLS (Style; 1/2 Level; Reopening)
GENERAL STYLE NATUR.
AGGRESSIVE, L/H.6-16 HCP, on Nat Mnr 1♣-2♣ 1♦-2♦ IS MJRS
1 LEVEL CAN BE 4 CARDS. 1♣/1♦- 2NT OTHER MNR+♥,ON
1♣ 3♣=♦+♠ ON 1♦ 3♣=♠+♠
RESPONSE OF SIMPLE SUIT F.JUMP SUIT FIT
NEW SUIT AT 2/3 LEVEL FORCING
JUMP RAISE PRE. CUE BID IS CB & F1R 1 NT NF,
2 NT F1, 2NT AFTER CUE AGAIN 1RF
1NT OVERCALL IN 2ND POS IS 15-18 HCP NOW RESP ARE
SAME AS INT OPENING.AFTER DBL RESCUE BIDS
INT OVERCALL IN 4TH POSITION 12-16, NOW 2C BY RESP IS
RANGE ASK STAYMAN. AGAINST NAT. SYSTEMS INT IN 4TH
POS VAR12-16OR 15-18 HCP OVER MJR- MNR RESP
OVER 1 CLUB STRONG ,Dbl=♣+♠,1♦=♦+♥ 1NT=BOTH MJRS,
2NT BOTH MINORS.JUMPS PREEMPT,PSYCHES
MOD LEBENSOL OVER 1 SUIT,INT,WEAK 2 SUIT
JUMP OVERCALLS (Style; Responses; Unusual NT)
OVER 1-SUIT:WJO NV INTERM VUL EXCEPT 2 SUITER
CUE BID OVER MJRS IS MICHAELS,ON MNRS AS ABOVE
REOPEN:NAT. WITH OPENING HAND-DBL. TWO SUITER O/C
DIRECT AND JUMP CUE BIDS (Style; Responses; Reopen)
NV WEAK, INTERMED Vul
ON 1 MJR/MIN JUMP CUE ASKS FOR STOPPPER
RESPONSE OF 2NT - FG. NEW SUIT BID IS CUE.
REOPENING INCLUDE 2 SUITER OVERCALLS
VS. NT (vs. Strong / Weak; Reopening;)
V/s WEAK NT DBL=15+HCP,2C=LANDY 2D=SINGLE MJR
2♥=♥+MINOR 5-5, 2♠=♠+MINOR 5-5, 2NT BOTH MNRS
AFTER dbl and bid by resp pass is forcing and 2NT=2 suitor
V/S STRONG NT DBL=ONE MINOR/STRONG MJR,2C=LANDY
2D=SINGLE MJR,2♥=♥+MINOR, 2♠=♠+MINOR, 2NT BOTH
MINORS ON LANDY 2♦ EQUAL LENGTH IN MJRS ,2NT F1
RELAY,NEW SUIT FIT IN 1 MJR + VALUE IN BID SUIT.
VS. PREMPTS (Doubles;Cue-bids; Jumps; NT bids)
DBL FOR T/O. JMP CUE ON M STOPPER ASK, JUMP CUE FOR
MCUE ON MNR FOR M.JUMPS OTHER THAN LEAPING
MICHAEL'S NAT.CONST10-15HCP. NT BIDS NAT. CONST
VS. ARTIFICIAL STRONG OPENINGS
NAT,WJO when NV. 1♣DBL=blacks1♦=REDS 1nt=mjrs2nt=mnrs
ON STRONG 2♣DBL=blacks2♦=REDS 2NT=mjrs 3NT=mnrs
OVER OPPONENTS' TAKE OUT DOUBLES
rdbl 10+ HCP.oon minor openings 1♥,1♠,2♣,2♦NF
HCP, RDBL 10+, 2NT 10-11 5-4 minors OTHER BIDS F-1 ON 1
on mjr openings ,1nt i s puppet to2♣ETC 1BELW IS GOODRAISE
GOOD RAISE TO TWO OF M , JUMPS FIT SHOWING

LEADS VERS SUITS AND NT 3/5 SUITS AND 4TH NT
J DENIES HIGHER HNR, 9/10 are 0-2 ,SHIFTS ALSO
LEAD VS SUIT VS NT
HXS, XSXX HXS IF SUPPORTED.
HXXS, XSXX HXS IF SUPPORTED.
HXSX, XSXX HXS IF SUPPORTED
ACE AKX(+),AX AKX(+),AQXX
KING KQX(+), AK KX
QUEEN QJX((+)) KQ109X,QJ9X(+)
JACK J10X, Jx xxJ J10X Jx 109X
10 109X(+),H109X(+) H109X(+) 109X
9 98X(+), 9X H109. 98X(+) 9X, H1098X
XX XX XX
XXX XXX XXX
SIGNALS IN ORDER OF PRIORITY
PARTNERS' DECLARERS' DISCARDING
1 HI = ENCRG HI = SP ODD=ENCRG 1ST DISC
SUIT 2 HI = EVEN HI = SP EVEN = DISC 1ST DISC
after even hi/lo suit pref
1 HI = ENCRG later hi E and low D
NT 2 HI = EVEN
SIGNALS (including Trumps) : COUNT/SUIT PUF O/D
Hi enc low disc, standard count may not give correct count
In NT A asks for unblock or count K is for attitude,Smith in NT
TAKE OUT DOUBLES (Style, Responses; Reopening)
Classic could be light with good shape. Normally 11+hcp
Responses, cheapest suit, cue bid 11+hcp,jumps 8-10 hcp NF
DOUBLES AND REDOUBLES
Flexible neg dbls, competitive dbl, action dbls,fit showing dbls
Fit showing redbls,penalty dbls
Two suitor overcalls on 1♣, 1♦, 1♥,1♠, 2♣,3♣,3♦

WBF CONVENTION CARD

CATEGORY
NCBO INDIA EVENT
PLAYERS DIPAK PODDAR & JITENDRA SOLANI
SYSTEM SUMMARY BLUE
GENERAL APPROACH STYLE - MODIFIED PRECISION
1♣14 -1 6+HCP UNBAL OR 17+ BAL ART.,1♦MIN 2.11-15HCP,
1♥ 11-18HCP,1♠ 11-15 HCP,1NT 15-162♣Precision, 2♦ = D
short 11-15, 2NT both mnrs weak nv and 11-13 vul, 3♣/
3♦/3♥/3♠ PREMP
3NT SOLID MINOR 4♣-4♦ LONG MNR 4♥/♠ TOPLAY
ON 1♣ -2♥ IS 4-4-4-1 2♠ IS 5-5 MNRS 13-14 HCP
1NTover 1♥/1♠ 1 RF for unpassed hands
1 NT OPENING -14/15-16 HCP 5mjr or 6 mnr possible 4 suit
Transfers, special 3 level bids
2 over 1 normally fgame after 2interfrence one r f
SPECIAL BIDS THAT MAY REQUIRE DEFENSE
beta ,gamma, epsilon, on 1♣,1♦ min 2♦, 2♣ONLY ON 5♣
2♦ = ♦ SHORT 11-15 HCP All distribution including 5♣
2♥/ 2♠PRE1 HCP, CAN BE 2 SUITOR NV.
2NT BOTH MINORS WEAK 5-10HCP NV 11-13 VUL
3♣/3♦/3♥/♠3♠ 4♣/4♦ NORMAL PREEMPTS
3NT Any SOLID MINOR,MAX Q OUTSIDE
4♣/♦LONG BROKEN MINOR
4 SUIT TRF ON 1NT AND ON 1 NT AFTER 1♣ OPENING
ON 1M OPENING SINGL/VOID SHOWINGI SPLINTERS, RAISE
TO 3 LIMIT EXCEPT OVER PASSED HANDS
2 NT LEBENSOHL IN MANY COMP AUCTIONS
MODIFIED LEBENSOL ON INTERV.OVER NT
4/5 LEVEL RAISES IN COMPETITION
WEAK JUMP RAISES IN COMPETITION
COMPETITIVE CUE = LIMIT RAISE OR BETTER.
METHODS TO ESCAPE FROM 1NT DOUBLED.
FIT 2♣ DRURY 2 WAY CROWHURSTON 1♦AND 1♥ OPEN
SPECIAL FORCING PASS SEQUENCES
ON PRE ON OUR 1♣ OPENING, LO-HI LEVEL DBLS
Two suitor overcalls
IMPORTANT NOTES THAT DON'T FIT ELSEWHERE
PSYCHICS Rare

OPEN-ING	TIC K IF ART	NO OF CARDS	NEG. DBL THRU	DESCRIPTION	RESPONSES	SUBSEQUENT ACTION	COMPETITIVE AUCTION / PASSED HAND
1♣ [1]	√	ART	3♣	14/16 + HCP ANY DISTRIBUTION CAN BE OPENED ON LESS THAN 16 HCP WITH PLAYING STRENGTH.	1♦ 0-8 HCP ART, 1♥, 1♠, 2♣, 2♦ +VE 8+ HCP 5+ CARDS IN BID SUIT, 1NT 8-13 OR 16+ BAL, 2NT 14-15 BAL NOW 3♣ BARON, 1♣ -2♥ IS 4-4-4-1, 8+ HCP, 1♣-2♠ IS 5-5MNRS 13-14 HCP, 2NT IS RELAY. 1♣-1♦-2♥+6♥16-18, 1♣-1♦-2♠ 19-20 NF, 1♣-1♦-3♣, 3♦, 3♥, 3♠ TWO SUITER STRONG, 1♣-3♣-3♦-3♥-3♠ 2 SUITER 8-10	1♣-1♦-1♥ ANY 19+HCP 1RF, NOW 1♠ IS 0-4HCP 1NT=5♠5-7 ON 1♣-1♦-1NT 17-18 STAY& TRF APPLIES. 1♠, 2♣/♦ NAT. SUIT 1♣-1♦-2NT 21-22 STAY & TRF. ON POSITIVE RESPONSE ASKING BIDS ON 1♣-1♦-2♣/2♦ ARE NF UPTO 18 HCP, 1♣-2♥-2♠ RANGE RELAY 1♣-1♦-1♥-1♠-1NT IS 19-20 & 2NT IS 23-24 1♣-1♦-1♥-1♠ IS 0-4 AND NOW 2♣ BY OPNR IF GF AND 2♦ IS 0-2L	NEG DBL FOR 5-7, PASS 0-4 HCP, SIMPLE SUIT 8+ HCP NAT, ARTIF BIDS ON CONVENTIONAL INTERF
1♦ [2]	√	2+	2♠	11- 15 HCP PREPARATORY BUT CAN BE PASSED MIN 2♦	1♥, 1♠, 3+CARDS F1 CAN BE 0 HCP, 2♣, 2♦ INV NAT GF 1NT 7-10, 2NT 11-12 INV NO MJR, 1♦ -2♥ =5s+4H 8-10, 1♦ -2♠, 5-4 MINORS EITHER WAY INV, 3♣, 3♦ INV WITH BID SUIT	ON 1♦ 2♣/2♦ INVERTD RESP SHOWS MJR CONTROLS. SHORT/LONG TRIES 3MJRS INV WITH 7 CARDER SUIT. AFTER 1-2 LEVEL INTF, 2LEVEL MJR NF 2WAY CROWHURSTON 1D-1H/1S-1NT OR 1D-1H-1S	NEG DBL UPTO 2♠, JUMP SUIT FROM P/H
1♥/♠ [3]		5+	2♠	♥11-18 HCP, IF 16-18 H+MNROR MAY BE 4CARDER IN 3, 4TH HAND OR WITH AKQ IN SUIT	1NT F FORC 1 ROUND, 1♥-2♠ IS SPLINTER, 3♣ 9-11 HCP 4 CARD FIT SHADED WITH DISTRB OTHER 3 LEVEL JUMPS ARE SPLINTERS, 1♥-3♠ IS VOID, 2 OVER 1 GF, RAISE TO 2 CONSTR HELP TRIES, 1♥-2NT SHOWS 4+FITAND ASKS, 1♠-2NT SAME.. 1♥-3♥ AND 1♠-3♠ ARE PREEMPTIVE 1H-1NT-2S IS 5H+4S 16-18HCP	2 WAY CROWHURST, 4LEVEL BIDS ARE VOID SHOWING, 2♣ IS DRURY ON WHICH REBID OF SUIT IS MIN HAND., FIT SHOWING JUMP RAISES AFTER PASSED HANDS OR INTERVENTION. 1H/1S-3NT=BALANCED 3 CARD SUPPORT 13-14HCP	NEG/ MA X/ ACTION /RESP DBL
1NT [4]				15-16 HCP CAN HAVE 5 CARDS MJR /6MNR 14+ IN 3-4POS	ONE WAY STAY, 4 SUIT TRNSF AT 2 LEVEL. 4♣/4♦ TRF TO 4♥/4S TR F LWLD BY NEW SUIT GF. 3♣ 5-5 MINR GF 3♦ 4-4-4-1 ONE MJR SHORT 3♥-3♠ BID MJR 3 CARDS WITH 5-4 MNRS, GF	AFTR STAY 1NT-2♣-2D-2♥/2♠ ARES 5-4 MJR RES INV 1NT-2♣-2♦-3♣ IS EXT STAYMAN, SUPER FIT ACCEPTANCE ON TRF, INT-2♣-2♦-3♥/3♠ SHOWS 4-5 MAJORS SMOLLEN GF	MODIFIED LEBENSOLH
2♣ [5]		5+	2♠	11-15, 5+♣ WITH 4 MJR OR 6♣ OR 6 C+4D MAY COME WITH ONLY 5♣ WITH VERY GOOD CLUBS	2♦ RELAY NOW 3♣ CONST, 2NT TRNF TO 3♣, 3♠ TRNF TO 3♦, 2♥/2♠ 1RF 3♦/3♥/3♠ INV 6CARDER 2♦-2H/S 1RF 2♣-4♠ IS PREEMPTIVE 2♦-2H-3C-3S IS SLAMMISH 5-5	AFTER INTERFRERENCE NEG DBLS	
2♦ [6]	√			♦ SHORT 11-15 HCP ALL VARIETIES 3-4-1-5, 4-3-1-5 ETC	2♦-2♥/2♠/3♠ IS SIGN OFF, 2♦-2NT IS RELAY, AFTER RELAY 3♣ IS WEAK HAND FOLLOWED BY 3♥ RELAY. DIRECT BIDS SHOW BETTER HANDS WITH BID SUIT 3 CARDS. 2♦-3♦ IS PUPPET TO 3H SLAMMISH, 2♦-3♥/3♠/4♠ PREEMTIVE	AFTER 2♦-2NT RELAY NOW 3C= MIN 11-1 3HCP NOW 3 D RELAY 3H=3H, 3S=3S, 3NT=4-4-1-444, C=4-4-0-5 AFTER RELAY DIRECT BIDS ARE 14-15HCP 3D=3H 3H=3S 3S=4-4-1-4 NO D HNR 3NT=4-4-1-4 WITH D K OR A 4C=4-4-0-5	AFTER INTERFERENCE DOUBLES ARE PENALTY
2♥ [7] 2♠ [8]		5+ 5+		WEAK UPTO 10 HCP 5+ CARDS	2NT RELAY 3♣ BAD PTS 1HNR-3♦ BAD 2HNR 3♥ GOOD I HNR 3♠ 2HNRS .ANY NEW SUIT ON 2H/2 IS NATURAL F1.	2NT FOLLOWED BY NEW SUIT IS CAB-CONTROL ASK .DIRECT NEW SUIT GF.	
2NT- (9)	√			WEAK BOTH MNRS 7-11NV, OPEN HAND VUL 11-13 HCP	3♣/3♦ SO, 3♥ IS RELAY OPENER BIDS SHORT SUIT WITH 1-2-5-5- OR 2-1-55 BID OF 4H/4S IS 5-5-3, 3NT TO PLAY, 4♣/4♦ PREEMTIVE	ON 3♥ RELAY, 3♠ IS ♠ SINGL AND 3NT IS ♥ SINGL. AFTER INTERVENTION ALL DOUBLES ARE PENALTY	
3♣/♦ 3♥/♠ (10)				PREEMPTS IN BID SUITS	4♣ IS ASKING FOR NO OF TRUMP HNRS FOLLOWED BY CAB. NEW SUIT IS GF	AFTER I INTERVENTION DOUBLES ARE PENALTY	
3NT (11)	√			ANY SOLID MNR SUIT MAX Q EXTRA	4♣ PASS OR CORRECT, 4♦ ASKS FOR SHORT, 4♥/♠ NAT.	ROMAN KEY CARD BLACKWOOD RESP 1-4, 0-3, KEY CARDS, 2 WITHOUT TRUMP Q, AND 4TH STEP 2 WITH TRUMP Q FOLLOWED BY Q ASK 5NT GS INTEREST ASKS KINGS . EXCLUSION RKCB, DKRC	
4♣/♦ [12]				LONG BROKEN MINOR	4♥/4♠ REP SO. 5♣/♦ COULD BE WEAK	LIGHTNER DOUBLES, DOPI, ROPI CAB=3STEP REPLY NO CHECK, K OR DBL, A OR VOID, COMPETITIVE DBLS, LEBENSOL N MANY SITUATIONS	
4M [13]		7+		NAT. TO PLAY. MAY BE PREEMPTIVE NV	NEW SUIT IS CAB ASK	CUE BID - IST OR SECOND ROUND CONTROL. SPLINTERS ON INT AFTER TRNSFR .REVERSE SPLINTERS. ON 2C FIT DRURY REBID IS MIN	
4NT (14)	√			SPECIFIC ACE ASK	5♣ NO ACE 5NT IS ♣ ACE, 5♦ IS ♦ ACE 5♥ IS ♥ ACE, 5♠ IS ♠ ACE		
5♣/5 (15)		8+		NAT. TO PLAY.	NEW SUIT IS CAB ASK		

DEFENCE AGAINST 2D MULTI

D-1	2D	DBL	H OR STRONG BALANCED 19-20		
		2H	S		
		2S	C		
		2NT	BALANCED 15-18		
		3C	D		
		3D	BOTH MINORS		
		3H	STOPPER ASKS TO BID 3NT WITH S STOPPER		
		3S	STOPPER ASKS TO BID 3NT WITH H STOPPER		

D-2	2D	P	2H	DBL	H OR STRONG BALANCED 19-20
				2S/3C/3D	NATURAL
				2NT	BALANCED 15-17 CHECK BOTH MAJORS
				3H	STOPPER ASKS TO BID 3NT WITH S STOPPER
				3S	STOPPER ASKS TO BID 3NT WITH H STOPPER

D-3	2D	P	2S	DBL	S OR STRONG BALANCED 19-20
				2NT	AND OTHERS SAME AS D-2

D-4	2D	P	3H	DBL	TAKE OUT OF H
			4H	DBL	DOUBLE TAKE OUT
			3S	DBL	DOUBLE TAKE OUT
			4S	DBL	DOUBLE TAKE OUT

D-5	2D	DBL	2H	DBL	PENALTY OF H
	2D	DBL	2S	DBL	PENALTY OF S
	2D	DBL	2H/2S	2NT	11-12 INV BOTH MJR STOPPER
	2D	DBL	2H/2S	3C/3D	11+NATURAL

D-6	2D	DBL	PASS	2H	NO GAME AMBITION
				2S	ARTIFICIAL FORCING TO GAME
				2NT	11-12 INV BOTH MJR STOPPER
				3C/3D	FORCING
				3H	INVITATION
				3S	NATURAL FORCING

D-6	2D	DBL	GENERAL TAKE OUT		
BOTH MJRS		2H	STRONG CLUBS 17+		
		2S	STRONG DIAMONDSS 17+		
		2NT	NATURAL 15-18		
		3C/3D	NORMAL OVERCALLS		
		3H/3S	STOPPER SHOWING		
		3NT	TO PLAY		
		4C	6C+4D		
		4D	6D+4C		
		4H	5-5 MINORS H SHORT		
		4S	5-5 MINORS S SHORT		
		4NT	MINORS WEAK		

		Dbl	1 level	1 NT	2 level		other 3 level
			overall	overall	overall		
1♣	Standard	take out	8+	15-18	weak NV	1C-2NT=D+H	weak NV
					interm VUL	1C-3C=D+S	interm VUL
	2 way	"	"	"		"	
	3 way	"	"	"		"	
	strong	black suits	1D red suits	majors	2NT mnrs	1C-P-1D-dbl=mjrs	
					rest weak		
					VUL BETTER		

		Dbl	1 level	1 NT	2 level		other 3 level
			overall	overall	overall		
1♦	Standard	take out	8+	15-18	weak NV	1D-2NT=C+H	weak NV
					interm VUL	1D-3C=C+S	interm VUL
							1D-3D DABSTD
							1D-3D PREMP
							AGST PREC

		Dbl	1 level	1 NT	2 level		other 3 level
			overall	overall	overall		
1♥	Standard	take out	8+	15-18	11+	1H-2H IS S & Mnr	weak NV
						1H-2NT IS Mnrs	interm VUL

		Dbl	1 level	1 NT	2 level		other 3 level
			overall	overall	overall		
1♠	Standard	take out	8+	15-18	11+	1S-2S IS H & Mnr	weak NV
						1H-2NT IS Mnrs	interm VUL

		Dbl	2C	2D	2H/2S	2NT	3 LEVEL
		1Mnr or 1	MJRS	1 MJR	BID SUIT	both Mnrs	Weak NV
1NT	15-17	Strong Mjr			& 1 Mnr		construct VUL
	13-15	"	"	"	"	"	"
	10-12	14+	"	"	"	"	"

		DBL	2 BIDS	2NT	JUMPS		
2♣	Standard	MJRS	12+	MNRS	WEAK		
	PREC	Take Out	12+	15-18	weakNV	2C-3C MJRS	
					Interm V	2C-4C=D+H	
	OTHER					2C-4D+D+S	

DEFENSIVE BIDDING PAGE-2

		DBL	2 BIDS	2NT	JUMPS			
2♦	Standard	Take Out	12+	15-18	weakNV	2D-3D OR 4D MJRS		
					Interm V			
	MULTI	Dbl=Hor strong bal,2H=S,2S=C,2NT NAT15-18 Mjr checks						
		3C=D,3D=Both Mnrs,3H/3S Directional shows check						
	BOTH MJR	Take Out	12+	15-18	weakNV			
			2H=19+C		Interm V			
			2S=19+D					
	D SHORT	D SUIT 13+	NAT	15-18	weakNV	2D-3D JUST D SUIT		
					Interm V			

		DBL	2 BIDS	2NT	JUMPS	2H-3H IS MNRS	
2♥	Standard	Take Out H	12+	15-18	weakNV	4C IS C&MJR	
	WEAK				Interm V	4D IS D &MJR	
	MJRS	Take out	12+	15-18	weakNV	3 Level good	
		OR STRNGBAL	2S is natur		Interm V	3H/3S STOPERASKING	
	FLANNERY	TAKE Out	2S NAT	15-18	weakNV	3H/3S STOPERASKING	
	5♥+4♠	OF H			Interm V		
	5♥+5 ANY	OF H					

		DBL	2NT	3 LEVEL		4 LEVEL BIDS		
2♠	WEAK	Take out S	16-18	Good Hand	2♠-3♠	4C=C+H,4D=D+H		
	5♠+5ANY	OF S			MNRS	2S-3S STOPPER ASKING		
	OTHER	T/O OF KNOWN SUIT						

2NT	Standard	Dbl MJRS					
		3C MNRS					
	BOTH MNR	VALUES	3C=GOOD	MJRS	3H/3S NAT		
		BIG BAL	3D=COMP	MJRS			

		DBL	3 BIDS				
3♣	Standard	Take out	12+	3C-4C=D+H			
				3C-4D=D+S			
	SEE NOTE-1						

		DBL	3 BIDS				
3♦	Standard	Take out	12+	3D-4D=MJRS	3D-4C C+MJR		
3♥		Take out	12+	3S-4C/4D	NATURAL		
3♠		Take out	12+	3H-4C/4D	NATURAL		
3♣	SOLID MNR	BAL 16+		3NT=BOTH MJRS,4C=5-4 MJRS3C,4D=5-4MJRS3D,4H/4S TO PLAY			

		DBL	4 BIDS				
3NT	GAMBLING	STRENGTH	4C=MJRS	4D=1 MJR	4H/4S BID MJR+MNR		
3NT	BROKEN		4C=MJRS	4D=1 MJR	4H/4S BID MJR+MNR		
	MINOR						

		DBL	BIDS				
4♣	WEAK	Take Out	Natural	5C=STRONG MJRS	4NT=H/S+MNR		
				4H/4S NAT			
	Namyat	H short	4D/4S NAT	4NT=BOTH MNRS 5-5			
		3 Suit T/O	4H=S+MNR				

		DBL	BIDS				
4♦	WEAK	Take Out	Natural				
	Namyat	S short	4H NAT				
		3 Suit T/O	4S=H+MNR	4NT=BOTH MNRS 5-5			

		DBL	BIDS				
4♥		Take Out	Natural				
4♠		Penalty	4NT=T/O				
			Rest Nat				

1♣	1C-1D TRF TO H		DBL=D SUIT	1H TAKE OUT OF H			
	1C-1H TRF TO S		DBL=H SUIT	1S TAKE OUT OF H			
	1C-1S TRF TO C		DBL=S SUIT				
	1C-1NT TRF TO D		DBL=C SUIT				

		DBL					
1♣	IS 5=H	T/O OF H	1H =MICHAELS				
1♦	IS 5+S	T/O OF S	1S =MICHAELS				
1♥	IS 5+C	T/O OF C	2C=STOPPER ASKING				
1♠	IS 5+D	T/O OF D	2D=STOPPER ASKING				