DEFENSIVE AND COMPETITIVE BIDDING			
OVERCALLS (Style: Responses: 1/2 Level; Reopening)			
Can be light, 1 level can be 4 cards. New suit NF unless			
Over 2+ level opening. Jump new suit INV. 2N after 1 MAJ			
Overcall = LR+ usually 4+ fit. Transfers after 1x-1MAJ-X or			
1S; also 1S-2H-2S or 4S. Reopening can be lighter.			
1NT OVEDCALL (2nd/4th Liver Degranges, Degraning)			

1NT OVERCALL (2nd/4th Live; Responses; Reopening) 14-17 NV, 15-18 V. Transfer to 1M opning = light OM INV. 2S MSS. 2N NAT, 3m NAT INV, 3M NAT 6M GF. Reopening = 11-16, 2C response asks range/Majors. By PH 1N = two-suiter.

JUMP OVERCALLS (Style; Responses; Unusual NT)

PRE, but Vul vs not = Intermediate. New suit NF over 2L PRE.
Can be weak NV vs Vul, otherwise normal. Transfers over
Neg X. 1C-2D=5-5+ MAJS, 1S-3C=NF 5-5+ H+C.

Reopen: Jump overcall = INT, cue=Michaels.

DIRECT & JUMP CUE BIDS (Style; Response; Reopen) 1S-2S=H+D, or good H+C. 1H-2H=S+minor. 1C-2C=NAT. 1D-2D=MAJS (NAT if 1D 2-). 2minor-cue=MAJS, 2MAJ-cue=Michaels. 1minor-3minor=NAT, 1MAJ-3MAJ Asks stopper.

VS. NT (vs. Strong/Weak; Reopening; PH)

14-17+ 1/st 2nd seat: X=1 min or MAJS or strong, 2 min=NAT + MAJ, 2MAJ NAT, 2N mins or strong MAJS. Vs 14-16- or 3rd seat: X=cards, 2C=S + (H or C), 2D=D + MAJ, 2N=C or Strong MAJS, 3C=C + H. Same in balancing BUT weak NT defence only against 12-14-. Strong NT defence by PH.

VS.PREEMTS (Doubles; Cue-bids; Jumps; NT Bids)

TO X 4H or lower, cards higher. Cue Michaels, Jump INT. 2 MAJ-4C=minors, 4D=big MAJ onesuiter. LEB vs X of weak 2MAJ.

VS. ARTIFICIAL STRONG OPENINGS- i.e. 14 or 24

1C: X=MAJs, 1N=minors, 2N=reds, 2D=5-5+ MAJS. NT is cuebid. 1C-P-1D same bids.

2C: X MAJS, 2N minors, NT = cuebid.

OVER OPPONENTS' TAKEOUT DOUBLE

Transfers: 1D-X-XX=H, 1H=S, 1S=NT, 1NT=NF C, 2C=F1, 2D NF, Reverse Flannery 2H/2S, 3C minors, 2N C weak/GF. 1 MAJ-X-1N thru 1 under = transfers. XX=2 MAJ, cards.

LEADS AND SIGNALS				
OPENING LEADS STYLE				
	Lead	In Partner's Suit		
Suit	3 rd even/low odd	same		
NT	Att/ hi/2 nd hi from weak	3 rd best usually		
Subseq	4th or ATT or deceptive	4 th /ATT/deceptive		
Other: Can lead 2 nd in middle of hand from non-touching cards.				
9 or $10 = 0$ or 2 higher around into Q or J in dummy.				
LEADO				

LEADS

Lead	Vs. Suit	Vs. NT
Ace	AKx+, A+ std count	Ask att
King	AK, , K(x), std count/att	Asks UNBL or CT
Queen	KQ+, Q(x)	KQ+, AQJ, QJ or QJx
Jack	QJ+, , J+	QJxx+, K/AQJ , $J10(x)$
10	KJ10+,J10+, 10+	4+ w/J, 3- w/9, AQ109
9	K09(x) or QT9 or $9(x)$	4+ w/10, 9x, 9xx
Hi-X	3 rd even, hi from xx	hi/2 nd hi from weak
Lo-X	Low from odd	4th best (3rd pard's suit)

SIGNALS IN ORDER OF PRIORITY

	Partner's Lead	Declarer's Lead	Discarding
1	UD SP; not AK/KQ	UD CT	UD ATT
Suit 2	STD ATT AK/KQ	UD SP	UD original CT
3	UD ATT trick 2+		
1	UD ATT (Std AK)	UD CT	UD ATT
NT 2	UD CT	Reverse Smith	UD CT/original
3	UD SP		CT

Signals (including Trumps): UD SP. CT/ATT UD except AK combination, or KQ combination trick 1 vs suits (STD). Trick 1 UD SP otherwise vs Suit. Trump signal = reverse Smith. Reverse Smith vs NT.

DOUBLES

TAKEOUT DOUBLES (Style; Responses; Reopening)

Can be light/have doubleton in minor. Jump = INV, cue F to 2N or Suit agreement. In comp, jump<INV, low cue INV MAJ, hi cue INV min.

SPECIAL, ARTIFICIAL & COMPETITIVE DBLS/RDLS

Support X/XX, 2card XX after overcall, card X. 1C, 2/1 GF, and GF Comp JS, use Pass/X Inversion at high levels if forced. X to show Shortness in some fit auctions, X/XX to show KC's, XX as reask. Cooperative PEN XX.

W B F CONVENTION CARD

CATEGORY: i.e. Green / Blue / Red / HUM / Brown Sticker:

NCBO: USA

PLAYERS: Marc Zwerling/Doug Simson EVENT (Open/Women/Senior/Transnational)

Senior

SYSTEM SUMMARY

GENERAL APPROACH AND STYLE
1C=16+ ART, 1D=2+10+-15, 1MAJ=10+-15, 1N=14-16 or
15-17, 2C=6+ 10+-15, 2D=4415 -1 card 10+-15, NAT
PREs, 2N=19-20 or 19+-21.

ART responses to 1C (all GF except 1D). Reverse Flannery 2H/2S responses to 1D. Lots of COMP transfers and ART Raises. Variations possible on HCP and/or shape.

SPECIAL BIDS THAT MAY REQUIRE DEFENSE

1C=16+ ART	
1D=10+-15, 2+D's	
2C=10+-15. 6+C's	
2D=10+-15, 4415 -1 card	
ART responses to 1C (1D=0-7, rest=GF)	
1D-2H/2S=5S's+4/5 H's (2S INV 2H weaker)	

1 MAJ-2C = 2+C's, GF

COMP transfers

ART raises (often 2N fpr a MAJ, 1 under = Mixed)

ART ASKS

1S-3C overcall = NF H + C. 1S-P-1N-3C same

1C-2D overcall = 5-5+ MAJs

P/C responses

SPECIAL FORCING PASS SEQUENCES

1C opening or 2/1 GF or GF COMP jump shift, X and

Pass are inverted.

IMPORTANT NOTES

Honor leads vary depending on contract and bidding

PSYCHICS: 3rd seat and responses can be very light

OPENING	TICK IF ARTIFICIAL	MIN. NO. OF CARDS	NEG.DBL THRU	DESCRIPTION	RESPONSES	SUBSEQUENT ACTION	COMPETITIVE & PASSED HAND BIDDING
1.	X	0	no	ART 16+ or equivalent, F1.	1D=0-7 any, 1H=5+S or 11-13 BAL, 1S=5+	1M=F1 can be 4 if unbal, ART suit bids and	Some transfers, X=6-7
					H, 1N/2C=C/D, 2D/2H=BAL, 2S+ 3suiter [2]	ASKS after GF response. Other ART resps.	any, jump = NF
1♦	X	2	4H	10+-15, 2+D's.	2C/D=F1, 2H/S=5Ss+4/5Hs, 3C=minors NF		
1♥		5 (4 3 rd)	4D	10+-15	1N=semi F, 2C=2+ GF, 2D=5+D GF, raise	ART rebids in GF sequences	Cue=Mixed raise or
					7+-11, 2N=LR+, 2S=5-10 6+, JS=INV,		GF in 1 under suit.
1 ♠		same	4H	same	3N=NF flat, SPL, 3 MAJ Mixed.		2C=3+fit INV+ by PH
INT			4H	14-16; 3 rd Vul/4 th =15-17. SPL	2S=C or NT INV or slam INV, 2N=PUPP,	ART ASKS and puppet bids.	PH: 3C/D=INV, 2S=MSS
				H or upgrades possible.	3C=D, 3D=short M, 3M=short OM 5-5+ms		Comp: LEB, tfers.
2♣		6 (5 3 rd)	4H	6+C's 10+-15	2D ASK, 2MAJ NF, 2N=3C or GF 6+MAJ	ART ASKS	Comp: 2N/3C NAT NF
					3C=D, 3D=5-5+ MAJS, 3 MAJ=INV		
2♦	X	0	NO	4415 -1 card 10+-15.	2H/S/3C NF, 2N=INV+ ASK, jump INV.	2D-2H-2S=4315. 2N-3C=any min, 3MAJ=	2D-X-P: D, XX=asks
						3, other shows 4414 or 4405. R can bid ART	MAJ, 2N ASK.
2♥		5	NO	Can be good 5 NV, can be 7.	New suit NF, 4m F, 2N INV+ ASK.	2N-3C=medium+, 3D=min, 3H/3S/3N=	New suit NF, 2N ASK.
				Weaker than opening 3.		4 other MAJ min/medium/max. 3D=ART GF	
2♠		5	NO	Same			
2NT			4H	19-20; 19+-21 3 rd vul/4 th seat. SPL H/upgrades possible.	3C mod PUPP, 3D=H or MAJS, 3S=minor Interest, 4C Gerber, 4R = slam try tfer.	3D-3H-3S=54/45/55 MAJS. ART bids after 3C PUPP.	2N-3C-tfers, 3D-switch MAJS
3♣		6	NO	Can be light NV.	3MAJ F, 4D RKC, 3D PUPP 3H.	3D-3H-3MAJ NF, 4C INV.	New suit F1 comp.
3♦		6	NO	"	3 MAJ F, 4C RKC.		
3♥		6	NO	"	3S F, 4C SI in H.		
3♠		6	NO	"	4C SI in S		
3NT	X		NO	1 st /2 nd =8-10 winners w/strong MAJ 2/3 KC. 3 rd /4 th = NAT.	4C=SI ASK, 4D asks MAJ, 4H=P/C.	3N-4C-4R = tfer with 2KC, 4S/4N=1 over With 3KC.	Force thru 4MAJ.
4.		7	NO	PRE, can be light NV	4D RKC	With SKC.	
4 ♦		7	NO	"	4N RKC		
4 ∀ 4 ∀		7	NO	66	"		
4 ♦		7	NO	"			
4NT		,	NO	Shapely minors			
5 .		7	NO	Shapery minors		HIGH LEVEL BIDD	ING
5 ♦		7	NO			Lo level RKC, Serious 3N, ART shortness bids, ART waiting bids, Last	
5♥		,	110			Train, 3D=ART positive if minor agreed, cue 1 st/2nd round control,	
5 ♦						Trump cuebid, XX=first step when KC gets X'd. Pass/X inversion in F situations we open 1C or 2/1 GF or comp GF jump shift. 4N can be T/O	