

## North hands (Practice Page)

### Overcalls

Board: 1      ♠ 106  
Dealer: E      ♥ 108  
Vul: None     ♦ AJ876  
HCP: 9        ♣ A1075

East Opens 1♥.  
East Bids 3♥ if possible.  
East Doubles 4♥ if possible.  
West Bids 5♥ if possible.

Partner bids first.

Board: 2      ♠ AKQ109  
Dealer: W      ♥ 4  
Vul: NS        ♦ 1064  
HCP: 9        ♣ 10763

West Opens 1♦.  
East Bids 2♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 3      ♠ 1092  
Dealer: E      ♥ 10987  
Vul: EW        ♦ A  
HCP: 4        ♣ 98654

East Opens 1♠.  
West Bids 3♥ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 4      ♠ A6  
Dealer: W      ♥ AQ10842  
Vul: NS        ♦ 76  
HCP: 13       ♣ K95

West Opens 1♦.

You bid first.

Board: 5      ♠ 654  
Dealer: E      ♥ J95  
Vul: Both     ♦ 732  
HCP: 1        ♣ 9852

East Opens 1♣.  
West Doubles 1♠ if possible.

Partner bids first.

Board: 6  
Dealer: W  
Vul: None  
HCP: 12

♠ A4  
♥ KJ109865  
♦ —  
♣ KJ52

West Opens 1♠.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 1  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 14  
Contract: 5♥X E

North:  
♠ 106  
♥ 108  
♦ AJ876  
♣ A1075

South:  
♠ KQJ953  
♥ 76  
♦ K10  
♣ KQ3

| West | North           | East | South             |
|------|-----------------|------|-------------------|
|      |                 | 1♥   | 1♠                |
| Pass | Pass            | 3♥   | 3♠                |
| Pass | 4♥ <sup>1</sup> | X    | Pass <sup>2</sup> |
| Pass | 4♠              | Pass | Pass              |
| 5♥   | X               | AP   |                   |

1. limit raise or better in ♠
2. denies a ♥ stopper

Board: 2  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 8  
Contract: 4♥ E

North:  
♠ AKQ109  
♥ 4  
♦ 1064  
♣ 10763

South:  
♠ 62  
♥ A63  
♦ J983  
♣ QJ82

| West            | North | East            | South |
|-----------------|-------|-----------------|-------|
| 1♦              | 1♠    | 2♥ <sup>1</sup> | Pass  |
| 2♠ <sup>2</sup> | Pass  | 3♥              | Pass  |
| 4♥              | AP    |                 |       |

1. 1X-(Y)-2Z forcing
2. strength cue bid

Board: 3  
Dealer: E  
Vul: EW  
North HCP: 4  
South HCP: 12  
Contract: 4♠ E

North:  
♠ 1092  
♥ 10987  
♦ A  
♣ 98654

South:  
♠ 5  
♥ KQJ53  
♦ 6543  
♣ AQ10

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♠   | 2♥    |
| 3♥ <sup>1</sup> | Pass  | 4♠   | AP    |

1. limit raise or better in ♠

Board: 4  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 10  
Contract: 2♥ N

North:  
♠ A6  
♥ AQ10842  
♦ 76  
♣ K95

South:  
♠ K8743  
♥ —  
♦ A542  
♣ QJ83

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♥    | Pass | 1♠    |
| Pass | 2♥    | AP   |       |

Board: 5  
Dealer: E  
Vul: Both  
North HCP: 1  
South HCP: 16  
Contract: 2♠ S

North:  
♠ 654  
♥ J95  
♦ 732  
♣ 9852

South:  
♠ KQJ1087  
♥ Q10  
♦ A64  
♣ A6

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♠    |
| X    | 2♠    | AP   |       |

Board: 6  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 9  
Contract: 2♥ N

North:  
♠ A4  
♥ KJ109865  
♦ —  
♣ KJ52

South:  
♠ KJ1087  
♥ 74  
♦ KQ62  
♣ 98

| West | North | East | South |
|------|-------|------|-------|
| 1♠   | 2♥    | AP   |       |

## South hands (Practice Page)

### Overcalls

Board: 1      ♠ KQJ953  
Dealer: E      ♥ 76  
Vul: None     ♦ K10  
HCP: 14      ♣ KQ3

East Opens 1♥.  
East Bids 3♥ if possible.  
East Doubles 4♥ if possible.  
West Bids 5♥ if possible.

You bid first.

Board: 2      ♠ 62  
Dealer: W      ♥ A63  
Vul: NS       ♦ J983  
HCP: 8       ♣ QJ82

West Opens 1♦.  
East Bids 2♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 3      ♠ 5  
Dealer: E      ♥ KQJ53  
Vul: EW      ♦ 6543  
HCP: 12      ♣ AQ10

East Opens 1♠.  
West Bids 3♥ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 4      ♠ K8743  
Dealer: W      ♥ —  
Vul: NS      ♦ A542  
HCP: 10      ♣ QJ83

West Opens 1♦.  
Partner bids first.

Board: 5      ♠ KQJ1087  
Dealer: E      ♥ Q10  
Vul: Both     ♦ A64  
HCP: 16      ♣ A6

East Opens 1♣.  
West Doubles 1♠ if possible.  
You bid first.

Board: 6      ♠ KJ1087  
Dealer: W      ♥ 74  
Vul: None    ♦ KQ62  
HCP: 9       ♣ 98

West Opens 1♠.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 1  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 14  
Contract: 5♥X E

North:  
♠ 106  
♥ 108  
♦ AJ876  
♣ A1075

South:  
♠ KQJ953  
♥ 76  
♦ K10  
♣ KQ3

| West | North           | East | South             |
|------|-----------------|------|-------------------|
|      |                 | 1♥   | 1♠                |
| Pass | Pass            | 3♥   | 3♠                |
| Pass | 4♥ <sup>1</sup> | X    | Pass <sup>2</sup> |
| Pass | 4♠              | Pass | Pass              |
| 5♥   | X               | AP   |                   |

1. limit raise or better in ♠
2. denies a ♥ stopper

Board: 2  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 8  
Contract: 4♥ E

North:  
♠ AKQ109  
♥ 4  
♦ 1064  
♣ 10763

South:  
♠ 62  
♥ A63  
♦ J983  
♣ QJ82

| West            | North | East            | South |
|-----------------|-------|-----------------|-------|
| 1♦              | 1♠    | 2♥ <sup>1</sup> | Pass  |
| 2♠ <sup>2</sup> | Pass  | 3♥              | Pass  |
| 4♥              | AP    |                 |       |

1. 1X-(Y)-2Z forcing
2. strength cue bid

Board: 3  
Dealer: E  
Vul: EW  
North HCP: 4  
South HCP: 12  
Contract: 4♠ E

North:  
♠ 1092  
♥ 10987  
♦ A  
♣ 98654

South:  
♠ 5  
♥ KQJ53  
♦ 6543  
♣ AQ10

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♠   | 2♥    |
| 3♥ <sup>1</sup> | Pass  | 4♠   | AP    |

1. limit raise or better in ♠

Board: 4  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 10  
Contract: 2♥ N

North:  
♠ A6  
♥ AQ10842  
♦ 76  
♣ K95

South:  
♠ K8743  
♥ —  
♦ A542  
♣ QJ83

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♥    | Pass | 1♠    |
| Pass | 2♥    | AP   |       |

Board: 5  
Dealer: E  
Vul: Both  
North HCP: 1  
South HCP: 16  
Contract: 2♠ S

North:  
♠ 654  
♥ J95  
♦ 732  
♣ 9852

South:  
♠ KQJ1087  
♥ Q10  
♦ A64  
♣ A6

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♠    |
| X    | 2♠    | AP   |       |

Board: 6  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 9  
Contract: 2♥ N

North:  
♠ A4  
♥ KJ109865  
♦ —  
♣ KJ52

South:  
♠ KJ1087  
♥ 74  
♦ KQ62  
♣ 98

| West | North | East | South |
|------|-------|------|-------|
| 1♠   | 2♥    | AP   |       |



## North hands (Practice Page)

### Overcalls

Board: 7  
Dealer: E  
Vul: Both  
HCP: 4

♠ J76  
♥ 74  
♦ J108652  
♣ Q4

East Opens 1♣.  
West Doubles 1♥ if possible.  
East Bids 5♣ if possible.

Partner bids first.

Board: 8  
Dealer: W  
Vul: None  
HCP: 15

♠ A  
♥ AK10975  
♦ KJ8  
♣ 1082

West Opens 1♠.  
East Bids 3♥ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 9  
Dealer: E  
Vul: NS  
HCP: 8

♠ QJ932  
♥ Q95  
♦ —  
♣ K10954

East Opens 1♦.  
West Bids 5♦ if possible.

Partner bids first.

Board: 10  
Dealer: W  
Vul: EW  
HCP: 14

♠ A96  
♥ A8  
♦ AQ10986  
♣ 97

West Opens 1♠.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 11  
Dealer: E  
Vul: EW  
HCP: 11

♠ K98654  
♥ K106  
♦ 105  
♣ KQ

East Opens 1♥.  
Partner bids first.

Board: 12  
Dealer: W  
Vul: EW  
HCP: 11

♠ 104  
♥ KQ10652  
♦ KQJ10  
♣ 2

West Opens 1♠.  
East Bids 3♥ if possible.  
West Bids 4♠ if possible.  
  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 7  
Dealer: E  
Vul: Both  
North HCP: 4  
South HCP: 12  
Contract: 5♣ E

North:  
♠ J76  
♥ 74  
♦ J108652  
♣ Q4

South:  
♠ A1043  
♥ AKJ1082  
♦ 94  
♣ 6

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♥    |
| X    | Pass  | 5♣   | AP    |

Board: 8  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 5  
Contract: 4♠ W

North:  
♠ A  
♥ AK10975  
♦ KJ8  
♣ 1082

South:  
♠ J64  
♥ J3  
♦ Q1076  
♣ J654

| West                          | North | East            | South |
|-------------------------------|-------|-----------------|-------|
| 1♠                            | 2♥    | 3♥ <sup>1</sup> | Pass  |
| 4♠                            | AP    |                 |       |
| 1. limit raise or better in ♠ |       |                 |       |

Board: 9  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 11  
Contract: 5♦ E

North:  
♠ QJ932  
♥ Q95  
♦ —  
♣ K10954

South:  
♠ A85  
♥ KJ1083  
♦ K974  
♣ 3

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♦   | 1♥    |
| 5♦   | AP    |      |       |

Board: 10  
Dealer: W  
Vul: EW  
North HCP: 14  
South HCP: 3  
Contract: 4♠ W

North:  
♠ A96  
♥ A8  
♦ AQ10986  
♣ 97

South:  
♠ —  
♥ J74  
♦ 753  
♣ Q865432

| West                          | North | East            | South |
|-------------------------------|-------|-----------------|-------|
| 1♠                            | 2♦    | 3♦ <sup>1</sup> | Pass  |
| 3♠                            | Pass  | 4♠              | AP    |
| 1. limit raise or better in ♠ |       |                 |       |

Board: 11  
Dealer: E  
Vul: EW  
North HCP: 11  
South HCP: 11  
Contract: 4♠ S

North:  
♠ K98654  
♥ K106  
♦ 105  
♣ KQ

South:  
♠ AQJ73  
♥ 874  
♦ 97  
♣ A64

| West                          | North           | East | South |
|-------------------------------|-----------------|------|-------|
|                               |                 | 1♥   | 1♠    |
| Pass                          | 2♥ <sup>1</sup> | Pass | 4♠    |
| AP                            |                 |      |       |
| 1. limit raise or better in ♠ |                 |      |       |

Board: 12  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 8  
Contract: 4♠X W

North:  
♠ 104  
♥ KQ10652  
♦ KQJ10  
♣ 2

South:  
♠ 76  
♥ 93  
♦ 73  
♣ AKJ7643

| West                          | North | East            | South |
|-------------------------------|-------|-----------------|-------|
| 1♠                            | 2♥    | 3♥ <sup>1</sup> | Pass  |
| 4♠                            | Pass  | Pass            | X     |
| AP                            |       |                 |       |
| 1. limit raise or better in ♠ |       |                 |       |

## South hands (Practice Page)

### Overcalls

Board: 7      ♠ A1043  
Dealer: E      ♥ AKJ1082  
Vul: Both     ♦ 94  
HCP: 12      ♣ 6

East Opens 1♣.  
West Doubles 1♥ if possible.  
East Bids 5♣ if possible.

You bid first.

Board: 8      ♠ J64  
Dealer: W      ♥ J3  
Vul: None     ♦ Q1076  
HCP: 5      ♣ J654

West Opens 1♠.  
East Bids 3♥ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 9      ♠ A85  
Dealer: E      ♥ KJ1083  
Vul: NS      ♦ K974  
HCP: 11      ♣ 3

East Opens 1♦.  
West Bids 5♦ if possible.

You bid first.

Board: 10     ♠ —  
Dealer: W     ♥ J74  
Vul: EW      ♦ 753  
HCP: 3      ♣ Q865432

West Opens 1♠.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 11     ♠ AQJ73  
Dealer: E      ♥ 874  
Vul: EW      ♦ 97  
HCP: 11      ♣ A64

East Opens 1♥.

You bid first.

Board: 12

Dealer: W

Vul: EW

HCP: 8

♠ 76

♥ 93

♦ 73

♣ AKJ7643

West Opens 1♠.

East Bids 3♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 7  
Dealer: E  
Vul: Both  
North HCP: 4  
South HCP: 12  
Contract: 5♣ E

North:  
♠ J76  
♥ 74  
♦ J108652  
♣ Q4

South:  
♠ A1043  
♥ AKJ1082  
♦ 94  
♣ 6

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♣   | 1♥    |
| X    | Pass  | 5♣   | AP    |

Board: 8  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 5  
Contract: 4♠ W

North:  
♠ A  
♥ AK10975  
♦ KJ8  
♣ 1082

South:  
♠ J64  
♥ J3  
♦ Q1076  
♣ J654

|      |       |                 |       |
|------|-------|-----------------|-------|
| West | North | East            | South |
| 1♠   | 2♥    | 3♥ <sup>1</sup> | Pass  |
| 4♠   | AP    |                 |       |

1. limit raise or better in ♠

Board: 9  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 11  
Contract: 5♦ E

North:  
♠ QJ932  
♥ Q95  
♦ —  
♣ K10954

South:  
♠ A85  
♥ KJ1083  
♦ K974  
♣ 3

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 1♥    |
| 5♦   | AP    |      |       |

Board: 10  
Dealer: W  
Vul: EW  
North HCP: 14  
South HCP: 3  
Contract: 4♠ W

North:  
♠ A96  
♥ A8  
♦ AQ10986  
♣ 97

South:  
♠ —  
♥ J74  
♦ 753  
♣ Q865432

|      |       |                 |       |
|------|-------|-----------------|-------|
| West | North | East            | South |
| 1♠   | 2♦    | 3♦ <sup>1</sup> | Pass  |
| 3♠   | Pass  | 4♠              | AP    |

1. limit raise or better in ♠

Board: 11  
Dealer: E  
Vul: EW  
North HCP: 11  
South HCP: 11  
Contract: 4♠ S

North:  
♠ K98654  
♥ K106  
♦ 105  
♣ KQ

South:  
♠ AQJ73  
♥ 874  
♦ 97  
♣ A64

|      |                 |      |       |
|------|-----------------|------|-------|
| West | North           | East | South |
|      |                 | 1♥   | 1♠    |
| Pass | 2♥ <sup>1</sup> | Pass | 4♠    |
|      | AP              |      |       |

1. limit raise or better in ♠

Board: 12  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 8  
Contract: 4♠X W

North:  
♠ 104  
♥ KQ10652  
♦ KQJ10  
♣ 2

South:  
♠ 76  
♥ 93  
♦ 73  
♣ AKJ7643

|      |       |                 |       |
|------|-------|-----------------|-------|
| West | North | East            | South |
| 1♠   | 2♥    | 3♥ <sup>1</sup> | Pass  |
| 4♠   | Pass  | Pass            | X     |
|      | AP    |                 |       |

1. limit raise or better in ♠

## North hands (Practice Page)

### Overcalls

Board: 13      ♠ 109643  
Dealer: E      ♥ Q952  
Vul: None      ♦ 2  
HCP: 7      ♣ AJ3

East Opens 1♥.  
West Bids 2♦ if possible.  
East Bids 5♦ if possible.  
East Doubles 5♠ if possible.

Partner bids first.

Board: 14      ♠ AQJ76542  
Dealer: W      ♥ 5  
Vul: EW      ♦ J8  
HCP: 12      ♣ KJ

West Opens 1♦.

You bid first.

Board: 15      ♠ 92  
Dealer: E      ♥ J1064  
Vul: Both      ♦ AJ2  
HCP: 7      ♣ J843

East Opens 1♦.  
West Bids 2♥ if possible.  
East Bids 3♣ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 16      ♠ AJ  
Dealer: W      ♥ AQ1063  
Vul: None      ♦ J94  
HCP: 12      ♣ 854

West Opens 1♦.  
East Bids 2NT if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 17      ♠ K9  
Dealer: E      ♥ K1098  
Vul: NS      ♦ K9842  
HCP: 9      ♣ 108

East Opens 1♥.  
East Bids 2♥ if possible.

Partner bids first.

Board: 18

♠ 9

Dealer: W

♥ AKJ72

Vul: Both

♦ 542

HCP: 11

♣ K1072

West Opens 1♣.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 13  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 10  
Contract: 5♠X S

North:  
♠ 109643  
♥ Q952  
♦ 2  
♣ AJ3

South:  
♠ KQJ85  
♥ 87  
♦ Q98  
♣ Q65

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♥   | 1♠    |
| 2♦ <sup>1</sup> | 4♠    | 5♦   | Pass  |
| Pass            | 5♠    | X    | AP    |

1. 1X-(Y)-2Z forcing

Board: 14  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 11  
Contract: 4♠ N

North:  
♠ AQJ76542  
♥ 5  
♦ J8  
♣ KJ

South:  
♠ 8  
♥ 10763  
♦ AK10  
♣ A10963

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♠    | Pass | 1NT   |
| Pass | 4♠    | AP   |       |

Board: 15  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 10  
Contract: 4♥ W

North:  
♠ 92  
♥ J1064  
♦ AJ2  
♣ J843

South:  
♠ AQJ64  
♥ K5  
♦ 843  
♣ 1096

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♦   | 1♠    |
| 2♥ <sup>1</sup> | Pass  | 3♣   | Pass  |
| 4♥              | AP    |      |       |

1. 1X-(Y)-2Z forcing

Board: 16  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 4  
Contract: 3♦ W

North:  
♠ AJ  
♥ AQ1063  
♦ J94  
♣ 854

South:  
♠ 97632  
♥ 84  
♦ 72  
♣ KJ76

| West | North | East             | South |
|------|-------|------------------|-------|
| 1♦   | 1♥    | 2NT <sup>1</sup> | Pass  |
| 3♦   | AP    |                  |       |

1. 1X-(1Y)-2Z weak

Board: 17  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 11  
Contract: 2♥ E

North:  
♠ K9  
♥ K1098  
♦ K9842  
♣ 108

South:  
♠ QJ1052  
♥ Q  
♦ J105  
♣ AJ97

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♥   | 1♠    |
| Pass | Pass  | 2♥   | AP    |

Board: 18  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 9  
Contract: 2♥ N

North:  
♠ 9  
♥ AKJ72  
♦ 542  
♣ K1072

South:  
♠ AJ6532  
♥ 1063  
♦ K  
♣ J63

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♥    | Pass | 2♥    |
| AP   |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 13      ♠ KQJ85  
Dealer: E      ♥ 87  
Vul: None      ♦ Q98  
HCP: 10      ♣ Q65

East Opens 1♥.  
West Bids 2♦ if possible.  
East Bids 5♦ if possible.  
East Doubles 5♠ if possible.

You bid first.

Board: 14      ♠ 8  
Dealer: W      ♥ 10763  
Vul: EW      ♦ AK10  
HCP: 11      ♣ A10963

West Opens 1♦.

Partner bids first.

Board: 15      ♠ AQJ64  
Dealer: E      ♥ K5  
Vul: Both      ♦ 843  
HCP: 10      ♣ 1096

East Opens 1♦.  
West Bids 2♥ if possible.  
East Bids 3♣ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 16      ♠ 97632  
Dealer: W      ♥ 84  
Vul: None      ♦ 72  
HCP: 4      ♣ KJ76

West Opens 1♦.  
East Bids 2NT if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 17      ♠ QJ1052  
Dealer: E      ♥ Q  
Vul: NS      ♦ J105  
HCP: 11      ♣ AJ97

East Opens 1♥.  
East Bids 2♥ if possible.

You bid first.

Board: 18  
Dealer: W  
Vul: Both  
HCP: 9

♠ AJ6532  
♥ 1063  
♦ K  
♣ J63

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 13  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 10  
Contract: 5♠X S

North:  
♠ 109643  
♥ Q952  
♦ 2  
♣ AJ3

South:  
♠ KQJ85  
♥ 87  
♦ Q98  
♣ Q65

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♥   | 1♠    |
| 2♦ <sup>1</sup> | 4♠    | 5♦   | Pass  |
| Pass            | 5♠    | X    | AP    |

1. 1X-(Y)-2Z forcing

Board: 14  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 11  
Contract: 4♠ N

North:  
♠ AQJ76542  
♥ 5  
♦ J8  
♣ KJ

South:  
♠ 8  
♥ 10763  
♦ AK10  
♣ A10963

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♠    | Pass | 1NT   |
| Pass | 4♠    | AP   |       |

Board: 15  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 10  
Contract: 4♥ W

North:  
♠ 92  
♥ J1064  
♦ AJ2  
♣ J843

South:  
♠ AQJ64  
♥ K5  
♦ 843  
♣ 1096

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♦   | 1♠    |
| 2♥ <sup>1</sup> | Pass  | 3♣   | Pass  |
| 4♥              | AP    |      |       |

1. 1X-(Y)-2Z forcing

Board: 16  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 4  
Contract: 3♦ W

North:  
♠ AJ  
♥ AQ1063  
♦ J94  
♣ 854

South:  
♠ 97632  
♥ 84  
♦ 72  
♣ KJ76

| West | North | East             | South |
|------|-------|------------------|-------|
| 1♦   | 1♥    | 2NT <sup>1</sup> | Pass  |
| 3♦   | AP    |                  |       |

1. 1X-(1Y)-2Z weak

Board: 17  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 11  
Contract: 2♥ E

North:  
♠ K9  
♥ K1098  
♦ K9842  
♣ 108

South:  
♠ QJ1052  
♥ Q  
♦ J105  
♣ AJ97

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♥   | 1♠    |
| Pass | Pass  | 2♥   | AP    |

Board: 18  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 9  
Contract: 2♥ N

North:  
♠ 9  
♥ AKJ72  
♦ 542  
♣ K1072

South:  
♠ AJ6532  
♥ 1063  
♦ K  
♣ J63

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♥    | Pass | 2♥    |
| AP   |       |      |       |

## North hands (Practice Page)

### Overcalls

|           |           |                              |
|-----------|-----------|------------------------------|
| Board: 19 | ♠ J1075   | East Opens 1♦.               |
| Dealer: E | ♥ 64      | West Bids 1NT if possible.   |
| Vul: None | ♦ J7      |                              |
| HCP: 6    | ♣ A10542  | Partner bids first.          |
| Board: 20 | ♠ A6      | West Opens 1♣.               |
| Dealer: W | ♥ K964    | East Doubles 1♦ if possible. |
| Vul: NS   | ♦ KJ1032  |                              |
| HCP: 11   | ♣ 109     | You bid first.               |
| Board: 21 | ♠ 643     | East Opens 1♦.               |
| Dealer: E | ♥ K106    |                              |
| Vul: EW   | ♦ AQ75    | Partner bids first.          |
| HCP: 11   | ♣ Q75     |                              |
| Board: 22 | ♠ AJ10854 | West Opens 1♣.               |
| Dealer: W | ♥ K1032   | East Bids 2♦ if possible.    |
| Vul: NS   | ♦ 5       | West Bids 2♠ if possible.    |
| HCP: 10   | ♣ Q5      | East Bids 3NT if possible.   |
|           |           | West Bids 5♦ if possible.    |
|           |           | East Bids 6♦ if possible.    |
|           |           | You bid first.               |
| Board: 23 | ♠ AJ54    | East Opens 1♦.               |
| Dealer: E | ♥ K43     | West Bids X♠ if possible.    |
| Vul: EW   | ♦ 3       |                              |
| HCP: 10   | ♣ Q10984  | Partner bids first.          |

Board: 24  
Dealer: W  
Vul: Both  
HCP: 14

♠ Q4  
♥ J76  
♦ AKJ73  
♣ K62

West Opens 1♥.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 19  
Dealer: E  
Vul: None  
North HCP: 6  
South HCP: 12  
Contract: 1N W

North:  
♠ J1075  
♥ 64  
♦ J7  
♣ A10542

South:  
♠ 98  
♥ AQJ83  
♦ Q963  
♣ K8

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 1♥    |
| 1NT  | AP    |      |       |

Board: 20  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 7  
Contract: 3♦ N

North:  
♠ A6  
♥ K964  
♦ KJ1032  
♣ 109

South:  
♠ KQ9542  
♥ 7  
♦ Q654  
♣ 63

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 1♦    | X    | 3♦    |
| AP   |       |      |       |

Board: 21  
Dealer: E  
Vul: EW  
North HCP: 11  
South HCP: 13  
Contract: 3♣ S

North:  
♠ 643  
♥ K106  
♦ AQ75  
♣ Q75

South:  
♠ 92  
♥ QJ4  
♦ K3  
♣ AK10964

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 2♣    |
| Pass | 3♣    | AP   |       |

Board: 22  
Dealer: W  
Vul: NS  
North HCP: 10  
South HCP: 3  
Contract: 6♦ E

North:  
♠ AJ10854  
♥ K1032  
♦ 5  
♣ Q5

South:  
♠ K6  
♥ 9654  
♦ 74  
♣ 97632

|                 |       |                 |       |
|-----------------|-------|-----------------|-------|
| West            | North | East            | South |
| 1♣              | 1♠    | 2♦ <sup>1</sup> | Pass  |
| 2♠ <sup>2</sup> | X     | 3NT             | Pass  |
| 5♦              | Pass  | 6♦              | AP    |

1. 1X-(Y)-2Z forcing  
2. strength cue bid

Board: 23  
Dealer: E  
Vul: EW  
North HCP: 10  
South HCP: 13  
Contract: 5♠X S

North:  
♠ AJ54  
♥ K43  
♦ 3  
♣ Q10984

South:  
♠ KQ863  
♥ J  
♦ AK10874  
♣ 2

|      |                 |      |                  |
|------|-----------------|------|------------------|
| West | North           | East | South            |
|      |                 | 1♦   | 1♠               |
| Pass | 2♦ <sup>1</sup> | Pass | 4♣ <sup>2</sup>  |
| Pass | 4♦ <sup>3</sup> | Pass | 4NT <sup>4</sup> |
| Pass | 5♦              | Pass | 5♠               |
| X♠   | AP              |      |                  |

1. limit raise or better in ♠  
2. Splinter  
3. Cue bid, a ♦ stopper  
4. Blackwood 0314, for ♠

Board: 24

Dealer: W

Vul: Both

North HCP: 14

South HCP: 2

Contract: 2♦ N

North:

♠ Q4

♥ J76

♦ AKJ73

♣ K62

South:

♠ 10873

♥ Q93

♦ 985

♣ 1075

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |  |
|----|----|----|--|
| 1♥ | 2♦ | AP |  |
|----|----|----|--|



## South hands (Practice Page)

### Overcalls

Board: 19      ♠ 98  
Dealer: E      ♥ AQJ83  
Vul: None     ♦ Q963  
HCP: 12      ♣ K8

East Opens 1♦.  
West Bids 1NT if possible.  
You bid first.

Board: 20      ♠ KQ9542  
Dealer: W      ♥ 7  
Vul: NS       ♦ Q654  
HCP: 7       ♣ 63

West Opens 1♣.  
East Doubles 1♦ if possible.  
Partner bids first.

Board: 21      ♠ 92  
Dealer: E      ♥ QJ4  
Vul: EW       ♦ K3  
HCP: 13      ♣ AK10964

East Opens 1♦.  
You bid first.

Board: 22      ♠ K6  
Dealer: W      ♥ 9654  
Vul: NS       ♦ 74  
HCP: 3       ♣ 97632

West Opens 1♣.  
East Bids 2♦ if possible.  
West Bids 2♠ if possible.  
East Bids 3NT if possible.  
West Bids 5♦ if possible.  
East Bids 6♦ if possible.  
Partner bids first.

Board: 23      ♠ KQ863  
Dealer: E      ♥ J  
Vul: EW       ♦ AK10874  
HCP: 13      ♣ 2

East Opens 1♦.  
West Bids X♠ if possible.  
You bid first.

Board: 24  
Dealer: W  
Vul: Both  
HCP: 2

♠ 10873  
♥ Q93  
♦ 985  
♣ 1075

West Opens 1♥.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 19  
Dealer: E  
Vul: None  
North HCP: 6  
South HCP: 12  
Contract: 1N W

North:  
♠ J1075  
♥ 64  
♦ J7  
♣ A10542

South:  
♠ 98  
♥ AQJ83  
♦ Q963  
♣ K8

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 1♥    |
| 1NT  | AP    |      |       |

Board: 20  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 7  
Contract: 3♦ N

North:  
♠ A6  
♥ K964  
♦ KJ1032  
♣ 109

South:  
♠ KQ9542  
♥ 7  
♦ Q654  
♣ 63

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 1♦    | X    | 3♦    |
| AP   |       |      |       |

Board: 21  
Dealer: E  
Vul: EW  
North HCP: 11  
South HCP: 13  
Contract: 3♣ S

North:  
♠ 643  
♥ K106  
♦ AQ75  
♣ Q75

South:  
♠ 92  
♥ QJ4  
♦ K3  
♣ AK10964

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 2♣    |
| Pass | 3♣    | AP   |       |

Board: 22  
Dealer: W  
Vul: NS  
North HCP: 10  
South HCP: 3  
Contract: 6♦ E

North:  
♠ AJ10854  
♥ K1032  
♦ 5  
♣ Q5

South:  
♠ K6  
♥ 9654  
♦ 74  
♣ 97632

|                 |       |                 |       |
|-----------------|-------|-----------------|-------|
| West            | North | East            | South |
| 1♣              | 1♠    | 2♦ <sup>1</sup> | Pass  |
| 2♠ <sup>2</sup> | X     | 3NT             | Pass  |
| 5♦              | Pass  | 6♦              | AP    |

1. 1X-(Y)-2Z forcing  
2. strength cue bid

Board: 23  
Dealer: E  
Vul: EW  
North HCP: 10  
South HCP: 13  
Contract: 5♠X S

North:  
♠ AJ54  
♥ K43  
♦ 3  
♣ Q10984

South:  
♠ KQ863  
♥ J  
♦ AK10874  
♣ 2

|      |                 |      |                  |
|------|-----------------|------|------------------|
| West | North           | East | South            |
|      |                 | 1♦   | 1♠               |
| Pass | 2♦ <sup>1</sup> | Pass | 4♣ <sup>2</sup>  |
| Pass | 4♦ <sup>3</sup> | Pass | 4NT <sup>4</sup> |
| Pass | 5♦              | Pass | 5♠               |
| X♠   | AP              |      |                  |

1. limit raise or better in ♠  
2. Splinter  
3. Cue bid, a ♦ stopper  
4. Blackwood 0314, for ♠

Board: 24

Dealer: W

Vul: Both

North HCP: 14

South HCP: 2

Contract: 2♦ N

North:

♠ Q4

♥ J76

♦ AKJ73

♣ K62

South:

♠ 10873

♥ Q93

♦ 985

♣ 1075

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |  |
|----|----|----|--|
| 1♥ | 2♦ | AP |  |
|----|----|----|--|

## North hands (Practice Page)

### Overcalls

Board: 25  
Dealer: E  
Vul: EW  
HCP: 8

♠ K9  
♥ 75  
♦ J983  
♣ KJ832

East Opens 1♠.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 26  
Dealer: W  
Vul: Both  
HCP: 14

♠ A  
♥ 1097  
♦ AKQ6543  
♣ J5

West Opens 1♣.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 27  
Dealer: E  
Vul: EW  
HCP: 2

♠ 9  
♥ J9764  
♦ 1043  
♣ J862

East Opens 1♣.  
West Bids 2NT if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 28  
Dealer: W  
Vul: Both  
HCP: 12

♠ AKJ874  
♥ J73  
♦ 9  
♣ K75

West Opens 1♦.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.

You bid first.

Board: 29  
Dealer: E  
Vul: None  
HCP: 4

♠ 943  
♥ Q72  
♦ Q973  
♣ 643

East Opens 1♣.

Partner bids first.

Board: 30      ♠ Q1076  
Dealer: W      ♥ 1073  
Vul: NS      ♦ AKQJ42  
HCP: 12      ♣ —

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 1NT if possible.  
  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 25

Dealer: E

Vul: EW

North HCP: 8

South HCP: 12

Contract: 3♠ E

North:

♠ K9

♥ 75

♦ J983

♣ KJ832

South:

♠ 82

♥ KQ10932

♦ KQ6

♣ Q4

West North East South

1♠ 2♥

2♠ X<sup>1</sup> Pass 3♥

Pass Pass 3♠ AP

1. Responsive double

Board: 26

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 4♦ N

North:

♠ A

♥ 1097

♦ AKQ6543

♣ J5

South:

♠ J10

♥ QJ

♦ J1087

♣ K10972

West North East South

1♣ 1♦ Pass Pass

X 2♦ 2♠ 3♣<sup>1</sup>

Pass 3♦ 3♠ Pass

Pass 4♦ AP

1. limit raise or better in ♦

Board: 27

Dealer: E

Vul: EW

North HCP: 2

South HCP: 12

Contract: 3N W

North:

♠ 9

♥ J9764

♦ 1043

♣ J862

South:

♠ QJ1083

♥ A3

♦ K75

♣ Q93

West North East South

1♣ 1♠

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

1. 1X-(1Y)-2Z weak

Board: 28

Dealer: W

Vul: Both

North HCP: 12

South HCP: 7

Contract: 5♦ X W

North:

♠ AKJ874

♥ J73

♦ 9

♣ K75

South:

♠ Q1095

♥ A1094

♦ J5

♣ 942

West North East South

1♦ 1♠ Pass 2♠

3♦ 4♠ 5♦ X

AP

Board: 29

Dealer: E

Vul: None

North HCP: 4

South HCP: 17

Contract: 1♠ S

North:

♠ 943

♥ Q72

♦ Q973

♣ 643

South:

♠ QJ1086

♥ A1064

♦ AK

♣ K5

West North East South

1♣ 1♠

AP

Board: 30  
Dealer: W  
Vul: NS  
North HCP: 12  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q1076  
♥ 1073  
♦ AKQJ42  
♣ —

South:  
♠ A9  
♥ J9865  
♦ 95  
♣ KJ94

| West | North | East | South           |
|------|-------|------|-----------------|
| 1♣   | 1♦    | 1♠   | Pass            |
| 1NT  | 2♦    | Pass | 2♠ <sup>1</sup> |
| Pass | 3♦    | AP   |                 |

1. limit raise or better in ♦



## South hands (Practice Page)

### Overcalls

Board: 25  
Dealer: E  
Vul: EW  
HCP: 12

♠ 82  
♥ KQ10932  
♦ KQ6  
♣ Q4

East Opens 1♠.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 26  
Dealer: W  
Vul: Both  
HCP: 8

♠ J10  
♥ QJ  
♦ J1087  
♣ K10972

West Opens 1♣.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 27  
Dealer: E  
Vul: EW  
HCP: 12

♠ QJ1083  
♥ A3  
♦ K75  
♣ Q93

East Opens 1♣.  
West Bids 2NT if possible.  
East Bids 3NT if possible.

You bid first.

Board: 28  
Dealer: W  
Vul: Both  
HCP: 7

♠ Q1095  
♥ A1094  
♦ J5  
♣ 942

West Opens 1♦.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.

Partner bids first.

Board: 29  
Dealer: E  
Vul: None  
HCP: 17

♠ QJ1086  
♥ A1064  
♦ AK  
♣ K5

East Opens 1♣.

You bid first.

Board: 30      ♠ A9  
Dealer: W      ♥ J9865  
Vul: NS      ♦ 95  
HCP: 9      ♣ KJ94

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 1NT if possible.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 25

Dealer: E

Vul: EW

North HCP: 8

South HCP: 12

Contract: 3♠ E

North:

♠ K9

♥ 75

♦ J983

♣ KJ832

South:

♠ 82

♥ KQ10932

♦ KQ6

♣ Q4

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♠ | 2♥ |
|--|--|----|----|

|    |                |      |    |
|----|----------------|------|----|
| 2♠ | X <sup>1</sup> | Pass | 3♥ |
|----|----------------|------|----|

|      |      |    |    |
|------|------|----|----|
| Pass | Pass | 3♠ | AP |
|------|------|----|----|

1. Responsive double

Board: 26

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 4♦ N

North:

♠ A

♥ 1097

♦ AKQ6543

♣ J5

South:

♠ J10

♥ QJ

♦ J1087

♣ K10972

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |      |      |
|----|----|------|------|
| 1♣ | 1♦ | Pass | Pass |
|----|----|------|------|

|   |    |    |                 |
|---|----|----|-----------------|
| X | 2♦ | 2♠ | 3♣ <sup>1</sup> |
|---|----|----|-----------------|

|      |    |    |      |
|------|----|----|------|
| Pass | 3♦ | 3♠ | Pass |
|------|----|----|------|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♦ | AP |  |
|------|----|----|--|

1. limit raise or better in ♦

Board: 27

Dealer: E

Vul: EW

North HCP: 2

South HCP: 12

Contract: 3N W

North:

♠ 9

♥ J9764

♦ 1043

♣ J862

South:

♠ QJ1083

♥ A3

♦ K75

♣ Q93

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♠ |
|--|--|----|----|

|                  |      |     |    |
|------------------|------|-----|----|
| 2NT <sup>1</sup> | Pass | 3NT | AP |
|------------------|------|-----|----|

1. 1X-(1Y)-2Z weak

Board: 28

Dealer: W

Vul: Both

North HCP: 12

South HCP: 7

Contract: 5♦ X W

North:

♠ AKJ874

♥ J73

♦ 9

♣ K75

South:

♠ Q1095

♥ A1094

♦ J5

♣ 942

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♦ | 1♠ | Pass | 2♠ |
|----|----|------|----|

|    |    |    |   |
|----|----|----|---|
| 3♦ | 4♠ | 5♦ | X |
|----|----|----|---|

AP

Board: 29

Dealer: E

Vul: None

North HCP: 4

South HCP: 17

Contract: 1♠ S

North:

♠ 943

♥ Q72

♦ Q973

♣ 643

South:

♠ QJ1086

♥ A1064

♦ AK

♣ K5

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♠ |
|--|--|----|----|

AP

Board: 30  
Dealer: W  
Vul: NS  
North HCP: 12  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q1076  
♥ 1073  
♦ AKQJ42  
♣ —

South:  
♠ A9  
♥ J9865  
♦ 95  
♣ KJ94

| West | North | East | South           |
|------|-------|------|-----------------|
| 1♣   | 1♦    | 1♠   | Pass            |
| 1NT  | 2♦    | Pass | 2♠ <sup>1</sup> |
| Pass | 3♦    | AP   |                 |

1. limit raise or better in ♦

## North hands (Practice Page)

### Overcalls

Board: 31      ♠ 10762  
Dealer: E      ♥ Q62  
Vul: EW      ♦ A10982  
HCP: 6      ♣ 3

East Opens 1♠.

Partner bids first.

Board: 32      ♠ Q92  
Dealer: W      ♥ Q  
Vul: None      ♦ AK1098432  
HCP: 15      ♣ A

West Opens 1♣.

You bid first.

Board: 33      ♠ 10873  
Dealer: E      ♥ 52  
Vul: NS      ♦ J63  
HCP: 4      ♣ K1093

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 34      ♠ AKQ95  
Dealer: W      ♥ 75  
Vul: Both      ♦ 83  
HCP: 12      ♣ QJ43

West Opens 1♦.

East Doubles 1♠ if possible.

East Bids 2NT if possible.

You bid first.

Board: 35      ♠ 3  
Dealer: E      ♥ A1065  
Vul: NS      ♦ J10642  
HCP: 6      ♣ J32

East Opens 1♦.

West Doubles 1♠ if possible.

East Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 36

Dealer: W

Vul: EW

HCP: 9

♠ 872

♥ KJ1052

♦ KQ92

♣ 7

West Opens 1♣.

East Doubles 1♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 31      | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ 10762  | ♠ KJ      |      |       | 1♠   | 2♣    |
| Vul: EW        | ♥ Q62    | ♥ KJ4     |      |       |      |       |
| North HCP: 6   | ♦ A10982 | ♦ 5       | AP   |       |      |       |
| South HCP: 15  | ♣ 3      | ♣ AQJ9872 |      |       |      |       |
| Contract: 2♣ S |          |           |      |       |      |       |

|                |             |          |      |       |      |       |
|----------------|-------------|----------|------|-------|------|-------|
| Board: 32      | North:      | South:   | West | North | East | South |
| Dealer: W      | ♠ Q92       | ♠ KJ75   | 1♣   | 1♦    | Pass | 1♠    |
| Vul: None      | ♥ Q         | ♥ 864    | Pass | 5♦    | AP   |       |
| North HCP: 15  | ♦ AK1098432 | ♦ 6      |      |       |      |       |
| South HCP: 8   | ♣ A         | ♣ KJ1094 |      |       |      |       |
| Contract: 5♦ N |             |          |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 33      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 10873 | ♠ A      |      |       | 1♣   | 1♥    |
| Vul: NS        | ♥ 52    | ♥ QJ1084 | 1♠   | Pass  | 3♠   | Pass  |
| North HCP: 4   | ♦ J63   | ♦ K852   | 4♠   | AP    |      |       |
| South HCP: 12  | ♣ K1093 | ♣ Q42    |      |       |      |       |
| Contract: 4♠ W |         |          |      |       |      |       |

|                |         |        |      |       |      |       |
|----------------|---------|--------|------|-------|------|-------|
| Board: 34      | North:  | South: | West | North | East | South |
| Dealer: W      | ♠ AKQ95 | ♠ 763  | 1♦   | 1♠    | X    | 2♠    |
| Vul: Both      | ♥ 75    | ♥ A984 | Pass | Pass  | 2NT  | AP    |
| North HCP: 12  | ♦ 83    | ♦ 6542 |      |       |      |       |
| South HCP: 4   | ♣ QJ43  | ♣ 97   |      |       |      |       |
| Contract: 2N E |         |        |      |       |      |       |

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 35      | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ 3      | ♠ KJ10982 |      |       | 1♦   | 1♠    |
| Vul: NS        | ♥ A1065  | ♥ 4       | X    | Pass  | 2♥   | 2♠    |
| North HCP: 6   | ♦ J10642 | ♦ AQ9     | Pass | Pass  | 3♥   | AP    |
| South HCP: 13  | ♣ J32    | ♣ K109    |      |       |      |       |
| Contract: 3♥ E |          |           |      |       |      |       |

|                |          |          |      |       |      |                 |
|----------------|----------|----------|------|-------|------|-----------------|
| Board: 36      | North:   | South:   | West | North | East | South           |
| Dealer: W      | ♠ 872    | ♠ AK5    | 1♣   | 1♥    | X    | 1NT             |
| Vul: EW        | ♥ KJ1052 | ♥ 3      | Pass | 2♦    | Pass | 2♠ <sup>1</sup> |
| North HCP: 9   | ♦ KQ92   | ♦ J1053  | Pass | 3♦    | AP   |                 |
| South HCP: 13  | ♣ 7      | ♣ AJ1062 |      |       |      |                 |
| Contract: 3♦ N |          |          |      |       |      |                 |

1. limit raise or better in ♦

## South hands (Practice Page)

### Overcalls

Board: 31      ♠ KJ  
Dealer: E      ♥ KJ4  
Vul: EW      ♦ 5  
HCP: 15      ♣ AQJ9872

East Opens 1♠.

You bid first.

Board: 32      ♠ KJ75  
Dealer: W      ♥ 864  
Vul: None      ♦ 6  
HCP: 8      ♣ KJ1094

West Opens 1♣.

Partner bids first.

Board: 33      ♠ A  
Dealer: E      ♥ QJ1084  
Vul: NS      ♦ K852  
HCP: 12      ♣ Q42

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 34      ♠ 763  
Dealer: W      ♥ A984  
Vul: Both      ♦ 6542  
HCP: 4      ♣ 97

West Opens 1♦.

East Doubles 1♠ if possible.

East Bids 2NT if possible.

Partner bids first.

Board: 35      ♠ KJ10982  
Dealer: E      ♥ 4  
Vul: NS      ♦ AQ9  
HCP: 13      ♣ K109

East Opens 1♦.

West Doubles 1♠ if possible.

East Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.



Board: 36  
Dealer: W  
Vul: EW  
HCP: 13

♠ AK5  
♥ 3  
♦ J1053  
♣ AJ1062

West Opens 1♣.  
East Doubles 1♥ if possible.  
Partner bids first.

## Overcalls Both hands (Answers Page)

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 31      | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ 10762  | ♠ KJ      |      |       | 1♠   | 2♣    |
| Vul: EW        | ♥ Q62    | ♥ KJ4     |      |       |      |       |
| North HCP: 6   | ♦ A10982 | ♦ 5       | AP   |       |      |       |
| South HCP: 15  | ♣ 3      | ♣ AQJ9872 |      |       |      |       |
| Contract: 2♣ S |          |           |      |       |      |       |

|                |             |          |      |       |      |       |
|----------------|-------------|----------|------|-------|------|-------|
| Board: 32      | North:      | South:   | West | North | East | South |
| Dealer: W      | ♠ Q92       | ♠ KJ75   | 1♣   | 1♦    | Pass | 1♠    |
| Vul: None      | ♥ Q         | ♥ 864    | Pass | 5♦    | AP   |       |
| North HCP: 15  | ♦ AK1098432 | ♦ 6      |      |       |      |       |
| South HCP: 8   | ♣ A         | ♣ KJ1094 |      |       |      |       |
| Contract: 5♦ N |             |          |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 33      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 10873 | ♠ A      |      |       | 1♣   | 1♥    |
| Vul: NS        | ♥ 52    | ♥ QJ1084 | 1♠   | Pass  | 3♠   | Pass  |
| North HCP: 4   | ♦ J63   | ♦ K852   | 4♠   | AP    |      |       |
| South HCP: 12  | ♣ K1093 | ♣ Q42    |      |       |      |       |
| Contract: 4♠ W |         |          |      |       |      |       |

|                |         |        |      |       |      |       |
|----------------|---------|--------|------|-------|------|-------|
| Board: 34      | North:  | South: | West | North | East | South |
| Dealer: W      | ♠ AKQ95 | ♠ 763  | 1♦   | 1♠    | X    | 2♠    |
| Vul: Both      | ♥ 75    | ♥ A984 | Pass | Pass  | 2NT  | AP    |
| North HCP: 12  | ♦ 83    | ♦ 6542 |      |       |      |       |
| South HCP: 4   | ♣ QJ43  | ♣ 97   |      |       |      |       |
| Contract: 2N E |         |        |      |       |      |       |

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 35      | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ 3      | ♠ KJ10982 |      |       | 1♦   | 1♠    |
| Vul: NS        | ♥ A1065  | ♥ 4       | X    | Pass  | 2♥   | 2♠    |
| North HCP: 6   | ♦ J10642 | ♦ AQ9     | Pass | Pass  | 3♥   | AP    |
| South HCP: 13  | ♣ J32    | ♣ K109    |      |       |      |       |
| Contract: 3♥ E |          |           |      |       |      |       |

|                |          |          |      |       |      |                 |
|----------------|----------|----------|------|-------|------|-----------------|
| Board: 36      | North:   | South:   | West | North | East | South           |
| Dealer: W      | ♠ 872    | ♠ AK5    | 1♣   | 1♥    | X    | 1NT             |
| Vul: EW        | ♥ KJ1052 | ♥ 3      | Pass | 2♦    | Pass | 2♠ <sup>1</sup> |
| North HCP: 9   | ♦ KQ92   | ♦ J1053  | Pass | 3♦    | AP   |                 |
| South HCP: 13  | ♣ 7      | ♣ AJ1062 |      |       |      |                 |
| Contract: 3♦ N |          |          |      |       |      |                 |

1. limit raise or better in ♦

## North hands (Practice Page)

### Overcalls

Board: 37      ♠ QJ862  
Dealer: E      ♥ Q107  
Vul: Both     ♦ QJ4  
HCP: 8        ♣ 42

East Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 38      ♠ K8  
Dealer: W      ♥ Q10  
Vul: None     ♦ KQJ65  
HCP: 14       ♣ K532

West Opens 1♥.  
East Bids 3♥ if possible.

You bid first.

Board: 39      ♠ A98  
Dealer: E      ♥ K10643  
Vul: EW       ♦ 74  
HCP: 9        ♣ Q86

East Opens 1♣.  
West Doubles 1♠ if possible.

Partner bids first.

Board: 40      ♠ J1097  
Dealer: W      ♥ AK10874  
Vul: Both     ♦ AQ  
HCP: 14       ♣ 7

West Opens 1♣.  
East Bids 3♣ if possible.  
West Doubles 4♣ if possible.  
West Bids 5♣ if possible.

You bid first.

Board: 41      ♠ K1082  
Dealer: E      ♥ 8543  
Vul: None     ♦ 1096  
HCP: 3        ♣ 109

East Opens 1♣.  
West Bids 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 3♣ if possible.  
East Bids 4♣ if possible.

Partner bids first.

Board: 42  
Dealer: W  
Vul: None  
HCP: 12

♠ Q432  
♥ —  
♦ KQJ10732  
♣ A8

West Opens 1♠.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 4♦ if possible.

West Bids 4NT if possible.

East Bids 5♥ if possible.

West Bids 6♥ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 37      | North:  | South:    | West | North | East | South |
| Dealer: E      | ♠ QJ862 | ♠ A93     |      |       | 1♥   | 2♣    |
| Vul: Both      | ♥ Q107  | ♥ 2       | Pass | Pass  | 2♥   | Pass  |
| North HCP: 8   | ♦ QJ4   | ♦ A102    | 4♥   | AP    |      |       |
| South HCP: 11  | ♣ 42    | ♣ QJ10965 |      |       |      |       |
| Contract: 4♥ E |         |           |      |       |      |       |

|                |         |        |      |       |      |       |
|----------------|---------|--------|------|-------|------|-------|
| Board: 38      | North:  | South: | West | North | East | South |
| Dealer: W      | ♠ K8    | ♠ A752 | 1♥   | 2♦    | 3♥   | 4♦    |
| Vul: None      | ♥ Q10   | ♥ KJ4  | AP   |       |      |       |
| North HCP: 14  | ♦ KQJ65 | ♦ 8732 |      |       |      |       |
| South HCP: 8   | ♣ K532  | ♣ 86   |      |       |      |       |
| Contract: 4♦ N |         |        |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 39      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ A98    | ♠ KQJ54  |      |       | 1♣   | 1♠    |
| Vul: EW        | ♥ K10643 | ♥ —      | X    | 2♠    | AP   |       |
| North HCP: 9   | ♦ 74     | ♦ AJ1095 |      |       |      |       |
| South HCP: 12  | ♣ Q86    | ♣ J32    |      |       |      |       |
| Contract: 2♠ S |          |          |      |       |      |       |

|                |           |          |      |                   |      |                 |
|----------------|-----------|----------|------|-------------------|------|-----------------|
| Board: 40      | North:    | South:   | West | North             | East | South           |
| Dealer: W      | ♠ J1097   | ♠ AQ654  | 1♣   | 1♥                | 3♣   | Pass            |
| Vul: Both      | ♥ AK10874 | ♥ 953    | Pass | 3♥                | Pass | 4♣ <sup>1</sup> |
| North HCP: 14  | ♦ AQ      | ♦ K10752 | X    | Pass <sup>2</sup> | Pass | 4♥              |
| South HCP: 9   | ♣ 7       | ♣ —      | 5♣   | X♣                | Pass | 5♥              |
| Contract: 5♥ N |           |          | AP   |                   |      |                 |

1. limit raise or better in ♥

2. denies a ♣ stopper

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 41      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ K1082 | ♠ AJ5    |      |       | 1♣   | 1♦    |
| Vul: None      | ♥ 8543  | ♥ QJ2    | 1♥   | Pass  | 1♠   | 2♦    |
| North HCP: 3   | ♦ 1096  | ♦ KQJ743 | 3♣   | 3♦    | 4♣   | AP    |
| South HCP: 16  | ♣ 109   | ♣ Q      |      |       |      |       |
| Contract: 4♣ E |         |          |      |       |      |       |

Board: 42  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 1  
Contract: 6♥ W

North:  
♠ Q432  
♥ —  
♦ KQJ10732  
♣ A8

South:  
♠ 9876  
♥ J762  
♦ 9654  
♣ 2

| West             | North | East            | South |
|------------------|-------|-----------------|-------|
| 1♠               | 2♦    | 3♣              | Pass  |
| 3♥               | Pass  | 4♦ <sup>1</sup> | Pass  |
| 4NT <sup>2</sup> | Pass  | 5♥              | Pass  |
| 6♥               | AP    |                 |       |

1. limit raise or better in ♥  
2. Blackwood 0314, for ♥

## South hands (Practice Page)

### Overcalls

Board: 37  
Dealer: E  
Vul: Both  
HCP: 11

♠ A93  
♥ 2  
♦ A102  
♣ QJ10965

East Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 38  
Dealer: W  
Vul: None  
HCP: 8

♠ A752  
♥ KJ4  
♦ 8732  
♣ 86

West Opens 1♥.  
East Bids 3♥ if possible.

Partner bids first.

Board: 39  
Dealer: E  
Vul: EW  
HCP: 12

♠ KQJ54  
♥ —  
♦ AJ1095  
♣ J32

East Opens 1♣.  
West Doubles 1♠ if possible.

You bid first.

Board: 40  
Dealer: W  
Vul: Both  
HCP: 9

♠ AQ654  
♥ 953  
♦ K10752  
♣ —

West Opens 1♣.  
East Bids 3♣ if possible.  
West Doubles 4♣ if possible.  
West Bids 5♣ if possible.

Partner bids first.

Board: 41  
Dealer: E  
Vul: None  
HCP: 16

♠ AJ5  
♥ QJ2  
♦ KQJ743  
♣ Q

East Opens 1♣.  
West Bids 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 3♣ if possible.  
East Bids 4♣ if possible.

You bid first.

Board: 42      ♠ 9876  
Dealer: W      ♥ J762  
Vul: None     ♦ 9654  
HCP: 1        ♣ 2

West Opens 1♠.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♦ if possible.  
West Bids 4NT if possible.  
East Bids 5♥ if possible.  
West Bids 6♥ if possible.

Partner bids first.



# Overcalls Both hands (Answers Page)

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 37      | North:  | South:    | West | North | East | South |
| Dealer: E      | ♠ QJ862 | ♠ A93     |      |       | 1♥   | 2♣    |
| Vul: Both      | ♥ Q107  | ♥ 2       | Pass | Pass  | 2♥   | Pass  |
| North HCP: 8   | ♦ QJ4   | ♦ A102    | 4♥   | AP    |      |       |
| South HCP: 11  | ♣ 42    | ♣ QJ10965 |      |       |      |       |
| Contract: 4♥ E |         |           |      |       |      |       |

|                |         |        |      |       |      |       |
|----------------|---------|--------|------|-------|------|-------|
| Board: 38      | North:  | South: | West | North | East | South |
| Dealer: W      | ♠ K8    | ♠ A752 | 1♥   | 2♦    | 3♥   | 4♦    |
| Vul: None      | ♥ Q10   | ♥ KJ4  | AP   |       |      |       |
| North HCP: 14  | ♦ KQJ65 | ♦ 8732 |      |       |      |       |
| South HCP: 8   | ♣ K532  | ♣ 86   |      |       |      |       |
| Contract: 4♦ N |         |        |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 39      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ A98    | ♠ KQJ54  |      |       | 1♣   | 1♠    |
| Vul: EW        | ♥ K10643 | ♥ —      | X    | 2♠    | AP   |       |
| North HCP: 9   | ♦ 74     | ♦ AJ1095 |      |       |      |       |
| South HCP: 12  | ♣ Q86    | ♣ J32    |      |       |      |       |
| Contract: 2♠ S |          |          |      |       |      |       |

|                |           |          |      |                   |      |                 |
|----------------|-----------|----------|------|-------------------|------|-----------------|
| Board: 40      | North:    | South:   | West | North             | East | South           |
| Dealer: W      | ♠ J1097   | ♠ AQ654  | 1♣   | 1♥                | 3♣   | Pass            |
| Vul: Both      | ♥ AK10874 | ♥ 953    | Pass | 3♥                | Pass | 4♣ <sup>1</sup> |
| North HCP: 14  | ♦ AQ      | ♦ K10752 | X    | Pass <sup>2</sup> | Pass | 4♥              |
| South HCP: 9   | ♣ 7       | ♣ —      | 5♣   | X♣                | Pass | 5♥              |
| Contract: 5♥ N |           |          | AP   |                   |      |                 |

1. limit raise or better in ♥

2. denies a ♣ stopper

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 41      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ K1082 | ♠ AJ5    |      |       | 1♣   | 1♦    |
| Vul: None      | ♥ 8543  | ♥ QJ2    | 1♥   | Pass  | 1♠   | 2♦    |
| North HCP: 3   | ♦ 1096  | ♦ KQJ743 | 3♣   | 3♦    | 4♣   | AP    |
| South HCP: 16  | ♣ 109   | ♣ Q      |      |       |      |       |
| Contract: 4♣ E |         |          |      |       |      |       |

Board: 42  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 1  
Contract: 6♥ W

North:  
♠ Q432  
♥ —  
♦ KQJ10732  
♣ A8

South:  
♠ 9876  
♥ J762  
♦ 9654  
♣ 2

| West             | North | East            | South |
|------------------|-------|-----------------|-------|
| 1♠               | 2♦    | 3♣              | Pass  |
| 3♥               | Pass  | 4♦ <sup>1</sup> | Pass  |
| 4NT <sup>2</sup> | Pass  | 5♥              | Pass  |
| 6♥               | AP    |                 |       |

1. limit raise or better in ♥  
2. Blackwood 0314, for ♥

## North hands (Practice Page)

### Overcalls

|           |          |                              |
|-----------|----------|------------------------------|
| Board: 43 | ♠ Q52    | East Opens 1♣.               |
| Dealer: E | ♥ A      |                              |
| Vul: EW   | ♦ A8752  | Partner bids first.          |
| HCP: 14   | ♣ KJ92   |                              |
| Board: 44 | ♠ AQJ108 | West Opens 1♥.               |
| Dealer: W | ♥ A8     | East Bids 2♥ if possible.    |
| Vul: None | ♦ Q972   |                              |
| HCP: 17   | ♣ A3     | You bid first.               |
| Board: 45 | ♠ 874    | East Opens 1♥.               |
| Dealer: E | ♥ 4      | West Bids 3♣ if possible.    |
| Vul: EW   | ♦ J1097  | East Doubles 4♣ if possible. |
| HCP: 3    | ♣ Q8653  | Partner bids first.          |
| Board: 46 | ♠ AK106  | West Opens 1♣.               |
| Dealer: W | ♥ KQJ43  |                              |
| Vul: Both | ♦ J8     | You bid first.               |
| HCP: 14   | ♣ 63     |                              |
| Board: 47 | ♠ A      | East Opens 1♣.               |
| Dealer: E | ♥ J873   | West Bids 2♠ if possible.    |
| Vul: NS   | ♦ 1095   |                              |
| HCP: 9    | ♣ A6432  | Partner bids first.          |
| Board: 48 | ♠ AKQJ96 | West Opens 1♣.               |
| Dealer: W | ♥ KJ64   |                              |
| Vul: EW   | ♦ 87     | You bid first.               |
| HCP: 14   | ♣ 2      |                              |

## Overcalls Both hands (Answers Page)

Board: 43

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ Q52

♥ A

♦ A8752

♣ KJ92

South:

♠ AJ94

♥ KQJ742

♦ 43

♣ 10

West North East South

1♣ 1♥

Pass 2♦ Pass 3♥

Pass 4♥ AP

Board: 44

Dealer: W

Vul: None

North HCP: 17

South HCP: 2

Contract: 4♠ N

North:

♠ AQJ108

♥ A8

♦ Q972

♣ A3

South:

♠ 6532

♥ J107

♦ 8

♣ J10874

West North East South

1♥ 1♠ 2♥ 3♠

Pass 4♠ AP

Board: 45

Dealer: E

Vul: EW

North HCP: 3

South HCP: 13

Contract: 4♣ X S

North:

♠ 874

♥ 4

♦ J1097

♣ Q8653

South:

♠ AJ92

♥ KJ3

♦ 5

♣ KJ1042

West North East South

1♥ 2♣

3♣<sup>1</sup> 4♣ X AP

1. limit raise or better in ♥

Board: 46

Dealer: W

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1♥ N

North:

♠ AK106

♥ KQJ43

♦ J8

♣ 63

South:

♠ Q853

♥ 6

♦ 94

♣ KQ10542

West North East South

1♣ 1♥ AP

Board: 47

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 4♦ S

North:

♠ A

♥ J873

♦ 1095

♣ A6432

South:

♠ J10

♥ KQ9

♦ AQJ76

♣ 1075

West North East South

1♣ 1♦

2♠<sup>1</sup> 4♦ AP

1. 1X-(1Y)-2Z weak

Board: 48  
Dealer: W  
Vul: EW  
North HCP: 14  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AKQJ96  
♥ KJ64  
♦ 87  
♣ 2

South:  
♠ 7532  
♥ Q9  
♦ AJ6  
♣ 9874

| West | North           | East | South           |
|------|-----------------|------|-----------------|
| 1♣   | 1♠              | Pass | 2♠              |
| Pass | 4♣ <sup>1</sup> | Pass | 4♦ <sup>2</sup> |
| Pass | 4♠              | AP   |                 |

1. Splinter  
2. Cue bid, a ♦ stopper

## South hands (Practice Page)

### Overcalls

|           |           |                              |
|-----------|-----------|------------------------------|
| Board: 43 | ♠ AJ94    | East Opens 1♣.               |
| Dealer: E | ♥ KQJ742  |                              |
| Vul: EW   | ♦ 43      | You bid first.               |
| HCP: 11   | ♣ 10      |                              |
| Board: 44 | ♠ 6532    | West Opens 1♥.               |
| Dealer: W | ♥ J107    | East Bids 2♥ if possible.    |
| Vul: None | ♦ 8       |                              |
| HCP: 2    | ♣ J10874  | Partner bids first.          |
| Board: 45 | ♠ AJ92    | East Opens 1♥.               |
| Dealer: E | ♥ KJ3     | West Bids 3♣ if possible.    |
| Vul: EW   | ♦ 5       | East Doubles 4♣ if possible. |
| HCP: 13   | ♣ KJ1042  | You bid first.               |
| Board: 46 | ♠ Q853    | West Opens 1♣.               |
| Dealer: W | ♥ 6       |                              |
| Vul: Both | ♦ 94      | Partner bids first.          |
| HCP: 7    | ♣ KQ10542 |                              |
| Board: 47 | ♠ J10     | East Opens 1♣.               |
| Dealer: E | ♥ KQ9     | West Bids 2♠ if possible.    |
| Vul: NS   | ♦ AQJ76   |                              |
| HCP: 13   | ♣ 1075    | You bid first.               |
| Board: 48 | ♠ 7532    | West Opens 1♣.               |
| Dealer: W | ♥ Q9      |                              |
| Vul: EW   | ♦ AJ6     | Partner bids first.          |
| HCP: 7    | ♣ 9874    |                              |

## Overcalls Both hands (Answers Page)

Board: 43

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ Q52

♥ A

♦ A8752

♣ KJ92

South:

♠ AJ94

♥ KQJ742

♦ 43

♣ 10

West North East South

1♣ 1♥

Pass 2♦ Pass 3♥

Pass 4♥ AP

Board: 44

Dealer: W

Vul: None

North HCP: 17

South HCP: 2

Contract: 4♠ N

North:

♠ AQJ108

♥ A8

♦ Q972

♣ A3

South:

♠ 6532

♥ J107

♦ 8

♣ J10874

West North East South

1♥ 1♠ 2♥ 3♠

Pass 4♠ AP

Board: 45

Dealer: E

Vul: EW

North HCP: 3

South HCP: 13

Contract: 4♣ X S

North:

♠ 874

♥ 4

♦ J1097

♣ Q8653

South:

♠ AJ92

♥ KJ3

♦ 5

♣ KJ1042

West North East South

1♥ 2♣

3♣<sup>1</sup> 4♣ X AP

1. limit raise or better in ♥

Board: 46

Dealer: W

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1♥ N

North:

♠ AK106

♥ KQJ43

♦ J8

♣ 63

South:

♠ Q853

♥ 6

♦ 94

♣ KQ10542

West North East South

1♣ 1♥ AP

Board: 47

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 4♦ S

North:

♠ A

♥ J873

♦ 1095

♣ A6432

South:

♠ J10

♥ KQ9

♦ AQJ76

♣ 1075

West North East South

1♣ 1♦

2♠<sup>1</sup> 4♦ AP

1. 1X-(1Y)-2Z weak

Board: 48  
Dealer: W  
Vul: EW  
North HCP: 14  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AKQJ96  
♥ KJ64  
♦ 87  
♣ 2

South:  
♠ 7532  
♥ Q9  
♦ AJ6  
♣ 9874

| West | North           | East | South           |
|------|-----------------|------|-----------------|
| 1♣   | 1♠              | Pass | 2♠              |
| Pass | 4♣ <sup>1</sup> | Pass | 4♦ <sup>2</sup> |
| Pass | 4♠              | AP   |                 |

1. Splinter  
2. Cue bid, a ♦ stopper



## North hands (Practice Page)

### Overcalls

Board: 49      ♠ 952  
Dealer: E      ♥ —  
Vul: Both     ♦ Q65  
HCP: 3        ♣ J1097654

East Opens 1♣.  
West Bids 2♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 50      ♠ AKQ98  
Dealer: W      ♥ A  
Vul: None     ♦ Q432  
HCP: 15       ♣ 873

West Opens 1♣.  
East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 51      ♠ J9  
Dealer: E      ♥ AJ10432  
Vul: NS       ♦ 98  
HCP: 7        ♣ J97

East Opens 1♦.  
East Bids 2♠ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.

Partner bids first.

Board: 52      ♠ 54  
Dealer: W      ♥ AKJ865  
Vul: None     ♦ J9  
HCP: 9        ♣ 1073

West Opens 1♣.

You bid first.

Board: 53      ♠ 3  
Dealer: E      ♥ 9754  
Vul: EW       ♦ 7643  
HCP: 3        ♣ K986

East Opens 1♦.  
West Bids 1♠ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.

Partner bids first.

Board: 54

Dealer: W

Vul: None

HCP: 15

♠ AK10753

♥ A103

♦ 64

♣ A4

West Opens 1♦.

East Bids 3♦ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 49  
 Dealer: E  
 Vul: Both  
 North HCP: 3  
 South HCP: 14  
 Contract: 4♥ W

North:  
 ♠ 952  
 ♥ —  
 ♦ Q65  
 ♣ J1097654

South:  
 ♠ AK1087  
 ♥ J1032  
 ♦ K83  
 ♣ K

|                 |       |      |       |
|-----------------|-------|------|-------|
| West            | North | East | South |
|                 |       | 1♣   | 1♠    |
| 2♥ <sup>1</sup> | 3♠    | 4♥   | AP    |

1. 1X-(Y)-2Z forcing

Board: 50  
 Dealer: W  
 Vul: None  
 North HCP: 15  
 South HCP: 4  
 Contract: 3♦ S

North:  
 ♠ AKQ98  
 ♥ A  
 ♦ Q432  
 ♣ 873

South:  
 ♠ 2  
 ♥ K9853  
 ♦ J1086  
 ♣ 942

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 1♠    | X    | Pass  |
| 2♥   | X     | Pass | 3♦    |

AP

Board: 51  
 Dealer: E  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 5♠X E

North:  
 ♠ J9  
 ♥ AJ10432  
 ♦ 98  
 ♣ J97

South:  
 ♠ 103  
 ♥ Q865  
 ♦ A6  
 ♣ AQ1032

|                 |       |      |                 |
|-----------------|-------|------|-----------------|
| West            | North | East | South           |
|                 |       | 1♦   | 2♣              |
| Pass            | 2♥    | 2♠   | 3♦ <sup>1</sup> |
| 3♥ <sup>2</sup> | X     | 3♠   | 4♥              |
| 4♠              | 5♥    | Pass | Pass            |
| 5♠              | Pass  | Pass | XA♠♠            |

AP

1. limit raise or better in ♥
2. limit raise or better in ♠

Board: 52  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ 54  
 ♥ AKJ865  
 ♦ J9  
 ♣ 1073

South:  
 ♠ AK9  
 ♥ 9  
 ♦ AQ108542  
 ♣ 65

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 2♥    | AP   |       |

Board: 53  
 Dealer: E  
 Vul: EW  
 North HCP: 3  
 South HCP: 12  
 Contract: 5♠ W

North:  
 ♠ 3  
 ♥ 9754  
 ♦ 7643  
 ♣ K986

South:  
 ♠ 109  
 ♥ AKQJ62  
 ♦ 105  
 ♣ Q42

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 1♥    |
| 1♠   | 3♥    | 3♠   | Pass  |
| 4♠   | Pass  | Pass | 5♥    |
| 5♠   | AP    |      |       |

Board: 54

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ AK10753

♥ A103

♦ 64

♣ A4

South:

♠ Q94

♥ Q865

♦ K2

♣ KJ32

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♦ | 1♠ | 3♦ | 3♠ |
|----|----|----|----|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♠ | AP |  |
|------|----|----|--|

## South hands (Practice Page)

### Overcalls

Board: 49      ♠ AK1087  
Dealer: E      ♥ J1032  
Vul: Both     ♦ K83  
HCP: 14      ♣ K

East Opens 1♣.  
West Bids 2♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 50      ♠ 2  
Dealer: W      ♥ K9853  
Vul: None     ♦ J1086  
HCP: 4      ♣ 942

West Opens 1♣.  
East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 51      ♠ 103  
Dealer: E      ♥ Q865  
Vul: NS      ♦ A6  
HCP: 12      ♣ AQ1032

East Opens 1♦.  
East Bids 2♠ if possible.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.

You bid first.

Board: 52      ♠ AK9  
Dealer: W      ♥ 9  
Vul: None     ♦ AQ108542  
HCP: 13      ♣ 65

West Opens 1♣.

Partner bids first.

Board: 53      ♠ 109  
Dealer: E      ♥ AKQJ62  
Vul: EW      ♦ 105  
HCP: 12      ♣ Q42

East Opens 1♦.  
West Bids 1♠ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.

You bid first.

Board: 54

Dealer: W

Vul: None

HCP: 11

♠ Q94

♥ Q865

♦ K2

♣ KJ32

West Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 49  
 Dealer: E  
 Vul: Both  
 North HCP: 3  
 South HCP: 14  
 Contract: 4♥ W

North:  
 ♠ 952  
 ♥ —  
 ♦ Q65  
 ♣ J1097654

South:  
 ♠ AK1087  
 ♥ J1032  
 ♦ K83  
 ♣ K

|                 |       |      |       |
|-----------------|-------|------|-------|
| West            | North | East | South |
|                 |       | 1♣   | 1♠    |
| 2♥ <sup>1</sup> | 3♠    | 4♥   | AP    |

1. 1X-(Y)-2Z forcing

Board: 50  
 Dealer: W  
 Vul: None  
 North HCP: 15  
 South HCP: 4  
 Contract: 3♦ S

North:  
 ♠ AKQ98  
 ♥ A  
 ♦ Q432  
 ♣ 873

South:  
 ♠ 2  
 ♥ K9853  
 ♦ J1086  
 ♣ 942

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 1♠    | X    | Pass  |
| 2♥   | X     | Pass | 3♦    |

AP

Board: 51  
 Dealer: E  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 5♠X E

North:  
 ♠ J9  
 ♥ AJ10432  
 ♦ 98  
 ♣ J97

South:  
 ♠ 103  
 ♥ Q865  
 ♦ A6  
 ♣ AQ1032

|                 |       |      |                 |
|-----------------|-------|------|-----------------|
| West            | North | East | South           |
|                 |       | 1♦   | 2♣              |
| Pass            | 2♥    | 2♠   | 3♦ <sup>1</sup> |
| 3♥ <sup>2</sup> | X     | 3♠   | 4♥              |
| 4♠              | 5♥    | Pass | Pass            |
| 5♠              | Pass  | Pass | XA♠♠            |

AP

1. limit raise or better in ♥
2. limit raise or better in ♠

Board: 52  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ 54  
 ♥ AKJ865  
 ♦ J9  
 ♣ 1073

South:  
 ♠ AK9  
 ♥ 9  
 ♦ AQ108542  
 ♣ 65

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 2♥    | AP   |       |

Board: 53  
 Dealer: E  
 Vul: EW  
 North HCP: 3  
 South HCP: 12  
 Contract: 5♠ W

North:  
 ♠ 3  
 ♥ 9754  
 ♦ 7643  
 ♣ K986

South:  
 ♠ 109  
 ♥ AKQJ62  
 ♦ 105  
 ♣ Q42

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 1♥    |
| 1♠   | 3♥    | 3♠   | Pass  |
| 4♠   | Pass  | Pass | 5♥    |
| 5♠   | AP    |      |       |

Board: 54

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ AK10753

♥ A103

♦ 64

♣ A4

South:

♠ Q94

♥ Q865

♦ K2

♣ KJ32

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♦ | 1♠ | 3♦ | 3♠ |
|----|----|----|----|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♠ | AP |  |
|------|----|----|--|



## North hands (Practice Page)

### Overcalls

|           |            |                              |
|-----------|------------|------------------------------|
| Board: 55 | ♠ A8       | East Opens 1♠.               |
| Dealer: E | ♥ Q1098    | West Bids 3♠ if possible.    |
| Vul: NS   | ♦ K93      |                              |
| HCP: 9    | ♣ 9832     | Partner bids first.          |
| Board: 56 | ♠ —        | West Opens 1♦.               |
| Dealer: W | ♥ A1097642 |                              |
| Vul: Both | ♦ 10       | You bid first.               |
| HCP: 12   | ♣ AKJ52    |                              |
| Board: 57 | ♠ A84      | East Opens 1♣.               |
| Dealer: E | ♥ 98762    | West Bids 1♥ if possible.    |
| Vul: EW   | ♦ 3        | East Bids 1♠ if possible.    |
| HCP: 5    | ♣ J1098    | West Bids 3NT if possible.   |
|           |            | Partner bids first.          |
| Board: 58 | ♠ 1094     | West Opens 1♣.               |
| Dealer: W | ♥ Q962     |                              |
| Vul: None | ♦ AKQ72    | You bid first.               |
| HCP: 15   | ♣ A        |                              |
| Board: 59 | ♠ KQ74     | East Opens 1♦.               |
| Dealer: E | ♥ 76       | West Doubles 1♥ if possible. |
| Vul: EW   | ♦ 95       | East Bids 1NT if possible.   |
| HCP: 8    | ♣ QJ1076   | Partner bids first.          |
| Board: 60 | ♠ AJ2      | West Opens 1♠.               |
| Dealer: W | ♥ Q8       | West Bids 2♠ if possible.    |
| Vul: NS   | ♦ AK108765 |                              |
| HCP: 14   | ♣ 6        | You bid first.               |

## Overcalls Both hands (Answers Page)

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 55      | North:  | South:    | West | North | East | South |
| Dealer: E      | ♠ A8    | ♠ 7       |      |       |      |       |
| Vul: NS        | ♥ Q1098 | ♥ KJ2     |      |       | 1♠   | 2♦    |
| North HCP: 9   | ♦ K93   | ♦ AJ10864 | 3♠   | AP    |      |       |
| South HCP: 12  | ♣ 9832  | ♣ K54     |      |       |      |       |
| Contract: 3♠ E |         |           |      |       |      |       |

|                |            |        |      |       |      |       |
|----------------|------------|--------|------|-------|------|-------|
| Board: 56      | North:     | South: | West | North | East | South |
| Dealer: W      | ♠ —        | ♠ A962 |      |       |      |       |
| Vul: Both      | ♥ A1097642 | ♥ 8    | 1♦   | 1♥    | Pass | 1♠    |
| North HCP: 12  | ♦ 10       | ♦ A987 | Pass | 4♥    | AP   |       |
| South HCP: 10  | ♣ AKJ52    | ♣ Q876 |      |       |      |       |
| Contract: 4♥ N |            |        |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 57      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ A84   | ♠ J107   |      |       |      |       |
| Vul: EW        | ♥ 98762 | ♥ 53     |      |       | 1♣   | 1♦    |
| North HCP: 5   | ♦ 3     | ♦ AJ1087 | 1♥   | Pass  | 1♠   | Pass  |
| South HCP: 9   | ♣ J1098 | ♣ K52    | 3NT  | AP    |      |       |
| Contract: 3N W |         |          |      |       |      |       |

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 58      | North:  | South:    | West | North | East | South |
| Dealer: W      | ♠ 1094  | ♠ AK8     |      |       |      |       |
| Vul: None      | ♥ Q962  | ♥ 7       | 1♣   | 1♦    | Pass | 2♦    |
| North HCP: 15  | ♦ AKQ72 | ♦ J65     | Pass | 2♥    | Pass | 3♦    |
| South HCP: 11  | ♣ A     | ♣ QJ10872 | AP   |       |      |       |
| Contract: 3♦ N |         |           |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 59      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ KQ74   | ♠ 1082   |      |       |      |       |
| Vul: EW        | ♥ 76     | ♥ AJ1052 |      |       | 1♦   | 1♥    |
| North HCP: 8   | ♦ 95     | ♦ AK103  | X    | Pass  | 1NT  | AP    |
| South HCP: 12  | ♣ QJ1076 | ♣ 9      |      |       |      |       |
| Contract: 1N E |          |          |      |       |      |       |

|                |            |          |      |       |      |       |
|----------------|------------|----------|------|-------|------|-------|
| Board: 60      | North:     | South:   | West | North | East | South |
| Dealer: W      | ♠ AJ2      | ♠ 53     |      |       |      |       |
| Vul: NS        | ♥ Q8       | ♥ 109764 | 1♠   | 2♦    | Pass | Pass  |
| North HCP: 14  | ♦ AK108765 | ♦ QJ     | 2♠   | Pass  | Pass | 3♥    |
| South HCP: 8   | ♣ 6        | ♣ KQ105  | AP   |       |      |       |
| Contract: 3♥ S |            |          |      |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 55  
Dealer: E  
Vul: NS  
HCP: 12

♠ 7  
♥ KJ2  
♦ AJ10864  
♣ K54

East Opens 1♠.  
West Bids 3♠ if possible.  
You bid first.

Board: 56  
Dealer: W  
Vul: Both  
HCP: 10

♠ A962  
♥ 8  
♦ A987  
♣ Q876

West Opens 1♦.  
Partner bids first.

Board: 57  
Dealer: E  
Vul: EW  
HCP: 9

♠ J107  
♥ 53  
♦ AJ1087  
♣ K52

East Opens 1♣.  
West Bids 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 3NT if possible.  
You bid first.

Board: 58  
Dealer: W  
Vul: None  
HCP: 11

♠ AK8  
♥ 7  
♦ J65  
♣ QJ10872

West Opens 1♣.  
Partner bids first.

Board: 59  
Dealer: E  
Vul: EW  
HCP: 12

♠ 1082  
♥ AJ1052  
♦ AK103  
♣ 9

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 1NT if possible.  
You bid first.

Board: 60  
Dealer: W  
Vul: NS  
HCP: 8

♠ 53  
♥ 109764  
♦ QJ  
♣ KQ105

West Opens 1♠.  
West Bids 2♠ if possible.  
Partner bids first.

## Overcalls Both hands (Answers Page)

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 55      | North:  | South:    | West | North | East | South |
| Dealer: E      | ♠ A8    | ♠ 7       |      |       |      |       |
| Vul: NS        | ♥ Q1098 | ♥ KJ2     |      |       | 1♠   | 2♦    |
| North HCP: 9   | ♦ K93   | ♦ AJ10864 | 3♠   | AP    |      |       |
| South HCP: 12  | ♣ 9832  | ♣ K54     |      |       |      |       |
| Contract: 3♠ E |         |           |      |       |      |       |

|                |            |        |      |       |      |       |
|----------------|------------|--------|------|-------|------|-------|
| Board: 56      | North:     | South: | West | North | East | South |
| Dealer: W      | ♠ —        | ♠ A962 |      |       |      |       |
| Vul: Both      | ♥ A1097642 | ♥ 8    | 1♦   | 1♥    | Pass | 1♠    |
| North HCP: 12  | ♦ 10       | ♦ A987 | Pass | 4♥    | AP   |       |
| South HCP: 10  | ♣ AKJ52    | ♣ Q876 |      |       |      |       |
| Contract: 4♥ N |            |        |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 57      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ A84   | ♠ J107   |      |       |      |       |
| Vul: EW        | ♥ 98762 | ♥ 53     |      |       | 1♣   | 1♦    |
| North HCP: 5   | ♦ 3     | ♦ AJ1087 | 1♥   | Pass  | 1♠   | Pass  |
| South HCP: 9   | ♣ J1098 | ♣ K52    | 3NT  | AP    |      |       |
| Contract: 3N W |         |          |      |       |      |       |

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 58      | North:  | South:    | West | North | East | South |
| Dealer: W      | ♠ 1094  | ♠ AK8     |      |       |      |       |
| Vul: None      | ♥ Q962  | ♥ 7       | 1♣   | 1♦    | Pass | 2♦    |
| North HCP: 15  | ♦ AKQ72 | ♦ J65     | Pass | 2♥    | Pass | 3♦    |
| South HCP: 11  | ♣ A     | ♣ QJ10872 | AP   |       |      |       |
| Contract: 3♦ N |         |           |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 59      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ KQ74   | ♠ 1082   |      |       |      |       |
| Vul: EW        | ♥ 76     | ♥ AJ1052 |      |       | 1♦   | 1♥    |
| North HCP: 8   | ♦ 95     | ♦ AK103  | X    | Pass  | 1NT  | AP    |
| South HCP: 12  | ♣ QJ1076 | ♣ 9      |      |       |      |       |
| Contract: 1N E |          |          |      |       |      |       |

|                |            |          |      |       |      |       |
|----------------|------------|----------|------|-------|------|-------|
| Board: 60      | North:     | South:   | West | North | East | South |
| Dealer: W      | ♠ AJ2      | ♠ 53     |      |       |      |       |
| Vul: NS        | ♥ Q8       | ♥ 109764 | 1♠   | 2♦    | Pass | Pass  |
| North HCP: 14  | ♦ AK108765 | ♦ QJ     | 2♠   | Pass  | Pass | 3♥    |
| South HCP: 8   | ♣ 6        | ♣ KQ105  | AP   |       |      |       |
| Contract: 3♥ S |            |          |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 61      ♠ 53  
Dealer: E      ♥ QJ8  
Vul: None     ♦ KJ984  
HCP: 10      ♣ K93

East Opens 1♣.  
West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
West Bids X♥ if possible.

Partner bids first.

Board: 62      ♠ K3  
Dealer: W      ♥ Q63  
Vul: EW      ♦ J96  
HCP: 13      ♣ AQJ97

West Opens 1♠.  
East Bids 2♠ if possible.  
West Doubles 3♣ if possible.

You bid first.

Board: 63      ♠ Q5  
Dealer: E      ♥ 8543  
Vul: None     ♦ 10764  
HCP: 3      ♣ J87

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 64      ♠ 9742  
Dealer: W      ♥ —  
Vul: NS      ♦ AKJ1087  
HCP: 10      ♣ Q104

West Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 65      ♠ A10874  
Dealer: E      ♥ —  
Vul: EW      ♦ Q10983  
HCP: 8      ♣ Q74

East Opens 1♦.  
West Bids 2♥ if possible.

Partner bids first.

Board: 66

Dealer: W

Vul: EW

HCP: 10

♠ AK1043

♥ 32

♦ J942

♣ Q10

West Opens 1♣.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 61  
Dealer: E  
Vul: None  
North HCP: 10  
South HCP: 11  
Contract: 4♥X S

North:  
♠ 53  
♥ QJ8  
♦ KJ984  
♣ K93

South:  
♠ 1062  
♥ AK10952  
♦ A107  
♣ 5

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♥    |
| X    | 2♥    | 2♠   | 3♥    |
| 3♠   | X     | Pass | 4♥    |
| X♥   | AP    |      |       |

Board: 62  
Dealer: W  
Vul: EW  
North HCP: 13  
South HCP: 7  
Contract: 3♣X N

North:  
♠ K3  
♥ Q63  
♦ J96  
♣ AQJ97

South:  
♠ 1075  
♥ KJ102  
♦ 43  
♣ K832

| West | North | East | South |
|------|-------|------|-------|
| 1♠   | 2♣    | 2♠   | 3♣    |
| X    | AP    |      |       |

Board: 63  
Dealer: E  
Vul: None  
North HCP: 3  
South HCP: 15  
Contract: 3♠ E

North:  
♠ Q5  
♥ 8543  
♦ 10764  
♣ J87

South:  
♠ 743  
♥ AKQ92  
♦ K8  
♣ K32

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♦   | 1♥    |
| X    | 3♥    | 3♠   | AP    |

Board: 64  
Dealer: W  
Vul: NS  
North HCP: 10  
South HCP: 8  
Contract: 4♥ W

North:  
♠ 9742  
♥ —  
♦ AKJ1087  
♣ Q104

South:  
♠ J  
♥ 643  
♦ Q432  
♣ AJ652

| West | North | East | South |
|------|-------|------|-------|
| 1♥   | 2♦    | 2♥   | 3♦    |
| 4♥   | AP    |      |       |

Board: 65  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 12  
Contract: 4♠ S

North:  
♠ A10874  
♥ —  
♦ Q10983  
♣ Q74

South:  
♠ KQJ6532  
♥ AQ42  
♦ 6  
♣ 2

| West                 | North | East | South |
|----------------------|-------|------|-------|
|                      |       | 1♦   | 1♠    |
| 2♥ <sup>1</sup>      | 4♠    | AP   |       |
| 1. 1X-(Y)-2Z forcing |       |      |       |

Board: 66  
Dealer: W  
Vul: EW  
North HCP: 10  
South HCP: 10  
Contract: 2♠ N

North:  
♠ AK1043  
♥ 32  
♦ J942  
♣ Q10

South:  
♠ 765  
♥ Q874  
♦ A10  
♣ KJ96

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♠    | Pass | 2♠    |
| AP   |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 61      ♠ 1062  
Dealer: E      ♥ AK10952  
Vul: None     ♦ A107  
HCP: 11      ♣ 5

East Opens 1♣.  
West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
West Bids X♥ if possible.

You bid first.

Board: 62      ♠ 1075  
Dealer: W      ♥ KJ102  
Vul: EW      ♦ 43  
HCP: 7      ♣ K832

West Opens 1♠.  
East Bids 2♠ if possible.  
West Doubles 3♣ if possible.

Partner bids first.

Board: 63      ♠ 743  
Dealer: E      ♥ AKQ92  
Vul: None     ♦ K8  
HCP: 15      ♣ K32

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 64      ♠ J  
Dealer: W      ♥ 643  
Vul: NS      ♦ Q432  
HCP: 8      ♣ AJ652

West Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 65      ♠ KQJ6532  
Dealer: E      ♥ AQ42  
Vul: EW      ♦ 6  
HCP: 12      ♣ 2

East Opens 1♦.  
West Bids 2♥ if possible.

You bid first.



Board: 66

Dealer: W

Vul: EW

HCP: 10

♠ 765

♥ Q874

♦ A10

♣ KJ96

West Opens 1♣.

Partner bids first.

# Overcalls Both hands (Answers Page)

|                  |         |           |      |       |      |       |
|------------------|---------|-----------|------|-------|------|-------|
| Board: 61        | North:  | South:    | West | North | East | South |
| Dealer: E        | ♠ 53    | ♠ 1062    |      |       | 1♣   | 1♥    |
| Vul: None        | ♥ QJ8   | ♥ AK10952 | X    | 2♥    | 2♠   | 3♥    |
| North HCP: 10    | ♦ KJ984 | ♦ A107    | 3♠   | X     | Pass | 4♥    |
| South HCP: 11    | ♣ K93   | ♣ 5       | X♥   | AP    |      |       |
| Contract: 4♥ X S |         |           |      |       |      |       |

|                  |         |         |      |       |      |       |
|------------------|---------|---------|------|-------|------|-------|
| Board: 62        | North:  | South:  | West | North | East | South |
| Dealer: W        | ♠ K3    | ♠ 1075  |      |       |      |       |
| Vul: EW          | ♥ Q63   | ♥ KJ102 | 1♠   | 2♣    | 2♠   | 3♣    |
| North HCP: 13    | ♦ J96   | ♦ 43    | X    | AP    |      |       |
| South HCP: 7     | ♣ AQJ97 | ♣ K832  |      |       |      |       |
| Contract: 3♣ X N |         |         |      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 63      | North:  | South:  | West | North | East | South |
| Dealer: E      | ♠ Q5    | ♠ 743   |      |       |      |       |
| Vul: None      | ♥ 8543  | ♥ AKQ92 |      |       | 1♦   | 1♥    |
| North HCP: 3   | ♦ 10764 | ♦ K8    | X    | 3♥    | 3♠   | AP    |
| South HCP: 15  | ♣ J87   | ♣ K32   |      |       |      |       |
| Contract: 3♠ E |         |         |      |       |      |       |

|                |           |         |      |       |      |       |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 64      | North:    | South:  | West | North | East | South |
| Dealer: W      | ♠ 9742    | ♠ J     |      |       |      |       |
| Vul: NS        | ♥ —       | ♥ 643   | 1♥   | 2♦    | 2♥   | 3♦    |
| North HCP: 10  | ♦ AKJ1087 | ♦ Q432  | 4♥   | AP    |      |       |
| South HCP: 8   | ♣ Q104    | ♣ AJ652 |      |       |      |       |
| Contract: 4♥ W |           |         |      |       |      |       |

|                |          |           |                      |       |      |       |
|----------------|----------|-----------|----------------------|-------|------|-------|
| Board: 65      | North:   | South:    | West                 | North | East | South |
| Dealer: E      | ♠ A10874 | ♠ KQJ6532 |                      |       |      |       |
| Vul: EW        | ♥ —      | ♥ AQ42    |                      |       | 1♦   | 1♠    |
| North HCP: 8   | ♦ Q10983 | ♦ 6       | 2♥ <sup>1</sup>      | 4♠    | AP   |       |
| South HCP: 12  | ♣ Q74    | ♣ 2       | 1. 1X-(Y)-2Z forcing |       |      |       |
| Contract: 4♠ S |          |           |                      |       |      |       |

|                |          |        |      |       |      |       |
|----------------|----------|--------|------|-------|------|-------|
| Board: 66      | North:   | South: | West | North | East | South |
| Dealer: W      | ♠ AK1043 | ♠ 765  |      |       |      |       |
| Vul: EW        | ♥ 32     | ♥ Q874 | 1♣   | 1♠    | Pass | 2♠    |
| North HCP: 10  | ♦ J942   | ♦ A10  | AP   |       |      |       |
| South HCP: 10  | ♣ Q10    | ♣ KJ96 |      |       |      |       |
| Contract: 2♠ N |          |        |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 67      ♠ A7532  
Dealer: E      ♥ 852  
Vul: None     ♦ 94  
HCP: 4        ♣ 1042

East Opens 1♦.  
West Bids 2NT if possible.  
East Doubles 4♠ if possible.

Partner bids first.

Board: 68      ♠ K5  
Dealer: W      ♥ QJ  
Vul: None     ♦ AQ95  
HCP: 16       ♣ KJ1075

West Opens 1♥.  
East Bids 3♥ if possible.

You bid first.

Board: 69      ♠ 65  
Dealer: E      ♥ QJ76  
Vul: Both     ♦ AK872  
HCP: 13       ♣ K9

East Opens 1♥.

Partner bids first.

Board: 70      ♠ 82  
Dealer: W      ♥ 1053  
Vul: NS       ♦ AKJ96  
HCP: 13       ♣ KQ7

West Opens 1♠.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 71      ♠ J96  
Dealer: E      ♥ A9865  
Vul: None     ♦ 953  
HCP: 5        ♣ 97

East Opens 1♣.  
West Doubles 1♦ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 72

Dealer: W

Vul: NS

HCP: 13

♠ Q97

♥ AJ1082

♦ K5

♣ QJ4

West Opens 1♣.

West Doubles Pass if possible.

East Bids 2♦ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 67  
Dealer: E  
Vul: None  
North HCP: 4  
South HCP: 11  
Contract: 4♠X N

North:  
♠ A7532  
♥ 852  
♦ 94  
♣ 1042

South:  
♠ KQ984  
♥ KJ1097  
♦ 7  
♣ Q5

|                  |       |      |                 |
|------------------|-------|------|-----------------|
| West             | North | East | South           |
|                  |       | 1♦   | 2♦ <sup>1</sup> |
| 2NT <sup>2</sup> | 4♠    | X    | AP              |

1. Michaels Cuebid  
2. Lebensohl after 1m

Board: 68  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 5♣ N

North:  
♠ K5  
♥ QJ  
♦ AQ95  
♣ KJ1075

South:  
♠ J10973  
♥ A93  
♦ 7  
♣ A643

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♥   | 2♣    | 3♥   | 5♣    |
| AP   |       |      |       |

Board: 69  
Dealer: E  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ 65  
♥ QJ76  
♦ AK872  
♣ K9

South:  
♠ Q1092  
♥ A9  
♦ 4  
♣ AQ10873

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♥   | 2♣    |
| Pass | 2♦    | Pass | 2♠    |
| Pass | 3NT   | AP   |       |

Board: 70  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 1  
Contract: 4♥ E

North:  
♠ 82  
♥ 1053  
♦ AKJ96  
♣ KQ7

South:  
♠ 10965  
♥ 94  
♦ 108  
♣ J9643

|      |       |                 |       |
|------|-------|-----------------|-------|
| West | North | East            | South |
| 1♠   | 2♦    | 2♥ <sup>1</sup> | Pass  |
| 3♥   | Pass  | 4♥              | AP    |

1. 1X-(Y)-2Z forcing

Board: 71  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 11  
Contract: 4♠ E

North:  
♠ J96  
♥ A9865  
♦ 953  
♣ 97

South:  
♠ 42  
♥ Q7  
♦ AJ1042  
♣ KJ105

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♣   | 1♦    |
| X    | 2♦    | 2♠   | Pass  |
| 3♠   | Pass  | 4♠   | AP    |

Board: 72  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 6  
Contract: 2♥ N

North:  
♠ Q97  
♥ AJ1082  
♦ K5  
♣ QJ4

South:  
♠ J103  
♥ K543  
♦ Q742  
♣ 106

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 1♥    | Pass | Pass  |
| X    | Pass  | 2♦   | 2♥    |
| AP   |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 67  
Dealer: E  
Vul: None  
HCP: 11

♠ KQ984  
♥ KJ1097  
♦ 7  
♣ Q5

East Opens 1♦.  
West Bids 2NT if possible.  
East Doubles 4♠ if possible.

You bid first.

Board: 68  
Dealer: W  
Vul: None  
HCP: 9

♠ J10973  
♥ A93  
♦ 7  
♣ A643

West Opens 1♥.  
East Bids 3♥ if possible.

Partner bids first.

Board: 69  
Dealer: E  
Vul: Both  
HCP: 12

♠ Q1092  
♥ A9  
♦ 4  
♣ AQ10873

East Opens 1♥.

You bid first.

Board: 70  
Dealer: W  
Vul: NS  
HCP: 1

♠ 10965  
♥ 94  
♦ 108  
♣ J9643

West Opens 1♠.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 71  
Dealer: E  
Vul: None  
HCP: 11

♠ 42  
♥ Q7  
♦ AJ1042  
♣ KJ105

East Opens 1♣.  
West Doubles 1♦ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 72

Dealer: W

Vul: NS

HCP: 6

♠ J103

♥ K543

♦ Q742

♣ 106

West Opens 1♣.

West Doubles Pass if possible.

East Bids 2♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 67  
Dealer: E  
Vul: None  
North HCP: 4  
South HCP: 11  
Contract: 4♠X N

North:  
♠ A7532  
♥ 852  
♦ 94  
♣ 1042

South:  
♠ KQ984  
♥ KJ1097  
♦ 7  
♣ Q5

|                  |       |      |                 |
|------------------|-------|------|-----------------|
| West             | North | East | South           |
|                  |       | 1♦   | 2♦ <sup>1</sup> |
| 2NT <sup>2</sup> | 4♠    | X    | AP              |

1. Michaels Cuebid  
2. Lebensohl after 1m

Board: 68  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 5♣ N

North:  
♠ K5  
♥ QJ  
♦ AQ95  
♣ KJ1075

South:  
♠ J10973  
♥ A93  
♦ 7  
♣ A643

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♥   | 2♣    | 3♥   | 5♣    |
| AP   |       |      |       |

Board: 69  
Dealer: E  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ 65  
♥ QJ76  
♦ AK872  
♣ K9

South:  
♠ Q1092  
♥ A9  
♦ 4  
♣ AQ10873

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♥   | 2♣    |
| Pass | 2♦    | Pass | 2♠    |
| Pass | 3NT   | AP   |       |

Board: 70  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 1  
Contract: 4♥ E

North:  
♠ 82  
♥ 1053  
♦ AKJ96  
♣ KQ7

South:  
♠ 10965  
♥ 94  
♦ 108  
♣ J9643

|      |       |                 |       |
|------|-------|-----------------|-------|
| West | North | East            | South |
| 1♠   | 2♦    | 2♥ <sup>1</sup> | Pass  |
| 3♥   | Pass  | 4♥              | AP    |

1. 1X-(Y)-2Z forcing

Board: 71  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 11  
Contract: 4♠ E

North:  
♠ J96  
♥ A9865  
♦ 953  
♣ 97

South:  
♠ 42  
♥ Q7  
♦ AJ1042  
♣ KJ105

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♣   | 1♦    |
| X    | 2♦    | 2♠   | Pass  |
| 3♠   | Pass  | 4♠   | AP    |

Board: 72  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 6  
Contract: 2♥ N

North:  
♠ Q97  
♥ AJ1082  
♦ K5  
♣ QJ4

South:  
♠ J103  
♥ K543  
♦ Q742  
♣ 106

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 1♥    | Pass | Pass  |
| X    | Pass  | 2♦   | 2♥    |
| AP   |       |      |       |



## North hands (Practice Page)

### Overcalls

|           |          |                           |
|-----------|----------|---------------------------|
| Board: 73 | ♠ 10965  | East Opens 1♦.            |
| Dealer: E | ♥ 3      | West Bids 2♦ if possible. |
| Vul: EW   | ♦ A10764 |                           |
| HCP: 8    | ♣ A82    | Partner bids first.       |

|           |          |                |
|-----------|----------|----------------|
| Board: 74 | ♠ K943   | West Opens 1♣. |
| Dealer: W | ♥ KQJ105 |                |
| Vul: Both | ♦ Q      | You bid first. |
| HCP: 14   | ♣ QJ6    |                |

|           |          |                           |
|-----------|----------|---------------------------|
| Board: 75 | ♠ 653    | East Opens 1♣.            |
| Dealer: E | ♥ KQ9752 | East Bids 2♣ if possible. |
| Vul: EW   | ♦ 865    | West Bids 3♣ if possible. |
| HCP: 5    | ♣ 5      | Partner bids first.       |

|           |          |                                |
|-----------|----------|--------------------------------|
| Board: 76 | ♠ K6     | West Opens 1♠.                 |
| Dealer: W | ♥ KQ1092 | West Doubles Pass if possible. |
| Vul: Both | ♦ 82     | East Bids 5♦ if possible.      |
| HCP: 14   | ♣ AQ63   | You bid first.                 |

|           |          |                     |
|-----------|----------|---------------------|
| Board: 77 | ♠ A6     | East Opens 1♦.      |
| Dealer: E | ♥ 104    |                     |
| Vul: EW   | ♦ J10743 | Partner bids first. |
| HCP: 10   | ♣ AJ102  |                     |

|           |           |                           |
|-----------|-----------|---------------------------|
| Board: 78 | ♠ AJ10986 | West Opens 1♦.            |
| Dealer: W | ♥ KQ9853  | West Bids 4♦ if possible. |
| Vul: None | ♦ —       |                           |
| HCP: 10   | ♣ 7       | You bid first.            |

## Overcalls Both hands (Answers Page)

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 73      | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ 10965  | ♠ A732    |      |       | 1♦   | 1♥    |
| Vul: EW        | ♥ 3      | ♥ KJ10974 | 2♦   | Pass  | Pass | 2♥    |
| North HCP: 8   | ♦ A10764 | ♦ —       | AP   |       |      |       |
| South HCP: 11  | ♣ A82    | ♣ K43     |      |       |      |       |
| Contract: 2♥ S |          |           |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 74      | North:   | South:   | West | North | East | South |
| Dealer: W      | ♠ K943   | ♠ Q865   |      |       |      |       |
| Vul: Both      | ♥ KQJ105 | ♥ 763    | 1♣   | 1♥    | AP   |       |
| North HCP: 14  | ♦ Q      | ♦ K10642 |      |       |      |       |
| South HCP: 5   | ♣ QJ6    | ♣ 3      |      |       |      |       |
| Contract: 1♥ N |          |          |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 75      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ 653    | ♠ AK1082 |      |       | 1♣   | 1♠    |
| Vul: EW        | ♥ KQ9752 | ♥ 8      | Pass | Pass  | 2♣   | 2♦    |
| North HCP: 5   | ♦ 865    | ♦ AQ93   | 3♣   | 3♠    | AP   |       |
| South HCP: 14  | ♣ 5      | ♣ J97    |      |       |      |       |
| Contract: 3♠ S |          |          |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 76      | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ K6     | ♠ 10753 |      |       |      |       |
| Vul: Both      | ♥ KQ1092 | ♥ AJ43  | 1♠   | 2♥    | Pass | Pass  |
| North HCP: 14  | ♦ 82     | ♦ 95    | X    | Pass  | 5♦   | AP    |
| South HCP: 5   | ♣ AQ63   | ♣ 875   |      |       |      |       |
| Contract: 5♦ E |          |         |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 77      | North:   | South:  | West | North | East | South |
| Dealer: E      | ♠ A6     | ♠ KQJ97 |      |       | 1♦   | 1♠    |
| Vul: EW        | ♥ 104    | ♥ 986   | Pass | 1NT   | AP   |       |
| North HCP: 10  | ♦ J10743 | ♦ 52    |      |       |      |       |
| South HCP: 9   | ♣ AJ102  | ♣ K75   |      |       |      |       |
| Contract: 1N N |          |         |      |       |      |       |

|                |           |         |                    |                 |      |       |
|----------------|-----------|---------|--------------------|-----------------|------|-------|
| Board: 78      | North:    | South:  | West               | North           | East | South |
| Dealer: W      | ♠ AJ10986 | ♠ Q7    |                    |                 |      |       |
| Vul: None      | ♥ KQ9853  | ♥ 74    | 1♦                 | 2♦ <sup>1</sup> | Pass | 2♥    |
| North HCP: 10  | ♦ —       | ♦ AK98  | 4♦                 | AP              |      |       |
| South HCP: 12  | ♣ 7       | ♣ K9543 | 1. Michaels Cuebid |                 |      |       |
| Contract: 4♦ W |           |         |                    |                 |      |       |

## South hands (Practice Page)

### Overcalls

Board: 73  
Dealer: E  
Vul: EW  
HCP: 11

♠ A732  
♥ KJ10974  
♦ —  
♣ K43

East Opens 1♦.  
West Bids 2♦ if possible.  
  
You bid first.

Board: 74  
Dealer: W  
Vul: Both  
HCP: 5

♠ Q865  
♥ 763  
♦ K10642  
♣ 3

West Opens 1♣.  
  
Partner bids first.

Board: 75  
Dealer: E  
Vul: EW  
HCP: 14

♠ AK1082  
♥ 8  
♦ AQ93  
♣ J97

East Opens 1♣.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
  
You bid first.

Board: 76  
Dealer: W  
Vul: Both  
HCP: 5

♠ 10753  
♥ AJ43  
♦ 95  
♣ 875

West Opens 1♠.  
West Doubles Pass if possible.  
East Bids 5♦ if possible.  
  
Partner bids first.

Board: 77  
Dealer: E  
Vul: EW  
HCP: 9

♠ KQJ97  
♥ 986  
♦ 52  
♣ K75

East Opens 1♦.  
  
You bid first.

Board: 78  
Dealer: W  
Vul: None  
HCP: 12

♠ Q7  
♥ 74  
♦ AK98  
♣ K9543

West Opens 1♦.  
West Bids 4♦ if possible.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 73      | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ 10965  | ♠ A732    |      |       | 1♦   | 1♥    |
| Vul: EW        | ♥ 3      | ♥ KJ10974 | 2♦   | Pass  | Pass | 2♥    |
| North HCP: 8   | ♦ A10764 | ♦ —       | AP   |       |      |       |
| South HCP: 11  | ♣ A82    | ♣ K43     |      |       |      |       |
| Contract: 2♥ S |          |           |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 74      | North:   | South:   | West | North | East | South |
| Dealer: W      | ♠ K943   | ♠ Q865   |      |       |      |       |
| Vul: Both      | ♥ KQJ105 | ♥ 763    | 1♣   | 1♥    | AP   |       |
| North HCP: 14  | ♦ Q      | ♦ K10642 |      |       |      |       |
| South HCP: 5   | ♣ QJ6    | ♣ 3      |      |       |      |       |
| Contract: 1♥ N |          |          |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 75      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ 653    | ♠ AK1082 |      |       | 1♣   | 1♠    |
| Vul: EW        | ♥ KQ9752 | ♥ 8      | Pass | Pass  | 2♣   | 2♦    |
| North HCP: 5   | ♦ 865    | ♦ AQ93   | 3♣   | 3♠    | AP   |       |
| South HCP: 14  | ♣ 5      | ♣ J97    |      |       |      |       |
| Contract: 3♠ S |          |          |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 76      | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ K6     | ♠ 10753 |      |       |      |       |
| Vul: Both      | ♥ KQ1092 | ♥ AJ43  | 1♠   | 2♥    | Pass | Pass  |
| North HCP: 14  | ♦ 82     | ♦ 95    | X    | Pass  | 5♦   | AP    |
| South HCP: 5   | ♣ AQ63   | ♣ 875   |      |       |      |       |
| Contract: 5♦ E |          |         |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 77      | North:   | South:  | West | North | East | South |
| Dealer: E      | ♠ A6     | ♠ KQJ97 |      |       | 1♦   | 1♠    |
| Vul: EW        | ♥ 104    | ♥ 986   | Pass | 1NT   | AP   |       |
| North HCP: 10  | ♦ J10743 | ♦ 52    |      |       |      |       |
| South HCP: 9   | ♣ AJ102  | ♣ K75   |      |       |      |       |
| Contract: 1N N |          |         |      |       |      |       |

|                |           |         |                    |                 |      |       |
|----------------|-----------|---------|--------------------|-----------------|------|-------|
| Board: 78      | North:    | South:  | West               | North           | East | South |
| Dealer: W      | ♠ AJ10986 | ♠ Q7    |                    |                 |      |       |
| Vul: None      | ♥ KQ9853  | ♥ 74    | 1♦                 | 2♦ <sup>1</sup> | Pass | 2♥    |
| North HCP: 10  | ♦ —       | ♦ AK98  | 4♦                 | AP              |      |       |
| South HCP: 12  | ♣ 7       | ♣ K9543 | 1. Michaels Cuebid |                 |      |       |
| Contract: 4♦ W |           |         |                    |                 |      |       |

## North hands (Practice Page)

### Overcalls

Board: 79      ♠ J108765  
Dealer: E      ♥ K10  
Vul: NS      ♦ K93  
HCP: 7      ♣ 107

East Opens 1♣.  
West Bids 2♦ if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 80      ♠ —  
Dealer: W      ♥ AKJ874  
Vul: Both      ♦ AK83  
HCP: 15      ♣ 1064

West Opens 1♦.  
East Bids 2♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.

You bid first.

Board: 81      ♠ 9762  
Dealer: E      ♥ A954  
Vul: None      ♦ 8762  
HCP: 4      ♣ 8

East Opens 1♠.

Partner bids first.

Board: 82      ♠ AQJ643  
Dealer: W      ♥ KQ  
Vul: EW      ♦ J106  
HCP: 15      ♣ Q5

West Opens 1♣.

You bid first.

Board: 83      ♠ 98765  
Dealer: E      ♥ A2  
Vul: None      ♦ J82  
HCP: 5      ♣ 972

East Opens 1♦.  
West Doubles 2♣ if possible.  
West Bids 3♦ if possible.  
West Bids X♣ if possible.

Partner bids first.

Board: 84

Dealer: W

Vul: NS

HCP: 10

♠ 65

♥ J543

♦ —

♣ AKQ10865

West Opens 1♠.

East Bids 4♠ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 79

Dealer: E

Vul: NS

North HCP: 7

South HCP: 10

Contract: 3♣ E

North:

♠ J108765

♥ K10

♦ K93

♣ 107

South:

♠ Q42

♥ AQJ64

♦ 1065

♣ J4

West North East South

1♣ 1♥

2♦<sup>1</sup> Pass 3♣ AP

1. 1X-(Y)-2Z forcing

Board: 80

Dealer: W

Vul: Both

North HCP: 15

South HCP: 4

Contract: 5♠X E

North:

♠ —

♥ AKJ874

♦ AK83

♣ 1064

South:

♠ 962

♥ 96532

♦ —

♣ KJ953

West North East South

1♦ 1♥ 2♠<sup>1</sup> 4♥

4♠ 5♥ Pass Pass

5♠ X♠ AP

1. 1X-(1Y)-2Z weak

Board: 81

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 2♣ S

North:

♠ 9762

♥ A954

♦ 8762

♣ 8

South:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

West North East South

1♠ 2♣

AP

Board: 82

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 2♠ N

North:

♠ AQJ643

♥ KQ

♦ J106

♣ Q5

South:

♠ K

♥ J10986532

♦ 9

♣ K102

West North East South

1♣ 1♠ Pass 2♥

Pass 2♠ AP

Board: 83

Dealer: E

Vul: None

North HCP: 5

South HCP: 12

Contract: 4♣X S

North:

♠ 98765

♥ A2

♦ J82

♣ 972

South:

♠ AJ

♥ J1065

♦ 10

♣ AQ10653

West North East South

1♦ 2♣

X 3♣ Pass Pass

3♦ Pass Pass 4♣

X♣ AP

Board: 84

Dealer: W

Vul: NS

North HCP: 10

South HCP: 9

Contract: 4♠ W

North:

♠ 65

♥ J543

♦ —

♣ AKQ10865

South:

♠ J9

♥ A976

♦ K53

♣ J432

West North East South

1♠ 2♣ 4♠ AP

## South hands (Practice Page)

### Overcalls

Board: 79  
Dealer: E  
Vul: NS  
HCP: 10

♠ Q42  
♥ AQJ64  
♦ 1065  
♣ J4

East Opens 1♣.  
West Bids 2♦ if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 80  
Dealer: W  
Vul: Both  
HCP: 4

♠ 962  
♥ 96532  
♦ —  
♣ KJ953

West Opens 1♦.  
East Bids 2♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.

Partner bids first.

Board: 81  
Dealer: E  
Vul: None  
HCP: 15

♠ Q10  
♥ QJ7  
♦ QJ10  
♣ AK1052

East Opens 1♠.

You bid first.

Board: 82  
Dealer: W  
Vul: EW  
HCP: 7

♠ K  
♥ J10986532  
♦ 9  
♣ K102

West Opens 1♣.

Partner bids first.

Board: 83  
Dealer: E  
Vul: None  
HCP: 12

♠ AJ  
♥ J1065  
♦ 10  
♣ AQ10653

East Opens 1♦.  
West Doubles 2♣ if possible.  
West Bids 3♦ if possible.  
West Bids X♣ if possible.

You bid first.



Board: 84

Dealer: W

Vul: NS

HCP: 9

♠ J9

♥ A976

♦ K53

♣ J432

West Opens 1♠.

East Bids 4♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 79

Dealer: E

Vul: NS

North HCP: 7

South HCP: 10

Contract: 3♣ E

North:

♠ J108765

♥ K10

♦ K93

♣ 107

South:

♠ Q42

♥ AQJ64

♦ 1065

♣ J4

West North East South

1♣ 1♥

2♦<sup>1</sup> Pass 3♣ AP

1. 1X-(Y)-2Z forcing

Board: 80

Dealer: W

Vul: Both

North HCP: 15

South HCP: 4

Contract: 5♠X E

North:

♠ —

♥ AKJ874

♦ AK83

♣ 1064

South:

♠ 962

♥ 96532

♦ —

♣ KJ953

West North East South

1♦ 1♥ 2♠<sup>1</sup> 4♥

4♠ 5♥ Pass Pass

5♠ X♠ AP

1. 1X-(1Y)-2Z weak

Board: 81

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 2♣ S

North:

♠ 9762

♥ A954

♦ 8762

♣ 8

South:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

West North East South

1♠ 2♣

AP

Board: 82

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 2♠ N

North:

♠ AQJ643

♥ KQ

♦ J106

♣ Q5

South:

♠ K

♥ J10986532

♦ 9

♣ K102

West North East South

1♣ 1♠ Pass 2♥

Pass 2♠ AP

Board: 83

Dealer: E

Vul: None

North HCP: 5

South HCP: 12

Contract: 4♣X S

North:

♠ 98765

♥ A2

♦ J82

♣ 972

South:

♠ AJ

♥ J1065

♦ 10

♣ AQ10653

West North East South

1♦ 2♣

X 3♣ Pass Pass

3♦ Pass Pass 4♣

X♣ AP

Board: 84

Dealer: W

Vul: NS

North HCP: 10

South HCP: 9

Contract: 4♠ W

North:

♠ 65

♥ J543

♦ —

♣ AKQ10865

South:

♠ J9

♥ A976

♦ K53

♣ J432

West North East South

1♠ 2♣ 4♠ AP

## North hands (Practice Page)

### Overcalls

Board: 85  
Dealer: E  
Vul: EW  
HCP: 9

♠ 1075  
♥ 1082  
♦ AKQ6  
♣ 854

East Opens 1♠.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 86  
Dealer: W  
Vul: NS  
HCP: 10

♠ 96532  
♥ A2  
♦ 7  
♣ KQJ96

West Opens 1♦.  
East Bids 2♥ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 87  
Dealer: E  
Vul: EW  
HCP: 4

♠ KJ62  
♥ 97  
♦ 97  
♣ 106532

East Opens 1♥.  
West Bids 2♠ if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♥ if possible.

Partner bids first.

Board: 88  
Dealer: W  
Vul: None  
HCP: 13

♠ 64  
♥ KQJ87  
♦ 105  
♣ AK32

West Opens 1♣.

You bid first.

Board: 89  
Dealer: E  
Vul: Both  
HCP: 16

♠ AQ3  
♥ Q9  
♦ AK9762  
♣ J8

East Opens 1♣.  
West Bids 3♣ if possible.

Partner bids first.

Board: 90  
Dealer: W  
Vul: None  
HCP: 11

♠ QJ1087  
♥ A3  
♦ A1054  
♣ 83

West Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 85

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♥ S

North:

♠ 1075

♥ 1082

♦ AKQ6

♣ 854

South:

♠ J84

♥ AQJ764

♦ 32

♣ A3

West North East South

1♠ 2♥

Pass Pass X Pass

3♣ 3♥ AP

Board: 86

Dealer: W

Vul: NS

North HCP: 10

South HCP: 7

Contract: 3♥ E

North:

♠ 96532

♥ A2

♦ 7

♣ KQJ96

South:

♠ K1087

♥ QJ9

♦ J942

♣ 72

West North East South

1♦ 1♠ 2♥<sup>1</sup> 2♠

Pass Pass 3♥ AP

1. 1X-(Y)-2Z forcing

Board: 87

Dealer: E

Vul: EW

North HCP: 4

South HCP: 12

Contract: 6♥ X E

North:

♠ KJ62

♥ 97

♦ 97

♣ 106532

South:

♠ AQ1085

♥ 4

♦ AQ1082

♣ 74

West North East South

1♥ 2♥<sup>1</sup>

2♠<sup>2</sup> 3♠ 4♥ Pass

4NT<sup>3</sup> Pass 5♦ Pass

6♥ Pass Pass XA♠♠

AP

1. Michaels Cuebid

2. limit raise or better in ♥

3. Blackwood 0314, for ♥

Board: 88

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ 64

♥ KQJ87

♦ 105

♣ AK32

South:

♠ K10532

♥ 62

♦ AQ83

♣ 65

West North East South

1♣ 1♥ Pass 1♠

Pass 1NT AP

Board: 89

Dealer: E

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3♦ S

North:

♠ AQ3

♥ Q9

♦ AK9762

♣ J8

South:

♠ K10

♥ K1075

♦ QJ1043

♣ Q3

West North East South

1♣ 1♦

3♣ 3♦ AP

Board: 90  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 6  
Contract: 3♠ N

North:  
♠ QJ1087  
♥ A3  
♦ A1054  
♣ 83

South:  
♠ 642  
♥ 762  
♦ Q3  
♣ A9742

| West | North | East | South |
|------|-------|------|-------|
| 1♥   | 1♠    | 2♥   | 2♠    |
| 3♥   | 3♠    | AP   |       |

## South hands (Practice Page)

### Overcalls

Board: 85  
Dealer: E  
Vul: EW  
HCP: 12

♠ J84  
♥ AQJ764  
♦ 32  
♣ A3

East Opens 1♠.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 86  
Dealer: W  
Vul: NS  
HCP: 7

♠ K1087  
♥ QJ9  
♦ J942  
♣ 72

West Opens 1♦.  
East Bids 2♥ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 87  
Dealer: E  
Vul: EW  
HCP: 12

♠ AQ1085  
♥ 4  
♦ AQ1082  
♣ 74

East Opens 1♥.  
West Bids 2♠ if possible.  
East Bids 4♥ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♥ if possible.

You bid first.

Board: 88  
Dealer: W  
Vul: None  
HCP: 9

♠ K10532  
♥ 62  
♦ AQ83  
♣ 65

West Opens 1♣.

Partner bids first.

Board: 89  
Dealer: E  
Vul: Both  
HCP: 11

♠ K10  
♥ K1075  
♦ QJ1043  
♣ Q3

East Opens 1♣.  
West Bids 3♣ if possible.

You bid first.

Board: 90      ♠ 642  
Dealer: W      ♥ 762  
Vul: None     ♦ Q3  
HCP: 6        ♣ A9742

West Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
  
Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 85

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♥ S

North:

♠ 1075

♥ 1082

♦ AKQ6

♣ 854

South:

♠ J84

♥ AQJ764

♦ 32

♣ A3

West North East South

1♠ 2♥

Pass Pass X Pass

3♣ 3♥ AP

Board: 86

Dealer: W

Vul: NS

North HCP: 10

South HCP: 7

Contract: 3♥ E

North:

♠ 96532

♥ A2

♦ 7

♣ KQJ96

South:

♠ K1087

♥ QJ9

♦ J942

♣ 72

West North East South

1♦ 1♠ 2♥<sup>1</sup> 2♠

Pass Pass 3♥ AP

1. 1X-(Y)-2Z forcing

Board: 87

Dealer: E

Vul: EW

North HCP: 4

South HCP: 12

Contract: 6♥ X E

North:

♠ KJ62

♥ 97

♦ 97

♣ 106532

South:

♠ AQ1085

♥ 4

♦ AQ1082

♣ 74

West North East South

1♥ 2♥<sup>1</sup>

2♠<sup>2</sup> 3♠ 4♥ Pass

4NT<sup>3</sup> Pass 5♦ Pass

6♥ Pass Pass XA♠♠

AP

1. Michaels Cuebid

2. limit raise or better in ♥

3. Blackwood 0314, for ♥

Board: 88

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ 64

♥ KQJ87

♦ 105

♣ AK32

South:

♠ K10532

♥ 62

♦ AQ83

♣ 65

West North East South

1♣ 1♥ Pass 1♠

Pass 1NT AP

Board: 89

Dealer: E

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3♦ S

North:

♠ AQ3

♥ Q9

♦ AK9762

♣ J8

South:

♠ K10

♥ K1075

♦ QJ1043

♣ Q3

West North East South

1♣ 1♦

3♣ 3♦ AP

Board: 90  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 6  
Contract: 3♠ N

North:  
♠ QJ1087  
♥ A3  
♦ A1054  
♣ 83

South:  
♠ 642  
♥ 762  
♦ Q3  
♣ A9742

| West | North | East | South |
|------|-------|------|-------|
| 1♥   | 1♠    | 2♥   | 2♠    |
| 3♥   | 3♠    | AP   |       |

## North hands (Practice Page)

### Overcalls

Board: 91      ♠ J76  
Dealer: E      ♥ J10973  
Vul: NS      ♦ QJ  
HCP: 6      ♣ J82

East Opens 1♠.  
West Bids 3♣ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 92      ♠ A2  
Dealer: W      ♥ KQ10765  
Vul: None      ♦ Q63  
HCP: 12      ♣ J9

West Opens 1♦.  
East Bids 5♦ if possible.

You bid first.

Board: 93      ♠ A7532  
Dealer: E      ♥ 872  
Vul: None      ♦ 8  
HCP: 5      ♣ J832

East Opens 1♣.  
West Bids 1♥ if possible.  
East Bids 1NT if possible.

Partner bids first.

Board: 94      ♠ A10754  
Dealer: W      ♥ KQJ94  
Vul: NS      ♦ J10  
HCP: 11      ♣ 5

West Opens 1♦.

You bid first.

Board: 95      ♠ 743  
Dealer: E      ♥ A  
Vul: EW      ♦ 1084  
HCP: 10      ♣ AQ9642

East Opens 1♦.  
West Doubles 1♠ if possible.

Partner bids first.

Board: 96      ♠ K7  
Dealer: W      ♥ 8654  
Vul: Both      ♦ AK1093  
HCP: 11      ♣ J2

West Opens 1♣.  
East Bids 3♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

|                |          |          |                               |       |      |       |
|----------------|----------|----------|-------------------------------|-------|------|-------|
| Board: 91      | North:   | South:   | West                          | North | East | South |
| Dealer: E      | ♠ J76    | ♠ 103    |                               |       | 1♠   | 2♣    |
| Vul: NS        | ♥ J10973 | ♥ KQ5    |                               |       |      |       |
| North HCP: 6   | ♦ QJ     | ♦ K72    | 3♣ <sup>1</sup>               | Pass  | 4♠   | AP    |
| South HCP: 13  | ♣ J82    | ♣ KQ1094 | 1. limit raise or better in ♠ |       |      |       |
| Contract: 4♠ E |          |          |                               |       |      |       |

|                |           |           |      |       |      |       |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 92      | North:    | South:    | West | North | East | South |
| Dealer: W      | ♠ A2      | ♠ Q108643 | 1♦   | 1♥    | Pass | 4♥    |
| Vul: None      | ♥ KQ10765 | ♥ A432    | Pass | Pass  | 5♦   | AP    |
| North HCP: 12  | ♦ Q63     | ♦ —       |      |       |      |       |
| South HCP: 8   | ♣ J9      | ♣ Q83     |      |       |      |       |
| Contract: 5♦ W |           |           |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 93      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ A7532 | ♠ KJ6    |      |       | 1♣   | 1♦    |
| Vul: None      | ♥ 872   | ♥ 96     | 1♥   | Pass  | 1NT  | 2♦    |
| North HCP: 5   | ♦ 8     | ♦ AQJ742 | AP   |       |      |       |
| South HCP: 15  | ♣ J832  | ♣ A7     |      |       |      |       |
| Contract: 2♦ S |         |          |      |       |      |       |

|                |          |          |                    |                 |      |       |
|----------------|----------|----------|--------------------|-----------------|------|-------|
| Board: 94      | North:   | South:   | West               | North           | East | South |
| Dealer: W      | ♠ A10754 | ♠ Q      | 1♦                 | 2♦ <sup>1</sup> | Pass | 2♥    |
| Vul: NS        | ♥ KQJ94  | ♥ 75     | AP                 |                 |      |       |
| North HCP: 11  | ♦ J10    | ♦ KQ95   | 1. Michaels Cuebid |                 |      |       |
| South HCP: 12  | ♣ 5      | ♣ KQ9762 |                    |                 |      |       |
| Contract: 2♥ S |          |          |                    |                 |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 95      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ 743    | ♠ KJ1098 |      |       | 1♦   | 1♠    |
| Vul: EW        | ♥ A      | ♥ J532   | X    | 3♠    | AP   |       |
| North HCP: 10  | ♦ 1084   | ♦ KJ2    |      |       |      |       |
| South HCP: 9   | ♣ AQ9642 | ♣ 5      |      |       |      |       |
| Contract: 3♠ S |          |          |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 96      | North:   | South:   | West | North | East | South |
| Dealer: W      | ♠ K7     | ♠ A10543 | 1♣   | 1♦    | 3♣   | 3♦    |
| Vul: Both      | ♥ 8654   | ♥ A3     | AP   |       |      |       |
| North HCP: 11  | ♦ AK1093 | ♦ Q652   |      |       |      |       |
| South HCP: 13  | ♣ J2     | ♣ K10    |      |       |      |       |
| Contract: 3♦ N |          |          |      |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 91  
Dealer: E  
Vul: NS  
HCP: 13

♠ 103  
♥ KQ5  
♦ K72  
♣ KQ1094

East Opens 1♠.  
West Bids 3♣ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 92  
Dealer: W  
Vul: None  
HCP: 8

♠ Q108643  
♥ A432  
♦ —  
♣ Q83

West Opens 1♦.  
East Bids 5♦ if possible.

Partner bids first.

Board: 93  
Dealer: E  
Vul: None  
HCP: 15

♠ KJ6  
♥ 96  
♦ AQJ742  
♣ A7

East Opens 1♣.  
West Bids 1♥ if possible.  
East Bids 1NT if possible.

You bid first.

Board: 94  
Dealer: W  
Vul: NS  
HCP: 12

♠ Q  
♥ 75  
♦ KQ95  
♣ KQ9762

West Opens 1♦.

Partner bids first.

Board: 95  
Dealer: E  
Vul: EW  
HCP: 9

♠ KJ1098  
♥ J532  
♦ KJ2  
♣ 5

East Opens 1♦.  
West Doubles 1♠ if possible.

You bid first.

Board: 96  
Dealer: W  
Vul: Both  
HCP: 13

♠ A10543  
♥ A3  
♦ Q652  
♣ K10

West Opens 1♣.  
East Bids 3♣ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

|                |          |          |                               |       |      |       |
|----------------|----------|----------|-------------------------------|-------|------|-------|
| Board: 91      | North:   | South:   | West                          | North | East | South |
| Dealer: E      | ♠ J76    | ♠ 103    |                               |       | 1♠   | 2♣    |
| Vul: NS        | ♥ J10973 | ♥ KQ5    | 3♣ <sup>1</sup>               | Pass  | 4♠   | AP    |
| North HCP: 6   | ♦ QJ     | ♦ K72    | 1. limit raise or better in ♠ |       |      |       |
| South HCP: 13  | ♣ J82    | ♣ KQ1094 |                               |       |      |       |
| Contract: 4♠ E |          |          |                               |       |      |       |

|                |           |           |      |       |      |       |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 92      | North:    | South:    | West | North | East | South |
| Dealer: W      | ♠ A2      | ♠ Q108643 | 1♦   | 1♥    | Pass | 4♥    |
| Vul: None      | ♥ KQ10765 | ♥ A432    | Pass | Pass  | 5♦   | AP    |
| North HCP: 12  | ♦ Q63     | ♦ —       |      |       |      |       |
| South HCP: 8   | ♣ J9      | ♣ Q83     |      |       |      |       |
| Contract: 5♦ W |           |           |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 93      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ A7532 | ♠ KJ6    |      |       | 1♣   | 1♦    |
| Vul: None      | ♥ 872   | ♥ 96     | 1♥   | Pass  | 1NT  | 2♦    |
| North HCP: 5   | ♦ 8     | ♦ AQJ742 | AP   |       |      |       |
| South HCP: 15  | ♣ J832  | ♣ A7     |      |       |      |       |
| Contract: 2♦ S |         |          |      |       |      |       |

|                |          |          |                    |                 |      |       |
|----------------|----------|----------|--------------------|-----------------|------|-------|
| Board: 94      | North:   | South:   | West               | North           | East | South |
| Dealer: W      | ♠ A10754 | ♠ Q      | 1♦                 | 2♦ <sup>1</sup> | Pass | 2♥    |
| Vul: NS        | ♥ KQJ94  | ♥ 75     | AP                 |                 |      |       |
| North HCP: 11  | ♦ J10    | ♦ KQ95   | 1. Michaels Cuebid |                 |      |       |
| South HCP: 12  | ♣ 5      | ♣ KQ9762 |                    |                 |      |       |
| Contract: 2♥ S |          |          |                    |                 |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 95      | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ 743    | ♠ KJ1098 |      |       | 1♦   | 1♠    |
| Vul: EW        | ♥ A      | ♥ J532   | X    | 3♠    | AP   |       |
| North HCP: 10  | ♦ 1084   | ♦ KJ2    |      |       |      |       |
| South HCP: 9   | ♣ AQ9642 | ♣ 5      |      |       |      |       |
| Contract: 3♠ S |          |          |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 96      | North:   | South:   | West | North | East | South |
| Dealer: W      | ♠ K7     | ♠ A10543 | 1♣   | 1♦    | 3♣   | 3♦    |
| Vul: Both      | ♥ 8654   | ♥ A3     | AP   |       |      |       |
| North HCP: 11  | ♦ AK1093 | ♦ Q652   |      |       |      |       |
| South HCP: 13  | ♣ J2     | ♣ K10    |      |       |      |       |
| Contract: 3♦ N |          |          |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 97  
Dealer: E  
Vul: NS  
HCP: 4

♠ J974  
♥ J764  
♦ 32  
♣ Q104

East Opens 1♣.  
West Doubles 2♦ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 98  
Dealer: W  
Vul: Both  
HCP: 10

♠ QJ10876  
♥ K1054  
♦ 96  
♣ A

West Opens 1♦.  
East Bids 1NT if possible.

You bid first.

Board: 99  
Dealer: E  
Vul: None  
HCP: 13

♠ 97  
♥ Q4  
♦ AJ984  
♣ AQ52

East Opens 1♦.

Partner bids first.

Board: 100  
Dealer: W  
Vul: EW  
HCP: 14

♠ 7  
♥ AQ1075  
♦ A972  
♣ KJ2

West Opens 1♣.  
East Doubles 1♥ if possible.  
West Bids 1NT if possible.  
East Bids X♦ if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 101  
Dealer: E  
Vul: Both  
HCP: 16

♠ KQ95  
♥ A86  
♦ 4  
♣ AQJ53

East Opens 1♦.  
East Doubles 4♦ if possible.

Partner bids first.

Board: 102  
Dealer: W  
Vul: None  
HCP: 11

♠ AKJ93  
♥ —  
♦ K532  
♣ 9863

West Opens 1♥.  
East Bids 2♠ if possible.  
West Bids 4♥ if possible.  
  
You bid first.



## Overcalls Both hands (Answers Page)

|                |        |           |      |       |      |       |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 97      | North: | South:    | West | North | East | South |
| Dealer: E      | ♠ J974 | ♠ 63      |      |       | 1♣   | 2♦    |
| Vul: NS        | ♥ J764 | ♥ 2       |      |       |      |       |
| North HCP: 4   | ♦ 32   | ♦ AQ10765 | X    | Pass  | 2♥   | AP    |
| South HCP: 11  | ♣ Q104 | ♣ AJ62    |      |       |      |       |
| Contract: 2♥ E |        |           |      |       |      |       |

|                |           |          |      |       |      |       |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 98      | North:    | South:   | West | North | East | South |
| Dealer: W      | ♠ QJ10876 | ♠ K9     |      |       |      |       |
| Vul: Both      | ♥ K1054   | ♥ 3      |      |       |      |       |
| North HCP: 10  | ♦ 96      | ♦ K1084  | 1♦   | 1♠    | 1NT  | AP    |
| South HCP: 9   | ♣ A       | ♣ QJ9542 |      |       |      |       |
| Contract: 1N E |           |          |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 99      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 97    | ♠ AQJ102 |      |       |      |       |
| Vul: None      | ♥ Q4    | ♥ K109   |      |       | 1♦   | 1♠    |
| North HCP: 13  | ♦ AJ984 | ♦ 52     | Pass | 1NT   | AP   |       |
| South HCP: 10  | ♣ AQ52  | ♣ 984    |      |       |      |       |
| Contract: 1N N |         |          |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 100     | North:   | South:   | West | North | East | South |
| Dealer: W      | ♠ 7      | ♠ KJ1062 |      |       |      |       |
| Vul: EW        | ♥ AQ1075 | ♥ 62     | 1♣   | 1♥    | X    | Pass  |
| North HCP: 14  | ♦ A972   | ♦ 1084   | 1NT  | 2♦    | X♦   | Pass  |
| South HCP: 4   | ♣ KJ2    | ♣ 643    | 2♠   | AP    |      |       |
| Contract: 2♠ W |          |          |      |       |      |       |

|                |         |           |      |                 |      |       |
|----------------|---------|-----------|------|-----------------|------|-------|
| Board: 101     | North:  | South:    | West | North           | East | South |
| Dealer: E      | ♠ KQ95  | ♠ AJ10874 |      |                 | 1♦   | 1♠    |
| Vul: Both      | ♥ A86   | ♥ 943     | Pass | 4♦ <sup>1</sup> | X    | 4♠    |
| North HCP: 16  | ♦ 4     | ♦ A95     | AP   |                 |      |       |
| South HCP: 9   | ♣ AQJ53 | ♣ 6       |      |                 |      |       |
| Contract: 4♠ S |         |           |      |                 |      |       |

1. Splinter

|                |         |         |      |       |                 |       |
|----------------|---------|---------|------|-------|-----------------|-------|
| Board: 102     | North:  | South:  | West | North | East            | South |
| Dealer: W      | ♠ AKJ93 | ♠ 8754  |      |       |                 |       |
| Vul: None      | ♥ —     | ♥ 10875 | 1♥   | 1♠    | 2♠ <sup>1</sup> | 3♠    |
| North HCP: 11  | ♦ K532  | ♦ A94   | 4♥   | AP    |                 |       |
| South HCP: 5   | ♣ 9863  | ♣ J7    |      |       |                 |       |
| Contract: 4♥ W |         |         |      |       |                 |       |

1. limit raise or better in ♥

## South hands (Practice Page)

### Overcalls

Board: 97  
Dealer: E  
Vul: NS  
HCP: 11

♠ 63  
♥ 2  
♦ AQ10765  
♣ AJ62

East Opens 1♣.  
West Doubles 2♦ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 98  
Dealer: W  
Vul: Both  
HCP: 9

♠ K9  
♥ 3  
♦ K1084  
♣ QJ9542

West Opens 1♦.  
East Bids 1NT if possible.

Partner bids first.

Board: 99  
Dealer: E  
Vul: None  
HCP: 10

♠ AQJ102  
♥ K109  
♦ 52  
♣ 984

East Opens 1♦.

You bid first.

Board: 100  
Dealer: W  
Vul: EW  
HCP: 4

♠ KJ1062  
♥ 62  
♦ 1084  
♣ 643

West Opens 1♣.  
East Doubles 1♥ if possible.  
West Bids 1NT if possible.  
East Bids X♦ if possible.  
West Bids 2♠ if possible.

Partner bids first.

Board: 101  
Dealer: E  
Vul: Both  
HCP: 9

♠ AJ10874  
♥ 943  
♦ A95  
♣ 6

East Opens 1♦.  
East Doubles 4♦ if possible.

You bid first.

Board: 102

Dealer: W

Vul: None

HCP: 5

♠ 8754

♥ 10875

♦ A94

♣ J7

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

|                |        |           |      |       |      |       |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 97      | North: | South:    | West | North | East | South |
| Dealer: E      | ♠ J974 | ♠ 63      |      |       | 1♣   | 2♦    |
| Vul: NS        | ♥ J764 | ♥ 2       |      |       |      |       |
| North HCP: 4   | ♦ 32   | ♦ AQ10765 | X    | Pass  | 2♥   | AP    |
| South HCP: 11  | ♣ Q104 | ♣ AJ62    |      |       |      |       |
| Contract: 2♥ E |        |           |      |       |      |       |

|                |           |          |      |       |      |       |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 98      | North:    | South:   | West | North | East | South |
| Dealer: W      | ♠ QJ10876 | ♠ K9     |      |       |      |       |
| Vul: Both      | ♥ K1054   | ♥ 3      |      |       |      |       |
| North HCP: 10  | ♦ 96      | ♦ K1084  | 1♦   | 1♠    | 1NT  | AP    |
| South HCP: 9   | ♣ A       | ♣ QJ9542 |      |       |      |       |
| Contract: 1N E |           |          |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 99      | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 97    | ♠ AQJ102 |      |       |      |       |
| Vul: None      | ♥ Q4    | ♥ K109   |      |       | 1♦   | 1♠    |
| North HCP: 13  | ♦ AJ984 | ♦ 52     | Pass | 1NT   | AP   |       |
| South HCP: 10  | ♣ AQ52  | ♣ 984    |      |       |      |       |
| Contract: 1N N |         |          |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 100     | North:   | South:   | West | North | East | South |
| Dealer: W      | ♠ 7      | ♠ KJ1062 |      |       |      |       |
| Vul: EW        | ♥ AQ1075 | ♥ 62     | 1♣   | 1♥    | X    | Pass  |
| North HCP: 14  | ♦ A972   | ♦ 1084   | 1NT  | 2♦    | X♦   | Pass  |
| South HCP: 4   | ♣ KJ2    | ♣ 643    | 2♠   | AP    |      |       |
| Contract: 2♠ W |          |          |      |       |      |       |

|                |         |           |      |                 |      |       |
|----------------|---------|-----------|------|-----------------|------|-------|
| Board: 101     | North:  | South:    | West | North           | East | South |
| Dealer: E      | ♠ KQ95  | ♠ AJ10874 |      |                 | 1♦   | 1♠    |
| Vul: Both      | ♥ A86   | ♥ 943     | Pass | 4♦ <sup>1</sup> | X    | 4♠    |
| North HCP: 16  | ♦ 4     | ♦ A95     | AP   |                 |      |       |
| South HCP: 9   | ♣ AQJ53 | ♣ 6       |      |                 |      |       |
| Contract: 4♠ S |         |           |      |                 |      |       |

1. Splinter

|                |         |         |      |       |                 |       |
|----------------|---------|---------|------|-------|-----------------|-------|
| Board: 102     | North:  | South:  | West | North | East            | South |
| Dealer: W      | ♠ AKJ93 | ♠ 8754  |      |       |                 |       |
| Vul: None      | ♥ —     | ♥ 10875 | 1♥   | 1♠    | 2♠ <sup>1</sup> | 3♠    |
| North HCP: 11  | ♦ K532  | ♦ A94   | 4♥   | AP    |                 |       |
| South HCP: 5   | ♣ 9863  | ♣ J7    |      |       |                 |       |
| Contract: 4♥ W |         |         |      |       |                 |       |

1. limit raise or better in ♥

## North hands (Practice Page)

### Overcalls

Board: 103      ♠ A8654  
Dealer: E        ♥ Q6  
Vul: NS         ♦ 8542  
HCP: 6          ♣ 83

East Opens 1♦.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.

Partner bids first.

Board: 104      ♠ AQ1043  
Dealer: W        ♥ A5  
Vul: Both       ♦ 10952  
HCP: 10         ♣ 54

West Opens 1♣.

You bid first.

Board: 105      ♠ 1065  
Dealer: E        ♥ K94  
Vul: NS         ♦ AK4  
HCP: 12         ♣ Q1084

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 106      ♠ 73  
Dealer: W        ♥ 752  
Vul: EW         ♦ KJ1054  
HCP: 11         ♣ AK7

West Opens 1♣.  
East Bids 1♠ if possible.

You bid first.

Board: 107      ♠ QJ32  
Dealer: E        ♥ KJ654  
Vul: None       ♦ Q8  
HCP: 9          ♣ 64

East Opens 1♦.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

Partner bids first.

Board: 108

Dealer: W

Vul: NS

HCP: 11

♠ 96

♥ AKQ1052

♦ Q4

♣ 853

West Opens 1♣.

West Bids 3♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 103

Dealer: E

Vul: NS

North HCP: 6

South HCP: 15

Contract: 5♠ S

North:

♠ A8654

♥ Q6

♦ 8542

♣ 83

South:

♠ KQJ92

♥ K103

♦ —

♣ AQ1064

West North East South

1♦ 1♠

3♦ 4♠ 5♦ 5♠

AP

Board: 104

Dealer: W

Vul: Both

North HCP: 10

South HCP: 9

Contract: 1♠ N

North:

♠ AQ1043

♥ A5

♦ 10952

♣ 54

South:

♠ 62

♥ Q1098

♦ KJ84

♣ QJ3

West North East South

1♣ 1♠ AP

Board: 105

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♠ E

North:

♠ 1065

♥ K94

♦ AK4

♣ Q1084

South:

♠ KJ

♥ AJ1052

♦ 982

♣ J53

West North East South

1♦ 1♥

X 1♠<sup>1</sup> 2♠ 3♥

Pass Pass 3♠ AP

1. limit raise or better in ♥

Board: 106

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♥ S

North:

♠ 73

♥ 752

♦ KJ1054

♣ AK7

South:

♠ AJ52

♥ AJ1083

♦ 92

♣ J6

West North East South

1♣ 1♦ 1♠ 2♥

Pass<sup>1</sup> 2♠<sup>2</sup> Pass 3♥

AP

1. max 2 ♠

2. limit raise or better in ♥

Board: 107

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ QJ32

♥ KJ654

♦ Q8

♣ 64

South:

♠ AK10985

♥ Q

♦ 52

♣ KJ108

West North East South

1♦ 1♠

Pass 2♠ 3♦ 3♠

4♦ Pass Pass 4♠

AP

Board: 108

Dealer: W

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3♣ W

North:

♠ 96

♥ AKQ1052

♦ Q4

♣ 853

South:

♠ AJ32

♥ 63

♦ K8753

♣ A6

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |      |
|----|----|------|------|
| 1♣ | 2♥ | Pass | Pass |
|----|----|------|------|

|    |    |  |  |
|----|----|--|--|
| 3♣ | AP |  |  |
|----|----|--|--|



## South hands (Practice Page)

### Overcalls

Board: 103  
Dealer: E  
Vul: NS  
HCP: 15

♠ KQJ92  
♥ K103  
♦ —  
♣ AQ1064

East Opens 1♦.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.  
  
You bid first.

Board: 104  
Dealer: W  
Vul: Both  
HCP: 9

♠ 62  
♥ Q1098  
♦ KJ84  
♣ QJ3

West Opens 1♣.  
  
Partner bids first.

Board: 105  
Dealer: E  
Vul: NS  
HCP: 10

♠ KJ  
♥ AJ1052  
♦ 982  
♣ J53

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.  
  
You bid first.

Board: 106  
Dealer: W  
Vul: EW  
HCP: 11

♠ AJ52  
♥ AJ1083  
♦ 92  
♣ J6

West Opens 1♣.  
East Bids 1♠ if possible.  
  
Partner bids first.

Board: 107  
Dealer: E  
Vul: None  
HCP: 13

♠ AK10985  
♥ Q  
♦ 52  
♣ KJ108

East Opens 1♦.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.  
  
You bid first.

Board: 108  
Dealer: W  
Vul: NS  
HCP: 12

♠ AJ32  
♥ 63  
♦ K8753  
♣ A6

West Opens 1♣.  
West Bids 3♣ if possible.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 103

Dealer: E

Vul: NS

North HCP: 6

South HCP: 15

Contract: 5♠ S

North:

♠ A8654

♥ Q6

♦ 8542

♣ 83

South:

♠ KQJ92

♥ K103

♦ —

♣ AQ1064

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 1♠ |
|--|--|----|----|

|    |    |    |    |
|----|----|----|----|
| 3♦ | 4♠ | 5♦ | 5♠ |
|----|----|----|----|

AP

Board: 104

Dealer: W

Vul: Both

North HCP: 10

South HCP: 9

Contract: 1♠ N

North:

♠ AQ1043

♥ A5

♦ 10952

♣ 54

South:

♠ 62

♥ Q1098

♦ KJ84

♣ QJ3

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |    |  |
|----|----|----|--|
| 1♣ | 1♠ | AP |  |
|----|----|----|--|

Board: 105

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♠ E

North:

♠ 1065

♥ K94

♦ AK4

♣ Q1084

South:

♠ KJ

♥ AJ1052

♦ 982

♣ J53

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 1♥ |
|--|--|----|----|

|   |                 |    |    |
|---|-----------------|----|----|
| X | 1♠ <sup>1</sup> | 2♠ | 3♥ |
|---|-----------------|----|----|

|      |      |    |    |
|------|------|----|----|
| Pass | Pass | 3♠ | AP |
|------|------|----|----|

1. limit raise or better in ♥

Board: 106

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♥ S

North:

♠ 73

♥ 752

♦ KJ1054

♣ AK7

South:

♠ AJ52

♥ AJ1083

♦ 92

♣ J6

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♣ | 1♦ | 1♠ | 2♥ |
|----|----|----|----|

|                   |                 |      |    |
|-------------------|-----------------|------|----|
| Pass <sup>1</sup> | 2♠ <sup>2</sup> | Pass | 3♥ |
|-------------------|-----------------|------|----|

AP

1. max 2 ♠

2. limit raise or better in ♥

Board: 107

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ QJ32

♥ KJ654

♦ Q8

♣ 64

South:

♠ AK10985

♥ Q

♦ 52

♣ KJ108

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 1♠ |
|--|--|----|----|

|      |    |    |    |
|------|----|----|----|
| Pass | 2♠ | 3♦ | 3♠ |
|------|----|----|----|

|    |      |      |    |
|----|------|------|----|
| 4♦ | Pass | Pass | 4♠ |
|----|------|------|----|

AP

Board: 108

Dealer: W

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3♣ W

North:

♠ 96

♥ AKQ1052

♦ Q4

♣ 853

South:

♠ AJ32

♥ 63

♦ K8753

♣ A6

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |      |
|----|----|------|------|
| 1♣ | 2♥ | Pass | Pass |
|----|----|------|------|

|    |    |  |  |
|----|----|--|--|
| 3♣ | AP |  |  |
|----|----|--|--|

## North hands (Practice Page)

### Overcalls

Board: 109      ♠ 8  
Dealer: E        ♥ 1087654  
Vul: Both        ♦ KQ7  
HCP: 8           ♣ K93

East Opens 1♣.  
West Bids 1♠ if possible.  
East Doubles 2♦ if possible.  
West Bids 2♠ if possible.  
West Bids 3♠ if possible.

Partner bids first.

Board: 110      ♠ AKQJ3  
Dealer: W        ♥ 985  
Vul: None        ♦ 1073  
HCP: 15          ♣ KQ

West Opens 1♣.

You bid first.

Board: 111      ♠ A876  
Dealer: E        ♥ 3  
Vul: EW         ♦ 843  
HCP: 7           ♣ K10854

East Opens 1♦.  
West Bids 1NT if possible.  
East Doubles 2♠ if possible.  
West Bids 4♥ if possible.  
East Doubles 4♠ if possible.

Partner bids first.

Board: 112      ♠ 104  
Dealer: W        ♥ J105  
Vul: Both        ♦ KQJ54  
HCP: 11          ♣ A106

West Opens 1♣.  
West Doubles 1♥ if possible.  
East Bids 1♠ if possible.

You bid first.

Board: 113      ♠ A72  
Dealer: E        ♥ J76  
Vul: None        ♦ 87  
HCP: 7           ♣ Q8764

East Opens 1♦.  
West Doubles 2♣ if possible.  
East Bids 2♠ if possible.  
East Bids 3♦ if possible.

Partner bids first.

Board: 114

Dealer: W

Vul: NS

HCP: 14

♠ AKJ54

♥ 53

♦ Q1073

♣ A4

West Opens 1♥.

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 109

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 4♦ S

North:

♠ 8  
♥ 1087654  
♦ KQ7  
♣ K93

South:

♠ K9  
♥ KJ3  
♦ AJ10952  
♣ A6

West North East South

1♣ 1♦  
1♠ 2♦ X<sup>1</sup> XX  
2♠ 3♦ Pass Pass  
3♠ Pass Pass 4♦  
AP

1. Support double redouble

Board: 110

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 1♠ N

North:

♠ AKQJ3  
♥ 985  
♦ 1073  
♣ KQ

South:

♠ 98  
♥ K73  
♦ AKJ96  
♣ 874

West North East South

1♣ 1♠ AP

Board: 111

Dealer: E

Vul: EW

North HCP: 7

South HCP: 10

Contract: 4♠X S

North:

♠ A876  
♥ 3  
♦ 843  
♣ K10854

South:

♠ KQ1095  
♥ 865  
♦ KQ5  
♣ 93

West North East South

1♦ 1♠  
1NT 2♠ X Pass  
4♥ 4♠ X AP

Board: 112

Dealer: W

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♥ S

North:

♠ 104  
♥ J105  
♦ KQJ54  
♣ A106

South:

♠ Q73  
♥ AKQ874  
♦ 2  
♣ 983

West North East South

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

1. limit raise or better in ♥

Board: 113

Dealer: E

Vul: None

North HCP: 7

South HCP: 11

Contract: 3♦ E

North:

♠ A72  
♥ J76  
♦ 87  
♣ Q8764

South:

♠ K43  
♥ 82  
♦ 952  
♣ AKJ102

West North East South

1♦ 2♣  
X Pass 2♠ Pass  
Pass 3♣ 3♦ AP

Board: 114

Dealer: W

Vul: NS

North HCP: 14

South HCP: 5

Contract: 2♥ W

North:

♠ AKJ54

♥ 53

♦ Q1073

♣ A4

South:

♠ 932

♥ Q1082

♦ 84

♣ K983

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |     |      |
|----|----|-----|------|
| 1♥ | 1♠ | 1NT | Pass |
|----|----|-----|------|

|    |      |    |    |
|----|------|----|----|
| 2♦ | Pass | 2♥ | AP |
|----|------|----|----|

## South hands (Practice Page)

### Overcalls

Board: 109      ♠ K9  
Dealer: E        ♥ KJ3  
Vul: Both        ♦ AJ10952  
HCP: 16         ♣ A6

East Opens 1♣.  
West Bids 1♠ if possible.  
East Doubles 2♦ if possible.  
West Bids 2♠ if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 110      ♠ 98  
Dealer: W        ♥ K73  
Vul: None        ♦ AKJ96  
HCP: 11         ♣ 874

West Opens 1♣.  
Partner bids first.

Board: 111      ♠ KQ1095  
Dealer: E        ♥ 865  
Vul: EW         ♦ KQ5  
HCP: 10         ♣ 93

East Opens 1♦.  
West Bids 1NT if possible.  
East Doubles 2♠ if possible.  
West Bids 4♥ if possible.  
East Doubles 4♠ if possible.

You bid first.

Board: 112      ♠ Q73  
Dealer: W        ♥ AKQ874  
Vul: Both        ♦ 2  
HCP: 11         ♣ 983

West Opens 1♣.  
West Doubles 1♥ if possible.  
East Bids 1♠ if possible.

Partner bids first.

Board: 113      ♠ K43  
Dealer: E        ♥ 82  
Vul: None        ♦ 952  
HCP: 11         ♣ AKJ102

East Opens 1♦.  
West Doubles 2♣ if possible.  
East Bids 2♠ if possible.  
East Bids 3♦ if possible.

You bid first.



Board: 114

Dealer: W

Vul: NS

HCP: 5

♠ 932

♥ Q1082

♦ 84

♣ K983

West Opens 1♥.

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 109

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 4♦ S

North:

♠ 8  
♥ 1087654  
♦ KQ7  
♣ K93

South:

♠ K9  
♥ KJ3  
♦ AJ10952  
♣ A6

West North East South

1♣ 1♦  
1♠ 2♦ X<sup>1</sup> XX  
2♠ 3♦ Pass Pass  
3♠ Pass Pass 4♦  
AP

1. Support double redouble

Board: 110

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 1♠ N

North:

♠ AKQJ3  
♥ 985  
♦ 1073  
♣ KQ

South:

♠ 98  
♥ K73  
♦ AKJ96  
♣ 874

West North East South

1♣ 1♠ AP

Board: 111

Dealer: E

Vul: EW

North HCP: 7

South HCP: 10

Contract: 4♠X S

North:

♠ A876  
♥ 3  
♦ 843  
♣ K10854

South:

♠ KQ1095  
♥ 865  
♦ KQ5  
♣ 93

West North East South

1♦ 1♠  
1NT 2♠ X Pass  
4♥ 4♠ X AP

Board: 112

Dealer: W

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♥ S

North:

♠ 104  
♥ J105  
♦ KQJ54  
♣ A106

South:

♠ Q73  
♥ AKQ874  
♦ 2  
♣ 983

West North East South

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

1. limit raise or better in ♥

Board: 113

Dealer: E

Vul: None

North HCP: 7

South HCP: 11

Contract: 3♦ E

North:

♠ A72  
♥ J76  
♦ 87  
♣ Q8764

South:

♠ K43  
♥ 82  
♦ 952  
♣ AKJ102

West North East South

1♦ 2♣  
X Pass 2♠ Pass  
Pass 3♣ 3♦ AP

Board: 114

Dealer: W

Vul: NS

North HCP: 14

South HCP: 5

Contract: 2♥ W

North:

♠ AKJ54

♥ 53

♦ Q1073

♣ A4

South:

♠ 932

♥ Q1082

♦ 84

♣ K983

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |     |      |
|----|----|-----|------|
| 1♥ | 1♠ | 1NT | Pass |
|----|----|-----|------|

|    |      |    |    |
|----|------|----|----|
| 2♦ | Pass | 2♥ | AP |
|----|------|----|----|

## North hands (Practice Page)

### Overcalls

Board: 115      ♠ 74  
Dealer: E        ♥ 62  
Vul: Both       ♦ KQ84  
HCP: 8           ♣ K6432

East Opens 1♣.  
West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 116      ♠ AQJ9  
Dealer: W        ♥ J6  
Vul: None        ♦ AKJ63  
HCP: 16          ♣ 104

West Opens 1♣.  
West Bids 2♣ if possible.

You bid first.

Board: 117      ♠ J  
Dealer: E        ♥ 92  
Vul: NS          ♦ K98762  
HCP: 7           ♣ K854

East Opens 1♣.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 118      ♠ AQ1074  
Dealer: W        ♥ 108  
Vul: EW          ♦ KQ5  
HCP: 14          ♣ QJ8

West Opens 1♣.

You bid first.

Board: 119      ♠ J64  
Dealer: E        ♥ A63  
Vul: None        ♦ 83  
HCP: 6           ♣ J8753

East Opens 1♦.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.

Partner bids first.

Board: 120

Dealer: W

Vul: NS

HCP: 16

♠ AKQ109

♥ A6

♦ 108

♣ QJ65

West Opens 1♦.

East Doubles 1♠ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 115

Dealer: E

Vul: Both

North HCP: 8

South HCP: 12

Contract: 2♥ E

North:

♠ 74

♥ 62

♦ KQ84

♣ K6432

South:

♠ AQ1082

♥ J103

♦ J32

♣ A5

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♠ |
|--|--|----|----|

|   |      |    |    |
|---|------|----|----|
| X | Pass | 2♥ | AP |
|---|------|----|----|

Board: 116

Dealer: W

Vul: None

North HCP: 16

South HCP: 10

Contract: 4♠ S

North:

♠ AQJ9

♥ J6

♦ AKJ63

♣ 104

South:

♠ K87652

♥ AK105

♦ 102

♣ 3

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♣ | 1♦ | Pass | 1♠ |
|----|----|------|----|

|    |                 |      |                 |
|----|-----------------|------|-----------------|
| 2♣ | 3♣ <sup>1</sup> | Pass | 3♥ <sup>2</sup> |
|----|-----------------|------|-----------------|

|      |                  |      |    |
|------|------------------|------|----|
| Pass | 3NT <sup>3</sup> | Pass | 4♠ |
|------|------------------|------|----|

AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

Board: 117

Dealer: E

Vul: NS

North HCP: 7

South HCP: 9

Contract: 3♠ W

North:

♠ J

♥ 92

♦ K98762

♣ K854

South:

♠ K1082

♥ AQ10854

♦ 53

♣ 3

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 2♥ |
|--|--|----|----|

|                 |      |    |    |
|-----------------|------|----|----|
| 2♠ <sup>1</sup> | Pass | 3♠ | AP |
|-----------------|------|----|----|

1. 1X-(Y)-2Z forcing

Board: 118

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 1♠ N

North:

♠ AQ1074

♥ 108

♦ KQ5

♣ QJ8

South:

♠ 92

♥ AJ6

♦ J864

♣ K973

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |    |  |
|----|----|----|--|
| 1♣ | 1♠ | AP |  |
|----|----|----|--|

Board: 119

Dealer: E

Vul: None

North HCP: 6

South HCP: 11

Contract: 5♦ X E

North:

♠ J64

♥ A63

♦ 83

♣ J8753

South:

♠ A985

♥ KJ1087

♦ K4

♣ 104

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 1♥ |
|--|--|----|----|

|    |      |     |      |
|----|------|-----|------|
| 1♠ | Pass | 1NT | Pass |
|----|------|-----|------|

|      |    |      |      |
|------|----|------|------|
| Pass | 2♥ | Pass | Pass |
|------|----|------|------|

|    |      |    |    |
|----|------|----|----|
| 3♦ | Pass | 5♦ | X♦ |
|----|------|----|----|

AP

Board: 120

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 2♠ N

North:

♠ AKQ109

♥ A6

♦ 108

♣ QJ65

South:

♠ J862

♥ KJ7

♦ 653

♣ 843

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |   |    |
|----|----|---|----|
| 1♦ | 1♠ | X | 2♠ |
|----|----|---|----|

AP

## South hands (Practice Page)

### Overcalls

Board: 115      ♠ AQ1082  
Dealer: E        ♥ J103  
Vul: Both        ♦ J32  
HCP: 12         ♣ A5

East Opens 1♣.  
West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 116      ♠ K87652  
Dealer: W        ♥ AK105  
Vul: None        ♦ 102  
HCP: 10         ♣ 3

West Opens 1♣.  
West Bids 2♣ if possible.

Partner bids first.

Board: 117      ♠ K1082  
Dealer: E        ♥ AQ10854  
Vul: NS         ♦ 53  
HCP: 9         ♣ 3

East Opens 1♣.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 118      ♠ 92  
Dealer: W        ♥ AJ6  
Vul: EW         ♦ J864  
HCP: 9         ♣ K973

West Opens 1♣.

Partner bids first.

Board: 119      ♠ A985  
Dealer: E        ♥ KJ1087  
Vul: None        ♦ K4  
HCP: 11         ♣ 104

East Opens 1♦.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.

You bid first.



Board: 120

Dealer: W

Vul: NS

HCP: 5

♠ J862

♥ KJ7

♦ 653

♣ 843

West Opens 1♦.

East Doubles 1♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 115

Dealer: E

Vul: Both

North HCP: 8

South HCP: 12

Contract: 2♥ E

North:

♠ 74  
♥ 62  
♦ KQ84  
♣ K6432

South:

♠ AQ1082  
♥ J103  
♦ J32  
♣ A5

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♣   | 1♠    |
| X    | Pass  | 2♥   | AP    |

Board: 116

Dealer: W

Vul: None

North HCP: 16

South HCP: 10

Contract: 4♠ S

North:

♠ AQJ9  
♥ J6  
♦ AKJ63  
♣ 104

South:

♠ K87652  
♥ AK105  
♦ 102  
♣ 3

|      |                  |      |                 |
|------|------------------|------|-----------------|
| West | North            | East | South           |
| 1♣   | 1♦               | Pass | 1♠              |
| 2♣   | 3♣ <sup>1</sup>  | Pass | 3♥ <sup>2</sup> |
| Pass | 3NT <sup>3</sup> | Pass | 4♠              |
| AP   |                  |      |                 |

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

Board: 117

Dealer: E

Vul: NS

North HCP: 7

South HCP: 9

Contract: 3♠ W

North:

♠ J  
♥ 92  
♦ K98762  
♣ K854

South:

♠ K1082  
♥ AQ10854  
♦ 53  
♣ 3

|                 |       |      |       |
|-----------------|-------|------|-------|
| West            | North | East | South |
|                 |       | 1♣   | 2♥    |
| 2♠ <sup>1</sup> | Pass  | 3♠   | AP    |

1. 1X-(Y)-2Z forcing

Board: 118

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 1♠ N

North:

♠ AQ1074  
♥ 108  
♦ KQ5  
♣ QJ8

South:

♠ 92  
♥ AJ6  
♦ J864  
♣ K973

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♣   | 1♠    | AP   |       |

Board: 119

Dealer: E

Vul: None

North HCP: 6

South HCP: 11

Contract: 5♦ X E

North:

♠ J64  
♥ A63  
♦ 83  
♣ J8753

South:

♠ A985  
♥ KJ1087  
♦ K4  
♣ 104

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 1♥    |
| 1♠   | Pass  | 1NT  | Pass  |
| Pass | 2♥    | Pass | Pass  |
| 3♦   | Pass  | 5♦   | X♦    |
| AP   |       |      |       |

Board: 120

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 2♠ N

North:

♠ AKQ109

♥ A6

♦ 108

♣ QJ65

South:

♠ J862

♥ KJ7

♦ 653

♣ 843

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |   |    |
|----|----|---|----|
| 1♦ | 1♠ | X | 2♠ |
|----|----|---|----|

AP

## North hands (Practice Page)

### Overcalls

|            |           |                           |
|------------|-----------|---------------------------|
| Board: 121 | ♠ AK5     | East Opens 1♥.            |
| Dealer: E  | ♥ 8762    | East Bids 3♥ if possible. |
| Vul: EW    | ♦ 9       |                           |
| HCP: 10    | ♣ K10984  | Partner bids first.       |
| Board: 122 | ♠ 105     | West Opens 1♦.            |
| Dealer: W  | ♥ AKQ1063 | East Bids 2♠ if possible. |
| Vul: NS    | ♦ A84     | West Bids 3♠ if possible. |
| HCP: 13    | ♣ 52      | You bid first.            |
| Board: 123 | ♠ A542    | East Opens 1♦.            |
| Dealer: E  | ♥ QJ4     | West Bids 4♦ if possible. |
| Vul: EW    | ♦ 103     |                           |
| HCP: 7     | ♣ 9542    | Partner bids first.       |
| Board: 124 | ♠ Q5      | West Opens 1♦.            |
| Dealer: W  | ♥ K1098   |                           |
| Vul: Both  | ♦ K6      | You bid first.            |
| HCP: 14    | ♣ KQJ107  |                           |
| Board: 125 | ♠ Q6      | East Opens 1♣.            |
| Dealer: E  | ♥ K87     |                           |
| Vul: NS    | ♦ J62     | Partner bids first.       |
| HCP: 11    | ♣ KQ1053  |                           |
| Board: 126 | ♠ AKQ85   | West Opens 1♣.            |
| Dealer: W  | ♥ 7       | East Bids 2♥ if possible. |
| Vul: None  | ♦ A102    | West Bids 3♥ if possible. |
| HCP: 13    | ♣ 7432    | You bid first.            |



## South hands (Practice Page)

### Overcalls

|            |          |                           |
|------------|----------|---------------------------|
| Board: 121 | ♠ QJ1092 | East Opens 1♥.            |
| Dealer: E  | ♥ J      | East Bids 3♥ if possible. |
| Vul: EW    | ♦ AQ63   |                           |
| HCP: 11    | ♣ J76    | You bid first.            |
| Board: 122 | ♠ Q9     | West Opens 1♦.            |
| Dealer: W  | ♥ 875    | East Bids 2♠ if possible. |
| Vul: NS    | ♦ J105   | West Bids 3♠ if possible. |
| HCP: 4     | ♣ J10984 | Partner bids first.       |
| Board: 123 | ♠ KQ1083 | East Opens 1♦.            |
| Dealer: E  | ♥ K7     | West Bids 4♦ if possible. |
| Vul: EW    | ♦ J      |                           |
| HCP: 14    | ♣ AJ1063 | You bid first.            |
| Board: 124 | ♠ J984   | West Opens 1♦.            |
| Dealer: W  | ♥ AQ632  |                           |
| Vul: Both  | ♦ 8532   | Partner bids first.       |
| HCP: 7     | ♣ —      |                           |
| Board: 125 | ♠ AK1097 | East Opens 1♣.            |
| Dealer: E  | ♥ 3      |                           |
| Vul: NS    | ♦ K543   | You bid first.            |
| HCP: 10    | ♣ 762    |                           |
| Board: 126 | ♠ 76     | West Opens 1♣.            |
| Dealer: W  | ♥ J62    | East Bids 2♥ if possible. |
| Vul: None  | ♦ QJ843  | West Bids 3♥ if possible. |
| HCP: 5     | ♣ J98    | Partner bids first.       |

|                |           |          |                      |       |                 |       |
|----------------|-----------|----------|----------------------|-------|-----------------|-------|
| Board: 121     | North:    | South:   | West                 | North | East            | South |
| Dealer: E      | ♠ AK5     | ♠ QJ1092 |                      |       | 1♥              | 1♠    |
| Vul: EW        | ♥ 8762    | ♥ J      | Pass                 | 2♠    | 3♥              | 3♠    |
| North HCP: 10  | ♦ 9       | ♦ AQ63   | AP                   |       |                 |       |
| South HCP: 11  | ♣ K10984  | ♣ J76    |                      |       |                 |       |
| Contract: 3♠ S |           |          |                      |       |                 |       |
|                |           |          |                      |       |                 |       |
| Board: 122     | North:    | South:   | West                 | North | East            | South |
| Dealer: W      | ♠ 105     | ♠ Q9     | 1♦                   | 1♥    | 2♠ <sup>1</sup> | Pass  |
| Vul: NS        | ♥ AKQ1063 | ♥ 875    | Pass                 | 3♥    | Pass            | Pass  |
| North HCP: 13  | ♦ A84     | ♦ J105   | 3♠                   | AP    |                 |       |
| South HCP: 4   | ♣ 52      | ♣ J10984 |                      |       |                 |       |
| Contract: 3♠ E |           |          | 1. 1X-(1Y)-2Z weak   |       |                 |       |
|                |           |          |                      |       |                 |       |
| Board: 123     | North:    | South:   | West                 | North | East            | South |
| Dealer: E      | ♠ A542    | ♠ KQ1083 |                      |       | 1♦              | 1♠    |
| Vul: EW        | ♥ QJ4     | ♥ K7     | 4♦                   | AP    |                 |       |
| North HCP: 7   | ♦ 103     | ♦ J      |                      |       |                 |       |
| South HCP: 14  | ♣ 9542    | ♣ AJ1063 |                      |       |                 |       |
| Contract: 4♦ E |           |          |                      |       |                 |       |
|                |           |          |                      |       |                 |       |
| Board: 124     | North:    | South:   | West                 | North | East            | South |
| Dealer: W      | ♠ Q5      | ♠ J984   | 1♦                   | 2♣    | AP              |       |
| Vul: Both      | ♥ K1098   | ♥ AQ632  |                      |       |                 |       |
| North HCP: 14  | ♦ K6      | ♦ 8532   |                      |       |                 |       |
| South HCP: 7   | ♣ KQJ107  | ♣ —      |                      |       |                 |       |
| Contract: 2♣ N |           |          |                      |       |                 |       |
|                |           |          |                      |       |                 |       |
| Board: 125     | North:    | South:   | West                 | North | East            | South |
| Dealer: E      | ♠ Q6      | ♠ AK1097 |                      |       | 1♣              | 1♠    |
| Vul: NS        | ♥ K87     | ♥ 3      | Pass                 | 1NT   | Pass            | 2♦    |
| North HCP: 11  | ♦ J62     | ♦ K543   | Pass                 | 2♠    | AP              |       |
| South HCP: 10  | ♣ KQ1053  | ♣ 762    |                      |       |                 |       |
| Contract: 2♠ S |           |          |                      |       |                 |       |
|                |           |          |                      |       |                 |       |
| Board: 126     | North:    | South:   | West                 | North | East            | South |
| Dealer: W      | ♠ AKQ85   | ♠ 76     | 1♣                   | 1♠    | 2♥ <sup>1</sup> | Pass  |
| Vul: None      | ♥ 7       | ♥ J62    | 3♥                   | AP    |                 |       |
| North HCP: 13  | ♦ A102    | ♦ QJ843  |                      |       |                 |       |
| South HCP: 5   | ♣ 7432    | ♣ J98    | 1. 1X-(Y)-2Z forcing |       |                 |       |
| Contract: 3♥ E |           |          |                      |       |                 |       |

## North hands (Practice Page)

### Overcalls

Board: 127      ♠ AQ82  
Dealer: E        ♥ J96  
Vul: EW         ♦ 105  
HCP: 14         ♣ AK82

East Opens 1♦.  
East Doubles 2♦ if possible.  
Partner bids first.

Board: 128      ♠ K7  
Dealer: W        ♥ AKQ98  
Vul: None       ♦ K3  
HCP: 15         ♣ 9874

West Opens 1♠.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.  
East Bids 4♦ if possible.  
You bid first.

Board: 129      ♠ 72  
Dealer: E        ♥ 73  
Vul: NS         ♦ J952  
HCP: 8         ♣ AK1076

East Opens 1♣.  
Partner bids first.

Board: 130      ♠ 32  
Dealer: W        ♥ AKJ76  
Vul: EW         ♦ 9742  
HCP: 12         ♣ A7

West Opens 1♦.  
East Bids 1♠ if possible.  
West Doubles 2♥ if possible.  
East Bids 2♠ if possible.  
You bid first.

Board: 131      ♠ J7543  
Dealer: E        ♥ 976  
Vul: NS         ♦ K10  
HCP: 4         ♣ 1084

East Opens 1♣.  
West Bids 1♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
Partner bids first.



Board: 132  
Dealer: W  
Vul: EW  
HCP: 16

♠ KQ1043  
♥ Q52  
♦ J10  
♣ AKJ

West Opens 1♦.

East Bids 2♦ if possible.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

|                |        |          |                               |                 |      |       |
|----------------|--------|----------|-------------------------------|-----------------|------|-------|
| Board: 127     | North: | South:   | West                          | North           | East | South |
| Dealer: E      | ♠ AQ82 | ♠ K97    |                               |                 | 1♦   | 1♥    |
| Vul: EW        | ♥ J96  | ♥ AQ1075 | Pass                          | 2♦ <sup>1</sup> | X    | XX    |
| North HCP: 14  | ♦ 105  | ♦ KJ6    | Pass                          | 4♥              | AP   |       |
| South HCP: 13  | ♣ AK82 | ♣ 73     | 1. limit raise or better in ♥ |                 |      |       |
| Contract: 4♥ S |        |          |                               |                 |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 128     | North:  | South:  | West | North | East | South |
| Dealer: W      | ♠ K7    | ♠ Q1065 | 1♠   | 2♥    | Pass | Pass  |
| Vul: None      | ♥ AKQ98 | ♥ J104  | X    | Pass  | 3♦   | 3♥    |
| North HCP: 15  | ♦ K3    | ♦ 52    | Pass | Pass  | 4♦   | AP    |
| South HCP: 7   | ♣ 9874  | ♣ KJ63  |      |       |      |       |
| Contract: 4♦ E |         |         |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 129     | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ 72     | ♠ KJ1083 |      |       | 1♣   | 1♠    |
| Vul: NS        | ♥ 73     | ♥ AKQ5   | AP   |       |      |       |
| North HCP: 8   | ♦ J952   | ♦ 1083   |      |       |      |       |
| South HCP: 13  | ♣ AK1076 | ♣ 3      |      |       |      |       |
| Contract: 1♠ S |          |          |      |       |      |       |

|                |         |         |                            |       |      |       |
|----------------|---------|---------|----------------------------|-------|------|-------|
| Board: 130     | North:  | South:  | West                       | North | East | South |
| Dealer: W      | ♠ 32    | ♠ K98   | 1♦                         | 1♥    | 1♠   | 2♥    |
| Vul: EW        | ♥ AKJ76 | ♥ Q53   | X <sup>1</sup>             | Pass  | 2♠   | Pass  |
| North HCP: 12  | ♦ 9742  | ♦ J85   | Pass                       | 3♥    | AP   |       |
| South HCP: 9   | ♣ A7    | ♣ K1064 | 1. Support double redouble |       |      |       |
| Contract: 3♥ N |         |         |                            |       |      |       |

|                |         |            |      |       |      |       |
|----------------|---------|------------|------|-------|------|-------|
| Board: 131     | North:  | South:     | West | North | East | South |
| Dealer: E      | ♠ J7543 | ♠ AK8      |      |       | 1♣   | 1♦    |
| Vul: NS        | ♥ 976   | ♥ —        | 1♥   | Pass  | 3♥   | 4♦    |
| North HCP: 4   | ♦ K10   | ♦ AQJ98743 | 4♥   | AP    |      |       |
| South HCP: 16  | ♣ 1084  | ♣ Q6       |      |       |      |       |
| Contract: 4♥ W |         |            |      |       |      |       |

|                |          |        |      |       |      |       |
|----------------|----------|--------|------|-------|------|-------|
| Board: 132     | North:   | South: | West | North | East | South |
| Dealer: W      | ♠ KQ1043 | ♠ 952  | 1♦   | 1♠    | 2♦   | Pass  |
| Vul: EW        | ♥ Q52    | ♥ J764 | Pass | X     | Pass | 2♠    |
| North HCP: 16  | ♦ J10    | ♦ 987  | Pass | Pass  | 3♣   | Pass  |
| South HCP: 1   | ♣ AKJ    | ♣ 1075 | 3♦   | AP    |      |       |
| Contract: 3♦ W |          |        |      |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 127      ♠ K97  
Dealer: E        ♥ AQ1075  
Vul: EW         ♦ KJ6  
HCP: 13         ♣ 73

East Opens 1♦.  
East Doubles 2♦ if possible.  
  
You bid first.

Board: 128      ♠ Q1065  
Dealer: W        ♥ J104  
Vul: None       ♦ 52  
HCP: 7           ♣ KJ63

West Opens 1♠.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.  
East Bids 4♦ if possible.  
  
Partner bids first.

Board: 129      ♠ KJ1083  
Dealer: E        ♥ AKQ5  
Vul: NS         ♦ 1083  
HCP: 13         ♣ 3

East Opens 1♣.  
  
You bid first.

Board: 130      ♠ K98  
Dealer: W        ♥ Q53  
Vul: EW         ♦ J85  
HCP: 9           ♣ K1064

West Opens 1♦.  
East Bids 1♠ if possible.  
West Doubles 2♥ if possible.  
East Bids 2♠ if possible.  
  
Partner bids first.

Board: 131      ♠ AK8  
Dealer: E        ♥ —  
Vul: NS         ♦ AQJ98743  
HCP: 16         ♣ Q6

East Opens 1♣.  
West Bids 1♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
  
You bid first.

Board: 132      ♠ 952  
Dealer: W        ♥ J764  
Vul: EW         ♦ 987  
HCP: 1           ♣ 1075

West Opens 1♦.

East Bids 2♦ if possible.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

|                |        |          |                               |                 |      |       |
|----------------|--------|----------|-------------------------------|-----------------|------|-------|
| Board: 127     | North: | South:   | West                          | North           | East | South |
| Dealer: E      | ♠ AQ82 | ♠ K97    |                               |                 | 1♦   | 1♥    |
| Vul: EW        | ♥ J96  | ♥ AQ1075 | Pass                          | 2♦ <sup>1</sup> | X    | XX    |
| North HCP: 14  | ♦ 105  | ♦ KJ6    | Pass                          | 4♥              | AP   |       |
| South HCP: 13  | ♣ AK82 | ♣ 73     | 1. limit raise or better in ♥ |                 |      |       |
| Contract: 4♥ S |        |          |                               |                 |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 128     | North:  | South:  | West | North | East | South |
| Dealer: W      | ♠ K7    | ♠ Q1065 | 1♠   | 2♥    | Pass | Pass  |
| Vul: None      | ♥ AKQ98 | ♥ J104  | X    | Pass  | 3♦   | 3♥    |
| North HCP: 15  | ♦ K3    | ♦ 52    | Pass | Pass  | 4♦   | AP    |
| South HCP: 7   | ♣ 9874  | ♣ KJ63  |      |       |      |       |
| Contract: 4♦ E |         |         |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 129     | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ 72     | ♠ KJ1083 |      |       | 1♣   | 1♠    |
| Vul: NS        | ♥ 73     | ♥ AKQ5   | AP   |       |      |       |
| North HCP: 8   | ♦ J952   | ♦ 1083   |      |       |      |       |
| South HCP: 13  | ♣ AK1076 | ♣ 3      |      |       |      |       |
| Contract: 1♠ S |          |          |      |       |      |       |

|                |         |         |                            |       |      |       |
|----------------|---------|---------|----------------------------|-------|------|-------|
| Board: 130     | North:  | South:  | West                       | North | East | South |
| Dealer: W      | ♠ 32    | ♠ K98   | 1♦                         | 1♥    | 1♠   | 2♥    |
| Vul: EW        | ♥ AKJ76 | ♥ Q53   | X <sup>1</sup>             | Pass  | 2♠   | Pass  |
| North HCP: 12  | ♦ 9742  | ♦ J85   | Pass                       | 3♥    | AP   |       |
| South HCP: 9   | ♣ A7    | ♣ K1064 | 1. Support double redouble |       |      |       |
| Contract: 3♥ N |         |         |                            |       |      |       |

|                |         |            |      |       |      |       |
|----------------|---------|------------|------|-------|------|-------|
| Board: 131     | North:  | South:     | West | North | East | South |
| Dealer: E      | ♠ J7543 | ♠ AK8      |      |       | 1♣   | 1♦    |
| Vul: NS        | ♥ 976   | ♥ —        | 1♥   | Pass  | 3♥   | 4♦    |
| North HCP: 4   | ♦ K10   | ♦ AQJ98743 | 4♥   | AP    |      |       |
| South HCP: 16  | ♣ 1084  | ♣ Q6       |      |       |      |       |
| Contract: 4♥ W |         |            |      |       |      |       |

|                |          |        |      |       |      |       |
|----------------|----------|--------|------|-------|------|-------|
| Board: 132     | North:   | South: | West | North | East | South |
| Dealer: W      | ♠ KQ1043 | ♠ 952  | 1♦   | 1♠    | 2♦   | Pass  |
| Vul: EW        | ♥ Q52    | ♥ J764 | Pass | X     | Pass | 2♠    |
| North HCP: 16  | ♦ J10    | ♦ 987  | Pass | Pass  | 3♣   | Pass  |
| South HCP: 1   | ♣ AKJ    | ♣ 1075 | 3♦   | AP    |      |       |
| Contract: 3♦ W |          |        |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 133      ♠ 2  
Dealer: E        ♥ AK53  
Vul: None        ♦ 983  
HCP: 11         ♣ KJ975

East Opens 1♥.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Bids 5♦ if possible.

Partner bids first.

Board: 134      ♠ J97  
Dealer: W        ♥ AKQJ53  
Vul: EW         ♦ 1097  
HCP: 11         ♣ 2

West Opens 1♦.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 135      ♠ 52  
Dealer: E        ♥ J5  
Vul: Both        ♦ KQ10543  
HCP: 7         ♣ J63

East Opens 1♣.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 136      ♠ QJ1076  
Dealer: W        ♥ QJ6  
Vul: None        ♦ J  
HCP: 11         ♣ A1052

West Opens 1♦.  
East Bids 1NT if possible.

You bid first.

Board: 137      ♠ 10543  
Dealer: E        ♥ 10  
Vul: NS         ♦ Q10965  
HCP: 7         ♣ KQ3

East Opens 1♣.  
West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
West Bids 4♣ if possible.

Partner bids first.

Board: 138

Dealer: W

Vul: NS

HCP: 9

♠ KJ43

♥ KJ1098

♦ J76

♣ 3

West Opens 1♦.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 133  
 Dealer: E  
 Vul: None  
 North HCP: 11  
 South HCP: 12  
 Contract: 5♦ X E

North:  
 ♠ 2  
 ♥ AK53  
 ♦ 983  
 ♣ KJ975

South:  
 ♠ AKQJ65  
 ♥ 74  
 ♦ 6  
 ♣ Q1062

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♥   | 1♠    |
| Pass | 1NT   | 2♦   | 2♠    |
| 3♦   | Pass  | Pass | 3♠    |
| Pass | 4♠    | Pass | Pass  |
| 5♦   | X     | AP   |       |

Board: 134  
 Dealer: W  
 Vul: EW  
 North HCP: 11  
 South HCP: 10  
 Contract: 3♣ E

North:  
 ♠ J97  
 ♥ AKQJ53  
 ♦ 1097  
 ♣ 2

South:  
 ♠ A852  
 ♥ 87  
 ♦ J53  
 ♣ AJ108

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 2♥    | Pass | Pass  |
| X    | Pass  | 3♣   | AP    |

Board: 135  
 Dealer: E  
 Vul: Both  
 North HCP: 7  
 South HCP: 14  
 Contract: 3♠ S

North:  
 ♠ 52  
 ♥ J5  
 ♦ KQ10543  
 ♣ J63

South:  
 ♠ AQ109874  
 ♥ Q1086  
 ♦ A  
 ♣ Q

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♠    |
| Pass | Pass  | 2♣   | 2♠    |
| 3♣   | 3♠    | AP   |       |

Board: 136  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 6  
 Contract: 1N E

North:  
 ♠ QJ1076  
 ♥ QJ6  
 ♦ J  
 ♣ A1052

South:  
 ♠ 843  
 ♥ 10983  
 ♦ AQ98  
 ♣ 76

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♠    | 1NT  | AP    |

Board: 137  
 Dealer: E  
 Vul: NS  
 North HCP: 7  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ 10543  
 ♥ 10  
 ♦ Q10965  
 ♣ KQ3

South:  
 ♠ Q96  
 ♥ AKQJ9852  
 ♦ J2  
 ♣ —

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♥    |
| 1NT  | Pass  | 2♣   | 2♥    |
| 3♣   | Pass  | Pass | 3♥    |
| 4♣   | Pass  | Pass | 4♥    |
| AP   |       |      |       |



Board: 138

Dealer: W

Vul: NS

North HCP: 9

South HCP: 11

Contract: 4♣ E

North:

♠ KJ43

♥ KJ1098

♦ J76

♣ 3

South:

♠ Q862

♥ 764

♦ KQ954

♣ A

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♦ | 1♥ | 3♣ | 3♥ |
|----|----|----|----|

|    |    |  |  |
|----|----|--|--|
| 4♣ | AP |  |  |
|----|----|--|--|

## South hands (Practice Page)

### Overcalls

Board: 133      ♠ AKQJ65  
Dealer: E        ♥ 74  
Vul: None        ♦ 6  
HCP: 12         ♣ Q1062

East Opens 1♥.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Bids 5♦ if possible.

You bid first.

Board: 134      ♠ A852  
Dealer: W        ♥ 87  
Vul: EW         ♦ J53  
HCP: 10         ♣ AJ108

West Opens 1♦.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 135      ♠ AQ109874  
Dealer: E        ♥ Q1086  
Vul: Both        ♦ A  
HCP: 14         ♣ Q

East Opens 1♣.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 136      ♠ 843  
Dealer: W        ♥ 10983  
Vul: None        ♦ AQ98  
HCP: 6         ♣ 76

West Opens 1♦.  
East Bids 1NT if possible.

Partner bids first.

Board: 137      ♠ Q96  
Dealer: E        ♥ AKQJ9852  
Vul: NS         ♦ J2  
HCP: 13         ♣ —

East Opens 1♣.  
West Bids 1NT if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
West Bids 4♣ if possible.

You bid first.

Board: 138

Dealer: W

Vul: NS

HCP: 11

♠ Q862

♥ 764

♦ KQ954

♣ A

West Opens 1♦.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 133  
 Dealer: E  
 Vul: None  
 North HCP: 11  
 South HCP: 12  
 Contract: 5♦ X E

North:  
 ♠ 2  
 ♥ AK53  
 ♦ 983  
 ♣ KJ975

South:  
 ♠ AKQJ65  
 ♥ 74  
 ♦ 6  
 ♣ Q1062

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♥   | 1♠    |
| Pass | 1NT   | 2♦   | 2♠    |
| 3♦   | Pass  | Pass | 3♠    |
| Pass | 4♠    | Pass | Pass  |
| 5♦   | X     | AP   |       |

Board: 134  
 Dealer: W  
 Vul: EW  
 North HCP: 11  
 South HCP: 10  
 Contract: 3♣ E

North:  
 ♠ J97  
 ♥ AKQJ53  
 ♦ 1097  
 ♣ 2

South:  
 ♠ A852  
 ♥ 87  
 ♦ J53  
 ♣ AJ108

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 2♥    | Pass | Pass  |
| X    | Pass  | 3♣   | AP    |

Board: 135  
 Dealer: E  
 Vul: Both  
 North HCP: 7  
 South HCP: 14  
 Contract: 3♠ S

North:  
 ♠ 52  
 ♥ J5  
 ♦ KQ10543  
 ♣ J63

South:  
 ♠ AQ109874  
 ♥ Q1086  
 ♦ A  
 ♣ Q

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♠    |
| Pass | Pass  | 2♣   | 2♠    |
| 3♣   | 3♠    | AP   |       |

Board: 136  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 6  
 Contract: 1N E

North:  
 ♠ QJ1076  
 ♥ QJ6  
 ♦ J  
 ♣ A1052

South:  
 ♠ 843  
 ♥ 10983  
 ♦ AQ98  
 ♣ 76

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♠    | 1NT  | AP    |

Board: 137  
 Dealer: E  
 Vul: NS  
 North HCP: 7  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ 10543  
 ♥ 10  
 ♦ Q10965  
 ♣ KQ3

South:  
 ♠ Q96  
 ♥ AKQJ9852  
 ♦ J2  
 ♣ —

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♥    |
| 1NT  | Pass  | 2♣   | 2♥    |
| 3♣   | Pass  | Pass | 3♥    |
| 4♣   | Pass  | Pass | 4♥    |
| AP   |       |      |       |

Board: 138

Dealer: W

Vul: NS

North HCP: 9

South HCP: 11

Contract: 4♣ E

North:

♠ KJ43

♥ KJ1098

♦ J76

♣ 3

South:

♠ Q862

♥ 764

♦ KQ954

♣ A

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♦ | 1♥ | 3♣ | 3♥ |
|----|----|----|----|

|    |    |  |  |
|----|----|--|--|
| 4♣ | AP |  |  |
|----|----|--|--|

## North hands (Practice Page)

### Overcalls

|            |           |                           |
|------------|-----------|---------------------------|
| Board: 139 | ♠ KQ10876 | East Opens 1♦.            |
| Dealer: E  | ♥ 8       |                           |
| Vul: None  | ♦ J104    | Partner bids first.       |
| HCP: 9     | ♣ QJ9     |                           |
| Board: 140 | ♠ AK1065  | West Opens 1♥.            |
| Dealer: W  | ♥ 86      | West Bids 2♥ if possible. |
| Vul: EW    | ♦ A1092   |                           |
| HCP: 15    | ♣ A3      | You bid first.            |
| Board: 141 | ♠ AK1082  | East Opens 1♣.            |
| Dealer: E  | ♥ QJ10743 |                           |
| Vul: EW    | ♦ 9       | Partner bids first.       |
| HCP: 10    | ♣ 4       |                           |
| Board: 142 | ♠ K2      | West Opens 1♣.            |
| Dealer: W  | ♥ Q8654   | East Bids 2♦ if possible. |
| Vul: EW    | ♦ 4       | West Bids 3♦ if possible. |
| HCP: 13    | ♣ AKJ53   | You bid first.            |
| Board: 143 | ♠ K7      | East Opens 1♠.            |
| Dealer: E  | ♥ J98743  | West Bids 3♦ if possible. |
| Vul: NS    | ♦ —       | East Bids 4♠ if possible. |
| HCP: 5     | ♣ J10982  | Partner bids first.       |

Board: 144  
Dealer: W  
Vul: Both  
HCP: 9

♠ J7  
♥ QJ84  
♦ KQ1062  
♣ 96

West Opens 1♣.

East Bids 1♥ if possible.

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3NT if possible.

You bid first.

|                |           |           |                               |       |                 |       |
|----------------|-----------|-----------|-------------------------------|-------|-----------------|-------|
| Board: 139     |           |           |                               |       |                 |       |
| Dealer: E      | North:    | South:    | West                          | North | East            | South |
| Vul: None      | ♠ KQ10876 | ♠ 3       |                               |       | 1♦              | 1♥    |
| North HCP: 9   | ♥ 8       | ♥ AK1092  | Pass                          | 1♠    | Pass            | 3NT   |
| South HCP: 17  | ♦ J104    | ♦ K83     | Pass                          | 4♣    | AP              |       |
| Contract: 4♠ N | ♣ QJ9     | ♣ AK64    |                               |       |                 |       |
|                |           |           |                               |       |                 |       |
| Board: 140     |           |           |                               |       |                 |       |
| Dealer: W      | North:    | South:    | West                          | North | East            | South |
| Vul: EW        | ♠ AK1065  | ♠ J9      |                               |       |                 |       |
| North HCP: 15  | ♥ 86      | ♥ 95      | 1♥                            | 1♠    | Pass            | Pass  |
| South HCP: 7   | ♦ A1092   | ♦ 8743    | 2♥                            | AP    |                 |       |
| Contract: 2♥ W | ♣ A3      | ♣ KQJ105  |                               |       |                 |       |
|                |           |           |                               |       |                 |       |
| Board: 141     |           |           |                               |       |                 |       |
| Dealer: E      | North:    | South:    | West                          | North | East            | South |
| Vul: EW        | ♠ AK1082  | ♠ 93      |                               |       |                 |       |
| North HCP: 10  | ♥ QJ10743 | ♥ 98      |                               |       | 1♣              | 2♦    |
| South HCP: 9   | ♦ 9       | ♦ AJ10852 | AP                            |       |                 |       |
| Contract: 2♦ S | ♣ 4       | ♣ A106    |                               |       |                 |       |
|                |           |           |                               |       |                 |       |
| Board: 142     |           |           |                               |       |                 |       |
| Dealer: W      | North:    | South:    | West                          | North | East            | South |
| Vul: EW        | ♠ K2      | ♠ J874    |                               |       |                 |       |
| North HCP: 13  | ♥ Q8654   | ♥ 93      | 1♣                            | 1♥    | 2♦ <sup>1</sup> | Pass  |
| South HCP: 3   | ♦ 4       | ♦ 1083    | 3♦                            | AP    |                 |       |
| Contract: 3♦ E | ♣ AKJ53   | ♣ Q764    | 1. 1X-(Y)-2Z forcing          |       |                 |       |
|                |           |           |                               |       |                 |       |
| Board: 143     |           |           |                               |       |                 |       |
| Dealer: E      | North:    | South:    | West                          | North | East            | South |
| Vul: NS        | ♠ K7      | ♠ 42      |                               |       |                 |       |
| North HCP: 5   | ♥ J98743  | ♥ K1062   |                               |       | 1♠              | 2♦    |
| South HCP: 13  | ♦ —       | ♦ AKQJ982 | 3♦ <sup>1</sup>               | Pass  | 4♣              | AP    |
| Contract: 4♠ E | ♣ J10982  | ♣ —       | 1. limit raise or better in ♠ |       |                 |       |
|                |           |           |                               |       |                 |       |
| Board: 144     |           |           |                               |       |                 |       |
| Dealer: W      | North:    | South:    | West                          | North | East            | South |
| Vul: Both      | ♠ J7      | ♠ K6542   |                               |       |                 |       |
| North HCP: 9   | ♥ QJ84    | ♥ A72     | 1♣                            | 1♦    | 1♥              | 1♠    |
| South HCP: 7   | ♦ KQ1062  | ♦ 54      | 2♣                            | Pass  | 2♦ <sup>1</sup> | Pass  |
| Contract: 3N W | ♣ 96      | ♣ 543     | 3NT                           | AP    |                 |       |
|                |           |           | 1. strength cue bid           |       |                 |       |



## South hands (Practice Page)

### Overcalls

|            |           |                           |
|------------|-----------|---------------------------|
| Board: 139 | ♠ 3       | East Opens 1♦.            |
| Dealer: E  | ♥ AK1092  |                           |
| Vul: None  | ♦ K83     | You bid first.            |
| HCP: 17    | ♣ AK64    |                           |
| Board: 140 | ♠ J9      | West Opens 1♥.            |
| Dealer: W  | ♥ 95      | West Bids 2♥ if possible. |
| Vul: EW    | ♦ 8743    |                           |
| HCP: 7     | ♣ KQJ105  | Partner bids first.       |
| Board: 141 | ♠ 93      | East Opens 1♣.            |
| Dealer: E  | ♥ 98      |                           |
| Vul: EW    | ♦ AJ10852 | You bid first.            |
| HCP: 9     | ♣ A106    |                           |
| Board: 142 | ♠ J874    | West Opens 1♣.            |
| Dealer: W  | ♥ 93      | East Bids 2♦ if possible. |
| Vul: EW    | ♦ 1083    | West Bids 3♦ if possible. |
| HCP: 3     | ♣ Q764    | Partner bids first.       |
| Board: 143 | ♠ 42      | East Opens 1♠.            |
| Dealer: E  | ♥ K1062   | West Bids 3♦ if possible. |
| Vul: NS    | ♦ AKQJ982 | East Bids 4♠ if possible. |
| HCP: 13    | ♣ —       | You bid first.            |

Board: 144      ♠ K6542  
Dealer: W        ♥ A72  
Vul: Both        ♦ 54  
HCP: 7           ♣ 543

West Opens 1♣.

East Bids 1♥ if possible.

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 139

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 4♠ N

North:

♠ KQ10876

♥ 8

♦ J104

♣ QJ9

South:

♠ 3

♥ AK1092

♦ K83

♣ AK64

West North East South

1♦ 1♥

Pass 1♠ Pass 3NT

Pass 4♣ AP

Board: 140

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 2♥ W

North:

♠ AK1065

♥ 86

♦ A1092

♣ A3

South:

♠ J9

♥ 95

♦ 8743

♣ KQJ105

West North East South

1♥ 1♠ Pass Pass

2♥ AP

Board: 141

Dealer: E

Vul: EW

North HCP: 10

South HCP: 9

Contract: 2♦ S

North:

♠ AK1082

♥ QJ10743

♦ 9

♣ 4

South:

♠ 93

♥ 98

♦ AJ10852

♣ A106

West North East South

1♣ 2♦

AP

Board: 142

Dealer: W

Vul: EW

North HCP: 13

South HCP: 3

Contract: 3♦ E

North:

♠ K2

♥ Q8654

♦ 4

♣ AKJ53

South:

♠ J874

♥ 93

♦ 1083

♣ Q764

West North East South

1♣ 1♥ 2♦<sup>1</sup> Pass

3♦ AP

1. 1X-(Y)-2Z forcing

Board: 143

Dealer: E

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♠ E

North:

♠ K7

♥ J98743

♦ —

♣ J10982

South:

♠ 42

♥ K1062

♦ AKQJ982

♣ —

West North East South

1♠ 2♦

3♦<sup>1</sup> Pass 4♣ AP

1. limit raise or better in ♠

Board: 144

Dealer: W

Vul: Both

North HCP: 9

South HCP: 7

Contract: 3N W

North:

♠ J7

♥ QJ84

♦ KQ1062

♣ 96

South:

♠ K6542

♥ A72

♦ 54

♣ 543

West North East South

1♣ 1♦ 1♥ 1♠

2♣ Pass 2♦<sup>1</sup> Pass

3NT AP

1. strength cue bid

## North hands (Practice Page)

### Overcalls

Board: 145  
Dealer: E  
Vul: None  
HCP: 4

♠ 9765  
♥ QJ  
♦ J10985  
♣ 92

East Opens 1♣.  
West Bids 2♥ if possible.  
East Bids 4♣ if possible.

Partner bids first.

Board: 146  
Dealer: W  
Vul: NS  
HCP: 12

♠ 92  
♥ AKJ42  
♦ A1075  
♣ 98

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 147  
Dealer: E  
Vul: EW  
HCP: 6

♠ Q764  
♥ 86  
♦ 64  
♣ A8643

East Opens 1♦.  
West Bids 2♣ if possible.

Partner bids first.

Board: 148  
Dealer: W  
Vul: None  
HCP: 11

♠ AKJ87  
♥ 1098  
♦ 875  
♣ K7

West Opens 1♦.

You bid first.

Board: 149  
Dealer: E  
Vul: None  
HCP: 10

♠ KQ64  
♥ 107  
♦ 1052  
♣ AJ105

East Opens 1♣.  
West Doubles 1♦ if possible.  
East Bids 2♥ if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 150

Dealer: W

Vul: EW

HCP: 14

♠ AKJ64

♥ 87

♦ A97

♣ Q54

West Opens 1♦.

East Doubles 1♠ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

|                |          |          |                               |       |      |                 |
|----------------|----------|----------|-------------------------------|-------|------|-----------------|
| Board: 145     | North:   | South:   | West                          | North | East | South           |
| Dealer: E      | ♠ 9765   | ♠ KQ1084 |                               |       | 1♣   | 2♣ <sup>1</sup> |
| Vul: None      | ♥ QJ     | ♥ A98765 | 2♥ <sup>2</sup>               | 3♠    | 4♣   | AP              |
| North HCP: 4   | ♦ J10985 | ♦ K      | 1. Michaels Cuebid            |       |      |                 |
| South HCP: 12  | ♣ 92     | ♣ 8      | 2. limit raise or better in ♣ |       |      |                 |
| Contract: 4♣ E |          |          |                               |       |      |                 |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 146     | North:  | South:   | West | North | East | South |
| Dealer: W      | ♠ 92    | ♠ K4     | 1♣   | 1♥    | 1♠   | Pass  |
| Vul: NS        | ♥ AKJ42 | ♥ 98     | 2♠   | X     | Pass | 3♦    |
| North HCP: 12  | ♦ A1075 | ♦ Q643   | 3♠   | AP    |      |       |
| South HCP: 8   | ♣ 98    | ♣ QJ1076 |      |       |      |       |
| Contract: 3♠ E |         |          |      |       |      |       |

|                |         |         |                      |       |      |       |
|----------------|---------|---------|----------------------|-------|------|-------|
| Board: 147     | North:  | South:  | West                 | North | East | South |
| Dealer: E      | ♠ Q764  | ♠ AKJ52 |                      |       | 1♦   | 1♠    |
| Vul: EW        | ♥ 86    | ♥ KJ109 | 2♣ <sup>1</sup>      | 3♠    | AP   |       |
| North HCP: 6   | ♦ 64    | ♦ J1053 | 1. 1X-(Y)-2Z forcing |       |      |       |
| South HCP: 13  | ♣ A8643 | ♣ —     |                      |       |      |       |
| Contract: 3♠ S |         |         |                      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 148     | North:  | South:  | West | North | East | South |
| Dealer: W      | ♠ AKJ87 | ♠ 95    | 1♦   | 1♠    | Pass | 1NT   |
| Vul: None      | ♥ 1098  | ♥ KJ2   | AP   |       |      |       |
| North HCP: 11  | ♦ 875   | ♦ KJ6   |      |       |      |       |
| South HCP: 12  | ♣ K7    | ♣ A8542 |      |       |      |       |
| Contract: 1N S |         |         |      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 149     | North:  | South:  | West | North | East | South |
| Dealer: E      | ♠ KQ64  | ♠ J95   |      |       | 1♣   | 1♦    |
| Vul: None      | ♥ 107   | ♥ Q98   | X    | Pass  | 2♥   | Pass  |
| North HCP: 10  | ♦ 1052  | ♦ AKQ87 | Pass | 3♦    | 3♥   | AP    |
| South HCP: 12  | ♣ AJ105 | ♣ 84    |      |       |      |       |
| Contract: 3♥ E |         |         |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 150     | North:  | South:   | West | North | East | South |
| Dealer: W      | ♠ AKJ64 | ♠ Q10732 | 1♦   | 1♠    | X    | 4♠    |
| Vul: EW        | ♥ 87    | ♥ J1054  | AP   |       |      |       |
| North HCP: 14  | ♦ A97   | ♦ 85     |      |       |      |       |
| South HCP: 3   | ♣ Q54   | ♣ 98     |      |       |      |       |
| Contract: 4♠ N |         |          |      |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 145      ♠ KQ1084  
Dealer: E        ♥ A98765  
Vul: None        ♦ K  
HCP: 12          ♣ 8

East Opens 1♣.  
West Bids 2♥ if possible.  
East Bids 4♣ if possible.

You bid first.

Board: 146      ♠ K4  
Dealer: W        ♥ 98  
Vul: NS          ♦ Q643  
HCP: 8           ♣ QJ1076

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
West Bids 3♠ if possible.

Partner bids first.

Board: 147      ♠ AKJ52  
Dealer: E        ♥ KJ109  
Vul: EW         ♦ J1053  
HCP: 13          ♣ —

East Opens 1♦.  
West Bids 2♣ if possible.

You bid first.

Board: 148      ♠ 95  
Dealer: W        ♥ KJ2  
Vul: None        ♦ KJ6  
HCP: 12          ♣ A8542

West Opens 1♦.

Partner bids first.

Board: 149      ♠ J95  
Dealer: E        ♥ Q98  
Vul: None        ♦ AKQ87  
HCP: 12          ♣ 84

East Opens 1♣.  
West Doubles 1♦ if possible.  
East Bids 2♥ if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 150

Dealer: W

Vul: EW

HCP: 3

♠ Q10732

♥ J1054

♦ 85

♣ 98

West Opens 1♦.

East Doubles 1♠ if possible.

Partner bids first.



## Overcalls Both hands (Answers Page)

|                |          |          |                               |       |      |                 |
|----------------|----------|----------|-------------------------------|-------|------|-----------------|
| Board: 145     | North:   | South:   | West                          | North | East | South           |
| Dealer: E      | ♠ 9765   | ♠ KQ1084 |                               |       | 1♣   | 2♣ <sup>1</sup> |
| Vul: None      | ♥ QJ     | ♥ A98765 | 2♥ <sup>2</sup>               | 3♠    | 4♣   | AP              |
| North HCP: 4   | ♦ J10985 | ♦ K      | 1. Michaels Cuebid            |       |      |                 |
| South HCP: 12  | ♣ 92     | ♣ 8      | 2. limit raise or better in ♣ |       |      |                 |
| Contract: 4♣ E |          |          |                               |       |      |                 |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 146     | North:  | South:   | West | North | East | South |
| Dealer: W      | ♠ 92    | ♠ K4     | 1♣   | 1♥    | 1♠   | Pass  |
| Vul: NS        | ♥ AKJ42 | ♥ 98     | 2♠   | X     | Pass | 3♦    |
| North HCP: 12  | ♦ A1075 | ♦ Q643   | 3♠   | AP    |      |       |
| South HCP: 8   | ♣ 98    | ♣ QJ1076 |      |       |      |       |
| Contract: 3♠ E |         |          |      |       |      |       |

|                |         |         |                      |       |      |       |
|----------------|---------|---------|----------------------|-------|------|-------|
| Board: 147     | North:  | South:  | West                 | North | East | South |
| Dealer: E      | ♠ Q764  | ♠ AKJ52 |                      |       | 1♦   | 1♠    |
| Vul: EW        | ♥ 86    | ♥ KJ109 | 2♣ <sup>1</sup>      | 3♠    | AP   |       |
| North HCP: 6   | ♦ 64    | ♦ J1053 | 1. 1X-(Y)-2Z forcing |       |      |       |
| South HCP: 13  | ♣ A8643 | ♣ —     |                      |       |      |       |
| Contract: 3♠ S |         |         |                      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 148     | North:  | South:  | West | North | East | South |
| Dealer: W      | ♠ AKJ87 | ♠ 95    | 1♦   | 1♠    | Pass | 1NT   |
| Vul: None      | ♥ 1098  | ♥ KJ2   | AP   |       |      |       |
| North HCP: 11  | ♦ 875   | ♦ KJ6   |      |       |      |       |
| South HCP: 12  | ♣ K7    | ♣ A8542 |      |       |      |       |
| Contract: 1N S |         |         |      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 149     | North:  | South:  | West | North | East | South |
| Dealer: E      | ♠ KQ64  | ♠ J95   |      |       | 1♣   | 1♦    |
| Vul: None      | ♥ 107   | ♥ Q98   | X    | Pass  | 2♥   | Pass  |
| North HCP: 10  | ♦ 1052  | ♦ AKQ87 | Pass | 3♦    | 3♥   | AP    |
| South HCP: 12  | ♣ AJ105 | ♣ 84    |      |       |      |       |
| Contract: 3♥ E |         |         |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 150     | North:  | South:   | West | North | East | South |
| Dealer: W      | ♠ AKJ64 | ♠ Q10732 | 1♦   | 1♠    | X    | 4♠    |
| Vul: EW        | ♥ 87    | ♥ J1054  | AP   |       |      |       |
| North HCP: 14  | ♦ A97   | ♦ 85     |      |       |      |       |
| South HCP: 3   | ♣ Q54   | ♣ 98     |      |       |      |       |
| Contract: 4♠ N |         |          |      |       |      |       |

## North hands (Practice Page)

### Overcalls

|            |          |                                |
|------------|----------|--------------------------------|
| Board: 151 | ♠ AK7654 | East Opens 1♦.                 |
| Dealer: E  | ♥ J76    |                                |
| Vul: Both  | ♦ 3      | Partner bids first.            |
| HCP: 8     | ♣ 642    |                                |
| Board: 152 | ♠ KQ4    | West Opens 1♣.                 |
| Dealer: W  | ♥ KQJ862 | West Doubles 2♣ if possible.   |
| Vul: Both  | ♦ Q106   |                                |
| HCP: 13    | ♣ 6      | You bid first.                 |
| Board: 153 | ♠ 63     | East Opens 1♥.                 |
| Dealer: E  | ♥ QJ53   | East Doubles Pass if possible. |
| Vul: NS    | ♦ QJ95   |                                |
| HCP: 6     | ♣ 1052   | Partner bids first.            |
| Board: 154 | ♠ AK1074 | West Opens 1♣.                 |
| Dealer: W  | ♥ 942    | East Bids 2♥ if possible.      |
| Vul: EW    | ♦ Q1085  | West Bids 3♣ if possible.      |
| HCP: 9     | ♣ 4      | East Bids 3♠ if possible.      |
|            |          | West Bids 4♣ if possible.      |
|            |          | East Bids 4♦ if possible.      |
|            |          | You bid first.                 |
| Board: 155 | ♠ Q64    | East Opens 1♦.                 |
| Dealer: E  | ♥ AKQ73  |                                |
| Vul: NS    | ♦ 832    | Partner bids first.            |
| HCP: 12    | ♣ J4     |                                |

Board: 156  
Dealer: W  
Vul: EW  
HCP: 10

♠ 1042  
♥ 2  
♦ AK109  
♣ QJ1076

West Opens 1♦.  
East Bids 1♥ if possible.  
West Bids 2♦ if possible.  
East Bids 4♥ if possible.  
East Bids 5♦ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 151

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ AK7654

♥ J76

♦ 3

♣ 642

South:

♠ J9

♥ AK10

♦ 52

♣ AQJ1073

West North East South

1♦ 2♣

Pass 2♠ Pass 3♣

AP

Board: 152

Dealer: W

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ KQ4

♥ KQJ862

♦ Q106

♣ 6

South:

♠ J9

♥ A103

♦ AKJ87

♣ 1042

West North East South

1♣ 1♥ Pass 2♣<sup>1</sup>

X 4♣<sup>2</sup> Pass 4♥

AP

1. limit raise or better in ♥

2. Splinter

Board: 153

Dealer: E

Vul: NS

North HCP: 6

South HCP: 15

Contract: 3♠ S

North:

♠ 63

♥ QJ53

♦ QJ95

♣ 1052

South:

♠ KQJ954

♥ K7

♦ K107

♣ K3

West North East South

1♥ 1♠

Pass Pass X 3♠

AP

Board: 154

Dealer: W

Vul: EW

North HCP: 9

South HCP: 5

Contract: 4♦ E

North:

♠ AK1074

♥ 942

♦ Q1085

♣ 4

South:

♠ 62

♥ A108

♦ 93

♣ J98763

West North East South

1♣ 1♠ 2♥<sup>1</sup> Pass

3♣ Pass 3♠<sup>2</sup> Pass

4♣ Pass 4♦ AP

1. 1X-(Y)-2Z forcing

2. strength cue bid

Board: 155

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3♣ S

North:

♠ Q64

♥ AKQ73

♦ 832

♣ J4

South:

♠ A3

♥ 105

♦ Q

♣ AK1096532

West North East South

1♦ 2♣

Pass 2♥ Pass 3♣

AP

Board: 156

Dealer: W

Vul: EW

North HCP: 10

South HCP: 9

Contract: 5♦ W

North:

♠ 1042

♥ 2

♦ AK109

♣ QJ1076

South:

♠ AK9873

♥ Q10965

♦ —

♣ 42

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |      |    |    |
|----|------|----|----|
| 1♦ | Pass | 1♥ | 1♠ |
|----|------|----|----|

|    |    |    |      |
|----|----|----|------|
| 2♦ | 2♠ | 4♥ | Pass |
|----|----|----|------|

|      |    |    |    |
|------|----|----|----|
| Pass | 4♠ | 5♦ | AP |
|------|----|----|----|

## South hands (Practice Page)

### Overcalls

Board: 151  
Dealer: E  
Vul: Both  
HCP: 15

♠ J9  
♥ AK10  
♦ 52  
♣ AQJ1073

East Opens 1♦.

You bid first.

Board: 152  
Dealer: W  
Vul: Both  
HCP: 13

♠ J9  
♥ A103  
♦ AKJ87  
♣ 1042

West Opens 1♣.

West Doubles 2♣ if possible.

Partner bids first.

Board: 153  
Dealer: E  
Vul: NS  
HCP: 15

♠ KQJ954  
♥ K7  
♦ K107  
♣ K3

East Opens 1♥.

East Doubles Pass if possible.

You bid first.

Board: 154  
Dealer: W  
Vul: EW  
HCP: 5

♠ 62  
♥ A108  
♦ 93  
♣ J98763

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 155  
Dealer: E  
Vul: NS  
HCP: 13

♠ A3  
♥ 105  
♦ Q  
♣ AK1096532

East Opens 1♦.

You bid first.

Board: 156      ♠ AK9873  
Dealer: W        ♥ Q10965  
Vul: EW         ♦ —  
HCP: 9           ♣ 42

West Opens 1♦.

East Bids 1♥ if possible.

West Bids 2♦ if possible.

East Bids 4♥ if possible.

East Bids 5♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 151

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ AK7654

♥ J76

♦ 3

♣ 642

South:

♠ J9

♥ AK10

♦ 52

♣ AQJ1073

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 2♣ |
|--|--|----|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♠ | Pass | 3♣ |
|------|----|------|----|

AP

Board: 152

Dealer: W

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ KQ4

♥ KQJ862

♦ Q106

♣ 6

South:

♠ J9

♥ A103

♦ AKJ87

♣ 1042

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |      |                 |
|----|----|------|-----------------|
| 1♣ | 1♥ | Pass | 2♣ <sup>1</sup> |
|----|----|------|-----------------|

|   |                 |      |    |
|---|-----------------|------|----|
| X | 4♣ <sup>2</sup> | Pass | 4♥ |
|---|-----------------|------|----|

AP

1. limit raise or better in ♥

2. Splinter

Board: 153

Dealer: E

Vul: NS

North HCP: 6

South HCP: 15

Contract: 3♠ S

North:

♠ 63

♥ QJ53

♦ QJ95

♣ 1052

South:

♠ KQJ954

♥ K7

♦ K107

♣ K3

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♥ | 1♠ |
|--|--|----|----|

|      |      |   |    |
|------|------|---|----|
| Pass | Pass | X | 3♠ |
|------|------|---|----|

AP

Board: 154

Dealer: W

Vul: EW

North HCP: 9

South HCP: 5

Contract: 4♦ E

North:

♠ AK1074

♥ 942

♦ Q1085

♣ 4

South:

♠ 62

♥ A108

♦ 93

♣ J98763

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |                 |      |
|----|----|-----------------|------|
| 1♣ | 1♠ | 2♥ <sup>1</sup> | Pass |
|----|----|-----------------|------|

|    |      |                 |      |
|----|------|-----------------|------|
| 3♣ | Pass | 3♠ <sup>2</sup> | Pass |
|----|------|-----------------|------|

|    |      |    |    |
|----|------|----|----|
| 4♣ | Pass | 4♦ | AP |
|----|------|----|----|

1. 1X-(Y)-2Z forcing

2. strength cue bid

Board: 155

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3♣ S

North:

♠ Q64

♥ AKQ73

♦ 832

♣ J4

South:

♠ A3

♥ 105

♦ Q

♣ AK1096532

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 2♣ |
|--|--|----|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 3♣ |
|------|----|------|----|

AP



Board: 156

Dealer: W

Vul: EW

North HCP: 10

South HCP: 9

Contract: 5♦ W

North:

♠ 1042

♥ 2

♦ AK109

♣ QJ1076

South:

♠ AK9873

♥ Q10965

♦ —

♣ 42

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |      |    |    |
|----|------|----|----|
| 1♦ | Pass | 1♥ | 1♠ |
|----|------|----|----|

|    |    |    |      |
|----|----|----|------|
| 2♦ | 2♠ | 4♥ | Pass |
|----|----|----|------|

|      |    |    |    |
|------|----|----|----|
| Pass | 4♠ | 5♦ | AP |
|------|----|----|----|

## North hands (Practice Page)

### Overcalls

Board: 157      ♠ 9643  
Dealer: E        ♥ 97  
Vul: Both        ♦ K752  
HCP: 4           ♣ J83

East Opens 1♦.  
West Bids 2♠ if possible.  
  
Partner bids first.

Board: 158      ♠ AK9  
Dealer: W        ♥ QJ  
Vul: NS          ♦ AJ10542  
HCP: 17          ♣ Q4

West Opens 1♥.  
West Doubles Pass if possible.  
East Bids 2♥ if possible.  
  
You bid first.

Board: 159      ♠ 972  
Dealer: E        ♥ 10964  
Vul: EW         ♦ 1062  
HCP: 6           ♣ AQ7

East Opens 1♣.  
East Doubles Pass if possible.  
West Bids 2♦ if possible.  
  
Partner bids first.

Board: 160      ♠ 102  
Dealer: W        ♥ AKJ32  
Vul: None        ♦ 109  
HCP: 12          ♣ A854

West Opens 1♦.  
East Bids 1♠ if possible.  
West Bids 1NT if possible.  
West Bids 2♠ if possible.  
  
You bid first.

Board: 161      ♠ AKQ95  
Dealer: E        ♥ J76  
Vul: Both        ♦ 10  
HCP: 10          ♣ 9764

East Opens 1♦.  
West Bids 1♥ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
  
Partner bids first.

Board: 162  
Dealer: W  
Vul: None  
HCP: 15

♠ Q73  
♥ AKQ  
♦ KJ1095  
♣ 103

West Opens 1♣.

East Doubles 1♦ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

|                |        |         |                    |       |      |       |
|----------------|--------|---------|--------------------|-------|------|-------|
| Board: 157     | North: | South:  | West               | North | East | South |
| Dealer: E      | ♠ 9643 | ♠ Q     |                    |       | 1♦   | 1♥    |
| Vul: Both      | ♥ 97   | ♥ AKQ32 |                    |       |      |       |
| North HCP: 4   | ♦ K752 | ♦ A9864 | 2♠ <sup>1</sup>    | AP    |      |       |
| South HCP: 15  | ♣ J83  | ♣ 96    | 1. 1X-(1Y)-2Z weak |       |      |       |
| Contract: 2♠ W |        |         |                    |       |      |       |

|                |           |         |      |       |      |       |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 158     | North:    | South:  | West | North | East | South |
| Dealer: W      | ♠ AK9     | ♠ Q103  | 1♥   | 2♦    | Pass | Pass  |
| Vul: NS        | ♥ QJ      | ♥ 1094  | X    | Pass  | 2♥   | 3♦    |
| North HCP: 17  | ♦ AJ10542 | ♦ Q73   | AP   |       |      |       |
| South HCP: 8   | ♣ Q4      | ♣ KJ107 |      |       |      |       |
| Contract: 3♦ N |           |         |      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 159     | North:  | South:  | West | North | East | South |
| Dealer: E      | ♠ 972   | ♠ AQJ84 |      |       | 1♣   | 1♠    |
| Vul: EW        | ♥ 10964 | ♥ J52   | Pass | Pass  | X    | XX    |
| North HCP: 6   | ♦ 1062  | ♦ K3    | 2♦   | 2♠    | AP   |       |
| South HCP: 15  | ♣ AQ7   | ♣ KJ6   |      |       |      |       |
| Contract: 2♠ S |         |         |      |       |      |       |

|                |         |        |      |       |      |       |
|----------------|---------|--------|------|-------|------|-------|
| Board: 160     | North:  | South: | West | North | East | South |
| Dealer: W      | ♠ 102   | ♠ K953 | 1♦   | 1♥    | 1♠   | Pass  |
| Vul: None      | ♥ AKJ32 | ♥ Q    | 1NT  | X     | Pass | Pass  |
| North HCP: 12  | ♦ 109   | ♦ K542 | 2♠   | AP    |      |       |
| South HCP: 9   | ♣ A854  | ♣ J762 |      |       |      |       |
| Contract: 2♠ E |         |        |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 161     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ AKQ95 | ♠ J63    |      |       | 1♦   | Pass  |
| Vul: Both      | ♥ J76   | ♥ KQ43   | 1♥   | 1♠    | 2♦   | 2♠    |
| North HCP: 10  | ♦ 10    | ♦ 9      | 3♦   | AP    |      |       |
| South HCP: 9   | ♣ 9764  | ♣ QJ1082 |      |       |      |       |
| Contract: 3♦ E |         |          |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 162     | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ Q73    | ♠ 865   | 1♣   | 1♦    | X    | 2♦    |
| Vul: None      | ♥ AKQ    | ♥ 43    | 2♥   | 3♦    | 3♥   | AP    |
| North HCP: 15  | ♦ KJ1095 | ♦ A73   |      |       |      |       |
| South HCP: 4   | ♣ 103    | ♣ 98752 |      |       |      |       |
| Contract: 3♥ W |          |         |      |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 157  
Dealer: E  
Vul: Both  
HCP: 15

♠ Q  
♥ AKQ32  
♦ A9864  
♣ 96

East Opens 1♦.  
West Bids 2♠ if possible.  
You bid first.

Board: 158  
Dealer: W  
Vul: NS  
HCP: 8

♠ Q103  
♥ 1094  
♦ Q73  
♣ KJ107

West Opens 1♥.  
West Doubles Pass if possible.  
East Bids 2♥ if possible.  
Partner bids first.

Board: 159  
Dealer: E  
Vul: EW  
HCP: 15

♠ AQJ84  
♥ J52  
♦ K3  
♣ KJ6

East Opens 1♣.  
East Doubles Pass if possible.  
West Bids 2♦ if possible.  
You bid first.

Board: 160  
Dealer: W  
Vul: None  
HCP: 9

♠ K953  
♥ Q  
♦ K542  
♣ J762

West Opens 1♦.  
East Bids 1♠ if possible.  
West Bids 1NT if possible.  
West Bids 2♠ if possible.  
Partner bids first.

Board: 161  
Dealer: E  
Vul: Both  
HCP: 9

♠ J63  
♥ KQ43  
♦ 9  
♣ QJ1082

East Opens 1♦.  
West Bids 1♥ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
You bid first.

Board: 162      ♠ 865  
Dealer: W        ♥ 43  
Vul: None        ♦ A73  
HCP: 4           ♣ 98752

West Opens 1♣.  
East Doubles 1♦ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

|                |        |         |                    |       |      |       |
|----------------|--------|---------|--------------------|-------|------|-------|
| Board: 157     | North: | South:  | West               | North | East | South |
| Dealer: E      | ♠ 9643 | ♠ Q     |                    |       | 1♦   | 1♥    |
| Vul: Both      | ♥ 97   | ♥ AKQ32 |                    |       |      |       |
| North HCP: 4   | ♦ K752 | ♦ A9864 | 2♠ <sup>1</sup>    | AP    |      |       |
| South HCP: 15  | ♣ J83  | ♣ 96    | 1. 1X-(1Y)-2Z weak |       |      |       |
| Contract: 2♠ W |        |         |                    |       |      |       |

|                |           |         |      |       |      |       |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 158     | North:    | South:  | West | North | East | South |
| Dealer: W      | ♠ AK9     | ♠ Q103  | 1♥   | 2♦    | Pass | Pass  |
| Vul: NS        | ♥ QJ      | ♥ 1094  | X    | Pass  | 2♥   | 3♦    |
| North HCP: 17  | ♦ AJ10542 | ♦ Q73   | AP   |       |      |       |
| South HCP: 8   | ♣ Q4      | ♣ KJ107 |      |       |      |       |
| Contract: 3♦ N |           |         |      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 159     | North:  | South:  | West | North | East | South |
| Dealer: E      | ♠ 972   | ♠ AQJ84 |      |       | 1♣   | 1♠    |
| Vul: EW        | ♥ 10964 | ♥ J52   | Pass | Pass  | X    | XX    |
| North HCP: 6   | ♦ 1062  | ♦ K3    | 2♦   | 2♠    | AP   |       |
| South HCP: 15  | ♣ AQ7   | ♣ KJ6   |      |       |      |       |
| Contract: 2♠ S |         |         |      |       |      |       |

|                |         |        |      |       |      |       |
|----------------|---------|--------|------|-------|------|-------|
| Board: 160     | North:  | South: | West | North | East | South |
| Dealer: W      | ♠ 102   | ♠ K953 | 1♦   | 1♥    | 1♠   | Pass  |
| Vul: None      | ♥ AKJ32 | ♥ Q    | 1NT  | X     | Pass | Pass  |
| North HCP: 12  | ♦ 109   | ♦ K542 | 2♠   | AP    |      |       |
| South HCP: 9   | ♣ A854  | ♣ J762 |      |       |      |       |
| Contract: 2♠ E |         |        |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 161     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ AKQ95 | ♠ J63    |      |       | 1♦   | Pass  |
| Vul: Both      | ♥ J76   | ♥ KQ43   | 1♥   | 1♠    | 2♦   | 2♠    |
| North HCP: 10  | ♦ 10    | ♦ 9      | 3♦   | AP    |      |       |
| South HCP: 9   | ♣ 9764  | ♣ QJ1082 |      |       |      |       |
| Contract: 3♦ E |         |          |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 162     | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ Q73    | ♠ 865   | 1♣   | 1♦    | X    | 2♦    |
| Vul: None      | ♥ AKQ    | ♥ 43    | 2♥   | 3♦    | 3♥   | AP    |
| North HCP: 15  | ♦ KJ1095 | ♦ A73   |      |       |      |       |
| South HCP: 4   | ♣ 103    | ♣ 98752 |      |       |      |       |
| Contract: 3♥ W |          |         |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 163  
Dealer: E  
Vul: Both  
HCP: 8

♠ KJ62  
♥ 85  
♦ 62  
♣ KJ1085

East Opens 1♣.

Partner bids first.

Board: 164  
Dealer: W  
Vul: None  
HCP: 13

♠ A85  
♥ QJ3  
♦ AQ10865  
♣ 9

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 2NT if possible.

East Bids 3♣ if possible.

West Bids 3NT if possible.

You bid first.

Board: 165  
Dealer: E  
Vul: NS  
HCP: 4

♠ 964  
♥ J8632  
♦ K95  
♣ 109

East Opens 1♦.

West Bids 3♣ if possible.

Partner bids first.

Board: 166  
Dealer: W  
Vul: NS  
HCP: 11

♠ A84  
♥ KQ10862  
♦ J62  
♣ J

West Opens 1♦.

West Bids 4♦ if possible.

You bid first.

Board: 167  
Dealer: E  
Vul: EW  
HCP: 7

♠ 98  
♥ A1064  
♦ K432  
♣ 1063

East Opens 1♦.

Partner bids first.

Board: 168  
Dealer: W  
Vul: EW  
HCP: 17

♠ AKJ732  
♥ 2  
♦ A2  
♣ AJ63

West Opens 1♥.

East Bids 3♥ if possible.

West Doubles Pass if possible.

You bid first.





# Overcalls Both hands (Answers Page)

|                |          |           |                    |       |      |                 |
|----------------|----------|-----------|--------------------|-------|------|-----------------|
| Board: 163     | North:   | South:    | West               | North | East | South           |
| Dealer: E      | ♠ KJ62   | ♠ AQ10854 |                    |       | 1♣   | 2♣ <sup>1</sup> |
| Vul: Both      | ♥ 85     | ♥ KJ932   | Pass               | 3♠    | Pass | 4♠              |
| North HCP: 8   | ♦ 62     | ♦ A7      | AP                 |       |      |                 |
| South HCP: 14  | ♣ KJ1085 | ♣ —       | 1. Michaels Cuebid |       |      |                 |
| Contract: 4♠ N |          |           |                    |       |      |                 |

|                |           |         |               |       |                 |       |
|----------------|-----------|---------|---------------|-------|-----------------|-------|
| Board: 164     | North:    | South:  | West          | North | East            | South |
| Dealer: W      | ♠ A85     | ♠ Q9762 | 1♣            | 1♦    | 2♦ <sup>1</sup> | Pass  |
| Vul: None      | ♥ QJ3     | ♥ 9862  | 2NT           | Pass  | 3♣              | Pass  |
| North HCP: 13  | ♦ AQ10865 | ♦ 3     | 3NT           | AP    |                 |       |
| South HCP: 3   | ♣ 9       | ♣ J72   | 1. artificial |       |                 |       |
| Contract: 3N W |           |         |               |       |                 |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 165     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 964   | ♠ AK1073 |      |       |      |       |
| Vul: NS        | ♥ J8632 | ♥ 9      |      |       | 1♦   | 1♠    |
| North HCP: 4   | ♦ K95   | ♦ AQ1042 | 3♣   | AP    |      |       |
| South HCP: 16  | ♣ 109   | ♣ K4     |      |       |      |       |
| Contract: 3♣ W |         |          |      |       |      |       |

|                |           |          |      |       |      |       |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 166     | North:    | South:   | West | North | East | South |
| Dealer: W      | ♠ A84     | ♠ K975   |      |       |      |       |
| Vul: NS        | ♥ KQ10862 | ♥ J54    | 1♦   | 2♥    | Pass | 3♥    |
| North HCP: 11  | ♦ J62     | ♦ 10     | 4♦   | AP    |      |       |
| South HCP: 4   | ♣ J       | ♣ 109853 |      |       |      |       |
| Contract: 4♦ W |           |          |      |       |      |       |

|                |         |         |                    |       |      |                 |
|----------------|---------|---------|--------------------|-------|------|-----------------|
| Board: 167     | North:  | South:  | West               | North | East | South           |
| Dealer: E      | ♠ 98    | ♠ KQJ42 |                    |       | 1♦   | 2♦ <sup>1</sup> |
| Vul: EW        | ♥ A1064 | ♥ Q9875 | Pass               | 4♥    | AP   |                 |
| North HCP: 7   | ♦ K432  | ♦ Q     | 1. Michaels Cuebid |       |      |                 |
| South HCP: 10  | ♣ 1063  | ♣ 92    |                    |       |      |                 |
| Contract: 4♥ N |         |         |                    |       |      |                 |

Board: 168  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 6  
Contract: 6♠X N

North:  
♠ AKJ732  
♥ 2  
♦ A2  
♣ AJ63

South:  
♠ Q654  
♥ J103  
♦ K7  
♣ 10854

| West | North            | East | South           |
|------|------------------|------|-----------------|
| 1♥   | 1♠               | 3♥   | 3♠              |
| Pass | 3NT <sup>1</sup> | Pass | 4♦ <sup>2</sup> |
| Pass | 4NT <sup>3</sup> | Pass | 5♣              |
| Pass | 6♠               | Pass | Pass            |
| X    | AP               |      |                 |

1. Cue bid, a ♥ stopper
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♠

## South hands (Practice Page)

### Overcalls

Board: 163      ♠ AQ10854  
Dealer: E        ♥ KJ932  
Vul: Both        ♦ A7  
HCP: 14         ♣ —

East Opens 1♣.

You bid first.

Board: 164      ♠ Q9762  
Dealer: W        ♥ 9862  
Vul: None        ♦ 3  
HCP: 3           ♣ J72

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 2NT if possible.

East Bids 3♣ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 165      ♠ AK1073  
Dealer: E        ♥ 9  
Vul: NS          ♦ AQ1042  
HCP: 16         ♣ K4

East Opens 1♦.

West Bids 3♣ if possible.

You bid first.

Board: 166      ♠ K975  
Dealer: W        ♥ J54  
Vul: NS          ♦ 10  
HCP: 4           ♣ 109853

West Opens 1♦.

West Bids 4♦ if possible.

Partner bids first.

Board: 167      ♠ KQJ42  
Dealer: E        ♥ Q9875  
Vul: EW         ♦ Q  
HCP: 10         ♣ 92

East Opens 1♦.

You bid first.

Board: 168      ♠ Q654  
Dealer: W        ♥ J103  
Vul: EW         ♦ K7  
HCP: 6           ♣ 10854

West Opens 1♥.

East Bids 3♥ if possible.

West Doubles Pass if possible.

Partner bids first.



# Overcalls Both hands (Answers Page)

|                |          |           |                    |       |      |                 |
|----------------|----------|-----------|--------------------|-------|------|-----------------|
| Board: 163     | North:   | South:    | West               | North | East | South           |
| Dealer: E      | ♠ KJ62   | ♠ AQ10854 |                    |       | 1♣   | 2♣ <sup>1</sup> |
| Vul: Both      | ♥ 85     | ♥ KJ932   | Pass               | 3♠    | Pass | 4♠              |
| North HCP: 8   | ♦ 62     | ♦ A7      | AP                 |       |      |                 |
| South HCP: 14  | ♣ KJ1085 | ♣ —       |                    |       |      |                 |
| Contract: 4♠ N |          |           | 1. Michaels Cuebid |       |      |                 |

|                |           |         |               |       |                 |       |
|----------------|-----------|---------|---------------|-------|-----------------|-------|
| Board: 164     | North:    | South:  | West          | North | East            | South |
| Dealer: W      | ♠ A85     | ♠ Q9762 | 1♣            | 1♦    | 2♦ <sup>1</sup> | Pass  |
| Vul: None      | ♥ QJ3     | ♥ 9862  | 2NT           | Pass  | 3♣              | Pass  |
| North HCP: 13  | ♦ AQ10865 | ♦ 3     | 3NT           | AP    |                 |       |
| South HCP: 3   | ♣ 9       | ♣ J72   |               |       |                 |       |
| Contract: 3N W |           |         | 1. artificial |       |                 |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 165     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 964   | ♠ AK1073 |      |       |      |       |
| Vul: NS        | ♥ J8632 | ♥ 9      |      |       | 1♦   | 1♠    |
| North HCP: 4   | ♦ K95   | ♦ AQ1042 | 3♣   | AP    |      |       |
| South HCP: 16  | ♣ 109   | ♣ K4     |      |       |      |       |
| Contract: 3♣ W |         |          |      |       |      |       |

|                |           |          |      |       |      |       |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 166     | North:    | South:   | West | North | East | South |
| Dealer: W      | ♠ A84     | ♠ K975   |      |       |      |       |
| Vul: NS        | ♥ KQ10862 | ♥ J54    | 1♦   | 2♥    | Pass | 3♥    |
| North HCP: 11  | ♦ J62     | ♦ 10     | 4♦   | AP    |      |       |
| South HCP: 4   | ♣ J       | ♣ 109853 |      |       |      |       |
| Contract: 4♦ W |           |          |      |       |      |       |

|                |         |         |                    |       |      |                 |
|----------------|---------|---------|--------------------|-------|------|-----------------|
| Board: 167     | North:  | South:  | West               | North | East | South           |
| Dealer: E      | ♠ 98    | ♠ KQJ42 |                    |       | 1♦   | 2♦ <sup>1</sup> |
| Vul: EW        | ♥ A1064 | ♥ Q9875 | Pass               | 4♥    | AP   |                 |
| North HCP: 7   | ♦ K432  | ♦ Q     |                    |       |      |                 |
| South HCP: 10  | ♣ 1063  | ♣ 92    |                    |       |      |                 |
| Contract: 4♥ N |         |         | 1. Michaels Cuebid |       |      |                 |

Board: 168  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 6  
Contract: 6♠X N

North:  
♠ AKJ732  
♥ 2  
♦ A2  
♣ AJ63

South:  
♠ Q654  
♥ J103  
♦ K7  
♣ 10854

| West | North            | East | South           |
|------|------------------|------|-----------------|
| 1♥   | 1♠               | 3♥   | 3♠              |
| Pass | 3NT <sup>1</sup> | Pass | 4♦ <sup>2</sup> |
| Pass | 4NT <sup>3</sup> | Pass | 5♣              |
| Pass | 6♠               | Pass | Pass            |
| X    | AP               |      |                 |

1. Cue bid, a ♥ stopper
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♠

## North hands (Practice Page)

### Overcalls

Board: 169      ♠ Q10875  
Dealer: E        ♥ 94  
Vul: None        ♦ A87  
HCP: 8           ♣ Q76

East Opens 1♦.  
East Bids 2♣ if possible.  
West Bids 2♦ if possible.

Partner bids first.

Board: 170      ♠ KQ1054  
Dealer: W        ♥ J  
Vul: None        ♦ 763  
HCP: 10          ♣ KJ75

West Opens 1♣.  
East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 2NT if possible.  
West Bids 3♣ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 171      ♠ A93  
Dealer: E        ♥ A9872  
Vul: NS          ♦ 63  
HCP: 12          ♣ KJ5

East Opens 1♦.  
West Bids 1♠ if possible.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 172      ♠ 8  
Dealer: W        ♥ K10  
Vul: None        ♦ AK7  
HCP: 17          ♣ AK108652

West Opens 1♠.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.



Board: 173      ♠ K986  
Dealer: E        ♥ J106  
Vul: None        ♦ 832  
HCP: 4           ♣ 872

East Opens 1♣.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.

Partner bids first.

Board: 174      ♠ Q3  
Dealer: W        ♥ AQJ1063  
Vul: NS          ♦ A  
HCP: 17          ♣ KJ87

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 169

Dealer: E

Vul: None

North HCP: 8

South HCP: 10

Contract: 2♦ E

North:

♠ Q10875

♥ 94

♦ A87

♣ Q76

South:

♠ A64

♥ AJ1053

♦ 5

♣ J952

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 1♥ |
|--|--|----|----|

|      |    |    |      |
|------|----|----|------|
| Pass | 1♠ | 2♣ | Pass |
|------|----|----|------|

|    |    |  |  |
|----|----|--|--|
| 2♦ | AP |  |  |
|----|----|--|--|

Board: 170

Dealer: W

Vul: None

North HCP: 10

South HCP: 6

Contract: 3N E

North:

♠ KQ1054

♥ J

♦ 763

♣ KJ75

South:

♠ —

♥ 96543

♦ KQJ1054

♣ 32

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |   |      |
|----|----|---|------|
| 1♣ | 1♠ | X | Pass |
|----|----|---|------|

|    |      |     |      |
|----|------|-----|------|
| 2♣ | Pass | 2NT | Pass |
|----|------|-----|------|

|    |      |     |    |
|----|------|-----|----|
| 3♣ | Pass | 3NT | AP |
|----|------|-----|----|

Board: 171

Dealer: E

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♠ W

North:

♠ A93

♥ A9872

♦ 63

♣ KJ5

South:

♠ Q7

♥ 6543

♦ KQ1085

♣ Q8

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |      |
|--|--|----|------|
|  |  | 1♦ | Pass |
|--|--|----|------|

|    |    |    |                  |
|----|----|----|------------------|
| 1♠ | 2♥ | 2♠ | 2NT <sup>1</sup> |
|----|----|----|------------------|

|      |    |    |    |
|------|----|----|----|
| Pass | 3♥ | 3♠ | AP |
|------|----|----|----|

1. limit raise or better in ♥

Board: 172

Dealer: W

Vul: None

North HCP: 17

South HCP: 6

Contract: 4♣ N

North:

♠ 8

♥ K10

♦ AK7

♣ AK108652

South:

♠ K32

♥ J863

♦ J9863

♣ J

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |      |      |
|----|----|------|------|
| 1♠ | 2♣ | Pass | Pass |
|----|----|------|------|

|    |    |    |      |
|----|----|----|------|
| 2♠ | 3♣ | 3♠ | Pass |
|----|----|----|------|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♣ | AP |  |
|------|----|----|--|

Board: 173

Dealer: E

Vul: None

North HCP: 4

South HCP: 13

Contract: 4♣ E

North:

♠ K986

♥ J106

♦ 832

♣ 872

South:

♠ 52

♥ KQ54

♦ AKJ106

♣ 93

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♦ |
|--|--|----|----|

|                 |      |    |      |
|-----------------|------|----|------|
| 2♦ <sup>1</sup> | Pass | 2♥ | Pass |
|-----------------|------|----|------|

|                 |      |    |      |
|-----------------|------|----|------|
| 3♦ <sup>2</sup> | Pass | 3♠ | Pass |
|-----------------|------|----|------|

|    |    |  |  |
|----|----|--|--|
| 4♣ | AP |  |  |
|----|----|--|--|

1. artificial

2. strength cue bid

Board: 174

Dealer: W

Vul: NS

North HCP: 17

South HCP: 10

Contract: 4♥ N

North:

♠ Q3

♥ AQJ1063

♦ A

♣ KJ87

South:

♠ J1064

♥ 87

♦ KQ64

♣ A43

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♣ | 1♥ | Pass | 1♠ |
|----|----|------|----|

|      |    |      |                 |
|------|----|------|-----------------|
| Pass | 3♥ | Pass | 4♣ <sup>1</sup> |
|------|----|------|-----------------|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♥ | AP |  |
|------|----|----|--|

1. limit raise or better in ♥

## South hands (Practice Page)

### Overcalls

Board: 169      ♠ A64  
Dealer: E        ♥ AJ1053  
Vul: None       ♦ 5  
HCP: 10         ♣ J952

East Opens 1♦.  
East Bids 2♣ if possible.  
West Bids 2♦ if possible.

You bid first.

Board: 170      ♠ —  
Dealer: W        ♥ 96543  
Vul: None       ♦ KQJ1054  
HCP: 6           ♣ 32

West Opens 1♣.  
East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 2NT if possible.  
West Bids 3♣ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 171      ♠ Q7  
Dealer: E        ♥ 6543  
Vul: NS          ♦ KQ1085  
HCP: 9           ♣ Q8

East Opens 1♦.  
West Bids 1♠ if possible.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 172      ♠ K32  
Dealer: W        ♥ J863  
Vul: None       ♦ J9863  
HCP: 6           ♣ J

West Opens 1♠.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 173  
Dealer: E  
Vul: None  
HCP: 13

♠ 52  
♥ KQ54  
♦ AKJ106  
♣ 93

East Opens 1♣.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♦ if possible.  
East Bids 3♠ if possible.  
West Bids 4♣ if possible.

You bid first.

Board: 174  
Dealer: W  
Vul: NS  
HCP: 10

♠ J1064  
♥ 87  
♦ KQ64  
♣ A43

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 169

Dealer: E

Vul: None

North HCP: 8

South HCP: 10

Contract: 2♦ E

North:

♠ Q10875

♥ 94

♦ A87

♣ Q76

South:

♠ A64

♥ AJ1053

♦ 5

♣ J952

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 1♥ |
|--|--|----|----|

|      |    |    |      |
|------|----|----|------|
| Pass | 1♠ | 2♣ | Pass |
|------|----|----|------|

|    |    |  |  |
|----|----|--|--|
| 2♦ | AP |  |  |
|----|----|--|--|

Board: 170

Dealer: W

Vul: None

North HCP: 10

South HCP: 6

Contract: 3N E

North:

♠ KQ1054

♥ J

♦ 763

♣ KJ75

South:

♠ —

♥ 96543

♦ KQJ1054

♣ 32

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |   |      |
|----|----|---|------|
| 1♣ | 1♠ | X | Pass |
|----|----|---|------|

|    |      |     |      |
|----|------|-----|------|
| 2♣ | Pass | 2NT | Pass |
|----|------|-----|------|

|    |      |     |    |
|----|------|-----|----|
| 3♣ | Pass | 3NT | AP |
|----|------|-----|----|

Board: 171

Dealer: E

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♠ W

North:

♠ A93

♥ A9872

♦ 63

♣ KJ5

South:

♠ Q7

♥ 6543

♦ KQ1085

♣ Q8

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |      |
|--|--|----|------|
|  |  | 1♦ | Pass |
|--|--|----|------|

|    |    |    |                  |
|----|----|----|------------------|
| 1♠ | 2♥ | 2♠ | 2NT <sup>1</sup> |
|----|----|----|------------------|

|      |    |    |    |
|------|----|----|----|
| Pass | 3♥ | 3♠ | AP |
|------|----|----|----|

1. limit raise or better in ♥

Board: 172

Dealer: W

Vul: None

North HCP: 17

South HCP: 6

Contract: 4♣ N

North:

♠ 8

♥ K10

♦ AK7

♣ AK108652

South:

♠ K32

♥ J863

♦ J9863

♣ J

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |      |      |
|----|----|------|------|
| 1♠ | 2♣ | Pass | Pass |
|----|----|------|------|

|    |    |    |      |
|----|----|----|------|
| 2♠ | 3♣ | 3♠ | Pass |
|----|----|----|------|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♣ | AP |  |
|------|----|----|--|

Board: 173

Dealer: E

Vul: None

North HCP: 4

South HCP: 13

Contract: 4♣ E

North:

♠ K986

♥ J106

♦ 832

♣ 872

South:

♠ 52

♥ KQ54

♦ AKJ106

♣ 93

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♦ |
|--|--|----|----|

|                 |      |    |      |
|-----------------|------|----|------|
| 2♦ <sup>1</sup> | Pass | 2♥ | Pass |
|-----------------|------|----|------|

|                 |      |    |      |
|-----------------|------|----|------|
| 3♦ <sup>2</sup> | Pass | 3♠ | Pass |
|-----------------|------|----|------|

|    |    |  |  |
|----|----|--|--|
| 4♣ | AP |  |  |
|----|----|--|--|

1. artificial

2. strength cue bid

Board: 174

Dealer: W

Vul: NS

North HCP: 17

South HCP: 10

Contract: 4♥ N

North:

♠ Q3

♥ AQJ1063

♦ A

♣ KJ87

South:

♠ J1064

♥ 87

♦ KQ64

♣ A43

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♣ | 1♥ | Pass | 1♠ |
|----|----|------|----|

|      |    |      |                 |
|------|----|------|-----------------|
| Pass | 3♥ | Pass | 4♣ <sup>1</sup> |
|------|----|------|-----------------|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♥ | AP |  |
|------|----|----|--|

1. limit raise or better in ♥

## North hands (Practice Page)

### Overcalls

Board: 175      ♠ AJ9853  
Dealer: E        ♥ 6  
Vul: EW         ♦ AJ2  
HCP: 13         ♣ K93

East Opens 1♦.

Partner bids first.

Board: 176      ♠ Q52  
Dealer: W        ♥ 9642  
Vul: EW         ♦ KQ1043  
HCP: 9          ♣ Q

West Opens 1♣.

East Bids 1♠ if possible.

West Doubles 2♥ if possible.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 177      ♠ 109854  
Dealer: E        ♥ A74  
Vul: Both       ♦ K42  
HCP: 11         ♣ A8

East Opens 1♣.

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 178      ♠ J2  
Dealer: W        ♥ KQJ93  
Vul: None       ♦ 1074  
HCP: 11         ♣ A54

West Opens 1♣.

East Bids 2♣ if possible.

You bid first.

Board: 179      ♠ Q  
Dealer: E        ♥ K973  
Vul: Both       ♦ J864  
HCP: 9          ♣ K1093

East Opens 1♣.

Partner bids first.



Board: 180

Dealer: W

Vul: None

HCP: 17

♠ AKQ972

♥ A764

♦ A4

♣ 3

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 175  
Dealer: E  
Vul: EW  
North HCP: 13  
South HCP: 11  
Contract: 4♠ N

North:  
♠ AJ9853  
♥ 6  
♦ AJ2  
♣ K93

South:  
♠ Q7  
♥ AJ1092  
♦ K873  
♣ J4

| West | North | East | South           |
|------|-------|------|-----------------|
|      |       | 1♦   | 1♥              |
| Pass | 1♠    | Pass | 1NT             |
| Pass | 2♠    | Pass | 2NT             |
| Pass | 3♠    | Pass | 4♦ <sup>1</sup> |
| Pass | 4♠    | AP   |                 |

1. limit raise or better in ♠

Board: 176  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 12  
Contract: 5♦ N

North:  
♠ Q52  
♥ 9642  
♦ KQ1043  
♣ Q

South:  
♠ KJ  
♥ QJ753  
♦ AJ965  
♣ 3

| West           | North | East | South |
|----------------|-------|------|-------|
| 1♣             | 1♦    | 1♠   | 2♥    |
| X <sup>1</sup> | Pass  | 2♠   | 3♦    |
| Pass           | 3♥    | 3♠   | 4♥    |
| Pass           | Pass  | 4♣   | 5♦    |
|                |       | AP   |       |

1. Support double redouble

Board: 177  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 11  
Contract: 3♦ S

North:  
♠ 109854  
♥ A74  
♦ K42  
♣ A8

South:  
♠ 2  
♥ Q8  
♦ AQ10986  
♣ K754

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 2♦    |
| Pass | Pass  | X    | Pass  |
| 2♥   | 3♦    | AP   |       |

Board: 178  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 3  
Contract: 2♣ W

North:  
♠ J2  
♥ KQJ93  
♦ 1074  
♣ A54

South:  
♠ 10654  
♥ 72  
♦ QJ83  
♣ 1093

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♥    | 2♣   | AP    |

Board: 179  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 11  
Contract: 1♠ S

North:  
♠ Q  
♥ K973  
♦ J864  
♣ K1093

South:  
♠ AKJ97  
♥ QJ2  
♦ 32  
♣ 854

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♠    |
| AP   |       |      |       |

Board: 180

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 1♠ N

North:

♠ AKQ972

♥ A764

♦ A4

♣ 3

South:

♠ 3

♥ KJ10983

♦ 872

♣ 852

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |  |
|----|----|----|--|
| 1♣ | 1♠ | AP |  |
|----|----|----|--|

## South hands (Practice Page)

### Overcalls

Board: 175  
Dealer: E  
Vul: EW  
HCP: 11

♠ Q7  
♥ AJ1092  
♦ K873  
♣ J4

East Opens 1♦.

You bid first.

Board: 176  
Dealer: W  
Vul: EW  
HCP: 12

♠ KJ  
♥ QJ753  
♦ AJ965  
♣ 3

West Opens 1♣.

East Bids 1♠ if possible.

West Doubles 2♥ if possible.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 177  
Dealer: E  
Vul: Both  
HCP: 11

♠ 2  
♥ Q8  
♦ AQ10986  
♣ K754

East Opens 1♣.

East Doubles Pass if possible.

West Bids 2♥ if possible.

You bid first.

Board: 178  
Dealer: W  
Vul: None  
HCP: 3

♠ 10654  
♥ 72  
♦ QJ83  
♣ 1093

West Opens 1♣.

East Bids 2♣ if possible.

Partner bids first.

Board: 179  
Dealer: E  
Vul: Both  
HCP: 11

♠ AKJ97  
♥ QJ2  
♦ 32  
♣ 854

East Opens 1♣.

You bid first.

Board: 180

Dealer: W

Vul: None

HCP: 4

♠ 3

♥ KJ10983

♦ 872

♣ 852

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 175  
Dealer: E  
Vul: EW  
North HCP: 13  
South HCP: 11  
Contract: 4♠ N

North:  
♠ AJ9853  
♥ 6  
♦ AJ2  
♣ K93

South:  
♠ Q7  
♥ AJ1092  
♦ K873  
♣ J4

| West | North | East | South           |
|------|-------|------|-----------------|
|      |       | 1♦   | 1♥              |
| Pass | 1♠    | Pass | 1NT             |
| Pass | 2♠    | Pass | 2NT             |
| Pass | 3♠    | Pass | 4♦ <sup>1</sup> |
| Pass | 4♠    | AP   |                 |

1. limit raise or better in ♠

Board: 176  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 12  
Contract: 5♦ N

North:  
♠ Q52  
♥ 9642  
♦ KQ1043  
♣ Q

South:  
♠ KJ  
♥ QJ753  
♦ AJ965  
♣ 3

| West           | North | East | South |
|----------------|-------|------|-------|
| 1♣             | 1♦    | 1♠   | 2♥    |
| X <sup>1</sup> | Pass  | 2♠   | 3♦    |
| Pass           | 3♥    | 3♠   | 4♥    |
| Pass           | Pass  | 4♣   | 5♦    |
|                |       | AP   |       |

1. Support double redouble

Board: 177  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 11  
Contract: 3♦ S

North:  
♠ 109854  
♥ A74  
♦ K42  
♣ A8

South:  
♠ 2  
♥ Q8  
♦ AQ10986  
♣ K754

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 2♦    |
| Pass | Pass  | X    | Pass  |
| 2♥   | 3♦    | AP   |       |

Board: 178  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 3  
Contract: 2♣ W

North:  
♠ J2  
♥ KQJ93  
♦ 1074  
♣ A54

South:  
♠ 10654  
♥ 72  
♦ QJ83  
♣ 1093

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♥    | 2♣   | AP    |

Board: 179  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 11  
Contract: 1♠ S

North:  
♠ Q  
♥ K973  
♦ J864  
♣ K1093

South:  
♠ AKJ97  
♥ QJ2  
♦ 32  
♣ 854

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♠    |
| AP   |       |      |       |

Board: 180

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 1♠ N

North:

♠ AKQ972

♥ A764

♦ A4

♣ 3

South:

♠ 3

♥ KJ10983

♦ 872

♣ 852

West North East South

1♣

1♠

AP

## North hands (Practice Page)

### Overcalls

|            |           |                            |
|------------|-----------|----------------------------|
| Board: 181 | ♠ KQJ6    | East Opens 1♦.             |
| Dealer: E  | ♥ 2       | West Bids 1NT if possible. |
| Vul: NS    | ♦ 873     | East Bids 2NT if possible. |
| HCP: 8     | ♣ Q10832  | West Bids 3♦ if possible.  |
|            |           | Partner bids first.        |
| Board: 182 | ♠ QJ9643  | West Opens 1♦.             |
| Dealer: W  | ♥ AQ1052  |                            |
| Vul: EW    | ♦ 10      | You bid first.             |
| HCP: 10    | ♣ J       |                            |
| Board: 183 | ♠ Q964    | East Opens 1♥.             |
| Dealer: E  | ♥ QJ4     | West Bids 3♥ if possible.  |
| Vul: None  | ♦ 73      |                            |
| HCP: 8     | ♣ K743    | Partner bids first.        |
| Board: 184 | ♠ AJ1095  | West Opens 1♣.             |
| Dealer: W  | ♥ —       | West Bids 2♣ if possible.  |
| Vul: Both  | ♦ AKJ1096 | East Bids 3♣ if possible.  |
| HCP: 13    | ♣ 86      | You bid first.             |
| Board: 185 | ♠ A1053   | East Opens 1♠.             |
| Dealer: E  | ♥ QJ10    | West Bids 2♠ if possible.  |
| Vul: EW    | ♦ J65     |                            |
| HCP: 8     | ♣ 863     | Partner bids first.        |
| Board: 186 | ♠ 764     | West Opens 1♥.             |
| Dealer: W  | ♥ Q       |                            |
| Vul: None  | ♦ KJ3     | You bid first.             |
| HCP: 12    | ♣ KQJ1073 |                            |



## Overcalls Both hands (Answers Page)

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 181     | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ KQJ6   | ♠ 1032   |      |       | 1♦   | 1♥    |
| Vul: NS        | ♥ 2      | ♥ AQ1097 | 1NT  | Pass  | 2NT  | Pass  |
| North HCP: 8   | ♦ 873    | ♦ 542    | 3♦   | AP    |      |       |
| South HCP: 10  | ♣ Q10832 | ♣ A7     |      |       |      |       |
| Contract: 3♦ E |          |          |      |       |      |       |

|                |          |         |                    |                 |      |       |
|----------------|----------|---------|--------------------|-----------------|------|-------|
| Board: 182     | North:   | South:  | West               | North           | East | South |
| Dealer: W      | ♠ QJ9643 | ♠ K108  | 1♦                 | 2♦ <sup>1</sup> | Pass | 3♠    |
| Vul: EW        | ♥ AQ1052 | ♥ J4    | AP                 |                 |      |       |
| North HCP: 10  | ♦ 10     | ♦ QJ952 | 1. Michaels Cuebid |                 |      |       |
| South HCP: 11  | ♣ J      | ♣ A109  |                    |                 |      |       |
| Contract: 3♠ S |          |         |                    |                 |      |       |

|                |        |         |      |       |      |       |
|----------------|--------|---------|------|-------|------|-------|
| Board: 183     | North: | South:  | West | North | East | South |
| Dealer: E      | ♠ Q964 | ♠ AKJ5  |      |       | 1♥   | 2♦    |
| Vul: None      | ♥ QJ4  | ♥ 103   | 3♥   | AP    |      |       |
| North HCP: 8   | ♦ 73   | ♦ KQJ84 |      |       |      |       |
| South HCP: 14  | ♣ K743 | ♣ 65    |      |       |      |       |
| Contract: 3♥ E |        |         |      |       |      |       |

|                |           |           |      |       |      |       |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 184     | North:    | South:    | West | North | East | South |
| Dealer: W      | ♠ AJ1095  | ♠ 764     | 1♣   | 1♦    | Pass | 1♥    |
| Vul: Both      | ♥ —       | ♥ AK97652 | 2♣   | 2♠    | 3♣   | Pass  |
| North HCP: 13  | ♦ AKJ1096 | ♦ 32      | Pass | 3♦    | Pass | 4♥    |
| South HCP: 8   | ♣ 86      | ♣ J       | AP   |       |      |       |
| Contract: 4♥ S |           |           |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 185     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ A1053 | ♠ 2      |      |       | 1♠   | 2♣    |
| Vul: EW        | ♥ QJ10  | ♥ 93     | 2♠   | 3♣    | AP   |       |
| North HCP: 8   | ♦ J65   | ♦ KQ97   |      |       |      |       |
| South HCP: 15  | ♣ 863   | ♣ AKQJ94 |      |       |      |       |
| Contract: 3♣ S |         |          |      |       |      |       |

|                |           |         |      |       |      |       |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 186     | North:    | South:  | West | North | East | South |
| Dealer: W      | ♠ 764     | ♠ A102  | 1♥   | 2♣    | Pass | 2NT   |
| Vul: None      | ♥ Q       | ♥ K1096 | AP   |       |      |       |
| North HCP: 12  | ♦ KJ3     | ♦ A754  |      |       |      |       |
| South HCP: 11  | ♣ KQJ1073 | ♣ 84    |      |       |      |       |
| Contract: 2N S |           |         |      |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 181      ♠ 1032  
Dealer: E        ♥ AQ1097  
Vul: NS         ♦ 542  
HCP: 10         ♣ A7

East Opens 1♦.  
West Bids 1NT if possible.  
East Bids 2NT if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 182      ♠ K108  
Dealer: W        ♥ J4  
Vul: EW         ♦ QJ952  
HCP: 11         ♣ A109

West Opens 1♦.

Partner bids first.

Board: 183      ♠ AKJ5  
Dealer: E        ♥ 103  
Vul: None       ♦ KQJ84  
HCP: 14         ♣ 65

East Opens 1♥.  
West Bids 3♥ if possible.

You bid first.

Board: 184      ♠ 764  
Dealer: W        ♥ AK97652  
Vul: Both       ♦ 32  
HCP: 8         ♣ J

West Opens 1♣.  
West Bids 2♣ if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 185      ♠ 2  
Dealer: E        ♥ 93  
Vul: EW         ♦ KQ97  
HCP: 15         ♣ AKQJ94

East Opens 1♠.  
West Bids 2♠ if possible.

You bid first.

Board: 186      ♠ A102  
Dealer: W        ♥ K1096  
Vul: None       ♦ A754  
HCP: 11         ♣ 84

West Opens 1♥.

Partner bids first.

## Overcalls Both hands (Answers Page)

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 181     | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ KQJ6   | ♠ 1032   |      |       | 1♦   | 1♥    |
| Vul: NS        | ♥ 2      | ♥ AQ1097 | 1NT  | Pass  | 2NT  | Pass  |
| North HCP: 8   | ♦ 873    | ♦ 542    | 3♦   | AP    |      |       |
| South HCP: 10  | ♣ Q10832 | ♣ A7     |      |       |      |       |
| Contract: 3♦ E |          |          |      |       |      |       |

|                |          |         |                    |                 |      |       |
|----------------|----------|---------|--------------------|-----------------|------|-------|
| Board: 182     | North:   | South:  | West               | North           | East | South |
| Dealer: W      | ♠ QJ9643 | ♠ K108  | 1♦                 | 2♦ <sup>1</sup> | Pass | 3♠    |
| Vul: EW        | ♥ AQ1052 | ♥ J4    | AP                 |                 |      |       |
| North HCP: 10  | ♦ 10     | ♦ QJ952 | 1. Michaels Cuebid |                 |      |       |
| South HCP: 11  | ♣ J      | ♣ A109  |                    |                 |      |       |
| Contract: 3♠ S |          |         |                    |                 |      |       |

|                |        |         |      |       |      |       |
|----------------|--------|---------|------|-------|------|-------|
| Board: 183     | North: | South:  | West | North | East | South |
| Dealer: E      | ♠ Q964 | ♠ AKJ5  |      |       | 1♥   | 2♦    |
| Vul: None      | ♥ QJ4  | ♥ 103   | 3♥   | AP    |      |       |
| North HCP: 8   | ♦ 73   | ♦ KQJ84 |      |       |      |       |
| South HCP: 14  | ♣ K743 | ♣ 65    |      |       |      |       |
| Contract: 3♥ E |        |         |      |       |      |       |

|                |           |           |      |       |      |       |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 184     | North:    | South:    | West | North | East | South |
| Dealer: W      | ♠ AJ1095  | ♠ 764     | 1♣   | 1♦    | Pass | 1♥    |
| Vul: Both      | ♥ —       | ♥ AK97652 | 2♣   | 2♠    | 3♣   | Pass  |
| North HCP: 13  | ♦ AKJ1096 | ♦ 32      | Pass | 3♦    | Pass | 4♥    |
| South HCP: 8   | ♣ 86      | ♣ J       | AP   |       |      |       |
| Contract: 4♥ S |           |           |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 185     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ A1053 | ♠ 2      |      |       | 1♠   | 2♣    |
| Vul: EW        | ♥ QJ10  | ♥ 93     | 2♠   | 3♣    | AP   |       |
| North HCP: 8   | ♦ J65   | ♦ KQ97   |      |       |      |       |
| South HCP: 15  | ♣ 863   | ♣ AKQJ94 |      |       |      |       |
| Contract: 3♣ S |         |          |      |       |      |       |

|                |           |         |      |       |      |       |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 186     | North:    | South:  | West | North | East | South |
| Dealer: W      | ♠ 764     | ♠ A102  | 1♥   | 2♣    | Pass | 2NT   |
| Vul: None      | ♥ Q       | ♥ K1096 | AP   |       |      |       |
| North HCP: 12  | ♦ KJ3     | ♦ A754  |      |       |      |       |
| South HCP: 11  | ♣ KQJ1073 | ♣ 84    |      |       |      |       |
| Contract: 2N S |           |         |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 187  
Dealer: E  
Vul: None  
HCP: 8

♠ J732  
♥ A4  
♦ 107643  
♣ K2

East Opens 1♣.  
West Bids 1♦ if possible.  
East Bids 1♥ if possible.

Partner bids first.

Board: 188  
Dealer: W  
Vul: NS  
HCP: 13

♠ 1087  
♥ J10  
♦ AKQ72  
♣ QJ8

West Opens 1♣.

You bid first.

Board: 189  
Dealer: E  
Vul: Both  
HCP: 10

♠ 5  
♥ K963  
♦ A32  
♣ K10982

East Opens 1♦.

Partner bids first.

Board: 190  
Dealer: W  
Vul: None  
HCP: 14

♠ 75  
♥ AKQ104  
♦ K84  
♣ Q82

West Opens 1♦.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 191  
Dealer: E  
Vul: NS  
HCP: 6

♠ K83  
♥ J5  
♦ Q98742  
♣ 43

East Opens 1♦.  
East Doubles Pass if possible.  
West Bids 2♥ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 192

Dealer: W

Vul: EW

HCP: 12

♠ KQJ103

♥ A8

♦ Q10

♣ 10942

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 187     | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ J732   | ♠ AQ10    |      |       | 1♣   | Pass  |
| Vul: None      | ♥ A4     | ♥ J109    | 1♦   | Pass  | 1♥   | 2♣    |
| North HCP: 8   | ♦ 107643 | ♦ Q       | AP   |       |      |       |
| South HCP: 15  | ♣ K2     | ♣ AQ10873 |      |       |      |       |
| Contract: 2♣ S |          |           |      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 188     | North:  | South:  | West | North | East | South |
| Dealer: W      | ♠ 1087  | ♠ QJ952 | 1♣   | 1♦    | Pass | 1♠    |
| Vul: NS        | ♥ J10   | ♥ 9832  | Pass | 1NT   | AP   |       |
| North HCP: 13  | ♦ AKQ72 | ♦ J3    |      |       |      |       |
| South HCP: 8   | ♣ QJ8   | ♣ A3    |      |       |      |       |
| Contract: 1N N |         |         |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 189     | North:   | South:  | West | North | East | South |
| Dealer: E      | ♠ 5      | ♠ KQJ94 |      |       | 1♦   | 1♠    |
| Vul: Both      | ♥ K963   | ♥ Q105  | Pass | 1NT   | Pass | 3NT   |
| North HCP: 10  | ♦ A32    | ♦ Q9    | AP   |       |      |       |
| South HCP: 15  | ♣ K10982 | ♣ AJ7   |      |       |      |       |
| Contract: 3N N |          |         |      |       |      |       |

|                |          |          |                    |       |                 |       |
|----------------|----------|----------|--------------------|-------|-----------------|-------|
| Board: 190     | North:   | South:   | West               | North | East            | South |
| Dealer: W      | ♠ 75     | ♠ J6     | 1♦                 | 1♥    | 2♠ <sup>1</sup> | Pass  |
| Vul: None      | ♥ AKQ104 | ♥ J2     | Pass               | X     | 3♠              | AP    |
| North HCP: 14  | ♦ K84    | ♦ 7532   | 1. 1X-(1Y)-2Z weak |       |                 |       |
| South HCP: 7   | ♣ Q82    | ♣ AJ1074 |                    |       |                 |       |
| Contract: 3♠ E |          |          |                    |       |                 |       |

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 191     | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ K83    | ♠ QJ6     |      |       | 1♦   | 2♣    |
| Vul: NS        | ♥ J5     | ♥ 87      | Pass | Pass  | X    | Pass  |
| North HCP: 6   | ♦ Q98742 | ♦ K3      | 2♥   | Pass  | Pass | 3♣    |
| South HCP: 13  | ♣ 43     | ♣ AQJ1087 | 3♥   | AP    |      |       |
| Contract: 3♥ W |          |           |      |       |      |       |

|                |          |          |                      |       |                 |       |
|----------------|----------|----------|----------------------|-------|-----------------|-------|
| Board: 192     | North:   | South:   | West                 | North | East            | South |
| Dealer: W      | ♠ KQJ103 | ♠ 96     | 1♣                   | 1♠    | 2♥ <sup>1</sup> | Pass  |
| Vul: EW        | ♥ A8     | ♥ 64     | 3♥                   | AP    |                 |       |
| North HCP: 12  | ♦ Q10    | ♦ AJ7542 | 1. 1X-(Y)-2Z forcing |       |                 |       |
| South HCP: 5   | ♣ 10942  | ♣ 865    |                      |       |                 |       |
| Contract: 3♥ E |          |          |                      |       |                 |       |

## South hands (Practice Page)

### Overcalls

Board: 187  
Dealer: E  
Vul: None  
HCP: 15

♠ AQ10  
♥ J109  
♦ Q  
♣ AQ10873

East Opens 1♣.  
West Bids 1♦ if possible.  
East Bids 1♥ if possible.

You bid first.

Board: 188  
Dealer: W  
Vul: NS  
HCP: 8

♠ QJ952  
♥ 9832  
♦ J3  
♣ A3

West Opens 1♣.

Partner bids first.

Board: 189  
Dealer: E  
Vul: Both  
HCP: 15

♠ KQJ94  
♥ Q105  
♦ Q9  
♣ AJ7

East Opens 1♦.

You bid first.

Board: 190  
Dealer: W  
Vul: None  
HCP: 7

♠ J6  
♥ J2  
♦ 7532  
♣ AJ1074

West Opens 1♦.  
East Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 191  
Dealer: E  
Vul: NS  
HCP: 13

♠ QJ6  
♥ 87  
♦ K3  
♣ AQJ1087

East Opens 1♦.  
East Doubles Pass if possible.  
West Bids 2♥ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 192

Dealer: W

Vul: EW

HCP: 5

♠ 96

♥ 64

♦ AJ7542

♣ 865

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.



## Overcalls Both hands (Answers Page)

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 187     | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ J732   | ♠ AQ10    |      |       | 1♣   | Pass  |
| Vul: None      | ♥ A4     | ♥ J109    | 1♦   | Pass  | 1♥   | 2♣    |
| North HCP: 8   | ♦ 107643 | ♦ Q       | AP   |       |      |       |
| South HCP: 15  | ♣ K2     | ♣ AQ10873 |      |       |      |       |
| Contract: 2♣ S |          |           |      |       |      |       |

|                |         |         |      |       |      |       |
|----------------|---------|---------|------|-------|------|-------|
| Board: 188     | North:  | South:  | West | North | East | South |
| Dealer: W      | ♠ 1087  | ♠ QJ952 | 1♣   | 1♦    | Pass | 1♠    |
| Vul: NS        | ♥ J10   | ♥ 9832  | Pass | 1NT   | AP   |       |
| North HCP: 13  | ♦ AKQ72 | ♦ J3    |      |       |      |       |
| South HCP: 8   | ♣ QJ8   | ♣ A3    |      |       |      |       |
| Contract: 1N N |         |         |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 189     | North:   | South:  | West | North | East | South |
| Dealer: E      | ♠ 5      | ♠ KQJ94 |      |       | 1♦   | 1♠    |
| Vul: Both      | ♥ K963   | ♥ Q105  | Pass | 1NT   | Pass | 3NT   |
| North HCP: 10  | ♦ A32    | ♦ Q9    | AP   |       |      |       |
| South HCP: 15  | ♣ K10982 | ♣ AJ7   |      |       |      |       |
| Contract: 3N N |          |         |      |       |      |       |

|                |          |          |                    |       |                 |       |
|----------------|----------|----------|--------------------|-------|-----------------|-------|
| Board: 190     | North:   | South:   | West               | North | East            | South |
| Dealer: W      | ♠ 75     | ♠ J6     | 1♦                 | 1♥    | 2♠ <sup>1</sup> | Pass  |
| Vul: None      | ♥ AKQ104 | ♥ J2     | Pass               | X     | 3♠              | AP    |
| North HCP: 14  | ♦ K84    | ♦ 7532   | 1. 1X-(1Y)-2Z weak |       |                 |       |
| South HCP: 7   | ♣ Q82    | ♣ AJ1074 |                    |       |                 |       |
| Contract: 3♠ E |          |          |                    |       |                 |       |

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 191     | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ K83    | ♠ QJ6     |      |       | 1♦   | 2♣    |
| Vul: NS        | ♥ J5     | ♥ 87      | Pass | Pass  | X    | Pass  |
| North HCP: 6   | ♦ Q98742 | ♦ K3      | 2♥   | Pass  | Pass | 3♣    |
| South HCP: 13  | ♣ 43     | ♣ AQJ1087 | 3♥   | AP    |      |       |
| Contract: 3♥ W |          |           |      |       |      |       |

|                |          |          |                      |       |                 |       |
|----------------|----------|----------|----------------------|-------|-----------------|-------|
| Board: 192     | North:   | South:   | West                 | North | East            | South |
| Dealer: W      | ♠ KQJ103 | ♠ 96     | 1♣                   | 1♠    | 2♥ <sup>1</sup> | Pass  |
| Vul: EW        | ♥ A8     | ♥ 64     | 3♥                   | AP    |                 |       |
| North HCP: 12  | ♦ Q10    | ♦ AJ7542 | 1. 1X-(Y)-2Z forcing |       |                 |       |
| South HCP: 5   | ♣ 10942  | ♣ 865    |                      |       |                 |       |
| Contract: 3♥ E |          |          |                      |       |                 |       |

## North hands (Practice Page)

### Overcalls

Board: 193      ♠ 10865  
Dealer: E        ♥ Q97  
Vul: None       ♦ K3  
HCP: 10         ♣ KQ76

East Opens 1♦.

Partner bids first.

Board: 194      ♠ 10  
Dealer: W        ♥ AK98  
Vul: NS          ♦ AQ10532  
HCP: 13         ♣ 86

West Opens 1♣.

East Doubles 1♦ if possible.

West Bids 3♣ if possible.

East Bids 3NT if possible.

You bid first.

Board: 195      ♠ K6  
Dealer: E        ♥ QJ96  
Vul: EW         ♦ K8  
HCP: 12         ♣ K10986

East Opens 1♠.

Partner bids first.

Board: 196      ♠ 3  
Dealer: W        ♥ KQJ64  
Vul: Both       ♦ AQ76  
HCP: 15         ♣ K84

West Opens 1♣.

East Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 197      ♠ QJ1096  
Dealer: E        ♥ J1032  
Vul: Both       ♦ J982  
HCP: 5          ♣ —

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 198

Dealer: W

Vul: None

HCP: 12

♠ 53

♥ 4

♦ KQJ76

♣ AQ1097

West Opens 1♣.

East Bids 4♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 193

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ 10865

♥ Q97

♦ K3

♣ KQ76

South:

♠ KQJ32

♥ AK642

♦ 76

♣ 5

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |                 |
|--|--|----|-----------------|
|  |  | 1♦ | 2♦ <sup>1</sup> |
|--|--|----|-----------------|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♠ | AP |  |
|------|----|----|--|

1. Michaels Cuebid

Board: 194

Dealer: W

Vul: NS

North HCP: 13

South HCP: 3

Contract: 3N E

North:

♠ 10

♥ AK98

♦ AQ10532

♣ 86

South:

♠ QJ97543

♥ 64

♦ 974

♣ 7

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |   |    |
|----|----|---|----|
| 1♣ | 1♦ | X | 2♦ |
|----|----|---|----|

|    |    |     |    |
|----|----|-----|----|
| 3♣ | 3♦ | 3NT | AP |
|----|----|-----|----|

Board: 195

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ K6

♥ QJ96

♦ K8

♣ K10986

South:

♠ 84

♥ K

♦ AJ1076432

♣ A4

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♠ | 2♦ |
|--|--|----|----|

|      |     |    |  |
|------|-----|----|--|
| Pass | 3NT | AP |  |
|------|-----|----|--|

Board: 196

Dealer: W

Vul: Both

North HCP: 15

South HCP: 1

Contract: 4♠ W

North:

♠ 3

♥ KQJ64

♦ AQ76

♣ K84

South:

♠ 10864

♥ 9852

♦ 93

♣ J53

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |   |    |
|----|----|---|----|
| 1♣ | 1♥ | X | 2♥ |
|----|----|---|----|

|    |    |    |    |
|----|----|----|----|
| 2♠ | 3♥ | 4♠ | AP |
|----|----|----|----|

Board: 197

Dealer: E

Vul: Both

North HCP: 5

South HCP: 16

Contract: 3♥ X E

North:

♠ QJ1096

♥ J1032

♦ J982

♣ —

South:

♠ A54

♥ 95

♦ A6

♣ AKJ943

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♥ | 2♣ |
|--|--|----|----|

|      |      |    |    |
|------|------|----|----|
| Pass | Pass | 2♥ | 3♣ |
|------|------|----|----|

|    |      |    |      |
|----|------|----|------|
| 3♦ | Pass | 3♥ | Pass |
|----|------|----|------|

|      |   |    |  |
|------|---|----|--|
| Pass | X | AP |  |
|------|---|----|--|

Board: 198

Dealer: W

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ E

North:

♠ 53

♥ 4

♦ KQJ76

♣ AQ1097

South:

♠ J942

♥ Q8

♦ A532

♣ 432

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♣ | 1♦ | 4♥ | AP |
|----|----|----|----|

## South hands (Practice Page)

### Overcalls

Board: 193      ♠ KQJ32  
Dealer: E        ♥ AK642  
Vul: None        ♦ 76  
HCP: 13         ♣ 5

East Opens 1♦.

You bid first.

Board: 194      ♠ QJ97543  
Dealer: W        ♥ 64  
Vul: NS         ♦ 974  
HCP: 3         ♣ 7

West Opens 1♣.

East Doubles 1♦ if possible.

West Bids 3♣ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 195      ♠ 84  
Dealer: E        ♥ K  
Vul: EW         ♦ AJ1076432  
HCP: 12        ♣ A4

East Opens 1♠.

You bid first.

Board: 196      ♠ 10864  
Dealer: W        ♥ 9852  
Vul: Both       ♦ 93  
HCP: 1         ♣ J53

West Opens 1♣.

East Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 197      ♠ A54  
Dealer: E        ♥ 95  
Vul: Both       ♦ A6  
HCP: 16        ♣ AKJ943

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 198

Dealer: W

Vul: None

HCP: 7

♠ J942

♥ Q8

♦ A532

♣ 432

West Opens 1♣.

East Bids 4♥ if possible.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 193

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ 10865

♥ Q97

♦ K3

♣ KQ76

South:

♠ KQJ32

♥ AK642

♦ 76

♣ 5

West North East South

1♦ 2♦<sup>1</sup>

Pass 4♠ AP

1. Michaels Cuebid

Board: 194

Dealer: W

Vul: NS

North HCP: 13

South HCP: 3

Contract: 3N E

North:

♠ 10

♥ AK98

♦ AQ10532

♣ 86

South:

♠ QJ97543

♥ 64

♦ 974

♣ 7

West North East South

1♣ 1♦ X 2♦

3♣ 3♦ 3NT AP

Board: 195

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ K6

♥ QJ96

♦ K8

♣ K10986

South:

♠ 84

♥ K

♦ AJ1076432

♣ A4

West North East South

1♠ 2♦

Pass 3NT AP

Board: 196

Dealer: W

Vul: Both

North HCP: 15

South HCP: 1

Contract: 4♠ W

North:

♠ 3

♥ KQJ64

♦ AQ76

♣ K84

South:

♠ 10864

♥ 9852

♦ 93

♣ J53

West North East South

1♣ 1♥ X 2♥

2♠ 3♥ 4♠ AP

Board: 197

Dealer: E

Vul: Both

North HCP: 5

South HCP: 16

Contract: 3♥ X E

North:

♠ QJ1096

♥ J1032

♦ J982

♣ —

South:

♠ A54

♥ 95

♦ A6

♣ AKJ943

West North East South

1♥ 2♣

Pass Pass 2♥ 3♣

3♦ Pass 3♥ Pass

Pass X AP

Board: 198

Dealer: W

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ E

North:

♠ 53

♥ 4

♦ KQJ76

♣ AQ1097

South:

♠ J942

♥ Q8

♦ A532

♣ 432

West North East South

1♣ 1♦ 4♥ AP

## North hands (Practice Page)

### Overcalls

Board: 199      ♠ 762  
Dealer: E        ♥ 5  
Vul: EW        ♦ J10  
HCP: 6         ♣ KQ98643

East Opens 1♠.  
West Bids 3♦ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 200      ♠ AK1053  
Dealer: W        ♥ QJ84  
Vul: None       ♦ Q  
HCP: 12        ♣ 764

West Opens 1♦.  
East Bids 3♦ if possible.

You bid first.

Board: 201      ♠ 98432  
Dealer: E        ♥ J87643  
Vul: None       ♦ 9  
HCP: 1         ♣ 5

East Opens 1♦.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Bids 4♦ if possible.

Partner bids first.

Board: 202      ♠ K3  
Dealer: W        ♥ 1064  
Vul: None       ♦ AQ1063  
HCP: 13        ♣ A82

West Opens 1♣.  
East Bids 1♥ if possible.  
West Doubles 2♦ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 203      ♠ KQJ542  
Dealer: E        ♥ 964  
Vul: NS        ♦ J64  
HCP: 7         ♣ 10

East Opens 1♣.  
West Bids 1NT if possible.  
East Bids 3♣ if possible.

Partner bids first.



Board: 204

Dealer: W

Vul: EW

HCP: 12

♠ KQ8

♥ 7

♦ AQJ107643

♣ 8

West Opens 1♣.

East Bids 1♥ if possible.

West Redoubles if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 199  
Dealer: E  
Vul: EW  
North HCP: 6  
South HCP: 13  
Contract: 4♠X E

North:  
♠ 762  
♥ 5  
♦ J10  
♣ KQ98643

South:  
♠ Q10  
♥ Q1063  
♦ AKQ83  
♣ 52

|                 |       |      |       |
|-----------------|-------|------|-------|
| West            | North | East | South |
|                 |       | 1♠   | 2♦    |
| 3♦ <sup>1</sup> | Pass  | 4♠   | Pass  |
| Pass            | X     | AP   |       |

1. limit raise or better in ♠

Board: 200  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 10  
Contract: 3♦ W

North:  
♠ AK1053  
♥ QJ84  
♦ Q  
♣ 764

South:  
♠ 962  
♥ 765  
♦ AK4  
♣ K985

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♦   | 1♠    | 3♦   | AP    |

Board: 201  
Dealer: E  
Vul: None  
North HCP: 1  
South HCP: 17  
Contract: 4♦ E

North:  
♠ 98432  
♥ J87643  
♦ 9  
♣ 5

South:  
♠ K6  
♥ AKQ9  
♦ J3  
♣ KJ1084

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 2♣    |
| Pass | Pass  | 2♦   | 2♥    |
| 3♦   | 3♥    | Pass | Pass  |
| 4♦   | AP    |      |       |

Board: 202  
Dealer: W  
Vul: None  
North HCP: 13  
South HCP: 8  
Contract: 3♦ N

North:  
♠ K3  
♥ 1064  
♦ AQ1063  
♣ A82

South:  
♠ 1075  
♥ K9  
♦ K852  
♣ Q973

|                |       |      |       |
|----------------|-------|------|-------|
| West           | North | East | South |
| 1♣             | 1♦    | 1♥   | 2♦    |
| X <sup>1</sup> | Pass  | 2♥   | 3♦    |
| AP             |       |      |       |

1. Support double redouble

Board: 203  
Dealer: E  
Vul: NS  
North HCP: 7  
South HCP: 12  
Contract: 3♣ E

North:  
♠ KQJ542  
♥ 964  
♦ J64  
♣ 10

South:  
♠ 10  
♥ QJ1073  
♦ A982  
♣ KQ9

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♣   | 1♥    |
| 1NT  | 2♥    | 3♣   | AP    |

Board: 204  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 10  
Contract: 5♦ N

North:  
♠ KQ8  
♥ 7  
♦ AQJ107643  
♣ 8

South:  
♠ AJ104  
♥ A1083  
♦ 98  
♣ J64

|                 |       |      |       |
|-----------------|-------|------|-------|
| West            | North | East | South |
| 1♣              | 1♦    | 1♥   | X     |
| XX <sup>1</sup> | 5♦    | AP   |       |

1. Support double redouble

## South hands (Practice Page)

### Overcalls

Board: 199      ♠ Q10  
Dealer: E        ♥ Q1063  
Vul: EW         ♦ AKQ83  
HCP: 13         ♣ 52

East Opens 1♠.  
West Bids 3♦ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 200      ♠ 962  
Dealer: W        ♥ 765  
Vul: None       ♦ AK4  
HCP: 10         ♣ K985

West Opens 1♦.  
East Bids 3♦ if possible.

Partner bids first.

Board: 201      ♠ K6  
Dealer: E        ♥ AKQ9  
Vul: None       ♦ J3  
HCP: 17         ♣ KJ1084

East Opens 1♦.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Bids 4♦ if possible.

You bid first.

Board: 202      ♠ 1075  
Dealer: W        ♥ K9  
Vul: None       ♦ K852  
HCP: 8         ♣ Q973

West Opens 1♣.  
East Bids 1♥ if possible.  
West Doubles 2♦ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 203      ♠ 10  
Dealer: E        ♥ QJ1073  
Vul: NS         ♦ A982  
HCP: 12         ♣ KQ9

East Opens 1♣.  
West Bids 1NT if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 204

Dealer: W

Vul: EW

HCP: 10

♠ AJ104

♥ A1083

♦ 98

♣ J64

West Opens 1♣.

East Bids 1♥ if possible.

West Redoubles if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 199  
Dealer: E  
Vul: EW  
North HCP: 6  
South HCP: 13  
Contract: 4♠X E

North:  
♠ 762  
♥ 5  
♦ J10  
♣ KQ98643

South:  
♠ Q10  
♥ Q1063  
♦ AKQ83  
♣ 52

|                 |       |      |       |
|-----------------|-------|------|-------|
| West            | North | East | South |
|                 |       | 1♠   | 2♦    |
| 3♦ <sup>1</sup> | Pass  | 4♠   | Pass  |
| Pass            | X     | AP   |       |

1. limit raise or better in ♠

Board: 200  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 10  
Contract: 3♦ W

North:  
♠ AK1053  
♥ QJ84  
♦ Q  
♣ 764

South:  
♠ 962  
♥ 765  
♦ AK4  
♣ K985

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
| 1♦   | 1♠    | 3♦   | AP    |

Board: 201  
Dealer: E  
Vul: None  
North HCP: 1  
South HCP: 17  
Contract: 4♦ E

North:  
♠ 98432  
♥ J87643  
♦ 9  
♣ 5

South:  
♠ K6  
♥ AKQ9  
♦ J3  
♣ KJ1084

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♦   | 2♣    |
| Pass | Pass  | 2♦   | 2♥    |
| 3♦   | 3♥    | Pass | Pass  |
| 4♦   | AP    |      |       |

Board: 202  
Dealer: W  
Vul: None  
North HCP: 13  
South HCP: 8  
Contract: 3♦ N

North:  
♠ K3  
♥ 1064  
♦ AQ1063  
♣ A82

South:  
♠ 1075  
♥ K9  
♦ K852  
♣ Q973

|                |       |      |       |
|----------------|-------|------|-------|
| West           | North | East | South |
| 1♣             | 1♦    | 1♥   | 2♦    |
| X <sup>1</sup> | Pass  | 2♥   | 3♦    |
| AP             |       |      |       |

1. Support double redouble

Board: 203  
Dealer: E  
Vul: NS  
North HCP: 7  
South HCP: 12  
Contract: 3♣ E

North:  
♠ KQJ542  
♥ 964  
♦ J64  
♣ 10

South:  
♠ 10  
♥ QJ1073  
♦ A982  
♣ KQ9

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      |       | 1♣   | 1♥    |
| 1NT  | 2♥    | 3♣   | AP    |

Board: 204  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 10  
Contract: 5♦ N

North:  
♠ KQ8  
♥ 7  
♦ AQJ107643  
♣ 8

South:  
♠ AJ104  
♥ A1083  
♦ 98  
♣ J64

|                 |       |      |       |
|-----------------|-------|------|-------|
| West            | North | East | South |
| 1♣              | 1♦    | 1♥   | X     |
| XX <sup>1</sup> | 5♦    | AP   |       |

1. Support double redouble

## North hands (Practice Page)

### Overcalls

|            |            |                              |
|------------|------------|------------------------------|
| Board: 205 | ♠ KQ87     | East Opens 1♣.               |
| Dealer: E  | ♥ 86       | West Bids 1♠ if possible.    |
| Vul: EW    | ♦ 762      | East Bids 3♠ if possible.    |
| HCP: 5     | ♣ 8653     | West Bids 4♠ if possible.    |
|            |            | Partner bids first.          |
| Board: 206 | ♠ 2        | West Opens 1♣.               |
| Dealer: W  | ♥ AKQJ986  | East Doubles 1♥ if possible. |
| Vul: EW    | ♦ A96      |                              |
| HCP: 14    | ♣ 104      | You bid first.               |
| Board: 207 | ♠ 87       | East Opens 1♦.               |
| Dealer: E  | ♥ K108542  | West Doubles 1♠ if possible. |
| Vul: NS    | ♦ 106      | East Bids 2♦ if possible.    |
| HCP: 4     | ♣ J98      | West Bids 3NT if possible.   |
|            |            | Partner bids first.          |
| Board: 208 | ♠ 10       | West Opens 1♠.               |
| Dealer: W  | ♥ AQ4      | East Bids 3♠ if possible.    |
| Vul: None  | ♦ AKJ10964 |                              |
| HCP: 14    | ♣ 98       | You bid first.               |
| Board: 209 | ♠ QJ76543  | East Opens 1♣.               |
| Dealer: E  | ♥ KQ96     | West Bids 1NT if possible.   |
| Vul: EW    | ♦ —        |                              |
| HCP: 8     | ♣ 87       | Partner bids first.          |

Board: 210

Dealer: W

Vul: None

HCP: 13

♠ Q865

♥ Q5

♦ AKQ1042

♣ 5

West Opens 1♣.

East Bids 1♥ if possible.

East Bids XA♠♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 205

Dealer: E

Vul: EW

North HCP: 5

South HCP: 13

Contract: 4♠ W

North:

♠ KQ87

♥ 86

♦ 762

♣ 8653

South:

♠ 10

♥ KJ42

♦ AQJ1043

♣ Q9

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♦ |
|--|--|----|----|

|    |      |    |      |
|----|------|----|------|
| 1♠ | Pass | 3♠ | Pass |
|----|------|----|------|

|    |    |  |  |
|----|----|--|--|
| 4♠ | AP |  |  |
|----|----|--|--|

Board: 206

Dealer: W

Vul: EW

North HCP: 14

South HCP: 3

Contract: 3♥ N

North:

♠ 2

♥ AKQJ986

♦ A96

♣ 104

South:

♠ 97653

♥ 1074

♦ Q102

♣ J8

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |   |    |
|----|----|---|----|
| 1♣ | 1♥ | X | 2♥ |
|----|----|---|----|

|      |    |    |  |
|------|----|----|--|
| Pass | 3♥ | AP |  |
|------|----|----|--|

Board: 207

Dealer: E

Vul: NS

North HCP: 4

South HCP: 10

Contract: 3N W

North:

♠ 87

♥ K108542

♦ 106

♣ J98

South:

♠ KQJ94

♥ 6

♦ A9842

♣ 32

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 1♠ |
|--|--|----|----|

|   |      |    |      |
|---|------|----|------|
| X | Pass | 2♦ | Pass |
|---|------|----|------|

|     |    |  |  |
|-----|----|--|--|
| 3NT | AP |  |  |
|-----|----|--|--|

Board: 208

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♦ N

North:

♠ 10

♥ AQ4

♦ AKJ10964

♣ 98

South:

♠ 84

♥ J9862

♦ Q

♣ KQ1063

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |    |      |
|----|----|----|------|
| 1♠ | 2♦ | 3♠ | Pass |
|----|----|----|------|

|      |    |    |  |
|------|----|----|--|
| Pass | 4♦ | AP |  |
|------|----|----|--|

Board: 209

Dealer: E

Vul: EW

North HCP: 8

South HCP: 11

Contract: 2♠ N

North:

♠ QJ76543

♥ KQ96

♦ —

♣ 87

South:

♠ AK

♥ 1032

♦ KJ1094

♣ 1054

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♦ |
|--|--|----|----|

|     |    |    |  |
|-----|----|----|--|
| 1NT | 2♠ | AP |  |
|-----|----|----|--|

Board: 210

Dealer: W

Vul: None

North HCP: 13

South HCP: 5

Contract: 4♦ X N

North:

♠ Q865

♥ Q5

♦ AKQ1042

♣ 5

South:

♠ KJ32

♥ 1083

♦ 97653

♣ J

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♣ | 1♦ | 1♥ | 4♦ |
|----|----|----|----|

|      |      |      |    |
|------|------|------|----|
| Pass | Pass | XA♠♠ | AP |
|------|------|------|----|



## South hands (Practice Page)

### Overcalls

|            |           |                              |
|------------|-----------|------------------------------|
| Board: 205 | ♠ 10      | East Opens 1♣.               |
| Dealer: E  | ♥ KJ42    | West Bids 1♠ if possible.    |
| Vul: EW    | ♦ AQJ1043 | East Bids 3♠ if possible.    |
| HCP: 13    | ♣ Q9      | West Bids 4♠ if possible.    |
|            |           | You bid first.               |
| Board: 206 | ♠ 97653   | West Opens 1♣.               |
| Dealer: W  | ♥ 1074    | East Doubles 1♥ if possible. |
| Vul: EW    | ♦ Q102    |                              |
| HCP: 3     | ♣ J8      | Partner bids first.          |
| Board: 207 | ♠ KQJ94   | East Opens 1♦.               |
| Dealer: E  | ♥ 6       | West Doubles 1♠ if possible. |
| Vul: NS    | ♦ A9842   | East Bids 2♦ if possible.    |
| HCP: 10    | ♣ 32      | West Bids 3NT if possible.   |
|            |           | You bid first.               |
| Board: 208 | ♠ 84      | West Opens 1♠.               |
| Dealer: W  | ♥ J9862   | East Bids 3♠ if possible.    |
| Vul: None  | ♦ Q       |                              |
| HCP: 8     | ♣ KQ1063  | Partner bids first.          |
| Board: 209 | ♠ AK      | East Opens 1♣.               |
| Dealer: E  | ♥ 1032    | West Bids 1NT if possible.   |
| Vul: EW    | ♦ KJ1094  |                              |
| HCP: 11    | ♣ 1054    | You bid first.               |

Board: 210      ♠ KJ32  
Dealer: W        ♥ 1083  
Vul: None        ♦ 97653  
HCP: 5           ♣ J

West Opens 1♣.  
East Bids 1♥ if possible.  
East Bids XA♠♠ if possible.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 205

Dealer: E

Vul: EW

North HCP: 5

South HCP: 13

Contract: 4♠ W

North:

♠ KQ87

♥ 86

♦ 762

♣ 8653

South:

♠ 10

♥ KJ42

♦ AQJ1043

♣ Q9

West North East South

1♣ 1♦

1♠ Pass 3♠ Pass

4♠ AP

Board: 206

Dealer: W

Vul: EW

North HCP: 14

South HCP: 3

Contract: 3♥ N

North:

♠ 2

♥ AKQJ986

♦ A96

♣ 104

South:

♠ 97653

♥ 1074

♦ Q102

♣ J8

West North East South

1♣ 1♥ X 2♥

Pass 3♥ AP

Board: 207

Dealer: E

Vul: NS

North HCP: 4

South HCP: 10

Contract: 3N W

North:

♠ 87

♥ K108542

♦ 106

♣ J98

South:

♠ KQJ94

♥ 6

♦ A9842

♣ 32

West North East South

X 1♦ 1♠

Pass 2♦ Pass

3NT AP

Board: 208

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♦ N

North:

♠ 10

♥ AQ4

♦ AKJ10964

♣ 98

South:

♠ 84

♥ J9862

♦ Q

♣ KQ1063

West North East South

1♠ 2♦ 3♠ Pass

Pass 4♦ AP

Board: 209

Dealer: E

Vul: EW

North HCP: 8

South HCP: 11

Contract: 2♠ N

North:

♠ QJ76543

♥ KQ96

♦ —

♣ 87

South:

♠ AK

♥ 1032

♦ KJ1094

♣ 1054

West North East South

1NT 2♠ 1♣ 1♦

AP

Board: 210

Dealer: W

Vul: None

North HCP: 13

South HCP: 5

Contract: 4♦ X N

North:

♠ Q865

♥ Q5

♦ AKQ1042

♣ 5

South:

♠ KJ32

♥ 1083

♦ 97653

♣ J

West North East South

1♣ 1♦ 1♥ 4♦

Pass Pass XA♠♠ AP

## North hands (Practice Page)

### Overcalls

Board: 211      ♠ 843  
Dealer: E        ♥ 8532  
Vul: NS         ♦ Q732  
HCP: 2          ♣ 32

East Opens 1♦.  
West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 212      ♠ AKJ96  
Dealer: W        ♥ 8  
Vul: EW         ♦ 10863  
HCP: 9          ♣ J95

West Opens 1♦.  
  
You bid first.

Board: 213      ♠ 765  
Dealer: E        ♥ QJ843  
Vul: Both       ♦ K97  
HCP: 6          ♣ 96

East Opens 1♦.  
West Bids 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 214      ♠ 632  
Dealer: W        ♥ AKQJ1074  
Vul: NS         ♦ Q7  
HCP: 12        ♣ 9

West Opens 1♣.  
West Bids 3♣ if possible.  
  
You bid first.

Board: 215      ♠ Q86542  
Dealer: E        ♥ Q6  
Vul: EW         ♦ 975  
HCP: 6          ♣ Q6

East Opens 1♣.  
West Bids 2♦ if possible.  
East Doubles 4♠ if possible.

Partner bids first.

Board: 216

Dealer: W

Vul: Both

HCP: 15

♠ —

♥ AK10642

♦ QJ3

♣ AJ95

West Opens 1♠.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 211  
Dealer: E  
Vul: NS  
North HCP: 2  
South HCP: 13  
Contract: 3N W

North:  
♠ 843  
♥ 8532  
♦ Q732  
♣ 32

South:  
♠ AQJ105  
♥ 109  
♦ J5  
♣ KQ106

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♦   | 1♠    |
| X    | Pass  | 2♥   | X     |
| Pass | 2♠    | Pass | Pass  |
| X    | Pass  | 3♦   | Pass  |
| 3NT  | AP    |      |       |

Board: 212  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 13  
Contract: 3♥ S

North:  
♠ AKJ96  
♥ 8  
♦ 10863  
♣ J95

South:  
♠ 108  
♥ AKQ1043  
♦ A5  
♣ 843

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♠    | Pass | 2♥    |
| Pass | 2♠    | Pass | 3♥    |
| AP   |       |      |       |

Board: 213  
Dealer: E  
Vul: Both  
North HCP: 6  
South HCP: 10  
Contract: 4♠ E

North:  
♠ 765  
♥ QJ843  
♦ K97  
♣ 96

South:  
♠ K4  
♥ 65  
♦ AJ10832  
♣ Q85

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♦   | Pass  |
| 1♥              | Pass  | 1♠   | 2♦    |
| 3♦ <sup>1</sup> | Pass  | 3NT  | Pass  |
| 4♠              | AP    |      |       |

1. strength cue bid

Board: 214  
Dealer: W  
Vul: NS  
North HCP: 12  
South HCP: 12  
Contract: 4♥ N

North:  
♠ 632  
♥ AKQJ1074  
♦ Q7  
♣ 9

South:  
♠ AQ1095  
♥ 6  
♦ A652  
♣ Q64

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♥    | Pass | 1♠    |
| 3♣   | 4♥    | AP   |       |

Board: 215  
Dealer: E  
Vul: EW  
North HCP: 6  
South HCP: 10  
Contract: 4♠X S

North:  
♠ Q86542  
♥ Q6  
♦ 975  
♣ Q6

South:  
♠ AKJ97  
♥ 854  
♦ Q4  
♣ 1094

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♣   | 1♠    |
| 2♦ <sup>1</sup> | 4♠    | X    | AP    |

1. 1X-(Y)-2Z forcing

Board: 216

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 5♥ N

North:

♠ —

♥ AK10642

♦ QJ3

♣ AJ95

South:

♠ J109

♥ QJ83

♦ A8

♣ K432

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♠ | 2♥ | 3♠ | 4♥ |
|----|----|----|----|

|    |    |    |  |
|----|----|----|--|
| 4♠ | 5♥ | AP |  |
|----|----|----|--|

## South hands (Practice Page)

### Overcalls

Board: 211      ♠ AQJ105  
Dealer: E        ♥ 109  
Vul: NS         ♦ J5  
HCP: 13         ♣ KQ106

East Opens 1♦.  
West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 212      ♠ 108  
Dealer: W        ♥ AKQ1043  
Vul: EW         ♦ A5  
HCP: 13         ♣ 843

West Opens 1♦.  
  
Partner bids first.

Board: 213      ♠ K4  
Dealer: E        ♥ 65  
Vul: Both       ♦ AJ10832  
HCP: 10         ♣ Q85

East Opens 1♦.  
West Bids 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 214      ♠ AQ1095  
Dealer: W        ♥ 6  
Vul: NS         ♦ A652  
HCP: 12         ♣ Q64

West Opens 1♣.  
West Bids 3♣ if possible.  
  
Partner bids first.

Board: 215      ♠ AKJ97  
Dealer: E        ♥ 854  
Vul: EW         ♦ Q4  
HCP: 10         ♣ 1094

East Opens 1♣.  
West Bids 2♦ if possible.  
East Doubles 4♠ if possible.  
  
You bid first.



Board: 216

Dealer: W

Vul: Both

HCP: 11

♠ J109

♥ QJ83

♦ A8

♣ K432

West Opens 1♠.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 211  
Dealer: E  
Vul: NS  
North HCP: 2  
South HCP: 13  
Contract: 3N W

North:  
♠ 843  
♥ 8532  
♦ Q732  
♣ 32

South:  
♠ AQJ105  
♥ 109  
♦ J5  
♣ KQ106

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♦   | 1♠    |
| X    | Pass  | 2♥   | X     |
| Pass | 2♠    | Pass | Pass  |
| X    | Pass  | 3♦   | Pass  |
| 3NT  | AP    |      |       |

Board: 212  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 13  
Contract: 3♥ S

North:  
♠ AKJ96  
♥ 8  
♦ 10863  
♣ J95

South:  
♠ 108  
♥ AKQ1043  
♦ A5  
♣ 843

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♠    | Pass | 2♥    |
| Pass | 2♠    | Pass | 3♥    |
| AP   |       |      |       |

Board: 213  
Dealer: E  
Vul: Both  
North HCP: 6  
South HCP: 10  
Contract: 4♠ E

North:  
♠ 765  
♥ QJ843  
♦ K97  
♣ 96

South:  
♠ K4  
♥ 65  
♦ AJ10832  
♣ Q85

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♦   | Pass  |
| 1♥              | Pass  | 1♠   | 2♦    |
| 3♦ <sup>1</sup> | Pass  | 3NT  | Pass  |
| 4♠              | AP    |      |       |

1. strength cue bid

Board: 214  
Dealer: W  
Vul: NS  
North HCP: 12  
South HCP: 12  
Contract: 4♥ N

North:  
♠ 632  
♥ AKQJ1074  
♦ Q7  
♣ 9

South:  
♠ AQ1095  
♥ 6  
♦ A652  
♣ Q64

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♥    | Pass | 1♠    |
| 3♣   | 4♥    | AP   |       |

Board: 215  
Dealer: E  
Vul: EW  
North HCP: 6  
South HCP: 10  
Contract: 4♠X S

North:  
♠ Q86542  
♥ Q6  
♦ 975  
♣ Q6

South:  
♠ AKJ97  
♥ 854  
♦ Q4  
♣ 1094

| West            | North | East | South |
|-----------------|-------|------|-------|
|                 |       | 1♣   | 1♠    |
| 2♦ <sup>1</sup> | 4♠    | X    | AP    |

1. 1X-(Y)-2Z forcing

Board: 216

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 5♥ N

North:

♠ —

♥ AK10642

♦ QJ3

♣ AJ95

South:

♠ J109

♥ QJ83

♦ A8

♣ K432

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |    |    |
|----|----|----|----|
| 1♠ | 2♥ | 3♠ | 4♥ |
|----|----|----|----|

|    |    |    |  |
|----|----|----|--|
| 4♠ | 5♥ | AP |  |
|----|----|----|--|

## North hands (Practice Page)

### Overcalls

Board: 217      ♠ 94  
Dealer: E        ♥ 43  
Vul: EW        ♦ KQ97  
HCP: 10        ♣ KQ1054

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 1NT if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 218      ♠ AKJ10987  
Dealer: W        ♥ 9  
Vul: Both       ♦ 108  
HCP: 14        ♣ AQ4

West Opens 1♦.  
East Doubles 1♠ if possible.

You bid first.

Board: 219      ♠ 7654  
Dealer: E        ♥ J3  
Vul: None       ♦ J102  
HCP: 7        ♣ AJ83

East Opens 1♣.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 220      ♠ KQ1073  
Dealer: W        ♥ 93  
Vul: EW        ♦ 9  
HCP: 11        ♣ AQ742

West Opens 1♦.  
East Bids 2♥ if possible.  
West Bids 4♥ if possible.  
East Bids 5♥ if possible.

You bid first.

Board: 221      ♠ 6  
Dealer: E        ♥ J102  
Vul: Both       ♦ KJ743  
HCP: 12        ♣ AK54

East Opens 1♠.

Partner bids first.

Board: 222

Dealer: W

Vul: NS

HCP: 12

♠ QJ1043

♥ 4

♦ 95

♣ AKQ85

West Opens 1♥.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 217

Dealer: E

Vul: EW

North HCP: 10

South HCP: 9

Contract: 2♠ E

North:

♠ 94

♥ 43

♦ KQ97

♣ KQ1054

South:

♠ 10873

♥ AJ1082

♦ A83

♣ 3

West North East South

1♦ 1♥

X Pass 1NT Pass

Pass 2♣ 2♠ AP

Board: 218

Dealer: W

Vul: Both

North HCP: 14

South HCP: 5

Contract: 4♠ N

North:

♠ AKJ10987

♥ 9

♦ 108

♣ AQ4

South:

♠ 432

♥ AJ76

♦ 94

♣ 9765

West North East South

1♦ 1♠ X 2♠

Pass 4♠ AP

Board: 219

Dealer: E

Vul: None

North HCP: 7

South HCP: 9

Contract: 4♥ W

North:

♠ 7654

♥ J3

♦ J102

♣ AJ83

South:

♠ AQ1093

♥ 104

♦ K85

♣ 652

West North East South

1♣ 1♠

2♥<sup>1</sup> 2♠ 3♥ Pass

4♥ AP

1. 1X-(Y)-2Z forcing

Board: 220

Dealer: W

Vul: EW

North HCP: 11

South HCP: 7

Contract: 5♥ X E

North:

♠ KQ1073

♥ 93

♦ 9

♣ AQ742

South:

♠ 9652

♥ 6

♦ KQJ76

♣ J86

West North East South

1♦ 1♠ 2♥<sup>1</sup> 2♠

4♥ Pass Pass 4♠

Pass Pass 5♥ Pass

Pass XA♣♣ AP

1. 1X-(Y)-2Z forcing

Board: 221

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ 6

♥ J102

♦ KJ743

♣ AK54

South:

♠ K983

♥ AKQ43

♦ 52

♣ 106

West North East South

1♠ 2♥

Pass 2♠<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. limit raise or better in ♥

Board: 222

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♣ N

North:

♠ QJ1043

♥ 4

♦ 95

♣ AKQ85

South:

♠ 92

♥ J1096

♦ AK83

♣ J72

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |                 |      |                  |
|----|-----------------|------|------------------|
| 1♥ | 2♥ <sup>1</sup> | Pass | 2NT <sup>2</sup> |
|----|-----------------|------|------------------|

|      |    |    |  |
|------|----|----|--|
| Pass | 3♣ | AP |  |
|------|----|----|--|

1. Michaels Cuebid

2. to the partner's longer

## South hands (Practice Page)

### Overcalls

Board: 217      ♠ 10873  
Dealer: E        ♥ AJ1082  
Vul: EW        ♦ A83  
HCP: 9         ♣ 3

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 1NT if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 218      ♠ 432  
Dealer: W        ♥ AJ76  
Vul: Both       ♦ 94  
HCP: 5         ♣ 9765

West Opens 1♦.  
East Doubles 1♠ if possible.

Partner bids first.

Board: 219      ♠ AQ1093  
Dealer: E        ♥ 104  
Vul: None       ♦ K85  
HCP: 9         ♣ 652

East Opens 1♣.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 220      ♠ 9652  
Dealer: W        ♥ 6  
Vul: EW        ♦ KQJ76  
HCP: 7         ♣ J86

West Opens 1♦.  
East Bids 2♥ if possible.  
West Bids 4♥ if possible.  
East Bids 5♥ if possible.

Partner bids first.

Board: 221      ♠ K983  
Dealer: E        ♥ AKQ43  
Vul: Both       ♦ 52  
HCP: 12        ♣ 106

East Opens 1♠.

You bid first.



Board: 222

Dealer: W

Vul: NS

HCP: 9

♠ 92

♥ J1096

♦ AK83

♣ J72

West Opens 1♥.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 217

Dealer: E

Vul: EW

North HCP: 10

South HCP: 9

Contract: 2♠ E

North:

♠ 94

♥ 43

♦ KQ97

♣ KQ1054

South:

♠ 10873

♥ AJ1082

♦ A83

♣ 3

West North East South

1♦ 1♥

X Pass 1NT Pass

Pass 2♣ 2♠ AP

Board: 218

Dealer: W

Vul: Both

North HCP: 14

South HCP: 5

Contract: 4♠ N

North:

♠ AKJ10987

♥ 9

♦ 108

♣ AQ4

South:

♠ 432

♥ AJ76

♦ 94

♣ 9765

West North East South

1♦ 1♠ X 2♠

Pass 4♠ AP

Board: 219

Dealer: E

Vul: None

North HCP: 7

South HCP: 9

Contract: 4♥ W

North:

♠ 7654

♥ J3

♦ J102

♣ AJ83

South:

♠ AQ1093

♥ 104

♦ K85

♣ 652

West North East South

1♣ 1♠

2♥<sup>1</sup> 2♠ 3♥ Pass

4♥ AP

1. 1X-(Y)-2Z forcing

Board: 220

Dealer: W

Vul: EW

North HCP: 11

South HCP: 7

Contract: 5♥ X E

North:

♠ KQ1073

♥ 93

♦ 9

♣ AQ742

South:

♠ 9652

♥ 6

♦ KQJ76

♣ J86

West North East South

1♦ 1♠ 2♥<sup>1</sup> 2♠

4♥ Pass Pass 4♠

Pass Pass 5♥ Pass

Pass XA♣♣ AP

1. 1X-(Y)-2Z forcing

Board: 221

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ 6

♥ J102

♦ KJ743

♣ AK54

South:

♠ K983

♥ AKQ43

♦ 52

♣ 106

West North East South

1♠ 2♥

Pass 2♠<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. limit raise or better in ♥

Board: 222

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♣ N

North:

♠ QJ1043

♥ 4

♦ 95

♣ AKQ85

South:

♠ 92

♥ J1096

♦ AK83

♣ J72

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |                 |      |                  |
|----|-----------------|------|------------------|
| 1♥ | 2♥ <sup>1</sup> | Pass | 2NT <sup>2</sup> |
|----|-----------------|------|------------------|

|      |    |    |  |
|------|----|----|--|
| Pass | 3♣ | AP |  |
|------|----|----|--|

1. Michaels Cuebid

2. to the partner's longer

## North hands (Practice Page)

### Overcalls

Board: 223  
Dealer: E  
Vul: EW  
HCP: 8

♠ Q1075  
♥ 54  
♦ AQ1032  
♣ 98

East Opens 1♠.

Partner bids first.

Board: 224  
Dealer: W  
Vul: Both  
HCP: 15

♠ KJ  
♥ K53  
♦ 83  
♣ AKJ765

West Opens 1♦.

You bid first.

Board: 225  
Dealer: E  
Vul: None  
HCP: 8

♠ QJ975  
♥ 83  
♦ K85  
♣ Q94

East Opens 1♣.

West Doubles 2♦ if possible.

Partner bids first.

Board: 226  
Dealer: W  
Vul: None  
HCP: 12

♠ AK1084  
♥ KQ10852  
♦ 7  
♣ 6

West Opens 1♦.

East Bids 2NT if possible.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 227  
Dealer: E  
Vul: EW  
HCP: 7

♠ 75  
♥ J109  
♦ Q987  
♣ A1053

East Opens 1♥.

East Bids 4♥ if possible.

Partner bids first.

Board: 228  
Dealer: W  
Vul: Both  
HCP: 14

♠ QJ  
♥ AQJ82  
♦ 1042  
♣ A107

West Opens 1♣.

West Bids 2♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 223

Dealer: E

Vul: EW

North HCP: 8

South HCP: 13

Contract: 2♥ S

North:

♠ Q1075

♥ 54

♦ AQ1032

♣ 98

South:

♠ 62

♥ AKQJ102

♦ 6

♣ K762

West North East South

1♠ 2♥

AP

Board: 224

Dealer: W

Vul: Both

North HCP: 15

South HCP: 4

Contract: 2♣ N

North:

♠ KJ

♥ K53

♦ 83

♣ AKJ765

South:

♠ A109862

♥ 86

♦ 642

♣ 108

West North East South

1♦ 2♣ AP

Board: 225

Dealer: E

Vul: None

North HCP: 8

South HCP: 9

Contract: 3♦ S

North:

♠ QJ975

♥ 83

♦ K85

♣ Q94

South:

♠ 3

♥ K52

♦ QJ10764

♣ K105

West North East South

1♣ 2♦

X 3♦ AP

Board: 226

Dealer: W

Vul: None

North HCP: 12

South HCP: 1

Contract: 4♦ W

North:

♠ AK1084

♥ KQ10852

♦ 7

♣ 6

South:

♠ 76

♥ J7

♦ 10862

♣ 107542

West North East South

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

3♣ Pass 3♥ Pass

4♦ AP

1. Michaels Cuebid

2. Lebensohl after 1m

Board: 227

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 4♥ X E

North:

♠ 75

♥ J109

♦ Q987

♣ A1053

South:

♠ AK4

♥ 74

♦ J65

♣ KQJ98

West North East South

1♥ 2♣

Pass 3♣ 4♥ X♥

AP

Board: 228

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2♠ W

North:

♠ QJ

♥ AQJ82

♦ 1042

♣ A107

South:

♠ 1083

♥ K1053

♦ KQ73

♣ 85

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♣ | 1♥ | Pass | 2♥ |
|----|----|------|----|

|    |    |  |  |
|----|----|--|--|
| 2♠ | AP |  |  |
|----|----|--|--|

## South hands (Practice Page)

### Overcalls

|            |           |                              |
|------------|-----------|------------------------------|
| Board: 223 | ♠ 62      | East Opens 1♠.               |
| Dealer: E  | ♥ AKQJ102 |                              |
| Vul: EW    | ♦ 6       | You bid first.               |
| HCP: 13    | ♣ K762    |                              |
| Board: 224 | ♠ A109862 | West Opens 1♦.               |
| Dealer: W  | ♥ 86      |                              |
| Vul: Both  | ♦ 642     | Partner bids first.          |
| HCP: 4     | ♣ 108     |                              |
| Board: 225 | ♠ 3       | East Opens 1♣.               |
| Dealer: E  | ♥ K52     | West Doubles 2♦ if possible. |
| Vul: None  | ♦ QJ10764 |                              |
| HCP: 9     | ♣ K105    | You bid first.               |
| Board: 226 | ♠ 76      | West Opens 1♦.               |
| Dealer: W  | ♥ J7      | East Bids 2NT if possible.   |
| Vul: None  | ♦ 10862   | West Bids 3♣ if possible.    |
| HCP: 1     | ♣ 107542  | East Bids 3♥ if possible.    |
|            |           | West Bids 4♦ if possible.    |
|            |           | Partner bids first.          |
| Board: 227 | ♠ AK4     | East Opens 1♥.               |
| Dealer: E  | ♥ 74      | East Bids 4♥ if possible.    |
| Vul: EW    | ♦ J65     |                              |
| HCP: 14    | ♣ KQJ98   | You bid first.               |
| Board: 228 | ♠ 1083    | West Opens 1♣.               |
| Dealer: W  | ♥ K1053   | West Bids 2♠ if possible.    |
| Vul: Both  | ♦ KQ73    |                              |
| HCP: 8     | ♣ 85      | Partner bids first.          |

## Overcalls Both hands (Answers Page)

Board: 223

Dealer: E

Vul: EW

North HCP: 8

South HCP: 13

Contract: 2♥ S

North:

♠ Q1075

♥ 54

♦ AQ1032

♣ 98

South:

♠ 62

♥ AKQJ102

♦ 6

♣ K762

West North East South

1♠ 2♥

AP

Board: 224

Dealer: W

Vul: Both

North HCP: 15

South HCP: 4

Contract: 2♣ N

North:

♠ KJ

♥ K53

♦ 83

♣ AKJ765

South:

♠ A109862

♥ 86

♦ 642

♣ 108

West North East South

1♦ 2♣ AP

Board: 225

Dealer: E

Vul: None

North HCP: 8

South HCP: 9

Contract: 3♦ S

North:

♠ QJ975

♥ 83

♦ K85

♣ Q94

South:

♠ 3

♥ K52

♦ QJ10764

♣ K105

West North East South

1♣ 2♦

X 3♦ AP

Board: 226

Dealer: W

Vul: None

North HCP: 12

South HCP: 1

Contract: 4♦ W

North:

♠ AK1084

♥ KQ10852

♦ 7

♣ 6

South:

♠ 76

♥ J7

♦ 10862

♣ 107542

West North East South

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

3♣ Pass 3♥ Pass

4♦ AP

1. Michaels Cuebid

2. Lebensohl after 1m

Board: 227

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 4♥ X E

North:

♠ 75

♥ J109

♦ Q987

♣ A1053

South:

♠ AK4

♥ 74

♦ J65

♣ KQJ98

West North East South

1♥ 2♣

Pass 3♣ 4♥ X♥

AP



Board: 228

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2♠ W

North:

♠ QJ

♥ AQJ82

♦ 1042

♣ A107

South:

♠ 1083

♥ K1053

♦ KQ73

♣ 85

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♣ | 1♥ | Pass | 2♥ |
|----|----|------|----|

|    |    |  |  |
|----|----|--|--|
| 2♠ | AP |  |  |
|----|----|--|--|

## North hands (Practice Page)

### Overcalls

|            |          |                              |
|------------|----------|------------------------------|
| Board: 229 | ♠ 763    | East Opens 1♣.               |
| Dealer: E  | ♥ 98     | West Bids 1♥ if possible.    |
| Vul: EW    | ♦ A1063  | East Bids 1♠ if possible.    |
| HCP: 4     | ♣ 7653   | West Bids 3♠ if possible.    |
|            |          | Partner bids first.          |
| Board: 230 | ♠ 8      | West Opens 1♦.               |
| Dealer: W  | ♥ AQ1084 | You bid first.               |
| Vul: Both  | ♦ A53    |                              |
| HCP: 15    | ♣ KQ53   |                              |
| Board: 231 | ♠ 8764   | East Opens 1♦.               |
| Dealer: E  | ♥ 108764 | West Bids 3NT if possible.   |
| Vul: None  | ♦ 87     | Partner bids first.          |
| HCP: 0     | ♣ 63     |                              |
| Board: 232 | ♠ AQ8    | West Opens 1♣.               |
| Dealer: W  | ♥ KJ1054 | East Doubles 1♥ if possible. |
| Vul: EW    | ♦ 104    | East Bids 3♣ if possible.    |
| HCP: 10    | ♣ 742    | You bid first.               |
| Board: 233 | ♠ K9     | East Opens 1♣.               |
| Dealer: E  | ♥ 10     | West Bids 4♥ if possible.    |
| Vul: None  | ♦ 7654   | Partner bids first.          |
| HCP: 3     | ♣ 876543 |                              |
| Board: 234 | ♠ KJ1054 | West Opens 1♣.               |
| Dealer: W  | ♥ J974   | East Doubles 1♠ if possible. |
| Vul: None  | ♦ 5      | You bid first.               |
| HCP: 9     | ♣ A65    |                              |

## Overcalls Both hands (Answers Page)

Board: 229

Dealer: E

Vul: EW

North HCP: 4

South HCP: 14

Contract: 3♠ E

North:

♠ 763

♥ 98

♦ A1063

♣ 7653

South:

♠ AQ

♥ Q107

♦ 95

♣ KQJ942

West North East South

1♣ Pass

1♥ Pass 1♠ 2♣

3♠ AP

Board: 230

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♠ S

North:

♠ 8

♥ AQ1084

♦ A53

♣ KQ53

South:

♠ AJ9742

♥ 3

♦ 64

♣ A872

West North East South

1♦ 1♥ Pass 1♠

Pass 2NT Pass 3♣

Pass 3NT Pass 4♣

AP

Board: 231

Dealer: E

Vul: None

North HCP: 0

South HCP: 13

Contract: 3N W

North:

♠ 8764

♥ 108764

♦ 87

♣ 63

South:

♠ QJ10

♥ 95

♦ KJ6

♣ KQJ97

West North East South

1♦ 2♣

3NT AP

Board: 232

Dealer: W

Vul: EW

North HCP: 10

South HCP: 6

Contract: 3♣ W

North:

♠ AQ8

♥ KJ1054

♦ 104

♣ 742

South:

♠ K93

♥ 972

♦ K9865

♣ 65

West North East South

1♣ 1♥ X 2♥

Pass Pass 3♣ AP

Board: 233

Dealer: E

Vul: None

North HCP: 3

South HCP: 15

Contract: 4♥ W

North:

♠ K9

♥ 10

♦ 7654

♣ 876543

South:

♠ QJ106

♥ A87

♦ AKJ832

♣ —

West North East South

1♣ 1♦

4♥ AP

Board: 234

Dealer: W

Vul: None

North HCP: 9

South HCP: 5

Contract: 3♠ N

North:

♠ KJ1054

♥ J974

♦ 5

♣ A65

South:

♠ 972

♥ 65

♦ QJ98764

♣ Q

West North East South

1♣ 1♠ X 3♣

AP

## South hands (Practice Page)

### Overcalls

|            |           |                              |
|------------|-----------|------------------------------|
| Board: 229 | ♠ AQ      | East Opens 1♣.               |
| Dealer: E  | ♥ Q107    | West Bids 1♥ if possible.    |
| Vul: EW    | ♦ 95      | East Bids 1♠ if possible.    |
| HCP: 14    | ♣ KQJ942  | West Bids 3♠ if possible.    |
|            |           | You bid first.               |
| Board: 230 | ♠ AJ9742  | West Opens 1♦.               |
| Dealer: W  | ♥ 3       | Partner bids first.          |
| Vul: Both  | ♦ 64      |                              |
| HCP: 9     | ♣ A872    |                              |
| Board: 231 | ♠ QJ10    | East Opens 1♦.               |
| Dealer: E  | ♥ 95      | West Bids 3NT if possible.   |
| Vul: None  | ♦ KJ6     | You bid first.               |
| HCP: 13    | ♣ KQJ97   |                              |
| Board: 232 | ♠ K93     | West Opens 1♣.               |
| Dealer: W  | ♥ 972     | East Doubles 1♥ if possible. |
| Vul: EW    | ♦ K9865   | East Bids 3♣ if possible.    |
| HCP: 6     | ♣ 65      | Partner bids first.          |
| Board: 233 | ♠ QJ106   | East Opens 1♣.               |
| Dealer: E  | ♥ A87     | West Bids 4♥ if possible.    |
| Vul: None  | ♦ AKJ832  | You bid first.               |
| HCP: 15    | ♣ —       |                              |
| Board: 234 | ♠ 972     | West Opens 1♣.               |
| Dealer: W  | ♥ 65      | East Doubles 1♠ if possible. |
| Vul: None  | ♦ QJ98764 | Partner bids first.          |
| HCP: 5     | ♣ Q       |                              |

## Overcalls Both hands (Answers Page)

Board: 229

Dealer: E

Vul: EW

North HCP: 4

South HCP: 14

Contract: 3♠ E

North:

♠ 763

♥ 98

♦ A1063

♣ 7653

South:

♠ AQ

♥ Q107

♦ 95

♣ KQJ942

West North East South

1♣ Pass

1♥ Pass 1♠ 2♣

3♠ AP

Board: 230

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♠ S

North:

♠ 8

♥ AQ1084

♦ A53

♣ KQ53

South:

♠ AJ9742

♥ 3

♦ 64

♣ A872

West North East South

1♦ 1♥ Pass 1♠

Pass 2NT Pass 3♣

Pass 3NT Pass 4♣

AP

Board: 231

Dealer: E

Vul: None

North HCP: 0

South HCP: 13

Contract: 3N W

North:

♠ 8764

♥ 108764

♦ 87

♣ 63

South:

♠ QJ10

♥ 95

♦ KJ6

♣ KQJ97

West North East South

1♦ 2♣

3NT AP

Board: 232

Dealer: W

Vul: EW

North HCP: 10

South HCP: 6

Contract: 3♣ W

North:

♠ AQ8

♥ KJ1054

♦ 104

♣ 742

South:

♠ K93

♥ 972

♦ K9865

♣ 65

West North East South

1♣ 1♥ X 2♥

Pass Pass 3♣ AP

Board: 233

Dealer: E

Vul: None

North HCP: 3

South HCP: 15

Contract: 4♥ W

North:

♠ K9

♥ 10

♦ 7654

♣ 876543

South:

♠ QJ106

♥ A87

♦ AKJ832

♣ —

West North East South

1♣ 1♦

4♥ AP

Board: 234

Dealer: W

Vul: None

North HCP: 9

South HCP: 5

Contract: 3♠ N

North:

♠ KJ1054

♥ J974

♦ 5

♣ A65

South:

♠ 972

♥ 65

♦ QJ98764

♣ Q

West North East South

1♣ 1♠ X 3♠

AP

## North hands (Practice Page)

### Overcalls

Board: 235  
Dealer: E  
Vul: NS  
HCP: 8

♠ KQ8  
♥ 62  
♦ K1094  
♣ 10653

East Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 236  
Dealer: W  
Vul: EW  
HCP: 17

♠ J8  
♥ AKJ743  
♦ A72  
♣ A7

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 237  
Dealer: E  
Vul: NS  
HCP: 3

♠ 87543  
♥ 2  
♦ 653  
♣ QJ62

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 1NT if possible.

Partner bids first.

Board: 238  
Dealer: W  
Vul: EW  
HCP: 16

♠ AK1074  
♥ KQ6  
♦ 875  
♣ A4

West Opens 1♦.

You bid first.

Board: 239  
Dealer: E  
Vul: Both  
HCP: 13

♠ AJ53  
♥ 7  
♦ QJ9873  
♣ KQ

East Opens 1♥.  
West Bids 3♥ if possible.

Partner bids first.

Board: 240  
Dealer: W  
Vul: NS  
HCP: 14

♠ AQ1042  
♥ K7  
♦ 753  
♣ AJ6

West Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.

You bid first.



## Overcalls Both hands (Answers Page)

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 235     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ KQ8   | ♠ AJ94   |      |       | 1♣   | 1♥    |
| Vul: NS        | ♥ 62    | ♥ AQ1084 | Pass | Pass  | 1♠   | Pass  |
| North HCP: 8   | ♦ K1094 | ♦ 85     | 2♣   | AP    |      |       |
| South HCP: 11  | ♣ 10653 | ♣ 87     |      |       |      |       |
| Contract: 2♣ E |         |          |      |       |      |       |

|                |          |        |      |       |      |       |
|----------------|----------|--------|------|-------|------|-------|
| Board: 236     | North:   | South: | West | North | East | South |
| Dealer: W      | ♠ J8     | ♠ 942  | 1♣   | 1♥    | 1♠   | Pass  |
| Vul: EW        | ♥ AKJ743 | ♥ 1062 | 2♠   | 3♥    | AP   |       |
| North HCP: 17  | ♦ A72    | ♦ 1083 |      |       |      |       |
| South HCP: 3   | ♣ A7     | ♣ K982 |      |       |      |       |
| Contract: 3♥ N |          |        |      |       |      |       |

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 237     | North:  | South:    | West | North | East | South |
| Dealer: E      | ♠ 87543 | ♠ A       |      |       | 1♦   | 1♥    |
| Vul: NS        | ♥ 2     | ♥ AJ10853 | X    | Pass  | 1NT  | 2♥    |
| North HCP: 3   | ♦ 653   | ♦ Q84     | AP   |       |      |       |
| South HCP: 14  | ♣ QJ62  | ♣ K94     |      |       |      |       |
| Contract: 2♥ S |         |           |      |       |      |       |

|                |          |        |      |       |      |       |
|----------------|----------|--------|------|-------|------|-------|
| Board: 238     | North:   | South: | West | North | East | South |
| Dealer: W      | ♠ AK1074 | ♠ QJ86 | 1♦   | 1♠    | Pass | 2♠    |
| Vul: EW        | ♥ KQ6    | ♥ 1098 | Pass | 4♠    | AP   |       |
| North HCP: 16  | ♦ 875    | ♦ KJ2  |      |       |      |       |
| South HCP: 8   | ♣ A4     | ♣ J109 |      |       |      |       |
| Contract: 4♠ N |          |        |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 239     | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ AJ53   | ♠ KQ1098 |      |       | 1♥   | 1♠    |
| Vul: Both      | ♥ 7      | ♥ 1042   | 3♥   | 3♠    | AP   |       |
| North HCP: 13  | ♦ QJ9873 | ♦ A4     |      |       |      |       |
| South HCP: 10  | ♣ KQ     | ♣ J43    |      |       |      |       |
| Contract: 3♠ S |          |          |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 240     | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ AQ1042 | ♠ J95   | 1♥   | 1♠    | 2♥   | 2♠    |
| Vul: NS        | ♥ K7     | ♥ 962   | 3♥   | 3♠    | AP   |       |
| North HCP: 14  | ♦ 753    | ♦ AQ109 |      |       |      |       |
| South HCP: 9   | ♣ AJ6    | ♣ Q104  |      |       |      |       |
| Contract: 3♠ N |          |         |      |       |      |       |



## South hands (Practice Page)

### Overcalls

Board: 235  
Dealer: E  
Vul: NS  
HCP: 11

♠ AJ94  
♥ AQ1084  
♦ 85  
♣ 87

East Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 236  
Dealer: W  
Vul: EW  
HCP: 3

♠ 942  
♥ 1062  
♦ 1083  
♣ K982

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.

Partner bids first.

Board: 237  
Dealer: E  
Vul: NS  
HCP: 14

♠ A  
♥ AJ10853  
♦ Q84  
♣ K94

East Opens 1♦.  
West Doubles 1♥ if possible.  
East Bids 1NT if possible.

You bid first.

Board: 238  
Dealer: W  
Vul: EW  
HCP: 8

♠ QJ86  
♥ 1098  
♦ KJ2  
♣ J109

West Opens 1♦.

Partner bids first.

Board: 239  
Dealer: E  
Vul: Both  
HCP: 10

♠ KQ1098  
♥ 1042  
♦ A4  
♣ J43

East Opens 1♥.  
West Bids 3♥ if possible.

You bid first.

Board: 240  
Dealer: W  
Vul: NS  
HCP: 9

♠ J95  
♥ 962  
♦ AQ109  
♣ Q104

West Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.

Partner bids first.



## Overcalls Both hands (Answers Page)

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 235     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ KQ8   | ♠ AJ94   |      |       | 1♣   | 1♥    |
| Vul: NS        | ♥ 62    | ♥ AQ1084 | Pass | Pass  | 1♠   | Pass  |
| North HCP: 8   | ♦ K1094 | ♦ 85     | 2♣   | AP    |      |       |
| South HCP: 11  | ♣ 10653 | ♣ 87     |      |       |      |       |
| Contract: 2♣ E |         |          |      |       |      |       |

|                |          |        |      |       |      |       |
|----------------|----------|--------|------|-------|------|-------|
| Board: 236     | North:   | South: | West | North | East | South |
| Dealer: W      | ♠ J8     | ♠ 942  | 1♣   | 1♥    | 1♠   | Pass  |
| Vul: EW        | ♥ AKJ743 | ♥ 1062 | 2♠   | 3♥    | AP   |       |
| North HCP: 17  | ♦ A72    | ♦ 1083 |      |       |      |       |
| South HCP: 3   | ♣ A7     | ♣ K982 |      |       |      |       |
| Contract: 3♥ N |          |        |      |       |      |       |

|                |         |           |      |       |      |       |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 237     | North:  | South:    | West | North | East | South |
| Dealer: E      | ♠ 87543 | ♠ A       |      |       | 1♦   | 1♥    |
| Vul: NS        | ♥ 2     | ♥ AJ10853 | X    | Pass  | 1NT  | 2♥    |
| North HCP: 3   | ♦ 653   | ♦ Q84     | AP   |       |      |       |
| South HCP: 14  | ♣ QJ62  | ♣ K94     |      |       |      |       |
| Contract: 2♥ S |         |           |      |       |      |       |

|                |          |        |      |       |      |       |
|----------------|----------|--------|------|-------|------|-------|
| Board: 238     | North:   | South: | West | North | East | South |
| Dealer: W      | ♠ AK1074 | ♠ QJ86 | 1♦   | 1♠    | Pass | 2♠    |
| Vul: EW        | ♥ KQ6    | ♥ 1098 | Pass | 4♠    | AP   |       |
| North HCP: 16  | ♦ 875    | ♦ KJ2  |      |       |      |       |
| South HCP: 8   | ♣ A4     | ♣ J109 |      |       |      |       |
| Contract: 4♠ N |          |        |      |       |      |       |

|                |          |          |      |       |      |       |
|----------------|----------|----------|------|-------|------|-------|
| Board: 239     | North:   | South:   | West | North | East | South |
| Dealer: E      | ♠ AJ53   | ♠ KQ1098 |      |       | 1♥   | 1♠    |
| Vul: Both      | ♥ 7      | ♥ 1042   | 3♥   | 3♠    | AP   |       |
| North HCP: 13  | ♦ QJ9873 | ♦ A4     |      |       |      |       |
| South HCP: 10  | ♣ KQ     | ♣ J43    |      |       |      |       |
| Contract: 3♠ S |          |          |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 240     | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ AQ1042 | ♠ J95   | 1♥   | 1♠    | 2♥   | 2♠    |
| Vul: NS        | ♥ K7     | ♥ 962   | 3♥   | 3♠    | AP   |       |
| North HCP: 14  | ♦ 753    | ♦ AQ109 |      |       |      |       |
| South HCP: 9   | ♣ AJ6    | ♣ Q104  |      |       |      |       |
| Contract: 3♠ N |          |         |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 241  
Dealer: E  
Vul: EW  
HCP: 14

♠ AQ42  
♥ 76  
♦ 863  
♣ AKJ4

East Opens 1♥.

Partner bids first.

Board: 242  
Dealer: W  
Vul: Both  
HCP: 11

♠ 8653  
♥ 63  
♦ AKJ105  
♣ K6

West Opens 1♥.

East Bids 3♦ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 243  
Dealer: E  
Vul: None  
HCP: 10

♠ Q10853  
♥ KQ108  
♦ K108  
♣ 8

East Opens 1♠.

Partner bids first.

Board: 244  
Dealer: W  
Vul: EW  
HCP: 13

♠ 9  
♥ A76  
♦ AJ108765  
♣ A8

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 245  
Dealer: E  
Vul: NS  
HCP: 7

♠ J542  
♥ KQ95  
♦ 743  
♣ J2

East Opens 1♦.

Partner bids first.

Board: 246  
Dealer: W  
Vul: Both  
HCP: 10

♠ KJ1052  
♥ A1043  
♦ 10  
♣ Q54

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.

## Overcalls Both hands (Answers Page)

|                |        |          |      |                 |      |                     |
|----------------|--------|----------|------|-----------------|------|---------------------|
| Board: 241     | North: | South:   | West | North           | East | South               |
| Dealer: E      | ♠ AQ42 | ♠ KJ9    |      |                 | 1♥   | 2♦                  |
| Vul: EW        | ♥ 76   | ♥ A5     | Pass | 2♥ <sup>1</sup> | Pass | 2NT                 |
| North HCP: 14  | ♦ 863  | ♦ KJ1042 | Pass | 3NT             | AP   |                     |
| South HCP: 12  | ♣ AKJ4 | ♣ 965    |      |                 |      |                     |
| Contract: 3N S |        |          |      |                 |      | 1. strength cue bid |

|                |          |        |      |       |                 |                               |
|----------------|----------|--------|------|-------|-----------------|-------------------------------|
| Board: 242     | North:   | South: | West | North | East            | South                         |
| Dealer: W      | ♠ 8653   | ♠ J72  | 1♥   | 2♦    | 3♦ <sup>1</sup> | Pass                          |
| Vul: Both      | ♥ 63     | ♥ QJ9  | 4♥   | AP    |                 |                               |
| North HCP: 11  | ♦ AKJ105 | ♦ 843  |      |       |                 |                               |
| South HCP: 6   | ♣ K6     | ♣ Q943 |      |       |                 |                               |
| Contract: 4♥ W |          |        |      |       |                 | 1. limit raise or better in ♥ |

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 243     | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ Q10853 | ♠ 76      |      |       | 1♠   | 2♣    |
| Vul: None      | ♥ KQ108  | ♥ 5       |      |       |      |       |
| North HCP: 10  | ♦ K108   | ♦ A965    | AP   |       |      |       |
| South HCP: 11  | ♣ 8      | ♣ AK10654 |      |       |      |       |
| Contract: 2♣ S |          |           |      |       |      |       |

|                |            |         |      |       |      |       |
|----------------|------------|---------|------|-------|------|-------|
| Board: 244     | North:     | South:  | West | North | East | South |
| Dealer: W      | ♠ 9        | ♠ A543  | 1♣   | 1♦    | 1♠   | Pass  |
| Vul: EW        | ♥ A76      | ♥ J932  | 2♣   | 3♦    | AP   |       |
| North HCP: 13  | ♦ AJ108765 | ♦ 9     |      |       |      |       |
| South HCP: 6   | ♣ A8       | ♣ J1042 |      |       |      |       |
| Contract: 3♦ N |            |         |      |       |      |       |

|                |        |          |      |       |      |       |
|----------------|--------|----------|------|-------|------|-------|
| Board: 245     | North: | South:   | West | North | East | South |
| Dealer: E      | ♠ J542 | ♠ 106    |      |       | 1♦   | 2♣    |
| Vul: NS        | ♥ KQ95 | ♥ A2     |      |       |      |       |
| North HCP: 7   | ♦ 743  | ♦ 1085   | AP   |       |      |       |
| South HCP: 13  | ♣ J2   | ♣ AKQ854 |      |       |      |       |
| Contract: 2♣ S |        |          |      |       |      |       |

|                |          |        |      |       |                 |                               |
|----------------|----------|--------|------|-------|-----------------|-------------------------------|
| Board: 246     | North:   | South: | West | North | East            | South                         |
| Dealer: W      | ♠ KJ1052 | ♠ 8763 | 1♦   | 1♠    | 2♠ <sup>1</sup> | Pass                          |
| Vul: Both      | ♥ A1043  | ♥ K652 | 3♦   | Pass  | 3NT             | AP                            |
| North HCP: 10  | ♦ 10     | ♦ J97  |      |       |                 |                               |
| South HCP: 4   | ♣ Q54    | ♣ 103  |      |       |                 |                               |
| Contract: 3N E |          |        |      |       |                 | 1. limit raise or better in ♦ |

## South hands (Practice Page)

### Overcalls

Board: 241  
Dealer: E  
Vul: EW  
HCP: 12

♠ KJ9  
♥ A5  
♦ KJ1042  
♣ 965

East Opens 1♥.

You bid first.

Board: 242  
Dealer: W  
Vul: Both  
HCP: 6

♠ J72  
♥ QJ9  
♦ 843  
♣ Q943

West Opens 1♥.

East Bids 3♦ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 243  
Dealer: E  
Vul: None  
HCP: 11

♠ 76  
♥ 5  
♦ A965  
♣ AK10654

East Opens 1♠.

You bid first.

Board: 244  
Dealer: W  
Vul: EW  
HCP: 6

♠ A543  
♥ J932  
♦ 9  
♣ J1042

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 245  
Dealer: E  
Vul: NS  
HCP: 13

♠ 106  
♥ A2  
♦ 1085  
♣ AKQ854

East Opens 1♦.

You bid first.

Board: 246  
Dealer: W  
Vul: Both  
HCP: 4

♠ 8763  
♥ K652  
♦ J97  
♣ 103

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

|                |        |          |                     |                 |      |       |
|----------------|--------|----------|---------------------|-----------------|------|-------|
| Board: 241     | North: | South:   | West                | North           | East | South |
| Dealer: E      | ♠ AQ42 | ♠ KJ9    |                     |                 | 1♥   | 2♦    |
| Vul: EW        | ♥ 76   | ♥ A5     | Pass                | 2♥ <sup>1</sup> | Pass | 2NT   |
| North HCP: 14  | ♦ 863  | ♦ KJ1042 | Pass                | 3NT             | AP   |       |
| South HCP: 12  | ♣ AKJ4 | ♣ 965    | 1. strength cue bid |                 |      |       |
| Contract: 3N S |        |          |                     |                 |      |       |

|                |          |        |                               |       |                 |       |
|----------------|----------|--------|-------------------------------|-------|-----------------|-------|
| Board: 242     | North:   | South: | West                          | North | East            | South |
| Dealer: W      | ♠ 8653   | ♠ J72  | 1♥                            | 2♦    | 3♦ <sup>1</sup> | Pass  |
| Vul: Both      | ♥ 63     | ♥ QJ9  | 4♥                            | AP    |                 |       |
| North HCP: 11  | ♦ AKJ105 | ♦ 843  | 1. limit raise or better in ♥ |       |                 |       |
| South HCP: 6   | ♣ K6     | ♣ Q943 |                               |       |                 |       |
| Contract: 4♥ W |          |        |                               |       |                 |       |

|                |          |           |      |       |      |       |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 243     | North:   | South:    | West | North | East | South |
| Dealer: E      | ♠ Q10853 | ♠ 76      |      |       | 1♠   | 2♣    |
| Vul: None      | ♥ KQ108  | ♥ 5       | AP   |       |      |       |
| North HCP: 10  | ♦ K108   | ♦ A965    |      |       |      |       |
| South HCP: 11  | ♣ 8      | ♣ AK10654 |      |       |      |       |
| Contract: 2♣ S |          |           |      |       |      |       |

|                |            |         |      |       |      |       |
|----------------|------------|---------|------|-------|------|-------|
| Board: 244     | North:     | South:  | West | North | East | South |
| Dealer: W      | ♠ 9        | ♠ A543  | 1♣   | 1♦    | 1♠   | Pass  |
| Vul: EW        | ♥ A76      | ♥ J932  | 2♣   | 3♦    | AP   |       |
| North HCP: 13  | ♦ AJ108765 | ♦ 9     |      |       |      |       |
| South HCP: 6   | ♣ A8       | ♣ J1042 |      |       |      |       |
| Contract: 3♦ N |            |         |      |       |      |       |

|                |        |          |      |       |      |       |
|----------------|--------|----------|------|-------|------|-------|
| Board: 245     | North: | South:   | West | North | East | South |
| Dealer: E      | ♠ J542 | ♠ 106    |      |       | 1♦   | 2♣    |
| Vul: NS        | ♥ KQ95 | ♥ A2     | AP   |       |      |       |
| North HCP: 7   | ♦ 743  | ♦ 1085   |      |       |      |       |
| South HCP: 13  | ♣ J2   | ♣ AKQ854 |      |       |      |       |
| Contract: 2♣ S |        |          |      |       |      |       |

|                |          |        |                               |       |                 |       |
|----------------|----------|--------|-------------------------------|-------|-----------------|-------|
| Board: 246     | North:   | South: | West                          | North | East            | South |
| Dealer: W      | ♠ KJ1052 | ♠ 8763 | 1♦                            | 1♠    | 2♠ <sup>1</sup> | Pass  |
| Vul: Both      | ♥ A1043  | ♥ K652 | 3♦                            | Pass  | 3NT             | AP    |
| North HCP: 10  | ♦ 10     | ♦ J97  | 1. limit raise or better in ♦ |       |                 |       |
| South HCP: 4   | ♣ Q54    | ♣ 103  |                               |       |                 |       |
| Contract: 3N E |          |        |                               |       |                 |       |

## North hands (Practice Page)

### Overcalls

Board: 247  
Dealer: E  
Vul: None  
HCP: 7

♠ Q752  
♥ KQ9653  
♦ —  
♣ 542

East Opens 1♣.

Partner bids first.

Board: 248  
Dealer: W  
Vul: NS  
HCP: 9

♠ AQJ84  
♥ 2  
♦ Q109  
♣ 8532

West Opens 1♥.

East Bids 2NT if possible.

East Bids 3NT if possible.

You bid first.

Board: 249  
Dealer: E  
Vul: None  
HCP: 7

♠ 6  
♥ QJ98652  
♦ 96  
♣ KJ3

East Opens 1♦.

Partner bids first.

Board: 250  
Dealer: W  
Vul: NS  
HCP: 17

♠ Q10872  
♥ —  
♦ AK8  
♣ AKJ98

West Opens 1♥.

East Doubles 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 251  
Dealer: E  
Vul: NS  
HCP: 4

♠ J62  
♥ 1085  
♦ 9543  
♣ K107

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

Partner bids first.



Board: 252

Dealer: W

Vul: EW

HCP: 16

♠ AKQ53

♥ A986

♦ K6

♣ 86

West Opens 1♣.

West Bids 3♣ if possible.

East Bids 4♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 247

Dealer: E

Vul: None

North HCP: 7

South HCP: 16

Contract: 4♥ N

North:

♠ Q752

♥ KQ9653

♦ —

♣ 542

South:

♠ K

♥ J87

♦ AKJ62

♣ A1073

West North East South

1♣ 1♦

Pass 1♥ Pass 3NT

Pass 4♥ AP

Board: 248

Dealer: W

Vul: NS

North HCP: 9

South HCP: 7

Contract: 3NX E

North:

♠ AQJ84

♥ 2

♦ Q109

♣ 8532

South:

♠ 7652

♥ QJ9843

♦ 3

♣ A9

West North East South

1♥ 1♠ 2NT<sup>1</sup> 3♠

Pass Pass 3NT Pass

Pass XA♠ AP

1. 1X-(1Y)-2Z weak

Board: 249

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 2♠ S

North:

♠ 6

♥ QJ98652

♦ 96

♣ KJ3

South:

♠ AKJ1072

♥ K

♦ J73

♣ Q52

West North East South

1♦ 1♠

Pass 2♥ Pass 2♠

AP

Board: 250

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 3♥X W

North:

♠ Q10872

♥ —

♦ AK8

♣ AKJ98

South:

♠ K94

♥ J872

♦ 432

♣ Q62

West North East South

1♥ 2♥<sup>1</sup> X 2♠

3♥ X AP

1. Michaels Cuebid

Board: 251

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ J62

♥ 1085

♦ 9543

♣ K107

South:

♠ A105

♥ 92

♦ AKJ1086

♣ QJ

West North East South

1♥ 2♦

Pass Pass 2♥ 3♦

4♦<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 252

Dealer: W

Vul: EW

North HCP: 16

South HCP: 6

Contract: 4♠ N

North:

♠ AKQ53

♥ A986

♦ K6

♣ 86

South:

♠ J86

♥ KJ75

♦ 8754

♣ J5

West North East South

1♣ 1♠ Pass Pass

3♣ 3♥ Pass 3♠

Pass Pass 4♣ 4♠

AP

## South hands (Practice Page)

### Overcalls

Board: 247  
Dealer: E  
Vul: None  
HCP: 16

♠ K  
♥ J87  
♦ AKJ62  
♣ A1073

East Opens 1♣.

You bid first.

Board: 248  
Dealer: W  
Vul: NS  
HCP: 7

♠ 7652  
♥ QJ9843  
♦ 3  
♣ A9

West Opens 1♥.

East Bids 2NT if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 249  
Dealer: E  
Vul: None  
HCP: 14

♠ AKJ1072  
♥ K  
♦ J73  
♣ Q52

East Opens 1♦.

You bid first.

Board: 250  
Dealer: W  
Vul: NS  
HCP: 6

♠ K94  
♥ J872  
♦ 432  
♣ Q62

West Opens 1♥.

East Doubles 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 251  
Dealer: E  
Vul: NS  
HCP: 15

♠ A105  
♥ 92  
♦ AKJ1086  
♣ QJ

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 252

Dealer: W

Vul: EW

HCP: 6

♠ J86

♥ KJ75

♦ 8754

♣ J5

West Opens 1♣.

West Bids 3♣ if possible.

East Bids 4♣ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 247

Dealer: E

Vul: None

North HCP: 7

South HCP: 16

Contract: 4♥ N

North:

♠ Q752

♥ KQ9653

♦ —

♣ 542

South:

♠ K

♥ J87

♦ AKJ62

♣ A1073

West North East South

1♣ 1♦

Pass 1♥ Pass 3NT

Pass 4♥ AP

Board: 248

Dealer: W

Vul: NS

North HCP: 9

South HCP: 7

Contract: 3NX E

North:

♠ AQJ84

♥ 2

♦ Q109

♣ 8532

South:

♠ 7652

♥ QJ9843

♦ 3

♣ A9

West North East South

1♥ 1♠ 2NT<sup>1</sup> 3♠

Pass Pass 3NT Pass

Pass XA♠ AP

1. 1X-(1Y)-2Z weak

Board: 249

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 2♠ S

North:

♠ 6

♥ QJ98652

♦ 96

♣ KJ3

South:

♠ AKJ1072

♥ K

♦ J73

♣ Q52

West North East South

1♦ 1♠

Pass 2♥ Pass 2♠

AP

Board: 250

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 3♥X W

North:

♠ Q10872

♥ —

♦ AK8

♣ AKJ98

South:

♠ K94

♥ J872

♦ 432

♣ Q62

West North East South

1♥ 2♥<sup>1</sup> X 2♠

3♥ X AP

1. Michaels Cuebid

Board: 251

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ J62

♥ 1085

♦ 9543

♣ K107

South:

♠ A105

♥ 92

♦ AKJ1086

♣ QJ

West North East South

1♥ 2♦

Pass Pass 2♥ 3♦

4♦<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 252

Dealer: W

Vul: EW

North HCP: 16

South HCP: 6

Contract: 4♠ N

North:

♠ AKQ53

♥ A986

♦ K6

♣ 86

South:

♠ J86

♥ KJ75

♦ 8754

♣ J5

West North East South

1♣ 1♠ Pass Pass

3♣ 3♥ Pass 3♠

Pass Pass 4♣ 4♠

AP

## North hands (Practice Page)

### Overcalls

|            |           |                           |
|------------|-----------|---------------------------|
| Board: 253 | ♠ 1096    | East Opens 1♥.            |
| Dealer: E  | ♥ 103     | West Bids 2♥ if possible. |
| Vul: Both  | ♦ Q2      |                           |
| HCP: 6     | ♣ A96543  | Partner bids first.       |
| Board: 254 | ♠ J64     | West Opens 1♦.            |
| Dealer: W  | ♥ 752     |                           |
| Vul: EW    | ♦ AK      | You bid first.            |
| HCP: 12    | ♣ KJ1075  |                           |
| Board: 255 | ♠ 64      | East Opens 1♥.            |
| Dealer: E  | ♥ Q74     | West Bids 3♦ if possible. |
| Vul: Both  | ♦ KJ2     |                           |
| HCP: 10    | ♣ A7432   | Partner bids first.       |
| Board: 256 | ♠ AKJ75   | West Opens 1♦.            |
| Dealer: W  | ♥ KJ98    | West Bids 2♦ if possible. |
| Vul: None  | ♦ K4      | East Bids 3♦ if possible. |
| HCP: 15    | ♣ 94      | You bid first.            |
| Board: 257 | ♠ KJ8     | East Opens 1♠.            |
| Dealer: E  | ♥ 95      |                           |
| Vul: NS    | ♦ Q865    | Partner bids first.       |
| HCP: 6     | ♣ 10652   |                           |
| Board: 258 | ♠ AKJ9872 | West Opens 1♥.            |
| Dealer: W  | ♥ —       | East Bids 2♥ if possible. |
| Vul: Both  | ♦ A64     | West Bids 3♥ if possible. |
| HCP: 12    | ♣ 654     | You bid first.            |

## Overcalls Both hands (Answers Page)

|                |          |            |      |       |      |       |
|----------------|----------|------------|------|-------|------|-------|
| Board: 253     | North:   | South:     | West | North | East | South |
| Dealer: E      | ♠ 1096   | ♠ K85      |      |       |      |       |
| Vul: Both      | ♥ 103    | ♥ AJ7      |      |       | 1♥   | 2♦    |
| North HCP: 6   | ♦ Q2     | ♦ KJ109865 | 2♥   | AP    |      |       |
| South HCP: 12  | ♣ A96543 | ♣ —        |      |       |      |       |
| Contract: 2♥ E |          |            |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 254     | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ J64    | ♠ Q83   |      |       |      |       |
| Vul: EW        | ♥ 752    | ♥ AQ103 | 1♦   | 2♣    | AP   |       |
| North HCP: 12  | ♦ AK     | ♦ J763  |      |       |      |       |
| South HCP: 9   | ♣ KJ1075 | ♣ 92    |      |       |      |       |
| Contract: 2♣ N |          |         |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 255     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 64    | ♠ KJ1082 |      |       |      |       |
| Vul: Both      | ♥ Q74   | ♥ K65    |      |       | 1♥   | 1♠    |
| North HCP: 10  | ♦ KJ2   | ♦ Q8     | 3♦   | AP    |      |       |
| South HCP: 11  | ♣ A7432 | ♣ Q106   |      |       |      |       |
| Contract: 3♦ W |         |          |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 256     | North:  | South:   | West | North | East | South |
| Dealer: W      | ♠ AKJ75 | ♠ 108    |      |       |      |       |
| Vul: None      | ♥ KJ98  | ♥ AQ7    | 1♦   | 1♠    | Pass | Pass  |
| North HCP: 15  | ♦ K4    | ♦ 986    | 2♦   | 2♥    | 3♦   | AP    |
| South HCP: 6   | ♣ 94    | ♣ 107632 |      |       |      |       |
| Contract: 3♦ W |         |          |      |       |      |       |

|                |         |             |      |       |      |       |
|----------------|---------|-------------|------|-------|------|-------|
| Board: 257     | North:  | South:      | West | North | East | South |
| Dealer: E      | ♠ KJ8   | ♠ Q5        |      |       |      |       |
| Vul: NS        | ♥ 95    | ♥ AJ1087632 |      |       | 1♠   | 2♥    |
| North HCP: 6   | ♦ Q865  | ♦ K         | AP   |       |      |       |
| South HCP: 14  | ♣ 10652 | ♣ KJ        |      |       |      |       |
| Contract: 2♥ S |         |             |      |       |      |       |

|                |           |         |      |       |      |       |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 258     | North:    | South:  | West | North | East | South |
| Dealer: W      | ♠ AKJ9872 | ♠ 106   | 1♥   | 1♠    | 2♥   | Pass  |
| Vul: Both      | ♥ —       | ♥ 865   | Pass | 2♠    | Pass | Pass  |
| North HCP: 12  | ♦ A64     | ♦ J1093 | 3♥   | 3♠    | AP   |       |
| South HCP: 8   | ♣ 654     | ♣ AK102 |      |       |      |       |
| Contract: 3♠ N |           |         |      |       |      |       |

## South hands (Practice Page)

### Overcalls

Board: 253  
Dealer: E  
Vul: Both  
HCP: 12

♠ K85  
♥ AJ7  
♦ KJ109865  
♣ —

East Opens 1♥.  
West Bids 2♥ if possible.  
You bid first.

Board: 254  
Dealer: W  
Vul: EW  
HCP: 9

♠ Q83  
♥ AQ103  
♦ J763  
♣ 92

West Opens 1♦.  
Partner bids first.

Board: 255  
Dealer: E  
Vul: Both  
HCP: 11

♠ KJ1082  
♥ K65  
♦ Q8  
♣ Q106

East Opens 1♥.  
West Bids 3♦ if possible.  
You bid first.

Board: 256  
Dealer: W  
Vul: None  
HCP: 6

♠ 108  
♥ AQ7  
♦ 986  
♣ 107632

West Opens 1♦.  
West Bids 2♦ if possible.  
East Bids 3♦ if possible.  
Partner bids first.

Board: 257  
Dealer: E  
Vul: NS  
HCP: 14

♠ Q5  
♥ AJ1087632  
♦ K  
♣ KJ

East Opens 1♠.  
You bid first.

Board: 258  
Dealer: W  
Vul: Both  
HCP: 8

♠ 106  
♥ 865  
♦ J1093  
♣ AK102

West Opens 1♥.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
Partner bids first.



## Overcalls Both hands (Answers Page)

|                |          |            |      |       |      |       |
|----------------|----------|------------|------|-------|------|-------|
| Board: 253     | North:   | South:     | West | North | East | South |
| Dealer: E      | ♠ 1096   | ♠ K85      |      |       |      |       |
| Vul: Both      | ♥ 103    | ♥ AJ7      |      |       | 1♥   | 2♦    |
| North HCP: 6   | ♦ Q2     | ♦ KJ109865 | 2♥   | AP    |      |       |
| South HCP: 12  | ♣ A96543 | ♣ —        |      |       |      |       |
| Contract: 2♥ E |          |            |      |       |      |       |

|                |          |         |      |       |      |       |
|----------------|----------|---------|------|-------|------|-------|
| Board: 254     | North:   | South:  | West | North | East | South |
| Dealer: W      | ♠ J64    | ♠ Q83   |      |       |      |       |
| Vul: EW        | ♥ 752    | ♥ AQ103 | 1♦   | 2♣    | AP   |       |
| North HCP: 12  | ♦ AK     | ♦ J763  |      |       |      |       |
| South HCP: 9   | ♣ KJ1075 | ♣ 92    |      |       |      |       |
| Contract: 2♣ N |          |         |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 255     | North:  | South:   | West | North | East | South |
| Dealer: E      | ♠ 64    | ♠ KJ1082 |      |       |      |       |
| Vul: Both      | ♥ Q74   | ♥ K65    |      |       | 1♥   | 1♠    |
| North HCP: 10  | ♦ KJ2   | ♦ Q8     | 3♦   | AP    |      |       |
| South HCP: 11  | ♣ A7432 | ♣ Q106   |      |       |      |       |
| Contract: 3♦ W |         |          |      |       |      |       |

|                |         |          |      |       |      |       |
|----------------|---------|----------|------|-------|------|-------|
| Board: 256     | North:  | South:   | West | North | East | South |
| Dealer: W      | ♠ AKJ75 | ♠ 108    |      |       |      |       |
| Vul: None      | ♥ KJ98  | ♥ AQ7    | 1♦   | 1♠    | Pass | Pass  |
| North HCP: 15  | ♦ K4    | ♦ 986    | 2♦   | 2♥    | 3♦   | AP    |
| South HCP: 6   | ♣ 94    | ♣ 107632 |      |       |      |       |
| Contract: 3♦ W |         |          |      |       |      |       |

|                |         |             |      |       |      |       |
|----------------|---------|-------------|------|-------|------|-------|
| Board: 257     | North:  | South:      | West | North | East | South |
| Dealer: E      | ♠ KJ8   | ♠ Q5        |      |       |      |       |
| Vul: NS        | ♥ 95    | ♥ AJ1087632 |      |       | 1♠   | 2♥    |
| North HCP: 6   | ♦ Q865  | ♦ K         | AP   |       |      |       |
| South HCP: 14  | ♣ 10652 | ♣ KJ        |      |       |      |       |
| Contract: 2♥ S |         |             |      |       |      |       |

|                |           |         |      |       |      |       |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 258     | North:    | South:  | West | North | East | South |
| Dealer: W      | ♠ AKJ9872 | ♠ 106   | 1♥   | 1♠    | 2♥   | Pass  |
| Vul: Both      | ♥ —       | ♥ 865   | Pass | 2♠    | Pass | Pass  |
| North HCP: 12  | ♦ A64     | ♦ J1093 | 3♥   | 3♠    | AP   |       |
| South HCP: 8   | ♣ 654     | ♣ AK102 |      |       |      |       |
| Contract: 3♠ N |           |         |      |       |      |       |

## North hands (Practice Page)

### Overcalls

Board: 259  
Dealer: E  
Vul: None  
HCP: 9

♠ 98  
♥ A2  
♦ KQ9532  
♣ 965

East Opens 1♥.  
West Bids 2♠ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 260  
Dealer: W  
Vul: EW  
HCP: 10

♠ K865  
♥ 10  
♦ QJ10874  
♣ KJ

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 1NT if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 261  
Dealer: E  
Vul: Both  
HCP: 4

♠ 8  
♥ J753  
♦ 10864  
♣ K764

East Opens 1♦.

Partner bids first.

Board: 262  
Dealer: W  
Vul: EW  
HCP: 11

♠ AKQ72  
♥ 765  
♦ Q2  
♣ 754

West Opens 1♣.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 263  
Dealer: E  
Vul: Both  
HCP: 12

♠ AK982  
♥ J8432  
♦ A9  
♣ 7

East Opens 1♥.

Partner bids first.

Board: 264  
Dealer: W  
Vul: None  
HCP: 12

♠ K62  
♥ AQ10632  
♦ 3  
♣ K84

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

East Bids 4♦ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 259

Dealer: E

Vul: None

North HCP: 9

South HCP: 10

Contract: 4♥ E

North:

♠ 98

♥ A2

♦ KQ9532

♣ 965

South:

♠ AJ10753

♥ 97

♦ AJ7

♣ 72

West North East South

1♥ 1♠

2♠<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 260

Dealer: W

Vul: EW

North HCP: 10

South HCP: 8

Contract: 3♦ N

North:

♠ K865

♥ 10

♦ QJ10874

♣ KJ

South:

♠ 72

♥ AQ832

♦ 92

♣ Q1092

West North East South

1♣ 1♦ 1♠ Pass

1NT 2♦ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 261

Dealer: E

Vul: Both

North HCP: 4

South HCP: 18

Contract: 1♠ S

North:

♠ 8

♥ J753

♦ 10864

♣ K764

South:

♠ AKQ732

♥ —

♦ AQJ73

♣ Q2

West North East South

1♦ 1♠

AP

Board: 262

Dealer: W

Vul: EW

North HCP: 11

South HCP: 4

Contract: 3♦ E

North:

♠ AKQ72

♥ 765

♦ Q2

♣ 754

South:

♠ 106

♥ J9432

♦ K95

♣ 962

West North East South

1♣ 1♠ 2♦<sup>1</sup> Pass

3♦ AP

1. 1X-(Y)-2Z forcing

Board: 263

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3N N

North:

♠ AK982

♥ J8432

♦ A9

♣ 7

South:

♠ J6

♥ 7

♦ KQJ1072

♣ A932

West North East South

1♥ 2♦

Pass 2♠ Pass 3♣

Pass 3NT AP

Board: 264

Dealer: W

Vul: None

North HCP: 12

South HCP: 4

Contract: 4♦ E

North:

♠ K62

♥ AQ10632

♦ 3

♣ K84

South:

♠ A8543

♥ 98

♦ 76

♣ 10763

West North East South

1♣ 1♥ 2♦<sup>1</sup> Pass

3♦ 3♥ 4♦ AP

1. 1X-(Y)-2Z forcing

## South hands (Practice Page)

### Overcalls

Board: 259      ♠ AJ10753  
Dealer: E        ♥ 97  
Vul: None        ♦ AJ7  
HCP: 10         ♣ 72

East Opens 1♥.  
West Bids 2♠ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 260      ♠ 72  
Dealer: W        ♥ AQ832  
Vul: EW         ♦ 92  
HCP: 8          ♣ Q1092

West Opens 1♣.  
East Bids 1♠ if possible.  
West Bids 1NT if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 261      ♠ AKQ732  
Dealer: E        ♥ —  
Vul: Both        ♦ AQJ73  
HCP: 18         ♣ Q2

East Opens 1♦.

You bid first.

Board: 262      ♠ 106  
Dealer: W        ♥ J9432  
Vul: EW         ♦ K95  
HCP: 4          ♣ 962

West Opens 1♣.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 263      ♠ J6  
Dealer: E        ♥ 7  
Vul: Both        ♦ KQJ1072  
HCP: 11         ♣ A932

East Opens 1♥.

You bid first.

Board: 264

Dealer: W

Vul: None

HCP: 4

♠ A8543

♥ 98

♦ 76

♣ 10763

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

East Bids 4♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 259

Dealer: E

Vul: None

North HCP: 9

South HCP: 10

Contract: 4♥ E

North:

♠ 98

♥ A2

♦ KQ9532

♣ 965

South:

♠ AJ10753

♥ 97

♦ AJ7

♣ 72

West North East South

1♥ 1♠

2♠<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 260

Dealer: W

Vul: EW

North HCP: 10

South HCP: 8

Contract: 3♦ N

North:

♠ K865

♥ 10

♦ QJ10874

♣ KJ

South:

♠ 72

♥ AQ832

♦ 92

♣ Q1092

West North East South

1♣ 1♦ 1♠ Pass

1NT 2♦ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 261

Dealer: E

Vul: Both

North HCP: 4

South HCP: 18

Contract: 1♠ S

North:

♠ 8

♥ J753

♦ 10864

♣ K764

South:

♠ AKQ732

♥ —

♦ AQJ73

♣ Q2

West North East South

1♦ 1♠

AP

Board: 262

Dealer: W

Vul: EW

North HCP: 11

South HCP: 4

Contract: 3♦ E

North:

♠ AKQ72

♥ 765

♦ Q2

♣ 754

South:

♠ 106

♥ J9432

♦ K95

♣ 962

West North East South

1♣ 1♠ 2♦<sup>1</sup> Pass

3♦ AP

1. 1X-(Y)-2Z forcing

Board: 263

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3N N

North:

♠ AK982

♥ J8432

♦ A9

♣ 7

South:

♠ J6

♥ 7

♦ KQJ1072

♣ A932

West North East South

1♥ 2♦

Pass 2♠ Pass 3♣

Pass 3NT AP

Board: 264

Dealer: W

Vul: None

North HCP: 12

South HCP: 4

Contract: 4♦ E

North:

♠ K62

♥ AQ10632

♦ 3

♣ K84

South:

♠ A8543

♥ 98

♦ 76

♣ 10763

West North East South

1♣ 1♥ 2♦<sup>1</sup> Pass

3♦ 3♥ 4♦ AP

1. 1X-(Y)-2Z forcing

## North hands (Practice Page)

### Overcalls

Board: 265  
Dealer: E  
Vul: NS  
HCP: 6

♠ K8  
♥ 10943  
♦ 92  
♣ K10832

East Opens 1♦.  
  
Partner bids first.

Board: 266  
Dealer: W  
Vul: Both  
HCP: 11

♠ 3  
♥ AJ10865  
♦ QJ8  
♣ K92

West Opens 1♣.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.  
  
You bid first.

Board: 267  
Dealer: E  
Vul: None  
HCP: 12

♠ AK1093  
♥ A  
♦ J1092  
♣ 1082

East Opens 1♣.  
  
Partner bids first.

Board: 268  
Dealer: W  
Vul: NS  
HCP: 11

♠ KQ1064  
♥ 876  
♦ 763  
♣ AQ

West Opens 1♥.  
East Bids 2♠ if possible.  
West Bids 4♥ if possible.  
  
You bid first.

Board: 269  
Dealer: E  
Vul: None  
HCP: 5

♠ J53  
♥ 102  
♦ Q109762  
♣ Q8

East Opens 1♠.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.  
West Bids 4♣ if possible.  
  
Partner bids first.

Board: 270  
Dealer: W  
Vul: EW  
HCP: 11

♠ 1083  
♥ AKQ853  
♦ Q9  
♣ 76

West Opens 1♦.  
West Doubles Pass if possible.  
  
You bid first.



## Overcalls Both hands (Answers Page)

Board: 265

Dealer: E

Vul: NS

North HCP: 6

South HCP: 13

Contract: 1♠ S

North:

♠ K8

♥ 10943

♦ 92

♣ K10832

South:

♠ AQJ103

♥ 75

♦ 43

♣ AQ95

West North East South

1♦ 1♠

AP

Board: 266

Dealer: W

Vul: Both

North HCP: 11

South HCP: 9

Contract: 2♠ E

North:

♠ 3

♥ AJ10865

♦ QJ8

♣ K92

South:

♠ QJ82

♥ 74

♦ 109743

♣ AQ

West North East South

1♣ 2♥ Pass Pass

X Pass 2♠ AP

Board: 267

Dealer: E

Vul: None

North HCP: 12

South HCP: 9

Contract: 2♥ S

North:

♠ AK1093

♥ A

♦ J1092

♣ 1082

South:

♠ 54

♥ QJ10862

♦ A754

♣ Q

West North East South

1♣ 2♥

AP

Board: 268

Dealer: W

Vul: NS

North HCP: 11

South HCP: 4

Contract: 4♥ W

North:

♠ KQ1064

♥ 876

♦ 763

♣ AQ

South:

♠ A832

♥ 9

♦ 42

♣ 1098752

West North East South

1♥ 1♠ 2♠<sup>1</sup> 3♠

4♥ AP

1. limit raise or better in ♥

Board: 269

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 4♣ W

North:

♠ J53

♥ 102

♦ Q109762

♣ Q8

South:

♠ A72

♥ AKQJ73

♦ J5

♣ 95

West North East South

1♠ 2♥

Pass Pass X Pass

3♣ Pass Pass 3♥

4♣ AP

Board: 270

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ X N

North:

♠ 1083

♥ AKQ853

♦ Q9

♣ 76

South:

♠ AQJ75

♥ 107

♦ 652

♣ KQ5

West North East South

1♦ 2♥ Pass Pass

X AP

## South hands (Practice Page)

### Overcalls

Board: 265      ♠ AQJ103  
Dealer: E        ♥ 75  
Vul: NS         ♦ 43  
HCP: 13         ♣ AQ95

East Opens 1♦.

You bid first.

Board: 266      ♠ QJ82  
Dealer: W        ♥ 74  
Vul: Both       ♦ 109743  
HCP: 9          ♣ AQ

West Opens 1♣.

West Doubles Pass if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 267      ♠ 54  
Dealer: E        ♥ QJ10862  
Vul: None       ♦ A754  
HCP: 9          ♣ Q

East Opens 1♣.

You bid first.

Board: 268      ♠ A832  
Dealer: W        ♥ 9  
Vul: NS         ♦ 42  
HCP: 4          ♣ 1098752

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 269      ♠ A72  
Dealer: E        ♥ AKQJ73  
Vul: None       ♦ J5  
HCP: 15         ♣ 95

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♣ if possible.

West Bids 4♣ if possible.

You bid first.

Board: 270

Dealer: W

Vul: EW

HCP: 12

♠ AQJ75

♥ 107

♦ 652

♣ KQ5

West Opens 1♦.

West Doubles Pass if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 265

Dealer: E

Vul: NS

North HCP: 6

South HCP: 13

Contract: 1♠ S

North:

♠ K8

♥ 10943

♦ 92

♣ K10832

South:

♠ AQJ103

♥ 75

♦ 43

♣ AQ95

West North East South

1♦ 1♠

AP

Board: 266

Dealer: W

Vul: Both

North HCP: 11

South HCP: 9

Contract: 2♠ E

North:

♠ 3

♥ AJ10865

♦ QJ8

♣ K92

South:

♠ QJ82

♥ 74

♦ 109743

♣ AQ

West North East South

1♣ 2♥ Pass Pass

X Pass 2♠ AP

Board: 267

Dealer: E

Vul: None

North HCP: 12

South HCP: 9

Contract: 2♥ S

North:

♠ AK1093

♥ A

♦ J1092

♣ 1082

South:

♠ 54

♥ QJ10862

♦ A754

♣ Q

West North East South

1♣ 2♥

AP

Board: 268

Dealer: W

Vul: NS

North HCP: 11

South HCP: 4

Contract: 4♥ W

North:

♠ KQ1064

♥ 876

♦ 763

♣ AQ

South:

♠ A832

♥ 9

♦ 42

♣ 1098752

West North East South

1♥ 1♠ 2♠<sup>1</sup> 3♠

4♥ AP

1. limit raise or better in ♥

Board: 269

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 4♣ W

North:

♠ J53

♥ 102

♦ Q109762

♣ Q8

South:

♠ A72

♥ AKQJ73

♦ J5

♣ 95

West North East South

1♠ 2♥

Pass Pass X Pass

3♣ Pass Pass 3♥

4♣ AP

Board: 270

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ X N

North:

♠ 1083

♥ AKQ853

♦ Q9

♣ 76

South:

♠ AQJ75

♥ 107

♦ 652

♣ KQ5

West North East South

1♦ 2♥ Pass Pass

X AP

## North hands (Practice Page)

### Overcalls

|            |           |                             |
|------------|-----------|-----------------------------|
| Board: 271 | ♠ 108764  | East Opens 1♥.              |
| Dealer: E  | ♥ —       | West Bids 2♥ if possible.   |
| Vul: EW    | ♦ A109875 |                             |
| HCP: 4     | ♣ 32      | Partner bids first.         |
| Board: 272 | ♠ K       | West Opens 1♣.              |
| Dealer: W  | ♥ AJ9     |                             |
| Vul: None  | ♦ AKQ754  | You bid first.              |
| HCP: 17    | ♣ 765     |                             |
| Board: 273 | ♠ AJ65    | East Opens 1♦.              |
| Dealer: E  | ♥ K875    |                             |
| Vul: EW    | ♦ Q1043   | Partner bids first.         |
| HCP: 10    | ♣ 6       |                             |
| Board: 274 | ♠ AK1072  | West Opens 1♦.              |
| Dealer: W  | ♥ AK982   | East Bids 3♣ if possible.   |
| Vul: Both  | ♦ J5      |                             |
| HCP: 16    | ♣ J       | You bid first.              |
| Board: 275 | ♠ 1065432 | East Opens 1♦.              |
| Dealer: E  | ♥ 83      | West Bids 1♠ if possible.   |
| Vul: Both  | ♦ J1096   | East Bids 2♣ if possible.   |
| HCP: 1     | ♣ 2       | West Bids 5♣ if possible.   |
|            |           | West Bids XA♠♠ if possible. |
|            |           | Partner bids first.         |
| Board: 276 | ♠ QJ1095  | West Opens 1♣.              |
| Dealer: W  | ♥ K64     |                             |
| Vul: None  | ♦ J6      | You bid first.              |
| HCP: 12    | ♣ KQ8     |                             |

## Overcalls Both hands (Answers Page)

Board: 271

Dealer: E

Vul: EW

North HCP: 4

South HCP: 16

Contract: 2♥ E

North:

♠ 108764

♥ —

♦ A109875

♣ 32

South:

♠ K52

♥ 1092

♦ KJ

♣ AKQ87

West North East South

1♥ 2♣

2♥ AP

Board: 272

Dealer: W

Vul: None

North HCP: 17

South HCP: 8

Contract: 4♥ S

North:

♠ K

♥ AJ9

♦ AKQ754

♣ 765

South:

♠ 98

♥ K1074

♦ 983

♣ AJ93

West North East South

1♣ 1♦ Pass 1♥

Pass 3♦ Pass 4♣<sup>1</sup>

Pass 4♥ AP

1. limit raise or better in ♦

Board: 273

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ AJ65

♥ K875

♦ Q1043

♣ 6

South:

♠ K3

♥ QJ102

♦ 9

♣ AKJ752

West North East South

1♦ 2♣

Pass 2NT Pass 3♥

Pass 4♥ AP

Board: 274

Dealer: W

Vul: Both

North HCP: 16

South HCP: 1

Contract: 3♣ E

North:

♠ AK1072

♥ AK982

♦ J5

♣ J

South:

♠ 85

♥ J64

♦ 108764

♣ 874

West North East South

1♦ 2♦<sup>1</sup> Pass 2♥

Pass Pass 3♣ AP

1. Michaels Cuebid

Board: 275

Dealer: E

Vul: Both

North HCP: 1

South HCP: 17

Contract: 5♥ X S

North:

♠ 1065432

♥ 83

♦ J1096

♣ 2

South:

♠ Q

♥ KQJ10542

♦ 73

♣ AKQ

West North East South

1♦ 1♥

1♠ Pass 2♣ 4♥

5♣ 5♥ Pass Pass

XA♠ AP

Board: 276

Dealer: W

Vul: None

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ QJ1095

♥ K64

♦ J6

♣ KQ8

South:

♠ 7

♥ QJ1098

♦ A1085

♣ A76

West North East South

1♣ 1♠ Pass 2♥

Pass 3♥ AP

## South hands (Practice Page)

### Overcalls

Board: 271      ♠ K52  
Dealer: E        ♥ 1092  
Vul: EW         ♦ KJ  
HCP: 16         ♣ AKQ87

East Opens 1♥.  
West Bids 2♥ if possible.  
You bid first.

Board: 272      ♠ 98  
Dealer: W        ♥ K1074  
Vul: None       ♦ 983  
HCP: 8           ♣ AJ93

West Opens 1♣.  
Partner bids first.

Board: 273      ♠ K3  
Dealer: E        ♥ QJ102  
Vul: EW         ♦ 9  
HCP: 14         ♣ AKJ752

East Opens 1♦.  
You bid first.

Board: 274      ♠ 85  
Dealer: W        ♥ J64  
Vul: Both       ♦ 108764  
HCP: 1           ♣ 874

West Opens 1♦.  
East Bids 3♣ if possible.  
Partner bids first.

Board: 275      ♠ Q  
Dealer: E        ♥ KQJ10542  
Vul: Both       ♦ 73  
HCP: 17         ♣ AKQ

East Opens 1♦.  
West Bids 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 5♣ if possible.  
West Bids XA♠♠ if possible.  
You bid first.

Board: 276      ♠ 7  
Dealer: W        ♥ QJ1098  
Vul: None       ♦ A1085  
HCP: 11         ♣ A76

West Opens 1♣.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 271

Dealer: E

Vul: EW

North HCP: 4

South HCP: 16

Contract: 2♥ E

North:

♠ 108764

♥ —

♦ A109875

♣ 32

South:

♠ K52

♥ 1092

♦ KJ

♣ AKQ87

West North East South

1♥ 2♣

2♥ AP

Board: 272

Dealer: W

Vul: None

North HCP: 17

South HCP: 8

Contract: 4♥ S

North:

♠ K

♥ AJ9

♦ AKQ754

♣ 765

South:

♠ 98

♥ K1074

♦ 983

♣ AJ93

West North East South

1♣ 1♦ Pass 1♥

Pass 3♦ Pass 4♣<sup>1</sup>

Pass 4♥ AP

1. limit raise or better in ♦

Board: 273

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ AJ65

♥ K875

♦ Q1043

♣ 6

South:

♠ K3

♥ QJ102

♦ 9

♣ AKJ752

West North East South

1♦ 2♣

Pass 2NT Pass 3♥

Pass 4♥ AP

Board: 274

Dealer: W

Vul: Both

North HCP: 16

South HCP: 1

Contract: 3♣ E

North:

♠ AK1072

♥ AK982

♦ J5

♣ J

South:

♠ 85

♥ J64

♦ 108764

♣ 874

West North East South

1♦ 2♦<sup>1</sup> Pass 2♥

Pass Pass 3♣ AP

1. Michaels Cuebid

Board: 275

Dealer: E

Vul: Both

North HCP: 1

South HCP: 17

Contract: 5♥ X S

North:

♠ 1065432

♥ 83

♦ J1096

♣ 2

South:

♠ Q

♥ KQJ10542

♦ 73

♣ AKQ

West North East South

1♦ 1♥

1♠ Pass 2♣ 4♥

5♣ 5♥ Pass Pass

XA♠ AP

Board: 276

Dealer: W

Vul: None

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ QJ1095

♥ K64

♦ J6

♣ KQ8

South:

♠ 7

♥ QJ1098

♦ A1085

♣ A76

West North East South

1♣ 1♠ Pass 2♥

Pass 3♥ AP



## North hands (Practice Page)

### Overcalls

Board: 277      ♠ 102  
Dealer: E        ♥ J97  
Vul: EW        ♦ AJ864  
HCP: 6         ♣ 963

East Opens 1♣.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 278      ♠ Q5  
Dealer: W        ♥ QJ10987  
Vul: Both       ♦ AQ82  
HCP: 15        ♣ A

West Opens 1♣.  
East Bids 2♥ if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 279      ♠ A10  
Dealer: E        ♥ AJ8  
Vul: NS         ♦ K832  
HCP: 12        ♣ 8764

East Opens 1♣.  
East Doubles 2♣ if possible.

Partner bids first.

Board: 280      ♠ 7  
Dealer: W        ♥ 64  
Vul: EW        ♦ AK10964  
HCP: 11        ♣ A764

West Opens 1♠.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 281      ♠ 1082  
Dealer: E        ♥ AJ852  
Vul: Both       ♦ J32  
HCP: 6         ♣ 62

East Opens 1♣.  
West Bids 3NT if possible.

Partner bids first.

Board: 282

Dealer: W

Vul: Both

HCP: 15

♠ AK10953

♥ 2

♦ J108

♣ AK4

West Opens 1♦.

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 277

Dealer: E

Vul: EW

North HCP: 6

South HCP: 12

Contract: 4♠ W

North:

♠ 102

♥ J97

♦ AJ864

♣ 963

South:

♠ 74

♥ AKQ1085

♦ 3

♣ QJ87

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♥    |
| 1♠   | Pass  | 1NT  | 2♥    |
| 4♠   | AP    |      |       |

Board: 278

Dealer: W

Vul: Both

North HCP: 15

South HCP: 1

Contract: 3♣ W

North:

♠ Q5

♥ QJ10987

♦ AQ82

♣ A

South:

♠ J98762

♥ 43

♦ 6543

♣ 6

| West | North | East            | South |
|------|-------|-----------------|-------|
| 1♣   | 1♥    | 2♥ <sup>1</sup> | Pass  |
| 3♣   | AP    |                 |       |

1. limit raise or better in ♣

Board: 279

Dealer: E

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ A10

♥ AJ8

♦ K832

♣ 8764

South:

♠ Q5

♥ KQ10654

♦ A104

♣ J10

| West | North           | East | South |
|------|-----------------|------|-------|
|      |                 | 1♣   | 1♥    |
| Pass | 2♣ <sup>1</sup> | X    | XX    |
| Pass | 4♥              | AP   |       |

1. limit raise or better in ♥

Board: 280

Dealer: W

Vul: EW

North HCP: 11

South HCP: 9

Contract: 4♣ N

North:

♠ 7

♥ 64

♦ AK10964

♣ A764

South:

♠ A63

♥ J832

♦ Q

♣ Q10985

| West | North | East | South |
|------|-------|------|-------|
| 1♠   | 2♦    | 2♠   | X     |
| Pass | 3♣    | Pass | Pass  |
| 3♠   | Pass  | Pass | 4♣    |
| AP   |       |      |       |

Board: 281

Dealer: E

Vul: Both

North HCP: 6

South HCP: 9

Contract: 3N W

North:

♠ 1082

♥ AJ852

♦ J32

♣ 62

South:

♠ J75

♥ 103

♦ AQ1084

♣ Q107

| West | North | East | South |
|------|-------|------|-------|
|      |       | 1♣   | 1♦    |
| 3NT  | AP    |      |       |

Board: 282

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 3♥ W

North:

♠ AK10953

♥ 2

♦ J108

♣ AK4

South:

♠ 72

♥ Q875

♦ K2

♣ 98765

| West | North | East | South |
|------|-------|------|-------|
| 1♦   | 1♠    | X    | Pass  |
| 2♥   | 2♠    | Pass | Pass  |
| 3♥   | AP    |      |       |

## South hands (Practice Page)

### Overcalls

Board: 277      ♠ 74  
Dealer: E        ♥ AKQ1085  
Vul: EW         ♦ 3  
HCP: 12         ♣ QJ87

East Opens 1♣.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 278      ♠ J98762  
Dealer: W        ♥ 43  
Vul: Both       ♦ 6543  
HCP: 1           ♣ 6

West Opens 1♣.  
East Bids 2♥ if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 279      ♠ Q5  
Dealer: E        ♥ KQ10654  
Vul: NS         ♦ A104  
HCP: 12         ♣ J10

East Opens 1♣.  
East Doubles 2♣ if possible.

You bid first.

Board: 280      ♠ A63  
Dealer: W        ♥ J832  
Vul: EW         ♦ Q  
HCP: 9           ♣ Q10985

West Opens 1♠.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.

Partner bids first.

Board: 281      ♠ J75  
Dealer: E        ♥ 103  
Vul: Both       ♦ AQ1084  
HCP: 9           ♣ Q107

East Opens 1♣.  
West Bids 3NT if possible.

You bid first.

Board: 282      ♠ 72  
Dealer: W        ♥ Q875  
Vul: Both       ♦ K2  
HCP: 5           ♣ 98765

West Opens 1♦.  
East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
West Bids 3♥ if possible.  
  
Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 277

Dealer: E

Vul: EW

North HCP: 6

South HCP: 12

Contract: 4♠ W

North:

♠ 102

♥ J97

♦ AJ864

♣ 963

South:

♠ 74

♥ AKQ1085

♦ 3

♣ QJ87

West North East South

1♣ 1♥

1♠ Pass 1NT 2♥

4♠ AP

Board: 278

Dealer: W

Vul: Both

North HCP: 15

South HCP: 1

Contract: 3♣ W

North:

♠ Q5

♥ QJ10987

♦ AQ82

♣ A

South:

♠ J98762

♥ 43

♦ 6543

♣ 6

West North East South

1♣ 1♥ 2♥<sup>1</sup> Pass

3♣ AP

1. limit raise or better in ♣

Board: 279

Dealer: E

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ A10

♥ AJ8

♦ K832

♣ 8764

South:

♠ Q5

♥ KQ10654

♦ A104

♣ J10

West North East South

1♣ 1♥

Pass 2♣<sup>1</sup> X XX

Pass 4♥ AP

1. limit raise or better in ♥

Board: 280

Dealer: W

Vul: EW

North HCP: 11

South HCP: 9

Contract: 4♣ N

North:

♠ 7

♥ 64

♦ AK10964

♣ A764

South:

♠ A63

♥ J832

♦ Q

♣ Q10985

West North East South

1♠ 2♦ 2♠ X

Pass 3♣ Pass Pass

3♠ Pass Pass 4♣

AP

Board: 281

Dealer: E

Vul: Both

North HCP: 6

South HCP: 9

Contract: 3N W

North:

♠ 1082

♥ AJ852

♦ J32

♣ 62

South:

♠ J75

♥ 103

♦ AQ1084

♣ Q107

West North East South

1♣ 1♦

3NT AP

Board: 282

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 3♥ W

North:

♠ AK10953

♥ 2

♦ J108

♣ AK4

South:

♠ 72

♥ Q875

♦ K2

♣ 98765

West North East South

1♦ 1♠ X Pass

2♥ 2♠ Pass Pass

3♥ AP

## North hands (Practice Page)

### Overcalls

Board: 283      ♠ J10843  
Dealer: E        ♥ K108432  
Vul: None        ♦ 72  
HCP: 4           ♣ —

East Opens 1♦.  
West Bids 2♦ if possible.  
  
Partner bids first.

Board: 284      ♠ Q  
Dealer: W        ♥ AQ10953  
Vul: Both        ♦ K53  
HCP: 11          ♣ 982

West Opens 1♣.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
East Bids XA♠♠ if possible.  
  
You bid first.

Board: 285      ♠ 972  
Dealer: E        ♥ 6  
Vul: None        ♦ A872  
HCP: 5           ♣ J8765

East Opens 1♦.  
West Bids 2♥ if possible.  
East Bids 4♥ if possible.  
West Bids X♠ if possible.  
  
Partner bids first.

Board: 286      ♠ KQJ92  
Dealer: W        ♥ AKJ9  
Vul: NS          ♦ 32  
HCP: 14          ♣ 96

West Opens 1♦.  
East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
  
You bid first.

Board: 287      ♠ QJ1075  
Dealer: E        ♥ 87  
Vul: NS          ♦ Q75  
HCP: 5           ♣ 763

East Opens 1♥.  
West Bids 3♣ if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

Board: 288  
Dealer: W  
Vul: EW  
HCP: 10

♠ A542  
♥ AQ10864  
♦ 10  
♣ 53

West Opens 1♦.

East Bids 2♣ if possible.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 283

Dealer: E

Vul: None

North HCP: 4

South HCP: 13

Contract: 2♦ E

North:

♠ J10843

♥ K108432

♦ 72

♣ —

South:

♠ Q52

♥ 95

♦ A95

♣ AK1098

West North East South

1♦ 2♣

2♦ AP

Board: 284

Dealer: W

Vul: Both

North HCP: 11

South HCP: 12

Contract: 5♥ X N

North:

♠ Q

♥ AQ10953

♦ K53

♣ 982

South:

♠ 98

♥ K762

♦ A9

♣ KQ763

West North East South

1♣ 2♥ 3♠ 4♥

4♠ Pass Pass 5♥

Pass Pass XA♠ AP

Board: 285

Dealer: E

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♠ X S

North:

♠ 972

♥ 6

♦ A872

♣ J8765

South:

♠ AKQ864

♥ 1073

♦ J9

♣ K3

West North East South

1♦ 1♠

2♥<sup>1</sup> 3♠ 4♥ 4♠

X♠ AP

1. 1X-(Y)-2Z forcing

Board: 286

Dealer: W

Vul: NS

North HCP: 14

South HCP: 5

Contract: 2♣ W

North:

♠ KQJ92

♥ AKJ9

♦ 32

♣ 96

South:

♠ A76

♥ 732

♦ 10864

♣ J43

West North East South

1♦ 1♠ X Pass

2♣ AP

Board: 287

Dealer: E

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♥ E

North:

♠ QJ1075

♥ 87

♦ Q75

♣ 763

South:

♠ AK32

♥ 9

♦ 62

♣ AQ10842

West North East South

1♥ 2♣

3♣<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 288

Dealer: W

Vul: EW

North HCP: 10

South HCP: 8

Contract: 4♥ N

North:

♠ A542

♥ AQ10864

♦ 10

♣ 53

South:

♠ Q1096

♥ K932

♦ QJ82

♣ 7

West North East South

1♦ 1♥ 2♣<sup>1</sup> 2♥

Pass Pass 3♣ 3♥

4♣ 4♥ AP

1. 1X-(Y)-2Z forcing

## South hands (Practice Page)

### Overcalls

Board: 283      ♠ Q52  
Dealer: E        ♥ 95  
Vul: None        ♦ A95  
HCP: 13         ♣ AK1098

East Opens 1♦.  
West Bids 2♦ if possible.  
  
You bid first.

Board: 284      ♠ 98  
Dealer: W        ♥ K762  
Vul: Both        ♦ A9  
HCP: 12         ♣ KQ763

West Opens 1♣.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
East Bids XA♠♠ if possible.  
  
Partner bids first.

Board: 285      ♠ AKQ864  
Dealer: E        ♥ 1073  
Vul: None        ♦ J9  
HCP: 13         ♣ K3

East Opens 1♦.  
West Bids 2♥ if possible.  
East Bids 4♥ if possible.  
West Bids X♠ if possible.  
  
You bid first.

Board: 286      ♠ A76  
Dealer: W        ♥ 732  
Vul: NS         ♦ 10864  
HCP: 5         ♣ J43

West Opens 1♦.  
East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
  
Partner bids first.

Board: 287      ♠ AK32  
Dealer: E        ♥ 9  
Vul: NS         ♦ 62  
HCP: 13         ♣ AQ10842

East Opens 1♥.  
West Bids 3♣ if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 288

Dealer: W

Vul: EW

HCP: 8

♠ Q1096

♥ K932

♦ QJ82

♣ 7

West Opens 1♦.

East Bids 2♣ if possible.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 283

Dealer: E

Vul: None

North HCP: 4

South HCP: 13

Contract: 2♦ E

North:

♠ J10843

♥ K108432

♦ 72

♣ —

South:

♠ Q52

♥ 95

♦ A95

♣ AK1098

West North East South

1♦ 2♣

2♦ AP

Board: 284

Dealer: W

Vul: Both

North HCP: 11

South HCP: 12

Contract: 5♥ X N

North:

♠ Q

♥ AQ10953

♦ K53

♣ 982

South:

♠ 98

♥ K762

♦ A9

♣ KQ763

West North East South

1♣ 2♥ 3♠ 4♥

4♠ Pass Pass 5♥

Pass Pass XA♠ AP

Board: 285

Dealer: E

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♠ X S

North:

♠ 972

♥ 6

♦ A872

♣ J8765

South:

♠ AKQ864

♥ 1073

♦ J9

♣ K3

West North East South

1♦ 1♠

2♥<sup>1</sup> 3♠ 4♥ 4♠

X♠ AP

1. 1X-(Y)-2Z forcing

Board: 286

Dealer: W

Vul: NS

North HCP: 14

South HCP: 5

Contract: 2♣ W

North:

♠ KQJ92

♥ AKJ9

♦ 32

♣ 96

South:

♠ A76

♥ 732

♦ 10864

♣ J43

West North East South

1♦ 1♠ X Pass

2♣ AP

Board: 287

Dealer: E

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♥ E

North:

♠ QJ1075

♥ 87

♦ Q75

♣ 763

South:

♠ AK32

♥ 9

♦ 62

♣ AQ10842

West North East South

1♥ 2♣

3♣<sup>1</sup> Pass 4♥ AP

1. limit raise or better in ♥

Board: 288

Dealer: W

Vul: EW

North HCP: 10

South HCP: 8

Contract: 4♥ N

North:

♠ A542

♥ AQ10864

♦ 10

♣ 53

South:

♠ Q1096

♥ K932

♦ QJ82

♣ 7

West North East South

1♦ 1♥ 2♣<sup>1</sup> 2♥

Pass Pass 3♣ 3♥

4♣ 4♥ AP

1. 1X-(Y)-2Z forcing

## North hands (Practice Page)

### Overcalls

Board: 289      ♠ J932      East Opens 1♦.  
Dealer: E      ♥ J7654      West Bids 3♦ if possible.  
Vul: Both      ♦ 9  
HCP: 8      ♣ AQ4      Partner bids first.

Board: 290      ♠ 1095      West Opens 1♦.  
Dealer: W      ♥ AQJ964  
Vul: None      ♦ KJ      You bid first.  
HCP: 11      ♣ 109

Board: 291      ♠ 842      East Opens 1♥.  
Dealer: E      ♥ 852      West Bids 3♥ if possible.  
Vul: EW      ♦ AK1053  
HCP: 8      ♣ J9      Partner bids first.

Board: 292      ♠ Q4      West Opens 1♦.  
Dealer: W      ♥ KQJ53      East Bids 1NT if possible.  
Vul: None      ♦ 72      You bid first.  
HCP: 13      ♣ AJ63

Board: 293      ♠ A72      East Opens 1♦.  
Dealer: E      ♥ 742      West Doubles 2♦ if possible.  
Vul: NS      ♦ 95      East Bids 3♦ if possible.  
HCP: 9      ♣ AJ532      West Bids 5♦ if possible.  
Partner bids first.

Board: 294      ♠ A94      West Opens 1♣.  
Dealer: W      ♥ A43      East Bids 1NT if possible.  
Vul: Both      ♦ KQ1075      East Bids 2♣ if possible.  
HCP: 13      ♣ 63      You bid first.

## Overcalls Both hands (Answers Page)

Board: 289

Dealer: E

Vul: Both

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ J932

♥ J7654

♦ 9

♣ AQ4

South:

♠ AK1074

♥ K1032

♦ Q

♣ J73

West North East South

1♦ 1♠

3♦ 3♠ Pass 4♠

AP

Board: 290

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 2♥ N

North:

♠ 1095

♥ AQJ964

♦ KJ

♣ 109

South:

♠ AQ873

♥ 102

♦ 976

♣ 762

West North East South

1♦ 2♥ AP

Board: 291

Dealer: E

Vul: EW

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ 842

♥ 852

♦ AK1053

♣ J9

South:

♠ KJ10765

♥ —

♦ Q942

♣ AK3

West North East South

1♥ 1♠

3♥ 3♠ Pass 4♠

AP

Board: 292

Dealer: W

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N E

North:

♠ Q4

♥ KQJ53

♦ 72

♣ AJ63

South:

♠ 8753

♥ A9

♦ Q1095

♣ 754

West North East South

1♦ 1♥ 1NT AP

Board: 293

Dealer: E

Vul: NS

North HCP: 9

South HCP: 11

Contract: 5♦ X E

North:

♠ A72

♥ 742

♦ 95

♣ AJ532

South:

♠ QJ854

♥ AKJ85

♦ 4

♣ 84

West North East South

1♦ 2♦<sup>1</sup>

X 2NT<sup>2</sup> 3♦ 4♥

5♦ X AP

1. Michaels Cuebid

2. artificial

Board: 294

Dealer: W

Vul: Both

North HCP: 13

South HCP: 1

Contract: 2♣ W

North:

♠ A94

♥ A43

♦ KQ1075

♣ 63

South:

♠ 10853

♥ J875

♦ 62

♣ 542

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♦    | 1NT  | Pass  |
| Pass | X     | 2♣   | AP    |

## South hands (Practice Page)

### Overcalls

|            |           |                              |
|------------|-----------|------------------------------|
| Board: 289 | ♠ AK1074  | East Opens 1♦.               |
| Dealer: E  | ♥ K1032   | West Bids 3♦ if possible.    |
| Vul: Both  | ♦ Q       |                              |
| HCP: 13    | ♣ J73     | You bid first.               |
| Board: 290 | ♠ AQ873   | West Opens 1♦.               |
| Dealer: W  | ♥ 102     |                              |
| Vul: None  | ♦ 976     | Partner bids first.          |
| HCP: 6     | ♣ 762     |                              |
| Board: 291 | ♠ KJ10765 | East Opens 1♥.               |
| Dealer: E  | ♥ —       | West Bids 3♥ if possible.    |
| Vul: EW    | ♦ Q942    |                              |
| HCP: 13    | ♣ AK3     | You bid first.               |
| Board: 292 | ♠ 8753    | West Opens 1♦.               |
| Dealer: W  | ♥ A9      | East Bids 1NT if possible.   |
| Vul: None  | ♦ Q1095   |                              |
| HCP: 6     | ♣ 754     | Partner bids first.          |
| Board: 293 | ♠ QJ854   | East Opens 1♦.               |
| Dealer: E  | ♥ AKJ85   | West Doubles 2♦ if possible. |
| Vul: NS    | ♦ 4       | East Bids 3♦ if possible.    |
| HCP: 11    | ♣ 84      | West Bids 5♦ if possible.    |
|            |           | You bid first.               |
| Board: 294 | ♠ 10853   | West Opens 1♣.               |
| Dealer: W  | ♥ J875    | East Bids 1NT if possible.   |
| Vul: Both  | ♦ 62      | East Bids 2♣ if possible.    |
| HCP: 1     | ♣ 542     | Partner bids first.          |



## Overcalls Both hands (Answers Page)

Board: 289

Dealer: E

Vul: Both

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ J932

♥ J7654

♦ 9

♣ AQ4

South:

♠ AK1074

♥ K1032

♦ Q

♣ J73

West North East South

1♦ 1♠

3♦ 3♠ Pass 4♠

AP

Board: 290

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 2♥ N

North:

♠ 1095

♥ AQJ964

♦ KJ

♣ 109

South:

♠ AQ873

♥ 102

♦ 976

♣ 762

West North East South

1♦ 2♥ AP

Board: 291

Dealer: E

Vul: EW

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ 842

♥ 852

♦ AK1053

♣ J9

South:

♠ KJ10765

♥ —

♦ Q942

♣ AK3

West North East South

1♥ 1♠

3♥ 3♠ Pass 4♠

AP

Board: 292

Dealer: W

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N E

North:

♠ Q4

♥ KQJ53

♦ 72

♣ AJ63

South:

♠ 8753

♥ A9

♦ Q1095

♣ 754

West North East South

1♦ 1♥ 1NT AP

Board: 293

Dealer: E

Vul: NS

North HCP: 9

South HCP: 11

Contract: 5♦ X E

North:

♠ A72

♥ 742

♦ 95

♣ AJ532

South:

♠ QJ854

♥ AKJ85

♦ 4

♣ 84

West North East South

1♦ 2♦<sup>1</sup>

X 2NT<sup>2</sup> 3♦ 4♥

5♦ X AP

1. Michaels Cuebid

2. artificial

Board: 294

Dealer: W

Vul: Both

North HCP: 13

South HCP: 1

Contract: 2♣ W

North:

♠ A94

♥ A43

♦ KQ1075

♣ 63

South:

♠ 10853

♥ J875

♦ 62

♣ 542

| West | North | East | South |
|------|-------|------|-------|
| 1♣   | 1♦    | 1NT  | Pass  |
| Pass | X     | 2♣   | AP    |

## North hands (Practice Page)

### Overcalls

Board: 295      ♠ J6  
Dealer: E        ♥ J96532  
Vul: None        ♦ 6  
HCP: 12         ♣ AKQJ

East Opens 1♣.  
East Doubles Pass if possible.  
Partner bids first.

Board: 296      ♠ AKJ43  
Dealer: W        ♥ Q107  
Vul: None        ♦ Q3  
HCP: 12         ♣ 1084

West Opens 1♣.  
West Doubles 2♣ if possible.  
You bid first.

Board: 297      ♠ 96  
Dealer: E        ♥ 1062  
Vul: NS         ♦ AQ1074  
HCP: 6         ♣ 964

East Opens 1♣.  
West Bids 1♠ if possible.  
East Doubles 2♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 298      ♠ 2  
Dealer: W        ♥ AQJ973  
Vul: EW         ♦ 987  
HCP: 14         ♣ AQJ

West Opens 1♠.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.

You bid first.

Board: 299      ♠ K1098542  
Dealer: E        ♥ A5  
Vul: NS         ♦ 87  
HCP: 12         ♣ AJ

East Opens 1♦.  
Partner bids first.

Board: 300  
Dealer: W  
Vul: EW  
HCP: 11

♠ J8  
♥ AJ10832  
♦ AJ7  
♣ 103

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

East Bids X♥ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

|                 |          |         |      |                  |      |                 |
|-----------------|----------|---------|------|------------------|------|-----------------|
| Board: 295      |          |         | West | North            | East | South           |
| Dealer: E       |          |         |      |                  | 1♣   | 1♠              |
| Vul: None       | North:   | South:  | Pass | 2♥               | Pass | 4♣ <sup>1</sup> |
| North HCP: 12   | ♠ J6     | ♠ AKQ98 | Pass | 4♦ <sup>2</sup>  | Pass | 4♥              |
| South HCP: 14   | ♥ J96532 | ♥ K108  | Pass | 4NT <sup>3</sup> | Pass | 5♥              |
| Contract: 5♥X N | ♦ 6      | ♦ Q9873 | Pass | Pass             | X    | AP              |
|                 | ♣ AKQJ   | ♣ —     |      |                  |      |                 |

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥

|                |         |         |      |       |      |                 |
|----------------|---------|---------|------|-------|------|-----------------|
| Board: 296     |         |         | West | North | East | South           |
| Dealer: W      |         |         | 1♣   | 1♠    | Pass | 2♣ <sup>1</sup> |
| Vul: None      | North:  | South:  | X    | XX    | Pass | 3♠              |
| North HCP: 12  | ♠ AKJ43 | ♠ 852   | AP   |       |      |                 |
| South HCP: 11  | ♥ Q107  | ♥ A986  |      |       |      |                 |
| Contract: 3♠ N | ♦ Q3    | ♦ AK952 |      |       |      |                 |
|                | ♣ 1084  | ♣ 3     |      |       |      |                 |

1. limit raise or better in ♠

|                |          |         |      |       |                |       |
|----------------|----------|---------|------|-------|----------------|-------|
| Board: 297     |          |         | West | North | East           | South |
| Dealer: E      |          |         |      |       | 1♣             | 1♥    |
| Vul: NS        | North:   | South:  | 1♠   | 2♥    | X <sup>1</sup> | Pass  |
| North HCP: 6   | ♠ 96     | ♠ A32   | 3♠   | Pass  | 4♣             | AP    |
| South HCP: 12  | ♥ 1062   | ♥ AQJ74 |      |       |                |       |
| Contract: 4♠ W | ♦ AQ1074 | ♦ —     |      |       |                |       |
|                | ♣ 964    | ♣ J8532 |      |       |                |       |

1. Support double redouble

|                 |          |         |      |       |      |       |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 298      |          |         | West | North | East | South |
| Dealer: W       |          |         | 1♠   | 2♥    | 3♠   | 4♥    |
| Vul: EW         | North:   | South:  | 4♠   | 5♥    | Pass | Pass  |
| North HCP: 14   | ♠ 2      | ♠ A64   | 5♠   | Pass  | Pass | X     |
| South HCP: 7    | ♥ AQJ973 | ♥ K652  | AP   |       |      |       |
| Contract: 5♠X W | ♦ 987    | ♦ 52    |      |       |      |       |
|                 | ♣ AQJ    | ♣ 10952 |      |       |      |       |

|                |            |          |      |       |      |       |
|----------------|------------|----------|------|-------|------|-------|
| Board: 299     |            |          | West | North | East | South |
| Dealer: E      |            |          |      |       | 1♦   | 1♥    |
| Vul: NS        | North:     | South:   | Pass | 1♠    | Pass | 1NT   |
| North HCP: 12  | ♠ K1098542 | ♠ J      | Pass | 4♠    | AP   |       |
| South HCP: 12  | ♥ A5       | ♥ Q10942 |      |       |      |       |
| Contract: 4♠ N | ♦ 87       | ♦ AQ1053 |      |       |      |       |
|                | ♣ AJ       | ♣ K2     |      |       |      |       |

Board: 300

Dealer: W

Vul: EW

North HCP: 11

South HCP: 7

Contract: 4♥X N

North:

♠ J8

♥ AJ10832

♦ AJ7

♣ 103

South:

♠ Q97653

♥ K75

♦ 5

♣ Q92

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |                 |    |
|----|----|-----------------|----|
| 1♣ | 1♥ | 2♦ <sup>1</sup> | 2♥ |
|----|----|-----------------|----|

|    |    |      |      |
|----|----|------|------|
| 3♦ | 3♥ | Pass | Pass |
|----|----|------|------|

|    |    |    |    |
|----|----|----|----|
| 4♦ | 4♥ | X♥ | AP |
|----|----|----|----|

1. 1X-(Y)-2Z forcing

## South hands (Practice Page)

### Overcalls

Board: 295      ♠ AKQ98  
Dealer: E        ♥ K108  
Vul: None        ♦ Q9873  
HCP: 14          ♣ —

East Opens 1♣.  
East Doubles Pass if possible.  
  
You bid first.

Board: 296      ♠ 852  
Dealer: W        ♥ A986  
Vul: None        ♦ AK952  
HCP: 11          ♣ 3

West Opens 1♣.  
West Doubles 2♣ if possible.  
  
Partner bids first.

Board: 297      ♠ A32  
Dealer: E        ♥ AQJ74  
Vul: NS          ♦ —  
HCP: 12          ♣ J8532

East Opens 1♣.  
West Bids 1♠ if possible.  
East Doubles 2♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 298      ♠ A64  
Dealer: W        ♥ K652  
Vul: EW          ♦ 52  
HCP: 7           ♣ 10952

West Opens 1♠.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
West Bids 5♠ if possible.  
  
Partner bids first.

Board: 299      ♠ J  
Dealer: E        ♥ Q10942  
Vul: NS          ♦ AQ1053  
HCP: 12          ♣ K2

East Opens 1♦.  
  
You bid first.

Board: 300  
Dealer: W  
Vul: EW  
HCP: 7

♠ Q97653  
♥ K75  
♦ 5  
♣ Q92

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

East Bids X♥ if possible.

Partner bids first.



# Overcalls Both hands (Answers Page)

|                 |          |         |      |                  |      |                 |
|-----------------|----------|---------|------|------------------|------|-----------------|
| Board: 295      |          |         | West | North            | East | South           |
| Dealer: E       |          |         |      |                  | 1♣   | 1♠              |
| Vul: None       | North:   | South:  | Pass | 2♥               | Pass | 4♣ <sup>1</sup> |
| North HCP: 12   | ♠ J6     | ♠ AKQ98 | Pass | 4♦ <sup>2</sup>  | Pass | 4♥              |
| South HCP: 14   | ♥ J96532 | ♥ K108  | Pass | 4NT <sup>3</sup> | Pass | 5♥              |
| Contract: 5♥X N | ♦ 6      | ♦ Q9873 | Pass | Pass             | X    | AP              |
|                 | ♣ AKQJ   | ♣ —     |      |                  |      |                 |

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥

|                |         |         |      |       |      |                 |
|----------------|---------|---------|------|-------|------|-----------------|
| Board: 296     |         |         | West | North | East | South           |
| Dealer: W      |         |         | 1♣   | 1♠    | Pass | 2♣ <sup>1</sup> |
| Vul: None      | North:  | South:  | X    | XX    | Pass | 3♠              |
| North HCP: 12  | ♠ AKJ43 | ♠ 852   | AP   |       |      |                 |
| South HCP: 11  | ♥ Q107  | ♥ A986  |      |       |      |                 |
| Contract: 3♠ N | ♦ Q3    | ♦ AK952 |      |       |      |                 |
|                | ♣ 1084  | ♣ 3     |      |       |      |                 |

1. limit raise or better in ♠

|                |          |         |      |       |                |       |
|----------------|----------|---------|------|-------|----------------|-------|
| Board: 297     |          |         | West | North | East           | South |
| Dealer: E      |          |         |      |       | 1♣             | 1♥    |
| Vul: NS        | North:   | South:  | 1♠   | 2♥    | X <sup>1</sup> | Pass  |
| North HCP: 6   | ♠ 96     | ♠ A32   | 3♠   | Pass  | 4♣             | AP    |
| South HCP: 12  | ♥ 1062   | ♥ AQJ74 |      |       |                |       |
| Contract: 4♠ W | ♦ AQ1074 | ♦ —     |      |       |                |       |
|                | ♣ 964    | ♣ J8532 |      |       |                |       |

1. Support double redouble

|                 |          |         |      |       |      |       |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 298      |          |         | West | North | East | South |
| Dealer: W       |          |         | 1♠   | 2♥    | 3♠   | 4♥    |
| Vul: EW         | North:   | South:  | 4♠   | 5♥    | Pass | Pass  |
| North HCP: 14   | ♠ 2      | ♠ A64   | 5♠   | Pass  | Pass | X     |
| South HCP: 7    | ♥ AQJ973 | ♥ K652  | AP   |       |      |       |
| Contract: 5♠X W | ♦ 987    | ♦ 52    |      |       |      |       |
|                 | ♣ AQJ    | ♣ 10952 |      |       |      |       |

|                |            |          |      |       |      |       |
|----------------|------------|----------|------|-------|------|-------|
| Board: 299     |            |          | West | North | East | South |
| Dealer: E      |            |          |      |       | 1♦   | 1♥    |
| Vul: NS        | North:     | South:   | Pass | 1♠    | Pass | 1NT   |
| North HCP: 12  | ♠ K1098542 | ♠ J      | Pass | 4♠    | AP   |       |
| South HCP: 12  | ♥ A5       | ♥ Q10942 |      |       |      |       |
| Contract: 4♠ N | ♦ 87       | ♦ AQ1053 |      |       |      |       |
|                | ♣ AJ       | ♣ K2     |      |       |      |       |

Board: 300

Dealer: W

Vul: EW

North HCP: 11

South HCP: 7

Contract: 4♥X N

North:

♠ J8

♥ AJ10832

♦ AJ7

♣ 103

South:

♠ Q97653

♥ K75

♦ 5

♣ Q92

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |                 |    |
|----|----|-----------------|----|
| 1♣ | 1♥ | 2♦ <sup>1</sup> | 2♥ |
|----|----|-----------------|----|

|    |    |      |      |
|----|----|------|------|
| 3♦ | 3♥ | Pass | Pass |
|----|----|------|------|

|    |    |    |    |
|----|----|----|----|
| 4♦ | 4♥ | X♥ | AP |
|----|----|----|----|

1. 1X-(Y)-2Z forcing

## North hands (Practice Page)

### Overcalls

Board: 301  
Dealer: E  
Vul: None  
HCP: 7

♠ 3  
♥ AJ654  
♦ Q109  
♣ 9864

East Opens 1♣.

Partner bids first.

Board: 302  
Dealer: W  
Vul: None  
HCP: 14

♠ A4  
♥ 63  
♦ 8  
♣ AKQJ10532

West Opens 1♦.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

East Bids 4♦ if possible.

West Doubles Pass if possible.

You bid first.

Board: 303  
Dealer: E  
Vul: EW  
HCP: 2

♠ 8752  
♥ J7  
♦ 107543  
♣ J3

East Opens 1♠.

West Doubles 2♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 304  
Dealer: W  
Vul: None  
HCP: 13

♠ AJ10963  
♥ 107  
♦ A97  
♣ A10

West Opens 1♦.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 4♦ if possible.

You bid first.

Board: 305  
Dealer: E  
Vul: NS  
HCP: 7

♠ K10652  
♥ A4  
♦ 1043  
♣ 983

East Opens 1♦.

East Doubles Pass if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 306

Dealer: W

Vul: EW

HCP: 13

♠ AK1092

♥ 763

♦ AQ4

♣ 93

West Opens 1♥.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 301

Dealer: E

Vul: None

North HCP: 7

South HCP: 13

Contract: 1♠ S

North:

♠ 3

♥ AJ654

♦ Q109

♣ 9864

South:

♠ AK10975

♥ 10

♦ K74

♣ K105

West North East South

1♣ 1♠

AP

Board: 302

Dealer: W

Vul: None

North HCP: 14

South HCP: 6

Contract: 5♣ X N

North:

♠ A4

♥ 63

♦ 8

♣ AKQJ10532

South:

♠ KJ1062

♥ J107

♦ J73

♣ 76

West North East South

1♦ 2♣ Pass Pass

2♦ 3♣ 3♦ Pass

Pass 4♣ 4♦ Pass

Pass 5♣ Pass Pass

X AP

Board: 303

Dealer: E

Vul: EW

North HCP: 2

South HCP: 12

Contract: 4♠ E

North:

♠ 8752

♥ J7

♦ 107543

♣ J3

South:

♠ 94

♥ AKQ10982

♦ K8

♣ 62

West North East South

1♠ 2♥

X Pass 4♣ AP

Board: 304

Dealer: W

Vul: None

North HCP: 13

South HCP: 3

Contract: 4♦ W

North:

♠ AJ10963

♥ 107

♦ A97

♣ A10

South:

♠ Q42

♥ 9852

♦ J4

♣ 8763

West North East South

1♦ 1♠ 2♥<sup>1</sup> Pass

3♦ 3♠ 4♦ AP

1. 1X-(Y)-2Z forcing

Board: 305

Dealer: E

Vul: NS

North HCP: 7

South HCP: 11

Contract: 3♦ E

North:

♠ K10652

♥ A4

♦ 1043

♣ 983

South:

♠ A4

♥ KJ10862

♦ 7

♣ K1074

West North East South

1♦ 2♥

Pass Pass X Pass

3♦ AP

Board: 306

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 2♠ N

North:

♠ AK1092

♥ 763

♦ AQ4

♣ 93

South:

♠ 865

♥ K2

♦ KJ1096

♣ A72

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♥ | 1♠ | Pass | 2♠ |
|----|----|------|----|

AP

## South hands (Practice Page)

### Overcalls

Board: 301      ♠ AK10975  
Dealer: E        ♥ 10  
Vul: None        ♦ K74  
HCP: 13         ♣ K105

East Opens 1♣.

You bid first.

Board: 302      ♠ KJ1062  
Dealer: W        ♥ J107  
Vul: None        ♦ J73  
HCP: 6          ♣ 76

West Opens 1♦.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

East Bids 4♦ if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 303      ♠ 94  
Dealer: E        ♥ AKQ10982  
Vul: EW         ♦ K8  
HCP: 12         ♣ 62

East Opens 1♠.

West Doubles 2♥ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 304      ♠ Q42  
Dealer: W        ♥ 9852  
Vul: None        ♦ J4  
HCP: 3          ♣ 8763

West Opens 1♦.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 305      ♠ A4  
Dealer: E        ♥ KJ10862  
Vul: NS         ♦ 7  
HCP: 11         ♣ K1074

East Opens 1♦.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

Board: 306

♠ 865

Dealer: W

♥ K2

Vul: EW

♦ KJ1096

HCP: 11

♣ A72

West Opens 1♥.

Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 301

Dealer: E

Vul: None

North HCP: 7

South HCP: 13

Contract: 1♠ S

North:

♠ 3

♥ AJ654

♦ Q109

♣ 9864

South:

♠ AK10975

♥ 10

♦ K74

♣ K105

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♣ | 1♠ |
|--|--|----|----|

|    |  |  |  |
|----|--|--|--|
| AP |  |  |  |
|----|--|--|--|

Board: 302

Dealer: W

Vul: None

North HCP: 14

South HCP: 6

Contract: 5♣ X N

North:

♠ A4

♥ 63

♦ 8

♣ AKQJ10532

South:

♠ KJ1062

♥ J107

♦ J73

♣ 76

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |      |      |
|----|----|------|------|
| 1♦ | 2♣ | Pass | Pass |
|----|----|------|------|

|    |    |    |      |
|----|----|----|------|
| 2♦ | 3♣ | 3♦ | Pass |
|----|----|----|------|

|      |    |    |      |
|------|----|----|------|
| Pass | 4♣ | 4♦ | Pass |
|------|----|----|------|

|      |    |      |      |
|------|----|------|------|
| Pass | 5♣ | Pass | Pass |
|------|----|------|------|

|   |    |  |  |
|---|----|--|--|
| X | AP |  |  |
|---|----|--|--|

Board: 303

Dealer: E

Vul: EW

North HCP: 2

South HCP: 12

Contract: 4♠ E

North:

♠ 8752

♥ J7

♦ 107543

♣ J3

South:

♠ 94

♥ AKQ10982

♦ K8

♣ 62

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♠ | 2♥ |
|--|--|----|----|

|   |      |    |    |
|---|------|----|----|
| X | Pass | 4♠ | AP |
|---|------|----|----|

Board: 304

Dealer: W

Vul: None

North HCP: 13

South HCP: 3

Contract: 4♦ W

North:

♠ AJ10963

♥ 107

♦ A97

♣ A10

South:

♠ Q42

♥ 9852

♦ J4

♣ 8763

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|    |    |                 |      |
|----|----|-----------------|------|
| 1♦ | 1♠ | 2♥ <sup>1</sup> | Pass |
|----|----|-----------------|------|

|    |    |    |    |
|----|----|----|----|
| 3♦ | 3♠ | 4♦ | AP |
|----|----|----|----|

1. 1X-(Y)-2Z forcing

Board: 305

Dealer: E

Vul: NS

North HCP: 7

South HCP: 11

Contract: 3♦ E

North:

♠ K10652

♥ A4

♦ 1043

♣ 983

South:

♠ A4

♥ KJ10862

♦ 7

♣ K1074

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|------|-------|------|-------|

|  |  |    |    |
|--|--|----|----|
|  |  | 1♦ | 2♥ |
|--|--|----|----|

|      |      |   |      |
|------|------|---|------|
| Pass | Pass | X | Pass |
|------|------|---|------|

|    |    |  |  |
|----|----|--|--|
| 3♦ | AP |  |  |
|----|----|--|--|

Board: 306

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 2♠ N

North:

♠ AK1092

♥ 763

♦ AQ4

♣ 93

South:

♠ 865

♥ K2

♦ KJ1096

♣ A72

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

|    |    |      |    |
|----|----|------|----|
| 1♥ | 1♠ | Pass | 2♠ |
|----|----|------|----|

AP