

## North hands

## After\_Partner\_Overcalls

<b>Board: 1</b>	♠ AKQ86	RHO opens the bidding 1♦.
Dealer: West	♥ AT63	You bid next.
Vul: None	♦ JT5	
HCP: 14+1	♣ 2	
<b>Board: 2</b>	♠ A762	LHO opens the bidding 1♣.
Dealer: East	♥ KQ85	Partner bids next.
Vul: N-S	♦ T5	
HCP: 15	♣ AQ7	
<b>Board: 3</b>	♠ AKJT8	RHO opens the bidding 1♥.
Dealer: West	♥ J5	You bid next.
Vul: E-W	♦ K9	West (RHO) bids 4♥ if possible.
HCP: 12+1	♣ 8643	
<b>Board: 4</b>	♠ K532	LHO opens the bidding 1♣.
Dealer: East	♥ J863	Partner bids next.
Vul: Both	♦ 6	
HCP: 10	♣ AQ76	
<b>Board: 5</b>	♠ AJ9	RHO opens the bidding 1♣.
Dealer: West	♥ T3	You bid next.
Vul: N-S	♦ KQJ876	
HCP: 13+2	♣ Q8	

## Both hands (Answers Page)

### Board: 1

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 12+3

Contract: 3♥ North

North:

♠ AKQ86

♥ AT63

♦ JT5

♣ 2

South:

♠ -

♥ Q4

♦ KQ32

♣ KQT9876

W	N	E	S
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1♦	1♠	Pass	2♣
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Pass	3♥	All Pass	
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### Board: 2

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ A762

♥ KQ85

♦ T5

♣ AQ7

South:

♠ JT95

♥ J

♦ AQJ94

♣ 862

W	N	E	S
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		1♣	1♦
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Pass	1♥	Pass	1♠
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Pass	2♣ <sup>1</sup>	Pass	2♠
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Pass	4♠	All Pass	
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1. limit raise or better in !S

### Board: 3

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 4♠ North

North:

♠ AKJT8

♥ J5

♦ K9

♣ 8643

South:

♠ 763

♥ 74

♦ A642

♣ AQJ5

W	N	E	S
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1♥	1♠	Pass	2♥ <sup>1</sup>
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4♥	4♠	All Pass	
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1. limit raise or better in !S

### Board: 4

Dealer: East

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 1NT South

North:

♠ K532

♥ J863

♦ 6

♣ AQ76

South:

♠ J94

♥ A

♦ KQJ97

♣ J954

W	N	E	S
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		1♣	1♦
--	--	----	----

Pass	1♥	Pass	1NT
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All Pass			
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### Board: 5

Dealer: West

Vul: N-S

North HCP: 13+2

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ9

♥ T3

♦ KQJ876

♣ Q8

South:

♠ KT54

♥ KQ642

♦ A

♣ K72

W	N	E	S
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1♣	1♦	Pass	1♥
----	----	------	----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
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## South hands

## After\_Partner\_Overcalls

**Board: 1**      ♠ -      LHO opens the bidding 1 ♦.

Dealer: West      ♥ Q4      Partner bids next.

Vul: None      ♦ KQ32

HCP: 12+3      ♣ KQT9876

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**Board: 2**      ♠ JT95      RHO opens the bidding 1 ♣.

Dealer: East      ♥ J      You bid next.

Vul: N-S      ♦ AQJ94

HCP: 9+1      ♣ 862

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**Board: 3**      ♠ 763      LHO opens the bidding 1 ♥.

Dealer: West      ♥ 74      Partner bids next.

Vul: E-W      ♦ A642      West (LHO) bids 4 ♥ if possible.

HCP: 11      ♣ AQJ5

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**Board: 4**      ♠ J94      RHO opens the bidding 1 ♣.

Dealer: East      ♥ A      You bid next.

Vul: Both      ♦ KQJ97

HCP: 12+1      ♣ J954

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**Board: 5**      ♠ KT54      LHO opens the bidding 1 ♣.

Dealer: West      ♥ KQ642      Partner bids next.

Vul: N-S      ♦ A

HCP: 15+1      ♣ K72

## Both hands (Answers Page)

### Board: 1

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 12+3

Contract: 3♥ North

North:

♠ AKQ86

♥ AT63

♦ JT5

♣ 2

South:

♠ -

♥ Q4

♦ KQ32

♣ KQT9876

W	N	E	S
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1♦	1♠	Pass	2♣
----	----	------	----

Pass	3♥	All Pass	
------	----	----------	--

### Board: 2

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ A762

♥ KQ85

♦ T5

♣ AQ7

South:

♠ JT95

♥ J

♦ AQJ94

♣ 862

W	N	E	S
---	---	---	---

		1♣	1♦
--	--	----	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	4♠	All Pass	
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1. limit raise or better in !S

### Board: 3

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 4♠ North

North:

♠ AKJT8

♥ J5

♦ K9

♣ 8643

South:

♠ 763

♥ 74

♦ A642

♣ AQJ5

W	N	E	S
---	---	---	---

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

4♥	4♠	All Pass	
----	----	----------	--

1. limit raise or better in !S

### Board: 4

Dealer: East

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 1NT South

North:

♠ K532

♥ J863

♦ 6

♣ AQ76

South:

♠ J94

♥ A

♦ KQJ97

♣ J954

W	N	E	S
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		1♣	1♦
--	--	----	----

Pass	1♥	Pass	1NT
------	----	------	-----

All Pass			
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### Board: 5

Dealer: West

Vul: N-S

North HCP: 13+2

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ9

♥ T3

♦ KQJ876

♣ Q8

South:

♠ KT54

♥ KQ642

♦ A

♣ K72

W	N	E	S
---	---	---	---

1♣	1♦	Pass	1♥
----	----	------	----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
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## North hands

## After\_Partner\_Overcalls

<b>Board: 6</b>	♠ 6	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ942	Partner bids next.
Vul: E-W	♦ AQ763	
HCP: 13+2	♣ QT	

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<b>Board: 7</b>	♠ -	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ73	Partner bids next.
Vul: Both	♦ A94	
HCP: 15+2	♣ AKT942	

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<b>Board: 8</b>	♠ T	LHO opens the bidding 1 ♦.
Dealer: East	♥ JT63	Partner bids next.
Vul: None	♦ -	East (LHO) bids 2 ♦ if possible.
HCP: 7+4	♣ KQJT9832	

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<b>Board: 9</b>	♠ JT4	LHO opens the bidding 1 ♦.
Dealer: East	♥ T	Partner bids next.
Vul: E-W	♦ AQJ97	
HCP: 16+1	♣ AKJ9	

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<b>Board: 10</b>	♠ Q65	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q98	Partner bids next.
Vul: Both	♦ A2	
HCP: 11+1	♣ KT942	

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 12+2

Contract: 2♠ South

North:

♠ 6

♥ AJ942

♦ AQ763

♣ QT

South:

♠ KQJT84

♥ 3

♦ K9

♣ K942

W N E S

1♦ 1♠

Pass 2♥ Pass 2♠

All Pass

### Board: 7

Dealer: East

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 2NT North

North:

♠ -

♥ KJ73

♦ A94

♣ AKT942

South:

♠ KQJ76

♥ 8

♦ T653

♣ QJ6

W N E S

1♦ 1♠

Pass 2NT All Pass

### Board: 8

Dealer: East

Vul: None

North HCP: 7+4

South HCP: 16+1

Contract: 3NT South

North:

♠ T

♥ JT63

♦ -

♣ KQJT9832

South:

♠ KQJ32

♥ KQ9

♦ KQT4

♣ 4

W N E S

1♦ 1♠

Pass 2♣ 2♦ 3NT

All Pass

### Board: 9

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT North

North:

♠ JT4

♥ T

♦ AQJ97

♣ AKJ9

South:

♠ A632

♥ KQJ93

♦ T3

♣ 54

W N E S

1♦ 1♥

Pass 3NT All Pass

### Board: 10

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 10+1

Contract: 4♠ South

North:

♠ Q65

♥ Q98

♦ A2

♣ KT942

South:

♠ AKJ82

♥ T432

♦ QT4

♣ 7

W N E S

1♣ 1♠

Pass 2♣<sup>1</sup> Pass 4♠

All Pass

1. limit raise or better in !S

## South hands

## After\_Partner\_Overcalls

**Board: 6**      ♠ KQJT84      RHO opens the bidding 1♦.

Dealer: East      ♥ 3      You bid next.

Vul: E-W      ♦ K9

HCP: 12+2      ♣ K942

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**Board: 7**      ♠ KQJ76      RHO opens the bidding 1♦.

Dealer: East      ♥ 8      You bid next.

Vul: Both      ♦ T653

HCP: 9+1      ♣ QJ6

---

**Board: 8**      ♠ KQJ32      RHO opens the bidding 1♦.

Dealer: East      ♥ KQ9      You bid next.

Vul: None      ♦ KQT4      East (RHO) bids 2♦ if possible.

HCP: 16+1      ♣ 4

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**Board: 9**      ♠ A632      RHO opens the bidding 1♦.

Dealer: East      ♥ KQJ93      You bid next.

Vul: E-W      ♦ T3

HCP: 10+1      ♣ 54

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**Board: 10**      ♠ AKJ82      RHO opens the bidding 1♣.

Dealer: East      ♥ T432      You bid next.

Vul: Both      ♦ QT4

HCP: 10+1      ♣ 7

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 12+2

Contract: 2♠ South

North:

♠ 6

♥ AJ942

♦ AQ763

♣ QT

South:

♠ KQJT84

♥ 3

♦ K9

♣ K942

W N E S

1♦ 1♠

Pass 2♥ Pass 2♠

All Pass

### Board: 7

Dealer: East

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 2NT North

North:

♠ -

♥ KJ73

♦ A94

♣ AKT942

South:

♠ KQJ76

♥ 8

♦ T653

♣ QJ6

W N E S

1♦ 1♠

Pass 2NT All Pass

### Board: 8

Dealer: East

Vul: None

North HCP: 7+4

South HCP: 16+1

Contract: 3NT South

North:

♠ T

♥ JT63

♦ -

♣ KQJT9832

South:

♠ KQJ32

♥ KQ9

♦ KQT4

♣ 4

W N E S

1♦ 1♠

Pass 2♣ 2♦ 3NT

All Pass

### Board: 9

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT North

North:

♠ JT4

♥ T

♦ AQJ97

♣ AKJ9

South:

♠ A632

♥ KQJ93

♦ T3

♣ 54

W N E S

1♦ 1♥

Pass 3NT All Pass

### Board: 10

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 10+1

Contract: 4♠ South

North:

♠ Q65

♥ Q98

♦ A2

♣ KT942

South:

♠ AKJ82

♥ T432

♦ QT4

♣ 7

W N E S

1♣ 1♠

Pass 2♣<sup>1</sup> Pass 4♠

All Pass

1. limit raise or better in !S

## North hands

## After\_Partner\_Overcalls

<b>Board: 11</b>	♠ AKJ987	RHO opens the bidding 1♦.
Dealer: West	♥ T7	You bid next.
Vul: None	♦ A8	
HCP: 12+2	♣ T84	
<b>Board: 12</b>	♠ T86	LHO opens the bidding 1♣.
Dealer: East	♥ AJ6	Partner bids next.
Vul: N-S	♦ K76	East (LHO) Doubles 2♣ if possible.
HCP: 11	♣ K654	
<b>Board: 13</b>	♠ KJ953	LHO opens the bidding 1♠.
Dealer: East	♥ K97	Partner bids next.
Vul: Both	♦ A65	
HCP: 11+1	♣ T5	
<b>Board: 14</b>	♠ Q873	LHO opens the bidding 1♣.
Dealer: East	♥ AJ543	Partner bids next.
Vul: None	♦ -	
HCP: 11+1	♣ A974	
<b>Board: 15</b>	♠ A9	RHO opens the bidding 1♣.
Dealer: West	♥ AKJ93	You bid next.
Vul: N-S	♦ 642	West (RHO) Doubles 2♣ if possible.
HCP: 13+1	♣ J97	East (LHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ AKJ987	♠ 63	1 ♦	1 ♠	All Pass	
Vul: None	♥ T7	♥ K985				
North HCP: 12+2	♦ A8	♦ Q743				
South HCP: 9	♣ T84	♣ KJ2				
Contract: 1 ♠ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ T86	♠ KQJ32			1 ♣	1 ♠
Vul: N-S	♥ AJ6	♥ KQ83	Pass	2 ♣ <sup>1</sup>	X	XX
North HCP: 11	♦ K76	♦ 84	Pass	2 ♠	Pass	3 ♠
South HCP: 12+1	♣ K654	♣ J2	All Pass			
Contract: 3 ♠ South						

1. limit raise or better in !S

### Board: 13

	North:	South:	W	N	E	S
Dealer: East	♠ KJ953	♠ Q			1 ♠	2 ♣
Vul: Both	♥ K97	♥ 643	Pass	3NT	All Pass	
North HCP: 11+1	♦ A65	♦ Q9				
South HCP: 12+3	♣ T5	♣ AKJ9872				
Contract: 3NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: East	♠ Q873	♠ KT2			1 ♣	1 ♦
Vul: None	♥ AJ543	♥ 7	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ -	♦ AKJT62	All Pass			
South HCP: 11+2	♣ A974	♣ T85				
Contract: 2 ♦ South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ KQ63	1 ♣	1 ♥	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AKJ93	♥ 8742	X	XX	3 ♣	3 ♥
North HCP: 13+1	♦ 642	♦ AJ9	Pass	4 ♥	All Pass	
South HCP: 10	♣ J97	♣ 86				
Contract: 4 ♥ North						

1. limit raise or better in !H

## South hands

## After\_Partner\_Overcalls

<b>Board: 11</b>	♠ 63	LHO opens the bidding 1 ♦.
Dealer: West	♥ K985	Partner bids next.
Vul: None	♦ Q743	
HCP: 9	♣ KJ2	
<b>Board: 12</b>	♠ KQJ32	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ83	You bid next.
Vul: N-S	♦ 84	East (RHO) Doubles 2 ♣ if possible.
HCP: 12+1	♣ J2	
<b>Board: 13</b>	♠ Q	RHO opens the bidding 1 ♠.
Dealer: East	♥ 643	You bid next.
Vul: Both	♦ Q9	
HCP: 12+3	♣ AKJ9872	
<b>Board: 14</b>	♠ KT2	RHO opens the bidding 1 ♣.
Dealer: East	♥ 7	You bid next.
Vul: None	♦ AKJT62	
HCP: 11+2	♣ T85	
<b>Board: 15</b>	♠ KQ63	LHO opens the bidding 1 ♣.
Dealer: West	♥ 8742	Partner bids next.
Vul: N-S	♦ AJ9	West (LHO) Doubles 2 ♣ if possible.
HCP: 10	♣ 86	East (RHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ AKJ987	♠ 63	1 ♦	1 ♠	All Pass	
Vul: None	♥ T7	♥ K985				
North HCP: 12+2	♦ A8	♦ Q743				
South HCP: 9	♣ T84	♣ KJ2				
Contract: 1 ♠ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ T86	♠ KQJ32			1 ♣	1 ♠
Vul: N-S	♥ AJ6	♥ KQ83	Pass	2 ♣ <sup>1</sup>	X	XX
North HCP: 11	♦ K76	♦ 84	Pass	2 ♠	Pass	3 ♠
South HCP: 12+1	♣ K654	♣ J2	All Pass			
Contract: 3 ♠ South						

1. limit raise or better in !S

### Board: 13

	North:	South:	W	N	E	S
Dealer: East	♠ KJ953	♠ Q			1 ♠	2 ♣
Vul: Both	♥ K97	♥ 643	Pass	3NT	All Pass	
North HCP: 11+1	♦ A65	♦ Q9				
South HCP: 12+3	♣ T5	♣ AKJ9872				
Contract: 3NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: East	♠ Q873	♠ KT2			1 ♣	1 ♦
Vul: None	♥ AJ543	♥ 7	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ -	♦ AKJT62	All Pass			
South HCP: 11+2	♣ A974	♣ T85				
Contract: 2 ♦ South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ KQ63	1 ♣	1 ♥	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AKJ93	♥ 8742	X	XX	3 ♣	3 ♥
North HCP: 13+1	♦ 642	♦ AJ9	Pass	4 ♥	All Pass	
South HCP: 10	♣ J97	♣ 86				
Contract: 4 ♥ North						

1. limit raise or better in !H

## North hands

## After\_Partner\_Overcalls

<b>Board: 16</b>	♠ AQ5	RHO opens the bidding 1♦.
Dealer: West	♥ 9	You bid next.
Vul: E-W	♦ J9	
HCP: 13+3	♣ KQJ7432	
<b>Board: 17</b>	♠ KQJT65	RHO opens the bidding 1♣.
Dealer: West	♥ J5	You bid next.
Vul: None	♦ AT97	West (RHO) bids 3♣ if possible.
HCP: 11+2	♣ 2	
<b>Board: 18</b>	♠ AJ97	LHO opens the bidding 1♥.
Dealer: East	♥ Q842	Partner bids next.
Vul: N-S	♦ 742	
HCP: 10	♣ K9	
<b>Board: 19</b>	♠ AQJ932	RHO opens the bidding 1♣.
Dealer: West	♥ KJ94	You bid next.
Vul: E-W	♦ 62	
HCP: 14+2	♣ K	
<b>Board: 20</b>	♠ KQJ94	RHO opens the bidding 1♣.
Dealer: West	♥ KQ74	You bid next.
Vul: Both	♦ 54	
HCP: 14+1	♣ KT	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ KJT3	1 ♦	2 ♣	Pass	2 ♥
Vul: E-W	♥ 9	♥ AJ8652	Pass	3 ♣	Pass	3 ♥
North HCP: 13+3	♦ J9	♦ KQ4	Pass	4 ♣	Pass	4 ♠
South HCP: 14+2	♣ KQJ7432	♣ -	All Pass			
Contract: 4 ♠ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: West	♠ KQJT65	♠ A	1 ♣	1 ♠	Pass	2 ♥
Vul: None	♥ J5	♥ AK632	3 ♣	3 ♠	Pass	4 ♠
North HCP: 11+2	♦ AT97	♦ J543	All Pass			
South HCP: 12+1	♣ 2	♣ 965				
Contract: 4 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: East	♠ AJ97	♠ 62			1 ♥	2 ♦
Vul: N-S	♥ Q842	♥ K5	Pass	3 ♦	All Pass	
North HCP: 10	♦ 742	♦ AKQ653				
South HCP: 12+2	♣ K9	♣ T74				
Contract: 3 ♦ North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ932	♠ -	1 ♣	1 ♠	All Pass	
Vul: E-W	♥ KJ94	♥ A83				
North HCP: 14+2	♦ 62	♦ KQ93				
South HCP: 9+2	♣ K	♣ T96432				
Contract: 1 ♠ North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ KQJ94	♠ 32	1 ♣	1 ♠	Pass	1NT
Vul: Both	♥ KQ74	♥ A3	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ 54	♦ J732	All Pass			
South HCP: 12+1	♣ KT	♣ AQJ92				
Contract: 3NT South						

## South hands

## After\_Partner\_Overcalls

**Board: 16**      ♠ KJT3      LHO opens the bidding 1 ♦.

Dealer: West      ♥ AJ8652      Partner bids next.

Vul: E-W      ♦ KQ4

HCP: 14+2      ♣ -

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**Board: 17**      ♠ A      LHO opens the bidding 1 ♣.

Dealer: West      ♥ AK632      Partner bids next.

Vul: None      ♦ J543      West (LHO) bids 3 ♣ if possible.

HCP: 12+1      ♣ 965

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**Board: 18**      ♠ 62      RHO opens the bidding 1 ♥.

Dealer: East      ♥ K5      You bid next.

Vul: N-S      ♦ AKQ653

HCP: 12+2      ♣ T74

---

**Board: 19**      ♠ -      LHO opens the bidding 1 ♣.

Dealer: West      ♥ A83      Partner bids next.

Vul: E-W      ♦ KQ93

HCP: 9+2      ♣ T96432

---

**Board: 20**      ♠ 32      LHO opens the bidding 1 ♣.

Dealer: West      ♥ A3      Partner bids next.

Vul: Both      ♦ J732

HCP: 12+1      ♣ AQJ92

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ KJT3	1 ♦	2 ♣	Pass	2 ♥
Vul: E-W	♥ 9	♥ AJ8652	Pass	3 ♣	Pass	3 ♥
North HCP: 13+3	♦ J9	♦ KQ4	Pass	4 ♣	Pass	4 ♠
South HCP: 14+2	♣ KQJ7432	♣ -	All Pass			
Contract: 4 ♠ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: West	♠ KQJT65	♠ A	1 ♣	1 ♠	Pass	2 ♥
Vul: None	♥ J5	♥ AK632	3 ♣	3 ♠	Pass	4 ♠
North HCP: 11+2	♦ AT97	♦ J543	All Pass			
South HCP: 12+1	♣ 2	♣ 965				
Contract: 4 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: East	♠ AJ97	♠ 62			1 ♥	2 ♦
Vul: N-S	♥ Q842	♥ K5	Pass	3 ♦	All Pass	
North HCP: 10	♦ 742	♦ AKQ653				
South HCP: 12+2	♣ K9	♣ T74				
Contract: 3 ♦ North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ932	♠ -	1 ♣	1 ♠	All Pass	
Vul: E-W	♥ KJ94	♥ A83				
North HCP: 14+2	♦ 62	♦ KQ93				
South HCP: 9+2	♣ K	♣ T96432				
Contract: 1 ♠ North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ KQJ94	♠ 32	1 ♣	1 ♠	Pass	1NT
Vul: Both	♥ KQ74	♥ A3	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ 54	♦ J732	All Pass			
South HCP: 12+1	♣ KT	♣ AQJ92				
Contract: 3NT South						

## North hands

## After\_Partner\_Overcalls

<b>Board: 21</b>	♠ T	LHO opens the bidding 1 ♣.
Dealer: East	♥ KQ2	Partner bids next.
Vul: N-S	♦ AQJ64	
HCP: 15+1	♣ QJ82	
<b>Board: 22</b>	♠ 4	LHO opens the bidding 1 ♥.
Dealer: East	♥ JT	Partner bids next.
Vul: E-W	♦ KQ54	East (LHO) bids 2 ♥ if possible.
HCP: 12+2	♣ AQ8542	
<b>Board: 23</b>	♠ 8	RHO opens the bidding 1 ♥.
Dealer: West	♥ JT8	You bid next.
Vul: Both	♦ AK52	
HCP: 17+1	♣ AKQT9	
<b>Board: 24</b>	♠ 2	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ6	Partner bids next.
Vul: None	♦ 8762	
HCP: 12+1	♣ AK632	
<b>Board: 25</b>	♠ 5	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQJ965	You bid next.
Vul: Both	♦ Q53	West (RHO) bids 2 ♦ if possible.
HCP: 14+2	♣ AQ9	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ T

♥ KQ2

♦ AQJ64

♣ QJ82

South:

♠ AKJ32

♥ 875

♦ 53

♣ K73

W N E S

1 ♣ 1 ♠

Pass 2NT Pass 3NT

All Pass

### Board: 22

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 11+2

Contract: 2 ♠ South

North:

♠ 4

♥ JT

♦ KQ54

♣ AQ8542

South:

♠ AKJ872

♥ Q85

♦ 96

♣ J6

W N E S

1 ♥ 1 ♠

Pass 1NT 2 ♥ 2 ♠

All Pass

### Board: 23

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 5+1

Contract: 2 ♣ North

North:

♠ 8

♥ JT8

♦ AK52

♣ AKQT9

South:

♠ AJ652

♥ 943

♦ 864

♣ 85

W N E S

1 ♥ 2 ♣ All Pass

### Board: 24

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ 2

♥ AJ6

♦ 8762

♣ AK632

South:

♠ AQJT963

♥ KT3

♦ J

♣ J5

W N E S

1 ♦ 1 ♠

Pass 1NT Pass 4 ♠

All Pass

### Board: 25

Dealer: West

Vul: Both

North HCP: 14+2

South HCP: 8+2

Contract: 2 ♥ North

North:

♠ 5

♥ KQJ965

♦ Q53

♣ AQ9

South:

♠ AJ8743

♥ 87

♦ 84

♣ K76

W N E S

1 ♦ 1 ♥ Pass 1 ♠

2 ♦ 2 ♥ All Pass

## South hands

## After\_Partner\_Overcalls

<b>Board: 21</b>	♠ AKJ32	RHO opens the bidding 1 ♣.
Dealer: East	♥ 875	You bid next.
Vul: N-S	♦ 53	
HCP: 11+1	♣ K73	
<b>Board: 22</b>	♠ AKJ872	RHO opens the bidding 1 ♥.
Dealer: East	♥ Q85	You bid next.
Vul: E-W	♦ 96	East (RHO) bids 2 ♥ if possible.
HCP: 11+2	♣ J6	
<b>Board: 23</b>	♠ AJ652	LHO opens the bidding 1 ♥.
Dealer: West	♥ 943	Partner bids next.
Vul: Both	♦ 864	
HCP: 5+1	♣ 85	
<b>Board: 24</b>	♠ AQJT963	RHO opens the bidding 1 ♦.
Dealer: East	♥ KT3	You bid next.
Vul: None	♦ J	
HCP: 12+3	♣ J5	
<b>Board: 25</b>	♠ AJ8743	LHO opens the bidding 1 ♦.
Dealer: West	♥ 87	Partner bids next.
Vul: Both	♦ 84	West (LHO) bids 2 ♦ if possible.
HCP: 8+2	♣ K76	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ T

♥ KQ2

♦ AQJ64

♣ QJ82

South:

♠ AKJ32

♥ 875

♦ 53

♣ K73

W

N

E

S

1 ♣ 1 ♠

Pass 2NT Pass 3NT

All Pass

### Board: 22

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 11+2

Contract: 2 ♠ South

North:

♠ 4

♥ JT

♦ KQ54

♣ AQ8542

South:

♠ AKJ872

♥ Q85

♦ 96

♣ J6

W

N

E

S

1 ♥ 1 ♠

Pass 1NT 2 ♥ 2 ♠

All Pass

### Board: 23

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 5+1

Contract: 2 ♣ North

North:

♠ 8

♥ JT8

♦ AK52

♣ AKQT9

South:

♠ AJ652

♥ 943

♦ 864

♣ 85

W

N

E

S

1 ♥ 2 ♣ All Pass

### Board: 24

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ 2

♥ AJ6

♦ 8762

♣ AK632

South:

♠ AQJT963

♥ KT3

♦ J

♣ J5

W

N

E

S

1 ♦ 1 ♠

Pass 1NT Pass 4 ♠

All Pass

### Board: 25

Dealer: West

Vul: Both

North HCP: 14+2

South HCP: 8+2

Contract: 2 ♥ North

North:

♠ 5

♥ KQJ965

♦ Q53

♣ AQ9

South:

♠ AJ8743

♥ 87

♦ 84

♣ K76

W

N

E

S

1 ♦ 1 ♥ Pass 1 ♠

2 ♦ 2 ♥ All Pass

## North hands

## After\_Partner\_Overcalls

<b>Board: 26</b>	♠ K9653	LHO opens the bidding 1♦.
Dealer: East	♥ A2	Partner bids next.
Vul: N-S	♦ K82	
HCP: 10+1	♣ T76	
<b>Board: 27</b>	♠ AKJ65	RHO opens the bidding 1♦.
Dealer: West	♥ 5	You bid next.
Vul: Both	♦ QT64	West (RHO) Doubles 2♠ if possible.
HCP: 12+1	♣ Q94	East (LHO) bids 3♣ if possible.
<b>Board: 28</b>	♠ AKQ972	RHO opens the bidding 1♣.
Dealer: West	♥ J5	You bid next.
Vul: None	♦ J65	
HCP: 11+2	♣ 43	
<b>Board: 29</b>	♠ K94	RHO opens the bidding 1♣.
Dealer: West	♥ AQJ9863	You bid next.
Vul: N-S	♦ 2	West (RHO) bids 2♣ if possible.
HCP: 12+3	♣ Q9	
<b>Board: 30</b>	♠ 952	LHO opens the bidding 1♥.
Dealer: East	♥ 62	Partner bids next.
Vul: E-W	♦ 5	East (LHO) bids 2♥ if possible.
HCP: 8+3	♣ AKJ9743	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 1NT South

North:

♠ K9653

♥ A2

♦ K82

♣ T76

South:

♠ AT7

♥ KQJT8

♦ J75

♣ Q8

W	N	E	S
		1 ♦	1 ♥
Pass	1 ♠	Pass	1NT
All Pass			

### Board: 27

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKJ65

♥ 5

♦ QT64

♣ Q94

South:

♠ 9872

♥ KQ864

♦ KJ3

♣ 2

W	N	E	S
1 ♦	1 ♠	Pass	2 ♠
X	Pass	3 ♣	3 ♠
Pass	4 ♠	All Pass	

### Board: 28

Dealer: West

Vul: None

North HCP: 11+2

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ AKQ972

♥ J5

♦ J65

♣ 43

South:

♠ J8

♥ AK9876

♦ K2

♣ QJ8

W	N	E	S
1 ♣	1 ♠	Pass	2 ♥
Pass	2 ♠	Pass	3 ♥
Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
All Pass			

1. limit raise or better in !H

### Board: 29

Dealer: West

Vul: N-S

North HCP: 12+3

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ K94

♥ AQJ9863

♦ 2

♣ Q9

South:

♠ AQJ53

♥ 74

♦ QJ95

♣ 84

W	N	E	S
1 ♣	1 ♥	Pass	1 ♠
2 ♣	4 ♥	All Pass	

### Board: 30

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 15+2

Contract: 3 ♦ South

North:

♠ 952

♥ 62

♦ 5

♣ AKJ9743

South:

♠ JT6

♥ KJ3

♦ AKJ932

♣ Q

W	N	E	S
		1 ♥	2 ♦
Pass	Pass	2 ♥	3 ♦
All Pass			

## South hands

## After\_Partner\_Overcalls

<b>Board: 26</b>	♠ AT7	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQJT8	You bid next.
Vul: N-S	♦ J75	
HCP: 13+1	♣ Q8	
<b>Board: 27</b>	♠ 9872	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQ864	Partner bids next.
Vul: Both	♦ KJ3	West (LHO) Doubles 2 ♠ if possible.
HCP: 9+1	♣ 2	East (RHO) bids 3 ♣ if possible.
<b>Board: 28</b>	♠ J8	LHO opens the bidding 1 ♣.
Dealer: West	♥ AK9876	Partner bids next.
Vul: None	♦ K2	
HCP: 14+2	♣ QJ8	
<b>Board: 29</b>	♠ AQJ53	LHO opens the bidding 1 ♣.
Dealer: West	♥ 74	Partner bids next.
Vul: N-S	♦ QJ95	West (LHO) bids 2 ♣ if possible.
HCP: 10+1	♣ 84	
<b>Board: 30</b>	♠ JT6	RHO opens the bidding 1 ♥.
Dealer: East	♥ KJ3	You bid next.
Vul: E-W	♦ AKJ932	East (RHO) bids 2 ♥ if possible.
HCP: 15+2	♣ Q	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 1NT South

North:

♠ K9653

♥ A2

♦ K82

♣ T76

South:

♠ AT7

♥ KQJT8

♦ J75

♣ Q8

W	N	E	S
		1 ♦	1 ♥
Pass	1 ♠	Pass	1NT
All Pass			

### Board: 27

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKJ65

♥ 5

♦ QT64

♣ Q94

South:

♠ 9872

♥ KQ864

♦ KJ3

♣ 2

W	N	E	S
1 ♦	1 ♠	Pass	2 ♠
X	Pass	3 ♣	3 ♠
Pass	4 ♠	All Pass	

### Board: 28

Dealer: West

Vul: None

North HCP: 11+2

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ AKQ972

♥ J5

♦ J65

♣ 43

South:

♠ J8

♥ AK9876

♦ K2

♣ QJ8

W	N	E	S
1 ♣	1 ♠	Pass	2 ♥
Pass	2 ♠	Pass	3 ♥
Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
All Pass			

1. limit raise or better in !H

### Board: 29

Dealer: West

Vul: N-S

North HCP: 12+3

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ K94

♥ AQJ9863

♦ 2

♣ Q9

South:

♠ AQJ53

♥ 74

♦ QJ95

♣ 84

W	N	E	S
1 ♣	1 ♥	Pass	1 ♠
2 ♣	4 ♥	All Pass	

### Board: 30

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 15+2

Contract: 3 ♦ South

North:

♠ 952

♥ 62

♦ 5

♣ AKJ9743

South:

♠ JT6

♥ KJ3

♦ AKJ932

♣ Q

W	N	E	S
		1 ♥	2 ♦
Pass	Pass	2 ♥	3 ♦
All Pass			

## North hands

## After\_Partner\_Overcalls

<b>Board: 31</b>	♠ AKQ32	RHO opens the bidding 1♦.
Dealer: West	♥ KJT7	You bid next.
Vul: None	♦ 94	West (RHO) Doubles 2♥ if possible.
HCP: 13+1	♣ 64	

---

<b>Board: 32</b>	♠ -	LHO opens the bidding 1♦.
Dealer: East	♥ K9643	Partner bids next.
Vul: N-S	♦ J97	
HCP: 9+2	♣ AJ632	

---

<b>Board: 33</b>	♠ Q86	RHO opens the bidding 1♦.
Dealer: West	♥ AQJ975	You bid next.
Vul: E-W	♦ QJ6	
HCP: 14+2	♣ Q	

---

<b>Board: 34</b>	♠ J96	RHO opens the bidding 1♦.
Dealer: West	♥ A3	You bid next.
Vul: Both	♦ T2	
HCP: 13+2	♣ AKJ632	

---

<b>Board: 35</b>	♠ AQJ96	RHO opens the bidding 1♣.
Dealer: West	♥ T	You bid next.
Vul: N-S	♦ KJ3	
HCP: 14+1	♣ KT62	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ AKQ32	♠ 4	1 ♦	1 ♠	Pass	1NT
Vul: None	♥ KJT7	♥ 653	Pass	2 ♥	Pass	Pass
North HCP: 13+1	♦ 94	♦ AK76	X	All Pass		
South HCP: 11+1	♣ 64	♣ KJT83				
Contract: 2 ♥ X North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQ842			1 ♦	1 ♠
Vul: N-S	♥ K9643	♥ Q7	All Pass			
North HCP: 9+2	♦ J97	♦ 8542				
South HCP: 14+2	♣ AJ632	♣ K				
Contract: 1 ♠ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ AT52	1 ♦	1 ♥	Pass	1 ♠
Vul: E-W	♥ AQJ975	♥ 2	Pass	2 ♥	All Pass	
North HCP: 14+2	♦ QJ6	♦ 972				
South HCP: 9+1	♣ Q	♣ AJT87				
Contract: 2 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ AK853	1 ♦	2 ♣	Pass	2 ♠
Vul: Both	♥ A3	♥ K752	Pass	3 ♠	Pass	4 ♠
North HCP: 13+2	♦ T2	♦ Q74	All Pass			
South HCP: 12+1	♣ AKJ632	♣ 8				
Contract: 4 ♠ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ96	♠ K42	1 ♣	1 ♠	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ T	♥ KJ98	Pass	2 ♦	Pass	2 ♥
North HCP: 14+1	♦ KJ3	♦ A762	Pass	2NT	Pass	3 ♦
South HCP: 13	♣ KT62	♣ Q5	Pass	3 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. limit raise or better in !S

## South hands

## After\_Partner\_Overcalls

<b>Board: 31</b>	♠ 4	LHO opens the bidding 1 ♦.
Dealer: West	♥ 653	Partner bids next.
Vul: None	♦ AK76	West (LHO) Doubles 2 ♥ if possible.
HCP: 11+1	♣ KJT83	

---

<b>Board: 32</b>	♠ AKQ842	RHO opens the bidding 1 ♦.
Dealer: East	♥ Q7	You bid next.
Vul: N-S	♦ 8542	
HCP: 14+2	♣ K	

---

<b>Board: 33</b>	♠ AT52	LHO opens the bidding 1 ♦.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ 972	
HCP: 9+1	♣ AJT87	

---

<b>Board: 34</b>	♠ AK853	LHO opens the bidding 1 ♦.
Dealer: West	♥ K752	Partner bids next.
Vul: Both	♦ Q74	
HCP: 12+1	♣ 8	

---

<b>Board: 35</b>	♠ K42	LHO opens the bidding 1 ♣.
Dealer: West	♥ KJ98	Partner bids next.
Vul: N-S	♦ A762	
HCP: 13	♣ Q5	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ AKQ32	♠ 4	1 ♦	1 ♠	Pass	1NT
Vul: None	♥ KJT7	♥ 653	Pass	2 ♥	Pass	Pass
North HCP: 13+1	♦ 94	♦ AK76	X	All Pass		
South HCP: 11+1	♣ 64	♣ KJT83				
Contract: 2 ♥ X North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQ842			1 ♦	1 ♠
Vul: N-S	♥ K9643	♥ Q7	All Pass			
North HCP: 9+2	♦ J97	♦ 8542				
South HCP: 14+2	♣ AJ632	♣ K				
Contract: 1 ♠ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ AT52	1 ♦	1 ♥	Pass	1 ♠
Vul: E-W	♥ AQJ975	♥ 2	Pass	2 ♥	All Pass	
North HCP: 14+2	♦ QJ6	♦ 972				
South HCP: 9+1	♣ Q	♣ AJT87				
Contract: 2 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ AK853	1 ♦	2 ♣	Pass	2 ♠
Vul: Both	♥ A3	♥ K752	Pass	3 ♠	Pass	4 ♠
North HCP: 13+2	♦ T2	♦ Q74	All Pass			
South HCP: 12+1	♣ AKJ632	♣ 8				
Contract: 4 ♠ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ96	♠ K42	1 ♣	1 ♠	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ T	♥ KJ98	Pass	2 ♦	Pass	2 ♥
North HCP: 14+1	♦ KJ3	♦ A762	Pass	2NT	Pass	3 ♦
South HCP: 13	♣ KT62	♣ Q5	Pass	3 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. limit raise or better in !S

## North hands

## After\_Partner\_Overcalls

**Board: 36**      ♠ AQJ87      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ T3      You bid next.  
 Vul: E-W      ♦ 73  
 HCP: 11+1      ♣ AT64

---

**Board: 37**      ♠ 942      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ AKJ85      You bid next.  
 Vul: Both      ♦ A85  
 HCP: 14+1      ♣ Q6

---

**Board: 38**      ♠ Q932      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ 74      Partner bids next.  
 Vul: None      ♦ JT873  
 HCP: 8+1      ♣ KQ

---

**Board: 39**      ♠ AJT95      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ K84      Partner bids next.  
 Vul: E-W      ♦ -  
 HCP: 11+2      ♣ K7654

---

**Board: 40**      ♠ KJ83      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ Q      Partner bids next.  
 Vul: Both      ♦ AKT986  
 HCP: 13+2      ♣ T3

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ87	♠ 54	1 ♣	1 ♠	Pass	2 ♥
Vul: E-W	♥ T3	♥ KJ952	Pass	2 ♠	Pass	2NT
North HCP: 11+1	♦ 73	♦ AKT2	Pass	3NT	All Pass	
South HCP: 14+1	♣ AT64	♣ K2				
Contract: 3NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ 942	♠ AJ	1 ♠	2 ♥	Pass	4 ♥
Vul: Both	♥ AKJ85	♥ Q63	All Pass			
North HCP: 14+1	♦ A85	♦ KJT3				
South HCP: 12	♣ Q6	♣ J984				
Contract: 4 ♥ South						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ Q932	♠ 75			1 ♦	1 ♥
Vul: None	♥ 74	♥ AQJ52	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ JT873	♦ Q9	Pass	2 ♥	All Pass	
South HCP: 14+1	♣ KQ	♣ AJ87				
Contract: 2 ♥ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ AJT95	♠ 4			1 ♠	2 ♦
Vul: E-W	♥ K84	♥ AT53	Pass	3NT	All Pass	
North HCP: 11+2	♦ -	♦ AKJT65				
South HCP: 12+2	♣ K7654	♣ T2				
Contract: 3NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ KJ83	♠ Q			1 ♣	1 ♥
Vul: Both	♥ Q	♥ AKJ9653	Pass	2 ♦	Pass	4 ♥
North HCP: 13+2	♦ AKT986	♦ J3	All Pass			
South HCP: 13+3	♣ T3	♣ Q98				
Contract: 4 ♥ South						

## South hands

## After\_Partner\_Overcalls

**Board: 36**      ♠ 54      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ KJ952      Partner bids next.  
 Vul: E-W      ♦ AKT2  
 HCP: 14+1      ♣ K2

---

**Board: 37**      ♠ AJ      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ Q63      Partner bids next.  
 Vul: Both      ♦ KJT3  
 HCP: 12      ♣ J984

---

**Board: 38**      ♠ 75      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ AQJ52      You bid next.  
 Vul: None      ♦ Q9  
 HCP: 14+1      ♣ AJ87

---

**Board: 39**      ♠ 4      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ AT53      You bid next.  
 Vul: E-W      ♦ AKJT65  
 HCP: 12+2      ♣ T2

---

**Board: 40**      ♠ Q      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ AKJ9653      You bid next.  
 Vul: Both      ♦ J3  
 HCP: 13+3      ♣ Q98

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ87	♠ 54	1 ♣	1 ♠	Pass	2 ♥
Vul: E-W	♥ T3	♥ KJ952	Pass	2 ♠	Pass	2NT
North HCP: 11+1	♦ 73	♦ AKT2	Pass	3NT	All Pass	
South HCP: 14+1	♣ AT64	♣ K2				
Contract: 3NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ 942	♠ AJ	1 ♠	2 ♥	Pass	4 ♥
Vul: Both	♥ AKJ85	♥ Q63	All Pass			
North HCP: 14+1	♦ A85	♦ KJT3				
South HCP: 12	♣ Q6	♣ J984				
Contract: 4 ♥ South						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ Q932	♠ 75			1 ♦	1 ♥
Vul: None	♥ 74	♥ AQJ52	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ JT873	♦ Q9	Pass	2 ♥	All Pass	
South HCP: 14+1	♣ KQ	♣ AJ87				
Contract: 2 ♥ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ AJT95	♠ 4			1 ♠	2 ♦
Vul: E-W	♥ K84	♥ AT53	Pass	3NT	All Pass	
North HCP: 11+2	♦ -	♦ AKJT65				
South HCP: 12+2	♣ K7654	♣ T2				
Contract: 3NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ KJ83	♠ Q			1 ♣	1 ♥
Vul: Both	♥ Q	♥ AKJ9653	Pass	2 ♦	Pass	4 ♥
North HCP: 13+2	♦ AKT986	♦ J3	All Pass			
South HCP: 13+3	♣ T3	♣ Q98				
Contract: 4 ♥ South						

## North hands

## After\_Partner\_Overcalls

<b>Board: 41</b>	♠ AQJ	LHO opens the bidding 1 ♣.
Dealer: East	♥ 54	Partner bids next.
Vul: N-S	♦ KJ8742	East (LHO) Doubles 1 ♥ if possible.
HCP: 11+2	♣ 42	West (RHO) bids 1 ♠ if possible.

---

<b>Board: 42</b>	♠ AK	LHO opens the bidding 1 ♠.
Dealer: East	♥ K54	Partner bids next.
Vul: None	♦ 972	
HCP: 12+1	♣ Q8542	

---

<b>Board: 43</b>	♠ AQJ972	RHO opens the bidding 1 ♥.
Dealer: West	♥ Q85	You bid next.
Vul: N-S	♦ K	West (RHO) bids 2 ♥ if possible.
HCP: 15+2	♣ K84	East (LHO) bids 3 ♥ if possible.

---

<b>Board: 44</b>	♠ QJ9	LHO opens the bidding 1 ♦.
Dealer: East	♥ T54	Partner bids next.
Vul: E-W	♦ AT963	
HCP: 13+1	♣ AQ	

---

<b>Board: 45</b>	♠ K3	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQJT7	You bid next.
Vul: None	♦ 762	
HCP: 10+1	♣ J97	

## Both hands (Answers Page)

### Board: 41

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 13+1

Contract: 2 ♦ North

North:

♠ AQJ

♥ 54

♦ KJ8742

♣ 42

South:

♠ 864

♥ AKQ93

♦ T6

♣ A83

W

N

E

S

1 ♣

1 ♥

Pass

Pass

X

Pass

1 ♠

2 ♦

All Pass

### Board: 42

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15+1

Contract: 4 ♥ North

North:

♠ AK

♥ K54

♦ 972

♣ Q8542

South:

♠ QJ54

♥ AQJT6

♦ KQ

♣ T9

W

N

E

S

1 ♠

2 ♥

Pass

4 ♥

All Pass

### Board: 43

Dealer: West

Vul: N-S

North HCP: 15+2

South HCP: 6

Contract: 3 ♠ South

North:

♠ AQJ972

♥ Q85

♦ K

♣ K84

South:

♠ K84

♥ 32

♦ Q875

♣ J765

W

N

E

S

1 ♥

1 ♠

Pass

Pass

2 ♥

2 ♠

3 ♥

3 ♠

All Pass

### Board: 44

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 4 ♥ South

North:

♠ QJ9

♥ T54

♦ AT963

♣ AQ

South:

♠ 62

♥ AKJ83

♦ K7

♣ 9652

W

N

E

S

1 ♦

1 ♥

Pass

2 ♦<sup>1</sup>

Pass

4 ♥

All Pass

1. limit raise or better in !H

### Board: 45

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ K3

♥ KQJT7

♦ 762

♣ J97

South:

♠ AQ4

♥ 543

♦ KQ93

♣ AQ8

W

N

E

S

1 ♦

1 ♥

Pass

2 ♦<sup>1</sup>

Pass

3 ♥

Pass

4 ♥

All Pass

1. limit raise or better in !H

## South hands

## After\_Partner\_Overcalls

<b>Board: 41</b>	♠ 864	RHO opens the bidding 1 ♣.
Dealer: East	♥ AKQ93	You bid next.
Vul: N-S	♦ T6	East (RHO) Doubles 1 ♥ if possible.
HCP: 13+1	♣ A83	West (LHO) bids 1 ♠ if possible.

---

<b>Board: 42</b>	♠ QJ54	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQJT6	You bid next.
Vul: None	♦ KQ	
HCP: 15+1	♣ T9	

---

<b>Board: 43</b>	♠ K84	LHO opens the bidding 1 ♥.
Dealer: West	♥ 32	Partner bids next.
Vul: N-S	♦ Q875	West (LHO) bids 2 ♥ if possible.
HCP: 6	♣ J765	East (RHO) bids 3 ♥ if possible.

---

<b>Board: 44</b>	♠ 62	RHO opens the bidding 1 ♦.
Dealer: East	♥ AKJ83	You bid next.
Vul: E-W	♦ K7	
HCP: 11+1	♣ 9652	

---

<b>Board: 45</b>	♠ AQ4	LHO opens the bidding 1 ♦.
Dealer: West	♥ 543	Partner bids next.
Vul: None	♦ KQ93	
HCP: 17	♣ AQ8	

## Both hands (Answers Page)

### Board: 41

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 13+1

Contract: 2 ♦ North

North:

♠ AQJ

♥ 54

♦ KJ8742

♣ 42

South:

♠ 864

♥ AKQ93

♦ T6

♣ A83

W N E S

Pass Pass X Pass

1 ♠ 2 ♦ All Pass

### Board: 42

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15+1

Contract: 4 ♥ North

North:

♠ AK

♥ K54

♦ 972

♣ Q8542

South:

♠ QJ54

♥ AQJT6

♦ KQ

♣ T9

W N E S

Pass 4 ♥ All Pass

1 ♠ 2 ♥

### Board: 43

Dealer: West

Vul: N-S

North HCP: 15+2

South HCP: 6

Contract: 3 ♠ South

North:

♠ AQJ972

♥ Q85

♦ K

♣ K84

South:

♠ K84

♥ 32

♦ Q875

♣ J765

W N E S

1 ♥ 1 ♠ Pass Pass

2 ♥ 2 ♠ 3 ♥ 3 ♠

All Pass

### Board: 44

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 4 ♥ South

North:

♠ QJ9

♥ T54

♦ AT963

♣ AQ

South:

♠ 62

♥ AKJ83

♦ K7

♣ 9652

W N E S

Pass 2 ♦<sup>1</sup> Pass 4 ♥

1 ♠ 1 ♥

All Pass

1. limit raise or better in !H

### Board: 45

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ K3

♥ KQJT7

♦ 762

♣ J97

South:

♠ AQ4

♥ 543

♦ KQ93

♣ AQ8

W N E S

1 ♦ 1 ♥ Pass 2 ♦<sup>1</sup>

Pass 3 ♥ Pass 4 ♥

All Pass

1. limit raise or better in !H

## North hands

## After\_Partner\_Overcalls

### Board: 46

Dealer: East

Vul: E-W

HCP: 11+1

♠ A9

♥ A84

♦ Q9872

♣ JT6

LHO opens the bidding 1 ♣.

Partner bids next.

East (LHO) bids 3 ♥ if possible.

West (RHO) bids 4 ♣ if possible.

### Board: 47

Dealer: East

Vul: Both

HCP: 17+1

♠ A4

♥ QJ96

♦ T7

♣ AKQJ9

LHO opens the bidding 1 ♥.

Partner bids next.

### Board: 48

Dealer: East

Vul: N-S

HCP: 10+1

♠ QJ987

♥ AJ5

♦ Q743

♣ T

LHO opens the bidding 1 ♦.

Partner bids next.

### Board: 49

Dealer: North

Vul: Both

HCP: 13+3

♠ AQT6543

♥ K94

♦ 2

♣ A3

You bid first.

East (LHO) bids 2 ♣ if possible.

West (RHO) bids 2 ♠ if possible.

East (LHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ A9

♥ A84

♦ Q9872

♣ JT6

South:

♠ KQJ7642

♥ T92

♦ K3

♣ K

W

N

E

S

1 ♣ 1 ♠

Pass 2 ♦ 3 ♥ 3 ♠

4 ♣ Pass Pass 4 ♠

All Pass

### Board: 47

Dealer: East

Vul: Both

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ A4

♥ QJ96

♦ T7

♣ AKQJ9

South:

♠ KQJT6

♥ 73

♦ QJ96

♣ 73

W

N

E

S

1 ♥ 1 ♠

Pass 3NT All Pass

### Board: 48

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15+3

Contract: 3 ♣ South

North:

♠ QJ987

♥ AJ5

♦ Q743

♣ T

South:

♠ A2

♥ K42

♦ 5

♣ AKJ9765

W

N

E

S

1 ♦ 2 ♣

Pass 2 ♠ Pass 3 ♣

All Pass

### Board: 49

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 4+1

Contract: 3 ♠ X North

North:

♠ AQT6543

♥ K94

♦ 2

♣ A3

South:

♠ 92

♥ J63

♦ QJ765

♣ 752

W

N

E

S

1 ♠ 2 ♣ Pass

2 ♠<sup>1</sup> 3 ♠ X All Pass

1. strength cue bid

## South hands

## After\_Partner\_Overcalls

**Board: 46**      ♠ KQJ7642      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ T92      You bid next.  
 Vul: E-W      ♦ K3      East (RHO) bids 3 ♥ if possible.  
 HCP: 12+3      ♣ K      West (LHO) bids 4 ♣ if possible.

---

**Board: 47**      ♠ KQJT6      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 73      You bid next.  
 Vul: Both      ♦ QJ96  
 HCP: 9+1      ♣ 73

---

**Board: 48**      ♠ A2      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ K42      You bid next.  
 Vul: N-S      ♦ 5  
 HCP: 15+3      ♣ AKJ9765

---

**Board: 49**      ♠ 92      Partner bids first.  
 Dealer: North      ♥ J63      East (RHO) bids 2 ♣ if possible.  
 Vul: Both      ♦ QJ765      West (LHO) bids 2 ♠ if possible.  
 HCP: 4+1      ♣ 752      East (RHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ A9

♥ A84

♦ Q9872

♣ JT6

South:

♠ KQJ7642

♥ T92

♦ K3

♣ K

W

N

E

S

1 ♣ 1 ♠

Pass 2 ♦ 3 ♥ 3 ♠

4 ♣ Pass Pass 4 ♠

All Pass

### Board: 47

Dealer: East

Vul: Both

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ A4

♥ QJ96

♦ T7

♣ AKQJ9

South:

♠ KQJT6

♥ 73

♦ QJ96

♣ 73

W

N

E

S

1 ♥ 1 ♠

Pass 3NT All Pass

### Board: 48

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15+3

Contract: 3 ♣ South

North:

♠ QJ987

♥ AJ5

♦ Q743

♣ T

South:

♠ A2

♥ K42

♦ 5

♣ AKJ9765

W

N

E

S

1 ♦ 2 ♣

Pass 2 ♠ Pass 3 ♣

All Pass

### Board: 49

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 4+1

Contract: 3 ♠ X North

North:

♠ AQT6543

♥ K94

♦ 2

♣ A3

South:

♠ 92

♥ J63

♦ QJ765

♣ 752

W

N

E

S

1 ♠ 2 ♣ Pass

2 ♠<sup>1</sup> 3 ♠ X All Pass

1. strength cue bid

## North hands

## After\_Partner\_Overcalls

**Board: 50**

♠ J754

Partner bids first.

Dealer: South

♥ T96

West (RHO) bids 1 ♥ if possible.

Vul: None

♦ KT42

West (RHO) bids 2 ♥ if possible.

HCP: 4

♣ 52

East (LHO) bids 2 ♠ if possible.

West (RHO) bids 5 ♥ if possible.

West (RHO) Doubles 5 ♠ if possible.

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: None

North HCP: 4

South HCP: 13+3

Contract: 5 ♠ X North

**North:**

♠ J754

♥ T96

♦ KT42

♣ 52

**South:**

♠ AQT32

♥ -

♦ 83

♣ AK9743

**W**

**N**

**E**

**S**

1 ♣

1 ♥ Pass Pass 1 ♠

2 ♥ Pass 2 ♠<sup>1</sup> 4 ♠

5 ♥ 5 ♠ Pass Pass

X All Pass

1. limit raise or better in !H

## South hands

## After\_Partner\_Overcalls

**Board: 50**

♠ AQT32

You bid first.

Dealer: South

♥ -

West (LHO) bids 1 ♥ if possible.

Vul: None

♦ 83

West (LHO) bids 2 ♥ if possible.

HCP: 13+3

♣ AK9743

East (RHO) bids 2 ♠ if possible.

West (LHO) bids 5 ♥ if possible.

West (LHO) Doubles 5 ♠ if possible.

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: None

North HCP: 4

South HCP: 13+3

Contract: 5 ♠ X North

**North:**

♠ J754

♥ T96

♦ KT42

♣ 52

**South:**

♠ AQT32

♥ -

♦ 83

♣ AK9743

**W**

**N**

**E**

**S**

1 ♣

1 ♥ Pass Pass 1 ♠

2 ♥ Pass 2 ♠<sup>1</sup> 4 ♠

5 ♥ 5 ♠ Pass Pass

X All Pass

1. limit raise or better in !H