

North hands (Practice Page)

We Overcall

Board: 1	♠ —	East Opens 1♣.
Dealer: E	♥ Q52	East Doubles 2♦ if possible.
Vul: NS	♦ KQJ9742	
HCP: 11	♣ K62	Partner bids first.
Board: 2	♠ AQJ107	West Opens 1♦.
Dealer: W	♥ 5	
Vul: EW	♦ 54	You bid first.
HCP: 12	♣ AJ1094	
Board: 3	♠ 98	East Opens 1♦.
Dealer: E	♥ 953	West Bids 1♠ if possible.
Vul: Both	♦ Q96	East Bids 2♣ if possible.
HCP: 5	♣ QJ832	West Bids 3♠ if possible.
		East Bids 4♥ if possible.
		West Bids 4♠ if possible.
		Partner bids first.
Board: 4	♠ 4	West Opens 1♦.
Dealer: W	♥ A32	East Bids 2♦ if possible.
Vul: NS	♦ A86	East Bids 3♦ if possible.
HCP: 17	♣ AKQ863	You bid first.
Board: 5	♠ J83	East Opens 1♣.
Dealer: E	♥ J1073	West Bids 1♠ if possible.
Vul: EW	♦ A1095	East Bids 5♣ if possible.
HCP: 6	♣ 109	Partner bids first.
Board: 6	♠ AQ109873	West Opens 1♦.
Dealer: W	♥ AQJ8	East Bids 2♠ if possible.
Vul: Both	♦ 5	West Bids 3♠ if possible.
HCP: 13	♣ 4	East Bids 4♦ if possible.
		West Bids 5♦ if possible.
		You bid first.

We Overcall Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK107632			1♣	1♠
Vul: NS	♥ Q52	♥ A3	Pass	2♦	X	3♠
North HCP: 11	♦ KQJ9742	♦ 10	Pass	3NT	Pass	4♠
South HCP: 15	♣ K62	♣ A84	Pass	5♦	Pass	5♠
Contract: 5♠ S			AP			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ AQJ107	♠ 963				
Vul: EW	♥ 5	♥ AK983	1♦	1♠	Pass	2♠
North HCP: 12	♦ 54	♦ 82	AP			
South HCP: 9	♣ AJ1094	♣ Q75				
Contract: 2♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ 642			1♦	1♥
Vul: Both	♥ 953	♥ KQ1064	1♠	Pass	2♣	Pass
North HCP: 5	♦ Q96	♦ AK10	3♠	Pass	4♥ ¹	Pass
South HCP: 12	♣ QJ832	♣ 109	4♠	AP		
Contract: 4♠ W			1. limit raise or better in ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ Q10652				
Vul: NS	♥ A32	♥ J10987	1♦	2♣	2♦	Pass
North HCP: 17	♦ A86	♦ 5	Pass	3♠	3♦	AP
South HCP: 3	♣ AKQ863	♣ 97				
Contract: 3♦ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ Q102				
Vul: EW	♥ J1073	♥ AKQ654			1♣	1♥
North HCP: 6	♦ A1095	♦ K3	1♠	3♥	5♣	AP
South HCP: 14	♣ 109	♣ 73				
Contract: 5♣ E						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AQ109873	♠ K542	1♦	1♠	2♠ ¹	Pass
Vul: Both	♥ AQJ8	♥ 764	3♠ ²	X	4♦	Pass
North HCP: 13	♦ 5	♦ 102	5♦	AP		
South HCP: 4	♣ 4	♣ J765	1. limit raise or better in ♦			
Contract: 5♦ W			2. strength cue bid			

South hands (Practice Page)

We Overcall

Board: 1 ♠ AK107632 East Opens 1♣.
Dealer: E ♥ A3 East Doubles 2♦ if possible.
Vul: NS ♦ 10
HCP: 15 ♣ A84 You bid first.

Board: 2 ♠ 963 West Opens 1♦.
Dealer: W ♥ AK983
Vul: EW ♦ 82 Partner bids first.
HCP: 9 ♣ Q75

Board: 3 ♠ 642 East Opens 1♦.
Dealer: E ♥ KQ1064 West Bids 1♠ if possible.
Vul: Both ♦ AK10 East Bids 2♣ if possible.
HCP: 12 ♣ 109 West Bids 3♠ if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.
You bid first.

Board: 4 ♠ Q10652 West Opens 1♦.
Dealer: W ♥ J10987 East Bids 2♦ if possible.
Vul: NS ♦ 5 East Bids 3♦ if possible.
HCP: 3 ♣ 97 Partner bids first.

Board: 5 ♠ Q102 East Opens 1♣.
Dealer: E ♥ AKQ654 West Bids 1♠ if possible.
Vul: EW ♦ K3 East Bids 5♣ if possible.
HCP: 14 ♣ 73 You bid first.

Board: 6 ♠ K542 West Opens 1♦.
Dealer: W ♥ 764 East Bids 2♠ if possible.
Vul: Both ♦ 102 West Bids 3♠ if possible.
HCP: 4 ♣ J765 East Bids 4♦ if possible.
West Bids 5♦ if possible.
Partner bids first.

We Overcall Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK107632			1♣	1♠
Vul: NS	♥ Q52	♥ A3	Pass	2♦	X	3♠
North HCP: 11	♦ KQJ9742	♦ 10	Pass	3NT	Pass	4♠
South HCP: 15	♣ K62	♣ A84	Pass	5♦	Pass	5♠
Contract: 5♠ S			AP			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ AQJ107	♠ 963				
Vul: EW	♥ 5	♥ AK983	1♦	1♠	Pass	2♠
North HCP: 12	♦ 54	♦ 82	AP			
South HCP: 9	♣ AJ1094	♣ Q75				
Contract: 2♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ 642			1♦	1♥
Vul: Both	♥ 953	♥ KQ1064	1♠	Pass	2♣	Pass
North HCP: 5	♦ Q96	♦ AK10	3♠	Pass	4♥ ¹	Pass
South HCP: 12	♣ QJ832	♣ 109	4♠	AP		
Contract: 4♠ W			1. limit raise or better in ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ Q10652				
Vul: NS	♥ A32	♥ J10987	1♦	2♣	2♦	Pass
North HCP: 17	♦ A86	♦ 5	Pass	3♠	3♦	AP
South HCP: 3	♣ AKQ863	♣ 97				
Contract: 3♦ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ Q102				
Vul: EW	♥ J1073	♥ AKQ654			1♣	1♥
North HCP: 6	♦ A1095	♦ K3	1♠	3♥	5♣	AP
South HCP: 14	♣ 109	♣ 73				
Contract: 5♣ E						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AQ109873	♠ K542	1♦	1♠	2♠ ¹	Pass
Vul: Both	♥ AQJ8	♥ 764	3♠ ²	X	4♦	Pass
North HCP: 13	♦ 5	♦ 102	5♦	AP		
South HCP: 4	♣ 4	♣ J765	1. limit raise or better in ♦			
Contract: 5♦ W			2. strength cue bid			

North hands (Practice Page)

We Overcall

Board: 7	♠ J754	East Opens 1♦.
Dealer: E	♥ A84	
Vul: None	♦ 87	Partner bids first.
HCP: 5	♣ 9875	
Board: 8	♠ K10	West Opens 1♦.
Dealer: W	♥ Q5	
Vul: EW	♦ AQJ82	You bid first.
HCP: 16	♣ KJ102	
Board: 9	♠ J10974	East Opens 1♦.
Dealer: E	♥ 976	East Doubles Pass if possible.
Vul: Both	♦ J85	
HCP: 2	♣ 92	Partner bids first.
Board: 10	♠ 83	West Opens 1♦.
Dealer: W	♥ AK106	
Vul: None	♦ 32	You bid first.
HCP: 14	♣ AQJ75	
Board: 11	♠ Q652	East Opens 1♥.
Dealer: E	♥ 72	West Bids 2♥ if possible.
Vul: Both	♦ AK952	
HCP: 9	♣ 64	Partner bids first.
Board: 12	♠ 1074	West Opens 1♦.
Dealer: W	♥ KQ10973	West Doubles Pass if possible.
Vul: None	♦ A5	West Bids 3♦ if possible.
HCP: 13	♣ A10	East Bids 4♦ if possible.
		You bid first.

We Overcall Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J754	♠ Q63				
Vul: None	♥ A84	♥ Q93			1♦	1NT
North HCP: 5	♦ 87	♦ AKQJ2	AP			
South HCP: 15	♣ 9875	♣ J4				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ Q976				
Vul: EW	♥ Q5	♥ K1094	1♦	1NT	AP	
North HCP: 16	♦ AQJ82	♦ 53				
South HCP: 5	♣ KJ102	♣ 953				
Contract: 1N N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J10974	♠ Q				
Vul: Both	♥ 976	♥ AKJ52			1♦	1♥
North HCP: 2	♦ J85	♦ Q109	Pass	Pass	X	2♣
South HCP: 17	♣ 92	♣ KQ73	Pass	2♥	AP	
Contract: 2♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AJ9				
Vul: None	♥ AK106	♥ J75	1♦	2♣	Pass	3♣
North HCP: 14	♦ 32	♦ K106	AP			
South HCP: 9	♣ AQJ75	♣ 10986				
Contract: 3♣ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q652	♠ 9873				
Vul: Both	♥ 72	♥ A9			1♥	2♣
North HCP: 9	♦ AK952	♦ 10	2♥	AP		
South HCP: 12	♣ 64	♣ AKJ875				
Contract: 2♥ E						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ 1074	♠ Q963	1♦	1♥	Pass	Pass
Vul: None	♥ KQ10973	♥ 864	X	2♥	Pass	Pass
North HCP: 13	♦ A5	♦ 73	3♦	Pass	Pass	3♥
South HCP: 5	♣ A10	♣ QJ64	Pass	Pass	4♦	AP
Contract: 4♦ W						

South hands (Practice Page)

We Overcall

Board: 7	♠ Q63	East Opens 1♦.
Dealer: E	♥ Q93	
Vul: None	♦ AKQJ2	You bid first.
HCP: 15	♣ J4	
Board: 8	♠ Q976	West Opens 1♦.
Dealer: W	♥ K1094	
Vul: EW	♦ 53	Partner bids first.
HCP: 5	♣ 953	
Board: 9	♠ Q	East Opens 1♦.
Dealer: E	♥ AKJ52	East Doubles Pass if possible.
Vul: Both	♦ Q109	
HCP: 17	♣ KQ73	You bid first.
Board: 10	♠ AJ9	West Opens 1♦.
Dealer: W	♥ J75	
Vul: None	♦ K106	Partner bids first.
HCP: 9	♣ 10986	
Board: 11	♠ 9873	East Opens 1♥.
Dealer: E	♥ A9	West Bids 2♥ if possible.
Vul: Both	♦ 10	
HCP: 12	♣ AKJ875	You bid first.
Board: 12	♠ Q963	West Opens 1♦.
Dealer: W	♥ 864	West Doubles Pass if possible.
Vul: None	♦ 73	West Bids 3♦ if possible.
HCP: 5	♣ QJ64	East Bids 4♦ if possible.
		Partner bids first.

We Overcall Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J754	♠ Q63			1♦	1NT
Vul: None	♥ A84	♥ Q93				
North HCP: 5	♦ 87	♦ AKQJ2	AP			
South HCP: 15	♣ 9875	♣ J4				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ Q976				
Vul: EW	♥ Q5	♥ K1094	1♦	1NT	AP	
North HCP: 16	♦ AQJ82	♦ 53				
South HCP: 5	♣ KJ102	♣ 953				
Contract: 1N N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J10974	♠ Q			1♦	1♥
Vul: Both	♥ 976	♥ AKJ52	Pass	Pass	X	2♣
North HCP: 2	♦ J85	♦ Q109	Pass	2♥	AP	
South HCP: 17	♣ 92	♣ KQ73				
Contract: 2♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AJ9				
Vul: None	♥ AK106	♥ J75	1♦	2♣	Pass	3♣
North HCP: 14	♦ 32	♦ K106	AP			
South HCP: 9	♣ AQJ75	♣ 10986				
Contract: 3♣ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q652	♠ 9873				
Vul: Both	♥ 72	♥ A9			1♥	2♣
North HCP: 9	♦ AK952	♦ 10	2♥	AP		
South HCP: 12	♣ 64	♣ AKJ875				
Contract: 2♥ E						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ 1074	♠ Q963	1♦	1♥	Pass	Pass
Vul: None	♥ KQ10973	♥ 864	X	2♥	Pass	Pass
North HCP: 13	♦ A5	♦ 73	3♦	Pass	Pass	3♥
South HCP: 5	♣ A10	♣ QJ64	Pass	Pass	4♦	AP
Contract: 4♦ W						

North hands (Practice Page)

We Overcall

Board: 13 ♠ A10873
Dealer: E ♥ 64
Vul: NS ♦ Q6
HCP: 10 ♣ A965

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

Partner bids first.

Board: 14 ♠ —
Dealer: W ♥ AQJ10973
Vul: EW ♦ QJ97
HCP: 13 ♣ K2

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

You bid first.

Board: 15 ♠ 102
Dealer: E ♥ QJ10
Vul: None ♦ 42
HCP: 10 ♣ AQJ732

East Opens 1♣.
Partner bids first.

Board: 16 ♠ A103
Dealer: W ♥ 42
Vul: NS ♦ AKJ62
HCP: 15 ♣ QJ8

West Opens 1♦.
You bid first.

Board: 17 ♠ 8
Dealer: E ♥ 72
Vul: EW ♦ AKQ98543
HCP: 9 ♣ 64

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

Partner bids first.

Board: 18 ♠ —
Dealer: W ♥ KQJ632
Vul: Both ♦ 1092
HCP: 13 ♣ AQJ8

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ A10873	♠ Q42			1♦	1♥
Vul: NS	♥ 64	♥ AQ1053	Pass	1♠	2♦	Pass
North HCP: 10	♦ Q6	♦ K2	Pass	2♥	Pass	Pass
South HCP: 11	♣ A965	♣ 1082	3♦	AP		
Contract: 3♦ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J10943				
Vul: EW	♥ AQJ10973	♥ 54	1♠	2♥	4♣	Pass
North HCP: 13	♦ QJ97	♦ A10652	4♠	5♥	X	AP
South HCP: 5	♣ K2	♣ 8				
Contract: 5♥ X N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ			1♣	2NT ¹
Vul: None	♥ QJ10	♥ K9764				
North HCP: 10	♦ 42	♦ KQJ108	Pass	3♥	AP	
South HCP: 14	♣ AQJ732	♣ 5	1. Unusual 2NT			
Contract: 3♥ N						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ KQ87	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ 42	♥ KQ983	Pass	2♦	Pass	3♥
North HCP: 15	♦ AKJ62	♦ 1098	Pass	3NT	AP	
South HCP: 10	♣ QJ8	♣ 6	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AKJ652			1♥	1♠
Vul: EW	♥ 72	♥ Q5	Pass	2♦	2♥	3♠
North HCP: 9	♦ AKQ98543	♦ 10	Pass	Pass	4♥	X
South HCP: 14	♣ 64	♣ A975	AP			
Contract: 4♥ X E						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q9				
Vul: Both	♥ KQJ632	♥ 7	1♠	2♥	3♠	Pass
North HCP: 13	♦ 1092	♦ KJ864	4♠	AP		
South HCP: 9	♣ AQJ8	♣ K9642				
Contract: 4♠ W						

South hands (Practice Page)

We Overcall

Board: 13 ♠ Q42
Dealer: E ♥ AQ1053
Vul: NS ♦ K2
HCP: 11 ♣ 1082

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

You bid first.

Board: 14 ♠ J10943
Dealer: W ♥ 54
Vul: EW ♦ A10652
HCP: 5 ♣ 8

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

Partner bids first.

Board: 15 ♠ AJ
Dealer: E ♥ K9764
Vul: None ♦ KQJ108
HCP: 14 ♣ 5

East Opens 1♣.

You bid first.

Board: 16 ♠ KQ87
Dealer: W ♥ KQ983
Vul: NS ♦ 1098
HCP: 10 ♣ 6

West Opens 1♦.

Partner bids first.

Board: 17 ♠ AKJ652
Dealer: E ♥ Q5
Vul: EW ♦ 10
HCP: 14 ♣ A975

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

You bid first.

Board: 18 ♠ Q9
Dealer: W ♥ 7
Vul: Both ♦ KJ864
HCP: 9 ♣ K9642

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ A10873	♠ Q42			1♦	1♥
Vul: NS	♥ 64	♥ AQ1053	Pass	1♠	2♦	Pass
North HCP: 10	♦ Q6	♦ K2	Pass	2♥	Pass	Pass
South HCP: 11	♣ A965	♣ 1082	3♦	AP		
Contract: 3♦ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J10943				
Vul: EW	♥ AQJ10973	♥ 54	1♠	2♥	4♣	Pass
North HCP: 13	♦ QJ97	♦ A10652	4♠	5♥	X	AP
South HCP: 5	♣ K2	♣ 8				
Contract: 5♥ X N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ			1♣	2NT ¹
Vul: None	♥ QJ10	♥ K9764				
North HCP: 10	♦ 42	♦ KQJ108	Pass	3♥	AP	
South HCP: 14	♣ AQJ732	♣ 5	1. Unusual 2NT			
Contract: 3♥ N						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ KQ87	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ 42	♥ KQ983	Pass	2♦	Pass	3♥
North HCP: 15	♦ AKJ62	♦ 1098	Pass	3NT	AP	
South HCP: 10	♣ QJ8	♣ 6	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AKJ652			1♥	1♠
Vul: EW	♥ 72	♥ Q5	Pass	2♦	2♥	3♠
North HCP: 9	♦ AKQ98543	♦ 10	Pass	Pass	4♥	X
South HCP: 14	♣ 64	♣ A975	AP			
Contract: 4♥ X E						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q9				
Vul: Both	♥ KQJ632	♥ 7	1♠	2♥	3♠	Pass
North HCP: 13	♦ 1092	♦ KJ864	4♠	AP		
South HCP: 9	♣ AQJ8	♣ K9642				
Contract: 4♠ W						

North hands (Practice Page)

We Overcall

Board: 19 ♠ 42
Dealer: E ♥ J952
Vul: NS ♦ 43
HCP: 4 ♣ K9875

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

Partner bids first.

Board: 20 ♠ Q2
Dealer: W ♥ 10
Vul: EW ♦ K86
HCP: 9 ♣ KJ108632

West Opens 1♦.

You bid first.

Board: 21 ♠ J76
Dealer: E ♥ 3
Vul: Both ♦ J97643
HCP: 5 ♣ K73

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

Partner bids first.

Board: 22 ♠ Q84
Dealer: W ♥ AQJ743
Vul: None ♦ A107
HCP: 13 ♣ 6

West Opens 1♣.

You bid first.

Board: 23 ♠ AQ94
Dealer: E ♥ J8743
Vul: EW ♦ 2
HCP: 7 ♣ 964

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

Partner bids first.

Board: 24 ♠ AKQJ7
Dealer: W ♥ 1083
Vul: Both ♦ 10763
HCP: 12 ♣ Q

West Opens 1♦.

You bid first.

We Overall Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ10753			1♦	1♠
Vul: NS	♥ J952	♥ 8	X	Pass	2♥	2♠
North HCP: 4	♦ 43	♦ A9	Pass	Pass	3♥	3♠
South HCP: 15	♣ K9875	♣ QJ3	AP			
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 76543				
Vul: EW	♥ 10	♥ KQJ84	1♦	3♣	AP	
North HCP: 9	♦ K86	♦ 3				
South HCP: 8	♣ KJ108632	♣ Q4				
Contract: 3♣ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ AKQ42			1♥	2♥ ¹
Vul: Both	♥ 3	♥ K	3♥	Pass	4♥	AP
North HCP: 5	♦ J97643	♦ KQ1082	1. Michaels Cuebid			
South HCP: 19	♣ K73	♣ Q5				
Contract: 4♥ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ A1092				
Vul: None	♥ AQJ743	♥ 102	1♣	1♥	AP	
North HCP: 13	♦ A107	♦ 632				
South HCP: 7	♣ 6	♣ QJ43				
Contract: 1♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQ94	♠ 102			1♣	1♦
Vul: EW	♥ J8743	♥ K96	1♠	Pass	1NT	X
North HCP: 7	♦ 2	♦ AK1073	Pass	2♥	Pass	Pass
South HCP: 12	♣ 964	♣ Q103	3♣	3♥	AP	
Contract: 3♥ N						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ7	♠ 5				
Vul: Both	♥ 1083	♥ KQ764	1♦	1♠	Pass	2♥
North HCP: 12	♦ 10763	♦ 842	Pass	3♥	AP	
South HCP: 12	♣ Q	♣ AK75				
Contract: 3♥ S						

South hands (Practice Page)

We Overcall

Board: 19 ♠ AKJ10753
Dealer: E ♥ 8
Vul: NS ♦ A9
HCP: 15 ♣ QJ3

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

You bid first.

Board: 20 ♠ 76543
Dealer: W ♥ KQJ84
Vul: EW ♦ 3
HCP: 8 ♣ Q4

West Opens 1♦.
Partner bids first.

Board: 21 ♠ AKQ42
Dealer: E ♥ K
Vul: Both ♦ KQ1082
HCP: 19 ♣ Q5

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

You bid first.

Board: 22 ♠ A1092
Dealer: W ♥ 102
Vul: None ♦ 632
HCP: 7 ♣ QJ43

West Opens 1♣.
Partner bids first.

Board: 23 ♠ 102
Dealer: E ♥ K96
Vul: EW ♦ AK1073
HCP: 12 ♣ Q103

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

You bid first.

Board: 24 ♠ 5
Dealer: W ♥ KQ764
Vul: Both ♦ 842
HCP: 12 ♣ AK75

West Opens 1♦.
Partner bids first.

We Overall Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ10753			1♦	1♠
Vul: NS	♥ J952	♥ 8	X	Pass	2♥	2♠
North HCP: 4	♦ 43	♦ A9	Pass	Pass	3♥	3♠
South HCP: 15	♣ K9875	♣ QJ3	AP			
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 76543				
Vul: EW	♥ 10	♥ KQJ84	1♦	3♣	AP	
North HCP: 9	♦ K86	♦ 3				
South HCP: 8	♣ KJ108632	♣ Q4				
Contract: 3♣ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ AKQ42			1♥	2♥ ¹
Vul: Both	♥ 3	♥ K	3♥	Pass	4♥	AP
North HCP: 5	♦ J97643	♦ KQ1082	1. Michaels Cuebid			
South HCP: 19	♣ K73	♣ Q5				
Contract: 4♥ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ A1092				
Vul: None	♥ AQJ743	♥ 102	1♣	1♥	AP	
North HCP: 13	♦ A107	♦ 632				
South HCP: 7	♣ 6	♣ QJ43				
Contract: 1♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQ94	♠ 102			1♣	1♦
Vul: EW	♥ J8743	♥ K96	1♠	Pass	1NT	X
North HCP: 7	♦ 2	♦ AK1073	Pass	2♥	Pass	Pass
South HCP: 12	♣ 964	♣ Q103	3♣	3♥	AP	
Contract: 3♥ N						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ7	♠ 5				
Vul: Both	♥ 1083	♥ KQ764	1♦	1♠	Pass	2♥
North HCP: 12	♦ 10763	♦ 842	Pass	3♥	AP	
South HCP: 12	♣ Q	♣ AK75				
Contract: 3♥ S						

North hands (Practice Page)

We Overcall

Board: 25 ♠ 9643
Dealer: E ♥ 64
Vul: None ♦ 9762
HCP: 4 ♣ A96

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

Partner bids first.

Board: 26 ♠ QJ10
Dealer: W ♥ A95
Vul: NS ♦ AKJ104
HCP: 17 ♣ Q8

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

You bid first.

Board: 27 ♠ QJ542
Dealer: E ♥ 3
Vul: Both ♦ 7642
HCP: 3 ♣ 1092

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

Partner bids first.

Board: 28 ♠ AKQ106
Dealer: W ♥ Q4
Vul: None ♦ K1043
HCP: 14 ♣ 107

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

You bid first.

Board: 29 ♠ 106532
Dealer: E ♥ 10
Vul: NS ♦ QJ10964
HCP: 3 ♣ 5

East Opens 1♥.
West Bids 4♣ if possible.
East Bids 5♣ if possible.
West Bids 5♠ if possible.

Partner bids first.

Board: 30 ♠ AQJ64
Dealer: W ♥ J73
Vul: EW ♦ J97
HCP: 11 ♣ Q9

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 9643	♠ AKQJ87			1♣	1♠
Vul: None	♥ 64	♥ AQ95	Pass	3♠	X	Pass
North HCP: 4	♦ 9762	♦ —	4♦	Pass	Pass	4♠
South HCP: 16	♣ A96	♣ 753	5♦	Pass	Pass	5♠
Contract: 5♠X S			X	AP		

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A9873	1♣	1♦	3♣	Pass
Vul: NS	♥ A95	♥ 7642	Pass	X	Pass	3♠
North HCP: 17	♦ AKJ104	♦ 952	AP			
South HCP: 4	♣ Q8	♣ 7				
Contract: 3♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ QJ542	♠ 107			1♥	2♦
Vul: Both	♥ 3	♥ 72	3♦ ¹	Pass	4♥	AP
North HCP: 3	♦ 7642	♦ AKQJ1083	1. limit raise or better in ♥			
South HCP: 14	♣ 1092	♣ A5				
Contract: 4♥ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ AKQ106	♠ 8742	1♦	1♠	2♥ ¹	3♠
Vul: None	♥ Q4	♥ 1098	4♥	AP		
North HCP: 14	♦ K1043	♦ 2	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ 107	♣ Q9652				
Contract: 4♥ E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ K			1♥	3♠
Vul: NS	♥ 10	♥ 653	4♣ ¹	Pass	5♣ ²	Pass
North HCP: 3	♦ QJ10964	♦ K7	5♠	AP		
South HCP: 9	♣ 5	♣ QJ108764	1. limit raise or better in ♥			
Contract: 5♠ W			2. Exclusion, for ♥			

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ AQJ64	♠ 2	1♣	1♠	X	Pass
Vul: EW	♥ J73	♥ 10985	1NT	Pass	2NT	AP
North HCP: 11	♦ J97	♦ Q104				
South HCP: 6	♣ Q9	♣ KJ632				
Contract: 2N W						

South hands (Practice Page)

We Overcall

Board: 25 ♠ AKQJ87
Dealer: E ♥ AQ95
Vul: None ♦ —
HCP: 16 ♣ 753

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

You bid first.

Board: 26 ♠ A9873
Dealer: W ♥ 7642
Vul: NS ♦ 952
HCP: 4 ♣ 7

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

Partner bids first.

Board: 27 ♠ 107
Dealer: E ♥ 72
Vul: Both ♦ AKQJ1083
HCP: 14 ♣ A5

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

You bid first.

Board: 28 ♠ 8742
Dealer: W ♥ 1098
Vul: None ♦ 2
HCP: 2 ♣ Q9652

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

Partner bids first.

Board: 29 ♠ K
Dealer: E ♥ 653
Vul: NS ♦ K7
HCP: 9 ♣ QJ108764

East Opens 1♥.
West Bids 4♣ if possible.
East Bids 5♣ if possible.
West Bids 5♠ if possible.

You bid first.

Board: 30 ♠ 2
Dealer: W ♥ 10985
Vul: EW ♦ Q104
HCP: 6 ♣ KJ632

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 9643	♠ AKQJ87			1♣	1♠
Vul: None	♥ 64	♥ AQ95	Pass	3♠	X	Pass
North HCP: 4	♦ 9762	♦ —	4♦	Pass	Pass	4♠
South HCP: 16	♣ A96	♣ 753	5♦	Pass	Pass	5♠
Contract: 5♠X S			X	AP		

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A9873	1♣	1♦	3♣	Pass
Vul: NS	♥ A95	♥ 7642	Pass	X	Pass	3♠
North HCP: 17	♦ AKJ104	♦ 952	AP			
South HCP: 4	♣ Q8	♣ 7				
Contract: 3♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ QJ542	♠ 107			1♥	2♦
Vul: Both	♥ 3	♥ 72	3♦ ¹	Pass	4♥	AP
North HCP: 3	♦ 7642	♦ AKQJ1083	1. limit raise or better in ♥			
South HCP: 14	♣ 1092	♣ A5				
Contract: 4♥ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ AKQ106	♠ 8742	1♦	1♠	2♥ ¹	3♠
Vul: None	♥ Q4	♥ 1098	4♥	AP		
North HCP: 14	♦ K1043	♦ 2	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ 107	♣ Q9652				
Contract: 4♥ E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ K			1♥	3♣
Vul: NS	♥ 10	♥ 653	4♣ ¹	Pass	5♣ ²	Pass
North HCP: 3	♦ QJ10964	♦ K7	5♠	AP		
South HCP: 9	♣ 5	♣ QJ108764	1. limit raise or better in ♥			
Contract: 5♠ W			2. Exclusion, for ♥			

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ AQJ64	♠ 2	1♣	1♠	X	Pass
Vul: EW	♥ J73	♥ 10985	1NT	Pass	2NT	AP
North HCP: 11	♦ J97	♦ Q104				
South HCP: 6	♣ Q9	♣ KJ632				
Contract: 2N W						

North hands (Practice Page)

We Overcall

Board: 31 ♠ K2 East Opens 1♥.
Dealer: E ♥ KQ74 West Bids 2♥ if possible.
Vul: None ♦ QJ953
HCP: 11 ♣ 93 Partner bids first.

Board: 32 ♠ 9 West Opens 1♦.
Dealer: W ♥ AJ3
Vul: EW ♦ 103 You bid first.
HCP: 12 ♣ AQJ9865

Board: 33 ♠ AQ10742 East Opens 1♦.
Dealer: E ♥ 64
Vul: Both ♦ 1097 Partner bids first.
HCP: 7 ♣ J10

Board: 34 ♠ 4 West Opens 1♣.
Dealer: W ♥ QJ2 East Bids 1♥ if possible.
Vul: None ♦ QJ84
HCP: 13 ♣ AK1075 You bid first.

Board: 35 ♠ K4 East Opens 1♣.
Dealer: E ♥ J1082 West Bids 1♠ if possible.
Vul: EW ♦ K862 East Bids 3♠ if possible.
HCP: 7 ♣ 1092 West Bids 4♠ if possible.
West Bids 5♠ if possible.

Partner bids first.

Board: 36 ♠ KJ1073 West Opens 1♣.
Dealer: W ♥ Q9 East Bids 1NT if possible.
Vul: Both ♦ 2 West Bids 2NT if possible.
HCP: 11 ♣ KQ985 You bid first.

We Overcall Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ J74				
Vul: None	♥ KQ74	♥ A			1♥	2♣
North HCP: 11	♦ QJ953	♦ A1074	2♥	3♦	AP	
South HCP: 12	♣ 93	♣ QJ1086				
Contract: 3♦ N						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ KJ108764				
Vul: EW	♥ AJ3	♥ Q6	1♦	2♣	Pass	4♣
North HCP: 12	♦ 103	♦ A84	AP			
South HCP: 10	♣ AQJ9865	♣ 7				
Contract: 4♣ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ AQ10742	♠ 85				
Vul: Both	♥ 64	♥ Q103			1♦	2♣
North HCP: 7	♦ 1097	♦ K64	Pass	2♣	Pass	3♣
South HCP: 14	♣ J10	♣ AKQ32	AP			
Contract: 3♣ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AJ76532				
Vul: None	♥ QJ2	♥ A87	1♣	Pass	1♥	3♣
North HCP: 13	♦ QJ84	♦ 1075	AP			
South HCP: 9	♣ AK1075	♣ —				
Contract: 3♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 5			1♣	1♥
Vul: EW	♥ J1082	♥ AKQ7543	1♠	2♥	3♣	4♥
North HCP: 7	♦ K862	♦ 10954	4♣	Pass	Pass	5♥
South HCP: 12	♣ 1092	♣ K	5♣	AP		
Contract: 5♠ W						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KJ1073	♠ Q5				
Vul: Both	♥ Q9	♥ K7432	1♣	1♠	1NT	Pass
North HCP: 11	♦ 2	♦ J10954	2NT	AP		
South HCP: 7	♣ KQ985	♣ J				
Contract: 2N E						

South hands (Practice Page)

We Overcall

Board: 31	♠ J74	East Opens 1♥.
Dealer: E	♥ A	West Bids 2♥ if possible.
Vul: None	♦ A1074	
HCP: 12	♣ QJ1086	You bid first.
Board: 32	♠ KJ108764	West Opens 1♦.
Dealer: W	♥ Q6	
Vul: EW	♦ A84	Partner bids first.
HCP: 10	♣ 7	
Board: 33	♠ 85	East Opens 1♦.
Dealer: E	♥ Q103	
Vul: Both	♦ K64	You bid first.
HCP: 14	♣ AKQ32	
Board: 34	♠ AJ76532	West Opens 1♣.
Dealer: W	♥ A87	East Bids 1♥ if possible.
Vul: None	♦ 1075	
HCP: 9	♣ —	Partner bids first.
Board: 35	♠ 5	East Opens 1♣.
Dealer: E	♥ AKQ7543	West Bids 1♠ if possible.
Vul: EW	♦ 10954	East Bids 3♠ if possible.
HCP: 12	♣ K	West Bids 4♠ if possible.
		West Bids 5♠ if possible.
		You bid first.
Board: 36	♠ Q5	West Opens 1♣.
Dealer: W	♥ K7432	East Bids 1NT if possible.
Vul: Both	♦ J10954	West Bids 2NT if possible.
HCP: 7	♣ J	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ J74				
Vul: None	♥ KQ74	♥ A			1♥	2♣
North HCP: 11	♦ QJ953	♦ A1074	2♥	3♦	AP	
South HCP: 12	♣ 93	♣ QJ1086				
Contract: 3♦ N						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ KJ108764				
Vul: EW	♥ AJ3	♥ Q6	1♦	2♣	Pass	4♣
North HCP: 12	♦ 103	♦ A84	AP			
South HCP: 10	♣ AQJ9865	♣ 7				
Contract: 4♣ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ AQ10742	♠ 85				
Vul: Both	♥ 64	♥ Q103			1♦	2♣
North HCP: 7	♦ 1097	♦ K64	Pass	2♣	Pass	3♣
South HCP: 14	♣ J10	♣ AKQ32	AP			
Contract: 3♣ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AJ76532				
Vul: None	♥ QJ2	♥ A87	1♣	Pass	1♥	3♣
North HCP: 13	♦ QJ84	♦ 1075	AP			
South HCP: 9	♣ AK1075	♣ —				
Contract: 3♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 5			1♣	1♥
Vul: EW	♥ J1082	♥ AKQ7543	1♠	2♥	3♣	4♥
North HCP: 7	♦ K862	♦ 10954	4♣	Pass	Pass	5♥
South HCP: 12	♣ 1092	♣ K	5♣	AP		
Contract: 5♠ W						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KJ1073	♠ Q5				
Vul: Both	♥ Q9	♥ K7432	1♣	1♠	1NT	Pass
North HCP: 11	♦ 2	♦ J10954	2NT	AP		
South HCP: 7	♣ KQ985	♣ J				
Contract: 2N E						

North hands (Practice Page)

We Overcall

Board: 37 ♠ 6
Dealer: E ♥ 2
Vul: None ♦ A97532
HCP: 6 ♣ Q7532

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

Partner bids first.

Board: 38 ♠ QJ4
Dealer: W ♥ Q85
Vul: NS ♦ AKQ106
HCP: 15 ♣ J6

West Opens 1♥.

You bid first.

Board: 39 ♠ 7654
Dealer: E ♥ K10943
Vul: Both ♦ 8
HCP: 3 ♣ 765

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

Partner bids first.

Board: 40 ♠ A2
Dealer: W ♥ 9
Vul: NS ♦ AKJ109632
HCP: 12 ♣ 86

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

You bid first.

Board: 41 ♠ 983
Dealer: E ♥ A3
Vul: None ♦ A109862
HCP: 8 ♣ 108

East Opens 1♣.

Partner bids first.

Board: 42 ♠ —
Dealer: W ♥ J9754
Vul: EW ♦ AKQ65
HCP: 13 ♣ QJ10

West Opens 1♥.

You bid first.

We Overcall Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ —				
Vul: None	♥ 2	♥ K543			1♠	X
North HCP: 6	♦ A97532	♦ K108	4♣	5♣	5♠	X
South HCP: 14	♣ Q7532	♣ AKJ964	AP			
Contract: 5♠X E						
Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ QJ4	♠ 72	1♥	1NT	Pass	2♠ ¹
Vul: NS	♥ Q85	♥ A76	Pass	3♣ ²	Pass	5♣
North HCP: 15	♦ AKQ106	♦ 7	AP			
South HCP: 9	♣ J6	♣ KQ97542				
Contract: 5♣ N			1. Minor Suit Transfers after 1NT			
			2. automat			
Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ AKQJ108				
Vul: Both	♥ K10943	♥ Q5			1♥	1♠
North HCP: 3	♦ 8	♦ 9	2♦ ¹	3♣	5♦	AP
South HCP: 14	♣ 765	♣ Q1093	1. 1X-(Y)-2Z forcing			
Contract: 5♦ W						
Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ Q976543	1♣	1♦	2♥ ¹	Pass
Vul: NS	♥ 9	♥ 53	3♥	4♦	4♥	AP
North HCP: 12	♦ AKJ109632	♦ 5	1. 1X-(1Y)-2Z weak			
South HCP: 6	♣ 86	♣ KJ7				
Contract: 4♥ E						
Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ KQJ765				
Vul: None	♥ A3	♥ Q8			1♣	1♠
North HCP: 8	♦ A109862	♦ K54	Pass	2♣	Pass	4♣
South HCP: 15	♣ 108	♣ KJ	AP			
Contract: 4♠ S						
Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J103				
Vul: EW	♥ J9754	♥ 86	1♥	2♦	AP	
North HCP: 13	♦ AKQ65	♦ J92				
South HCP: 9	♣ QJ10	♣ AK542				
Contract: 2♦ N						

South hands (Practice Page)

We Overcall

Board: 37 ♠ —
Dealer: E ♥ K543
Vul: None ♦ K108
HCP: 14 ♣ AKJ964

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

You bid first.

Board: 38 ♠ 72
Dealer: W ♥ A76
Vul: NS ♦ 7
HCP: 9 ♣ KQ97542

West Opens 1♥.
Partner bids first.

Board: 39 ♠ AKQJ108
Dealer: E ♥ Q5
Vul: Both ♦ 9
HCP: 14 ♣ Q1093

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

You bid first.

Board: 40 ♠ Q976543
Dealer: W ♥ 53
Vul: NS ♦ 5
HCP: 6 ♣ KJ7

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

Partner bids first.

Board: 41 ♠ KQJ765
Dealer: E ♥ Q8
Vul: None ♦ K54
HCP: 15 ♣ KJ

East Opens 1♣.
You bid first.

Board: 42 ♠ J103
Dealer: W ♥ 86
Vul: EW ♦ J92
HCP: 9 ♣ AK542

West Opens 1♥.
Partner bids first.

We Overcall Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ —				
Vul: None	♥ 2	♥ K543			1♠	X
North HCP: 6	♦ A97532	♦ K108	4♣	5♣	5♠	X
South HCP: 14	♣ Q7532	♣ AKJ964	AP			
Contract: 5♠X E						
Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ QJ4	♠ 72	1♥	1NT	Pass	2♠ ¹
Vul: NS	♥ Q85	♥ A76	Pass	3♣ ²	Pass	5♣
North HCP: 15	♦ AKQ106	♦ 7	AP			
South HCP: 9	♣ J6	♣ KQ97542				
Contract: 5♣ N			1. Minor Suit Transfers after 1NT			
			2. automat			
Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ AKQJ108				
Vul: Both	♥ K10943	♥ Q5			1♥	1♠
North HCP: 3	♦ 8	♦ 9	2♦ ¹	3♣	5♦	AP
South HCP: 14	♣ 765	♣ Q1093	1. 1X-(Y)-2Z forcing			
Contract: 5♦ W						
Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ Q976543	1♣	1♦	2♥ ¹	Pass
Vul: NS	♥ 9	♥ 53	3♥	4♦	4♥	AP
North HCP: 12	♦ AKJ109632	♦ 5	1. 1X-(1Y)-2Z weak			
South HCP: 6	♣ 86	♣ KJ7				
Contract: 4♥ E						
Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ KQJ765				
Vul: None	♥ A3	♥ Q8			1♣	1♠
North HCP: 8	♦ A109862	♦ K54	Pass	2♣	Pass	4♣
South HCP: 15	♣ 108	♣ KJ	AP			
Contract: 4♠ S						
Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J103				
Vul: EW	♥ J9754	♥ 86	1♥	2♦	AP	
North HCP: 13	♦ AKQ65	♦ J92				
South HCP: 9	♣ QJ10	♣ AK542				
Contract: 2♦ N						

North hands (Practice Page)

We Overcall

Board: 43 ♠ AQJ1073
Dealer: E ♥ 5
Vul: Both ♦ Q8432
HCP: 9 ♣ 8

East Opens 1♣.

Partner bids first.

Board: 44 ♠ A63
Dealer: W ♥ J652
Vul: EW ♦ AQ1054
HCP: 12 ♣ J

West Opens 1♣.

You bid first.

Board: 45 ♠ 875
Dealer: E ♥ A1084
Vul: Both ♦ Q8
HCP: 8 ♣ Q984

East Opens 1♠.

Partner bids first.

Board: 46 ♠ J53
Dealer: W ♥ 2
Vul: None ♦ A43
HCP: 14 ♣ AKQ742

West Opens 1♠.

West Bids 2♥ if possible.

West Doubles 3♥ if possible.

East Doubles 5♣ if possible.

You bid first.

Board: 47 ♠ 10754
Dealer: E ♥ A73
Vul: None ♦ A6
HCP: 12 ♣ KJ62

East Opens 1♦.

West Bids 1♥ if possible.

East Redoubles if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 48 ♠ Q2
Dealer: W ♥ Q86
Vul: Both ♦ AK108642
HCP: 11 ♣ 4

West Opens 1♠.

East Bids 3♠ if possible.

You bid first.

We Overcall Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1073	♠ K62			1♣	2♥
Vul: Both	♥ 5	♥ KQJ973				
North HCP: 9	♦ Q8432	♦ —	AP			
South HCP: 9	♣ 8	♣ 9763				
Contract: 2♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ K107	1♣	1♦	Pass	1♥
Vul: EW	♥ J652	♥ Q1093	Pass	2♣ ¹	Pass	4♥
North HCP: 12	♦ AQ1054	♦ K9	AP			
South HCP: 11	♣ J	♣ K875	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 875	♠ Q103			1♠	2♥
Vul: Both	♥ A1084	♥ KQJ732	Pass	2♠ ¹	Pass	4♥
North HCP: 8	♦ Q8	♦ —	AP			
South HCP: 11	♣ Q984	♣ K1052	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ J53	♠ Q7	1♠	2♣	Pass	Pass
Vul: None	♥ 2	♥ KQ543	2♥	3♣	Pass	3♥ ¹
North HCP: 14	♦ A43	♦ Q72	X	Pass	Pass	4♣
South HCP: 10	♣ AKQ742	♣ J85	Pass	5♣	X	AP
Contract: 5♣X N			1. limit raise or better in ♣			

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 10754	♠ A3			1♦	Pass
Vul: None	♥ A73	♥ Q6	1♥	X	XX ¹	1NT
North HCP: 12	♦ A6	♦ QJ109875	2♥	AP		
South HCP: 9	♣ KJ62	♣ 84	1. Support double redouble			
Contract: 2♥ W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ J8				
Vul: Both	♥ Q86	♥ K10973	1♠	3♦	3♠	AP
North HCP: 11	♦ AK108642	♦ QJ				
South HCP: 8	♣ 4	♣ J1087				
Contract: 3♠ W						

South hands (Practice Page)

We Overcall

Board: 43	♠ K62	East Opens 1♣.
Dealer: E	♥ KQJ973	
Vul: Both	♦ —	You bid first.
HCP: 9	♣ 9763	
Board: 44	♠ K107	West Opens 1♣.
Dealer: W	♥ Q1093	
Vul: EW	♦ K9	Partner bids first.
HCP: 11	♣ K875	
Board: 45	♠ Q103	East Opens 1♠.
Dealer: E	♥ KQJ732	
Vul: Both	♦ —	You bid first.
HCP: 11	♣ K1052	
Board: 46	♠ Q7	West Opens 1♠.
Dealer: W	♥ KQ543	West Bids 2♥ if possible.
Vul: None	♦ Q72	West Doubles 3♥ if possible.
HCP: 10	♣ J85	East Doubles 5♣ if possible.
		Partner bids first.
Board: 47	♠ A3	East Opens 1♦.
Dealer: E	♥ Q6	West Bids 1♥ if possible.
Vul: None	♦ QJ109875	East Redoubles if possible.
HCP: 9	♣ 84	West Bids 2♥ if possible.
		You bid first.
Board: 48	♠ J8	West Opens 1♠.
Dealer: W	♥ K10973	East Bids 3♠ if possible.
Vul: Both	♦ QJ	
HCP: 8	♣ J1087	Partner bids first.

We Overall Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1073	♠ K62			1♣	2♥
Vul: Both	♥ 5	♥ KQJ973				
North HCP: 9	♦ Q8432	♦ —	AP			
South HCP: 9	♣ 8	♣ 9763				
Contract: 2♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ K107	1♣	1♦	Pass	1♥
Vul: EW	♥ J652	♥ Q1093	Pass	2♣ ¹	Pass	4♥
North HCP: 12	♦ AQ1054	♦ K9	AP			
South HCP: 11	♣ J	♣ K875	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 875	♠ Q103			1♠	2♥
Vul: Both	♥ A1084	♥ KQJ732	Pass	2♠ ¹	Pass	4♥
North HCP: 8	♦ Q8	♦ —	AP			
South HCP: 11	♣ Q984	♣ K1052	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ J53	♠ Q7	1♠	2♣	Pass	Pass
Vul: None	♥ 2	♥ KQ543	2♥	3♣	Pass	3♥ ¹
North HCP: 14	♦ A43	♦ Q72	X	Pass	Pass	4♣
South HCP: 10	♣ AKQ742	♣ J85	Pass	5♣	X	AP
Contract: 5♣X N			1. limit raise or better in ♣			

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 10754	♠ A3			1♦	Pass
Vul: None	♥ A73	♥ Q6	1♥	X	XX ¹	1NT
North HCP: 12	♦ A6	♦ QJ109875	2♥	AP		
South HCP: 9	♣ KJ62	♣ 84	1. Support double redouble			
Contract: 2♥ W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ J8				
Vul: Both	♥ Q86	♥ K10973	1♠	3♦	3♠	AP
North HCP: 11	♦ AK108642	♦ QJ				
South HCP: 8	♣ 4	♣ J1087				
Contract: 3♠ W						

North hands (Practice Page)

We Overcall

Board: 49 ♠ KJ642
Dealer: E ♥ J8642
Vul: None ♦ —
HCP: 7 ♣ Q97

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

Partner bids first.

Board: 50 ♠ KJ1094
Dealer: W ♥ AK5
Vul: NS ♦ 9752
HCP: 11 ♣ 6

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

You bid first.

Board: 51 ♠ K10876
Dealer: E ♥ 8
Vul: EW ♦ KQJ86
HCP: 13 ♣ A4

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

Partner bids first.

Board: 52 ♠ AKQ652
Dealer: W ♥ —
Vul: None ♦ A82
HCP: 14 ♣ J1064

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

You bid first.

Board: 53 ♠ 54
Dealer: E ♥ Q9876
Vul: NS ♦ 109652
HCP: 5 ♣ K

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

Partner bids first.

Board: 54 ♠ AJ8
Dealer: W ♥ J10
Vul: EW ♦ KQ10853
HCP: 11 ♣ 94

West Opens 1♥.

You bid first.

We Overall Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ KJ642	♠ Q85			1♣	1♦
Vul: None	♥ J8642	♥ A3			X	
North HCP: 7	♦ —	♦ AQ1083	Pass	1♠		Pass
South HCP: 12	♣ Q97	♣ 643	1NT	AP		
Contract: 1N W						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ KJ1094	♠ 753				
Vul: NS	♥ AK5	♥ 10862	1♣	1♠	1NT	AP
North HCP: 11	♦ 9752	♦ J3				
South HCP: 5	♣ 6	♣ KJ102				
Contract: 1N E						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ K10876	♠ J94			1♦	2♥
Vul: EW	♥ 8	♥ AJ10764			X	
North HCP: 13	♦ KQJ86	♦ 9	Pass	Pass		Pass
South HCP: 9	♣ A4	♣ K32	3♣	AP		
Contract: 3♣ W						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AKQ652	♠ J	1♥	1♠	2♥	Pass
Vul: None	♥ —	♥ QJ103	Pass	2♠	Pass	Pass
North HCP: 14	♦ A82	♦ J107543	3♥	AP		
South HCP: 7	♣ J1064	♣ Q3				
Contract: 3♥ W						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AQJ63			1♣	1♠
Vul: NS	♥ Q9876	♥ A43			2♣	
North HCP: 5	♦ 109652	♦ J4	X	Pass		AP
South HCP: 12	♣ K	♣ 1074				
Contract: 2♣ E						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K7642				
Vul: EW	♥ J10	♥ 9652	1♥	2♦	AP	
North HCP: 11	♦ KQ10853	♦ A6				
South HCP: 8	♣ 94	♣ J5				
Contract: 2♦ N						

South hands (Practice Page)

We Overcall

Board: 49 ♠ Q85
Dealer: E ♥ A3
Vul: None ♦ AQ1083
HCP: 12 ♣ 643

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

You bid first.

Board: 50 ♠ 753
Dealer: W ♥ 10862
Vul: NS ♦ J3
HCP: 5 ♣ KJ102

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

Partner bids first.

Board: 51 ♠ J94
Dealer: E ♥ AJ10764
Vul: EW ♦ 9
HCP: 9 ♣ K32

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

You bid first.

Board: 52 ♠ J
Dealer: W ♥ QJ103
Vul: None ♦ J107543
HCP: 7 ♣ Q3

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

Partner bids first.

Board: 53 ♠ AQJ63
Dealer: E ♥ A43
Vul: NS ♦ J4
HCP: 12 ♣ 1074

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

You bid first.

Board: 54 ♠ K7642
Dealer: W ♥ 9652
Vul: EW ♦ A6
HCP: 8 ♣ J5

West Opens 1♥.

Partner bids first.

We Overall Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ KJ642	♠ Q85			1♣	1♦
Vul: None	♥ J8642	♥ A3			X	
North HCP: 7	♦ —	♦ AQ1083	Pass	1♠		Pass
South HCP: 12	♣ Q97	♣ 643	1NT	AP		
Contract: 1N W						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ KJ1094	♠ 753				
Vul: NS	♥ AK5	♥ 10862	1♣	1♠	1NT	AP
North HCP: 11	♦ 9752	♦ J3				
South HCP: 5	♣ 6	♣ KJ102				
Contract: 1N E						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ K10876	♠ J94			1♦	2♥
Vul: EW	♥ 8	♥ AJ10764			X	
North HCP: 13	♦ KQJ86	♦ 9	Pass	Pass		Pass
South HCP: 9	♣ A4	♣ K32	3♣	AP		
Contract: 3♣ W						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AKQ652	♠ J	1♥	1♠	2♥	Pass
Vul: None	♥ —	♥ QJ103	Pass	2♠	Pass	Pass
North HCP: 14	♦ A82	♦ J107543	3♥	AP		
South HCP: 7	♣ J1064	♣ Q3				
Contract: 3♥ W						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AQJ63			1♣	1♠
Vul: NS	♥ Q9876	♥ A43			2♣	
North HCP: 5	♦ 109652	♦ J4	X	Pass		AP
South HCP: 12	♣ K	♣ 1074				
Contract: 2♣ E						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K7642				
Vul: EW	♥ J10	♥ 9652	1♥	2♦	AP	
North HCP: 11	♦ KQ10853	♦ A6				
South HCP: 8	♣ 94	♣ J5				
Contract: 2♦ N						

North hands (Practice Page)

We Overcall

Board: 55	♠ 1095	East Opens 1♦.
Dealer: E	♥ AJ10652	West Bids 1NT if possible.
Vul: Both	♦ 10	
HCP: 5	♣ 1063	Partner bids first.
Board: 56	♠ AQ109876	West Opens 1♦.
Dealer: W	♥ Q87	East Bids 2NT if possible.
Vul: NS	♦ KJ	West Bids 3NT if possible.
HCP: 12	♣ 4	You bid first.
Board: 57	♠ 8	East Opens 1♠.
Dealer: E	♥ 10854	West Bids 3♥ if possible.
Vul: EW	♦ 108543	East Bids 3♠ if possible.
HCP: 3	♣ K93	West Bids 4♠ if possible.
		East Doubles 5♥ if possible.
		Partner bids first.
Board: 58	♠ AJ1075	West Opens 1♣.
Dealer: W	♥ J93	
Vul: Both	♦ AK7	You bid first.
HCP: 13	♣ 85	
Board: 59	♠ 106	East Opens 1♦.
Dealer: E	♥ Q8743	West Bids 1♠ if possible.
Vul: None	♦ 5	East Doubles 2♦ if possible.
HCP: 5	♣ K8742	West Bids 4♠ if possible.
		Partner bids first.
Board: 60	♠ K	West Opens 1♣.
Dealer: W	♥ KJ1043	
Vul: None	♦ KQ942	You bid first.
HCP: 12	♣ 65	

We Overcall Both hands (Answers Page)

Board: 55 Dealer: E Vul: Both North HCP: 5 South HCP: 14 Contract: 1N W	North: ♠ 1095 ♥ AJ10652 ♦ 10 ♣ 1063	South: ♠ AQJ84 ♥ 43 ♦ K987 ♣ A2	West North East South 1NT AP 1♦ 1♠
Board: 56 Dealer: W Vul: NS North HCP: 12 South HCP: 3 Contract: 3N E	North: ♠ AQ109876 ♥ Q87 ♦ KJ ♣ 4	South: ♠ 54 ♥ 10932 ♦ 97 ♣ QJ862	West North East South 1♦ 1♠ 2NT ¹ Pass 3NT AP 1. 1X-(1Y)-2Z weak
Board: 57 Dealer: E Vul: EW North HCP: 3 South HCP: 13 Contract: 5♥ X S	North: ♠ 8 ♥ 10854 ♦ 108543 ♣ K93	South: ♠ Q752 ♥ KQJ76 ♦ A2 ♣ J2	West North East South 3♥ ¹ Pass 3♠ Pass 4♣ 5♥ X AP 1. limit raise or better in ♠
Board: 58 Dealer: W Vul: Both North HCP: 13 South HCP: 8 Contract: 1♠ N	North: ♠ AJ1075 ♥ J93 ♦ AK7 ♣ 85	South: ♠ 63 ♥ AQ854 ♦ Q83 ♣ 732	West North East South 1♣ 1♠ AP
Board: 59 Dealer: E Vul: None North HCP: 5 South HCP: 9 Contract: 4♠ W	North: ♠ 106 ♥ Q8743 ♦ 5 ♣ K8742	South: ♠ AJ4 ♥ 1052 ♦ KJ10872 ♣ 5	West North East South 1♠ 2♦ ¹ X ² 3♥ 4♣ AP 1. Michaels Cuebid 2. Support double redouble
Board: 60 Dealer: W Vul: None North HCP: 12 South HCP: 9 Contract: 3♥ S	North: ♠ K ♥ KJ1043 ♦ KQ942 ♣ 65	South: ♠ QJ964 ♥ 852 ♦ A86 ♣ Q4	West North East South 1♣ 2NT ¹ Pass 3♥ AP 1. Unusual 2NT

South hands (Practice Page)

We Overcall

Board: 55 ♠ AQJ84
Dealer: E ♥ 43
Vul: Both ♦ K987
HCP: 14 ♣ A2

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

You bid first.

Board: 56 ♠ 54
Dealer: W ♥ 10932
Vul: NS ♦ 97
HCP: 3 ♣ QJ862

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

Partner bids first.

Board: 57 ♠ Q752
Dealer: E ♥ KQJ76
Vul: EW ♦ A2
HCP: 13 ♣ J2

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

You bid first.

Board: 58 ♠ 63
Dealer: W ♥ AQ854
Vul: Both ♦ Q83
HCP: 8 ♣ 732

West Opens 1♣.

Partner bids first.

Board: 59 ♠ AJ4
Dealer: E ♥ 1052
Vul: None ♦ KJ10872
HCP: 9 ♣ 5

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

You bid first.

Board: 60 ♠ QJ964
Dealer: W ♥ 852
Vul: None ♦ A86
HCP: 9 ♣ Q4

West Opens 1♣.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 55 Dealer: E Vul: Both North HCP: 5 South HCP: 14 Contract: 1N W	North: ♠ 1095 ♥ AJ10652 ♦ 10 ♣ 1063	South: ♠ AQJ84 ♥ 43 ♦ K987 ♣ A2	West North East South 1NT AP 1♦ 1♠
Board: 56 Dealer: W Vul: NS North HCP: 12 South HCP: 3 Contract: 3N E	North: ♠ AQ109876 ♥ Q87 ♦ KJ ♣ 4	South: ♠ 54 ♥ 10932 ♦ 97 ♣ QJ862	West North East South 1♦ 1♠ 2NT ¹ Pass 3NT AP 1. 1X-(1Y)-2Z weak
Board: 57 Dealer: E Vul: EW North HCP: 3 South HCP: 13 Contract: 5♥ X S	North: ♠ 8 ♥ 10854 ♦ 108543 ♣ K93	South: ♠ Q752 ♥ KQJ76 ♦ A2 ♣ J2	West North East South 3♥ ¹ Pass 3♠ Pass 4♣ 5♥ X AP 1. limit raise or better in ♠
Board: 58 Dealer: W Vul: Both North HCP: 13 South HCP: 8 Contract: 1♠ N	North: ♠ AJ1075 ♥ J93 ♦ AK7 ♣ 85	South: ♠ 63 ♥ AQ854 ♦ Q83 ♣ 732	West North East South 1♣ 1♠ AP
Board: 59 Dealer: E Vul: None North HCP: 5 South HCP: 9 Contract: 4♠ W	North: ♠ 106 ♥ Q8743 ♦ 5 ♣ K8742	South: ♠ AJ4 ♥ 1052 ♦ KJ10872 ♣ 5	West North East South 1♠ 2♦ ¹ X ² 3♥ 4♣ AP 1. Michaels Cuebid 2. Support double redouble
Board: 60 Dealer: W Vul: None North HCP: 12 South HCP: 9 Contract: 3♥ S	North: ♠ K ♥ KJ1043 ♦ KQ942 ♣ 65	South: ♠ QJ964 ♥ 852 ♦ A86 ♣ Q4	West North East South 1♣ 2NT ¹ Pass 3♥ AP 1. Unusual 2NT

North hands (Practice Page)

We Overcall

Board: 61 ♠ J8
Dealer: E ♥ AJ9843
Vul: Both ♦ 98
HCP: 10 ♣ A83

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

Partner bids first.

Board: 62 ♠ KQ10973
Dealer: W ♥ Q1073
Vul: None ♦ Q98
HCP: 9 ♣ —

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

You bid first.

Board: 63 ♠ 932
Dealer: E ♥ AQ932
Vul: NS ♦ K
HCP: 9 ♣ 10984

East Opens 1♦.
West Doubles 2♠ if possible.

Partner bids first.

Board: 64 ♠ AQJ3
Dealer: W ♥ 98
Vul: EW ♦ QJ1063
HCP: 10 ♣ 72

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

You bid first.

Board: 65 ♠ AJ4
Dealer: E ♥ 943
Vul: None ♦ Q43
HCP: 12 ♣ KQ103

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

Partner bids first.

Board: 66 ♠ AJ1063
Dealer: W ♥ QJ9865
Vul: Both ♦ 3
HCP: 9 ♣ J

West Opens 1♣.
East Bids 2♥ if possible.
East Bids 5♣ if possible.

You bid first.

We Overcall Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ Q964			1♦	1♥
Vul: Both	♥ AJ9843	♥ KQ1065	1♠	3♦ ¹	X	XX
North HCP: 10	♦ 98	♦ 10	Pass	4♥	AP	
South HCP: 11	♣ A83	♣ KJ10	1. Mixed raise, ♥			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQ10973	♠ 5				
Vul: None	♥ Q1073	♥ —	1♥	2♠	3♥	AP
North HCP: 9	♦ Q98	♦ AK542				
South HCP: 11	♣ —	♣ KJ106432				
Contract: 3♥ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ AKJ876				
Vul: NS	♥ AQ932	♥ 10			1♦	2♠
North HCP: 9	♦ K	♦ 83	X	3♠	AP	
South HCP: 11	♣ 10984	♣ K753				
Contract: 3♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ AQJ3	♠ 108762	1♣	1♦	1♥	Pass
Vul: EW	♥ 98	♥ J103	2♣	Pass	4♣	Pass
North HCP: 10	♦ QJ1063	♦ 72	4♦ ¹	Pass	4NT ²	Pass
South HCP: 1	♣ 72	♣ 1094	5♦	Pass	6♣	AP
Contract: 6♣ W			1. Cue bid, a ♦ stopper			
			2. Blackwood 0314, for ♣			

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q975				
Vul: None	♥ 943	♥ A62			1♥	Pass
North HCP: 12	♦ Q43	♦ KJ1095	Pass	X	2♣	2♦
South HCP: 10	♣ KQ103	♣ 9	AP			
Contract: 2♦ S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ K954	1♣	2♣ ¹	2♥ ²	2♠
Vul: Both	♥ QJ9865	♥ K7	Pass	Pass	5♣	AP
North HCP: 9	♦ 3	♦ J974	1. Michaels Cuebid			
South HCP: 9	♣ J	♣ Q54	2. limit raise or better in ♣			
Contract: 5♣ W						

South hands (Practice Page)

We Overcall

Board: 61 ♠ Q964
Dealer: E ♥ KQ1065
Vul: Both ♦ 10
HCP: 11 ♣ KJ10

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

You bid first.

Board: 62 ♠ 5
Dealer: W ♥ —
Vul: None ♦ AK542
HCP: 11 ♣ KJ106432

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

Partner bids first.

Board: 63 ♠ AKJ876
Dealer: E ♥ 10
Vul: NS ♦ 83
HCP: 11 ♣ K753

East Opens 1♦.
West Doubles 2♠ if possible.

You bid first.

Board: 64 ♠ 108762
Dealer: W ♥ J103
Vul: EW ♦ 72
HCP: 1 ♣ 1094

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

Partner bids first.

Board: 65 ♠ Q975
Dealer: E ♥ A62
Vul: None ♦ KJ1095
HCP: 10 ♣ 9

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

You bid first.

Board: 66 ♠ K954
Dealer: W ♥ K7
Vul: Both ♦ J974
HCP: 9 ♣ Q54

West Opens 1♣.
East Bids 2♥ if possible.
East Bids 5♣ if possible.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ Q964			1♦	1♥
Vul: Both	♥ AJ9843	♥ KQ1065	1♠	3♦ ¹	X	XX
North HCP: 10	♦ 98	♦ 10	Pass	4♥	AP	
South HCP: 11	♣ A83	♣ KJ10	1. Mixed raise, ♥			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQ10973	♠ 5				
Vul: None	♥ Q1073	♥ —	1♥	2♠	3♥	AP
North HCP: 9	♦ Q98	♦ AK542				
South HCP: 11	♣ —	♣ KJ106432				
Contract: 3♥ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ AKJ876				
Vul: NS	♥ AQ932	♥ 10			1♦	2♠
North HCP: 9	♦ K	♦ 83	X	3♠	AP	
South HCP: 11	♣ 10984	♣ K753				
Contract: 3♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ AQJ3	♠ 108762	1♣	1♦	1♥	Pass
Vul: EW	♥ 98	♥ J103	2♣	Pass	4♣	Pass
North HCP: 10	♦ QJ1063	♦ 72	4♦ ¹	Pass	4NT ²	Pass
South HCP: 1	♣ 72	♣ 1094	5♦	Pass	6♣	AP
Contract: 6♣ W			1. Cue bid, a ♦ stopper			
			2. Blackwood 0314, for ♣			

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q975				
Vul: None	♥ 943	♥ A62			1♥	Pass
North HCP: 12	♦ Q43	♦ KJ1095	Pass	X	2♣	2♦
South HCP: 10	♣ KQ103	♣ 9	AP			
Contract: 2♦ S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ K954	1♣	2♣ ¹	2♥ ²	2♠
Vul: Both	♥ QJ9865	♥ K7	Pass	Pass	5♣	AP
North HCP: 9	♦ 3	♦ J974	1. Michaels Cuebid			
South HCP: 9	♣ J	♣ Q54	2. limit raise or better in ♣			
Contract: 5♣ W						

North hands (Practice Page)

We Overcall

Board: 67	♠ A653	East Opens 1♣.
Dealer: E	♥ AK54	West Bids 2♥ if possible.
Vul: EW	♦ 852	West Bids 3♥ if possible.
HCP: 11	♣ 74	East Doubles Pass if possible.
		Partner bids first.
Board: 68	♠ 52	West Opens 1♣.
Dealer: W	♥ K65	You bid first.
Vul: Both	♦ AKQJ542	
HCP: 15	♣ Q	
Board: 69	♠ Q10986	East Opens 1♥.
Dealer: E	♥ 10753	Partner bids first.
Vul: EW	♦ 4	
HCP: 6	♣ A43	
Board: 70	♠ Q9	West Opens 1♣.
Dealer: W	♥ AK1093	You bid first.
Vul: Both	♦ 97	
HCP: 11	♣ Q942	
Board: 71	♠ 10875	East Opens 1♥.
Dealer: E	♥ A10	East Bids 3♥ if possible.
Vul: NS	♦ AK73	Partner bids first.
HCP: 11	♣ 1084	
Board: 72	♠ AJ10842	West Opens 1♦.
Dealer: W	♥ 1098	East Doubles 2♠ if possible.
Vul: Both	♦ K107	West Bids 3♥ if possible.
HCP: 10	♣ Q	You bid first.

We Overcall Both hands (Answers Page)

Board: 67			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: EW	♠ A653	♠ KJ107	2♥ ¹	3♦	Pass	Pass
North HCP: 11	♥ AK54	♥ 8	3♥	Pass	Pass	4♦
South HCP: 11	♦ 852	♦ AJ1043	Pass	Pass	X	AP
Contract: 4♦ X S	♣ 74	♣ Q108	1. 1X-(1Y)-2Z weak			

Board: 68			West	North	East	South
Dealer: W	North:	South:	1♣	1♦	Pass	1♠
Vul: Both	♠ 52	♠ KQJ1098	Pass	3♦	Pass	3♠
North HCP: 15	♥ K65	♥ 83	Pass	4♦	Pass	4♠
South HCP: 9	♦ AKQJ542	♦ 106	AP			
Contract: 4♠ S	♣ Q	♣ K63				

Board: 69			West	North	East	South
Dealer: E	North:	South:			1♥	2♣
Vul: EW	♠ Q10986	♠ AJ73	AP			
North HCP: 6	♥ 10753	♥ 64				
South HCP: 14	♦ 4	♦ A5				
Contract: 2♣ S	♣ A43	♣ KQ1086				

Board: 70			West	North	East	South
Dealer: W	North:	South:	1♣	1♥	Pass	2♦
Vul: Both	♠ Q9	♠ K75	AP			
North HCP: 11	♥ AK1093	♥ 72				
South HCP: 13	♦ 97	♦ AQ1054				
Contract: 2♦ S	♣ Q942	♣ A53				

Board: 71			West	North	East	South
Dealer: E	North:	South:			1♥	1♠
Vul: NS	♠ 10875	♠ KQJ93	Pass	2♥ ¹	3♥	4♠
North HCP: 11	♥ A10	♥ 92	AP			
South HCP: 13	♦ AK73	♦ QJ102				
Contract: 4♠ S	♣ 1084	♣ A9	1. limit raise or better in ♠			

Board: 72			West	North	East	South
Dealer: W	North:	South:	1♦	2♠	X	Pass
Vul: Both	♠ AJ10842	♠ 53	3♥	AP		
North HCP: 10	♥ 1098	♥ Q2				
South HCP: 8	♦ K107	♦ AQ96				
Contract: 3♥ W	♣ Q	♣ 109865				

South hands (Practice Page)

We Overcall

Board: 67	♠ KJ107	East Opens 1♣.
Dealer: E	♥ 8	West Bids 2♥ if possible.
Vul: EW	♦ AJ1043	West Bids 3♥ if possible.
HCP: 11	♣ Q108	East Doubles Pass if possible.
		You bid first.
Board: 68	♠ KQJ1098	West Opens 1♣.
Dealer: W	♥ 83	
Vul: Both	♦ 106	Partner bids first.
HCP: 9	♣ K63	
Board: 69	♠ AJ73	East Opens 1♥.
Dealer: E	♥ 64	
Vul: EW	♦ A5	You bid first.
HCP: 14	♣ KQ1086	
Board: 70	♠ K75	West Opens 1♣.
Dealer: W	♥ 72	
Vul: Both	♦ AQ1054	Partner bids first.
HCP: 13	♣ A53	
Board: 71	♠ KQJ93	East Opens 1♥.
Dealer: E	♥ 92	East Bids 3♥ if possible.
Vul: NS	♦ QJ102	
HCP: 13	♣ A9	You bid first.
Board: 72	♠ 53	West Opens 1♦.
Dealer: W	♥ Q2	East Doubles 2♠ if possible.
Vul: Both	♦ AQ96	West Bids 3♥ if possible.
HCP: 8	♣ 109865	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 67			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: EW	♠ A653	♠ KJ107	2♥ ¹	3♦	Pass	Pass
North HCP: 11	♥ AK54	♥ 8	3♥	Pass	Pass	4♦
South HCP: 11	♦ 852	♦ AJ1043	Pass	Pass	X	AP
Contract: 4♦ X S	♣ 74	♣ Q108	1. 1X-(1Y)-2Z weak			

Board: 68			West	North	East	South
Dealer: W	North:	South:	1♣	1♦	Pass	1♠
Vul: Both	♠ 52	♠ KQJ1098	Pass	3♦	Pass	3♠
North HCP: 15	♥ K65	♥ 83	Pass	4♦	Pass	4♠
South HCP: 9	♦ AKQJ542	♦ 106	AP			
Contract: 4♠ S	♣ Q	♣ K63				

Board: 69			West	North	East	South
Dealer: E	North:	South:			1♥	2♣
Vul: EW	♠ Q10986	♠ AJ73	AP			
North HCP: 6	♥ 10753	♥ 64				
South HCP: 14	♦ 4	♦ A5				
Contract: 2♣ S	♣ A43	♣ KQ1086				

Board: 70			West	North	East	South
Dealer: W	North:	South:	1♣	1♥	Pass	2♦
Vul: Both	♠ Q9	♠ K75	AP			
North HCP: 11	♥ AK1093	♥ 72				
South HCP: 13	♦ 97	♦ AQ1054				
Contract: 2♦ S	♣ Q942	♣ A53				

Board: 71			West	North	East	South
Dealer: E	North:	South:			1♥	1♠
Vul: NS	♠ 10875	♠ KQJ93	Pass	2♥ ¹	3♥	4♠
North HCP: 11	♥ A10	♥ 92	AP			
South HCP: 13	♦ AK73	♦ QJ102				
Contract: 4♠ S	♣ 1084	♣ A9	1. limit raise or better in ♠			

Board: 72			West	North	East	South
Dealer: W	North:	South:	1♦	2♠	X	Pass
Vul: Both	♠ AJ10842	♠ 53	3♥	AP		
North HCP: 10	♥ 1098	♥ Q2				
South HCP: 8	♦ K107	♦ AQ96				
Contract: 3♥ W	♣ Q	♣ 109865				

North hands (Practice Page)

We Overcall

Board: 73 ♠ 10542
 Dealer: E ♥ 7
 Vul: None ♦ KQ10962
 HCP: 5 ♣ 75

East Opens 1♣.
 West Doubles 2♣ if possible.
 Partner bids first.

Board: 74 ♠ AK1042
 Dealer: W ♥ 10963
 Vul: EW ♦ J63
 HCP: 9 ♣ J

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

You bid first.

Board: 75 ♠ J1098763
 Dealer: E ♥ 98
 Vul: None ♦ K
 HCP: 5 ♣ J86

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

Partner bids first.

Board: 76 ♠ KQ93
 Dealer: W ♥ 8
 Vul: NS ♦ KQ10863
 HCP: 17 ♣ AK

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

You bid first.

Board: 77 ♠ Q8653
 Dealer: E ♥ Q10963
 Vul: EW ♦ —
 HCP: 4 ♣ 832

East Opens 1♦.
 West Doubles 1♥ if possible.
 West Doubles Pass if possible.

Partner bids first.

Board: 78 ♠ KJ1065
 Dealer: W ♥ A632
 Vul: Both ♦ 104
 HCP: 12 ♣ A9

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ A9763			1♣	2♣ ¹
Vul: None	♥ 7	♥ AKJ102				
North HCP: 5	♦ KQ10962	♦ 7	X	4♣	AP	
South HCP: 12	♣ 75	♣ 82				
Contract: 4♠ N						1. Michaels Cuebid

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ AK1042	♠ 7653	1♣	1♠	2♦ ¹	3♠
Vul: EW	♥ 10963	♥ J84	4♣	Pass	4NT ²	Pass
North HCP: 9	♦ J63	♦ 1092	5♥	Pass	6♣	AP
South HCP: 1	♣ J	♣ 973				
Contract: 6♣ W						1. 1X-(Y)-2Z forcing 2. Blackwood 0314, for ♣

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ J1098763	♠ —			1♦	Pass
Vul: None	♥ 98	♥ AJ7	1♥	2♠	3♥	Pass
North HCP: 5	♦ K	♦ QJ1082	3♠ ¹	Pass	3NT ²	Pass
South HCP: 10	♣ J86	♣ Q10973	4♣ ³	Pass	4♥	AP
Contract: 4♥ W						1. Cue bid, a ♠ stopper 2. Cue bid, a ♠ stopper 3. Cue bid, a ♣ stopper

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ KQ93	♠ AJ10842	1♥	2♦	3♥	Pass
Vul: NS	♥ 8	♥ J653	Pass	3♠	Pass	5♣ ¹
North HCP: 17	♦ KQ10863	♦ 754	Pass	5♥	Pass	5♠
South HCP: 6	♣ AK	♣ —	AP			
Contract: 5♠ N						1. Exclusion, for ♠

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ Q8653	♠ 94			1♦	1♥
Vul: EW	♥ Q10963	♥ AKJ54				
North HCP: 4	♦ —	♦ K982	X	4♥	Pass	Pass
South HCP: 11	♣ 832	♣ 97	X	AP		
Contract: 4♥ X S						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ KJ1065	♠ AQ987432	1♣	1♠	4♣	4♠
Vul: Both	♥ A632	♥ 10	5♣	X	Pass	5♠
North HCP: 12	♦ 104	♦ KJ9	AP			
South HCP: 10	♣ A9	♣ 2				
Contract: 5♠ N						

South hands (Practice Page)

We Overcall

Board: 73 ♠ A9763
Dealer: E ♥ AKJ102
Vul: None ♦ 7
HCP: 12 ♣ 82

East Opens 1♣.
West Doubles 2♣ if possible.

You bid first.

Board: 74 ♠ 7653
Dealer: W ♥ J84
Vul: EW ♦ 1092
HCP: 1 ♣ 973

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

Partner bids first.

Board: 75 ♠ —
Dealer: E ♥ AJ7
Vul: None ♦ QJ1082
HCP: 10 ♣ Q10973

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

You bid first.

Board: 76 ♠ AJ10842
Dealer: W ♥ J653
Vul: NS ♦ 754
HCP: 6 ♣ —

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

Partner bids first.

Board: 77 ♠ 94
Dealer: E ♥ AKJ54
Vul: EW ♦ K982
HCP: 11 ♣ 97

East Opens 1♦.
West Doubles 1♥ if possible.
West Doubles Pass if possible.

You bid first.

Board: 78 ♠ AQ987432
Dealer: W ♥ 10
Vul: Both ♦ KJ9
HCP: 10 ♣ 2

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ A9763			1♣	2♣ ¹
Vul: None	♥ 7	♥ AKJ102				
North HCP: 5	♦ KQ10962	♦ 7	X	4♣	AP	
South HCP: 12	♣ 75	♣ 82				
Contract: 4♠ N						1. Michaels Cuebid

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ AK1042	♠ 7653	1♣	1♠	2♦ ¹	3♠
Vul: EW	♥ 10963	♥ J84	4♣	Pass	4NT ²	Pass
North HCP: 9	♦ J63	♦ 1092	5♥	Pass	6♣	AP
South HCP: 1	♣ J	♣ 973				
Contract: 6♣ W						1. 1X-(Y)-2Z forcing 2. Blackwood 0314, for ♣

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ J1098763	♠ —			1♦	Pass
Vul: None	♥ 98	♥ AJ7	1♥	2♠	3♥	Pass
North HCP: 5	♦ K	♦ QJ1082	3♠ ¹	Pass	3NT ²	Pass
South HCP: 10	♣ J86	♣ Q10973	4♣ ³	Pass	4♥	AP
Contract: 4♥ W						1. Cue bid, a ♠ stopper 2. Cue bid, a ♠ stopper 3. Cue bid, a ♣ stopper

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ KQ93	♠ AJ10842	1♥	2♦	3♥	Pass
Vul: NS	♥ 8	♥ J653	Pass	3♠	Pass	5♣ ¹
North HCP: 17	♦ KQ10863	♦ 754	Pass	5♥	Pass	5♠
South HCP: 6	♣ AK	♣ —	AP			
Contract: 5♠ N						1. Exclusion, for ♠

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ Q8653	♠ 94			1♦	1♥
Vul: EW	♥ Q10963	♥ AKJ54				
North HCP: 4	♦ —	♦ K982	X	4♥	Pass	Pass
South HCP: 11	♣ 832	♣ 97	X	AP		
Contract: 4♥ X S						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ KJ1065	♠ AQ987432	1♣	1♠	4♣	4♠
Vul: Both	♥ A632	♥ 10	5♣	X	Pass	5♠
North HCP: 12	♦ 104	♦ KJ9	AP			
South HCP: 10	♣ A9	♣ 2				
Contract: 5♠ N						

North hands (Practice Page)

We Overcall

Board: 79 ♠ AQ1074 East Opens 1♣.
Dealer: E ♥ 1043 West Bids 2♥ if possible.
Vul: NS ♦ 1065
HCP: 6 ♣ 32 Partner bids first.

Board: 80 ♠ KJ1042 West Opens 1♦.
Dealer: W ♥ AQ96 East Bids 2♥ if possible.
Vul: Both ♦ — West Bids 4♦ if possible.
HCP: 12 ♣ Q543 East Bids 5♦ if possible.
You bid first.

Board: 81 ♠ 107 East Opens 1♠.
Dealer: E ♥ K973 West Bids 3♠ if possible.
Vul: EW ♦ A1095
HCP: 12 ♣ AJ9 Partner bids first.

Board: 82 ♠ KQ1087 West Opens 1♥.
Dealer: W ♥ 32 East Bids 2♠ if possible.
Vul: None ♦ J108 West Bids 4♥ if possible.
HCP: 10 ♣ A103 You bid first.

Board: 83 ♠ 765 East Opens 1♠.
Dealer: E ♥ 10 West Bids 4♥ if possible.
Vul: NS ♦ K962
HCP: 8 ♣ AJ1042 Partner bids first.

Board: 84 ♠ KJ10743 West Opens 1♥.
Dealer: W ♥ A6 West Doubles Pass if possible.
Vul: None ♦ 87 East Doubles 4♠ if possible.
HCP: 13 ♣ KQ9 You bid first.

We Overall Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ AQ1074	♠ 862			1♣	1♦
Vul: NS	♥ 1043	♥ J8				
North HCP: 6	♦ 1065	♦ AQJ42	2♥ ¹	AP		
South HCP: 11	♣ 32	♣ K94	1. 1X-(1Y)-2Z weak			
Contract: 2♥ W						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ KJ1042	♠ Q876	1♦	1♠	2♥ ¹	3♠
Vul: Both	♥ AQ96	♥ 73	4♦	Pass	5♦	AP
North HCP: 12	♦ —	♦ 109765	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ Q543	♣ 87				
Contract: 5♦ W						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A8			1♠	2♥
Vul: EW	♥ K973	♥ AJ1085	3♠	4♥	AP	
North HCP: 12	♦ A1095	♦ 76				
South HCP: 12	♣ AJ9	♣ K1053				
Contract: 4♥ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ KQ1087	♠ 53	1♥	1♠	2♠ ¹	Pass
Vul: None	♥ 32	♥ 86	4♥	AP		
North HCP: 10	♦ J108	♦ AK763	1. limit raise or better in ♥			
South HCP: 7	♣ A103	♣ 7642				
Contract: 4♥ W						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 765	♠ J942			1♠	2♦
Vul: NS	♥ 10	♥ Q6	4♥	AP		
North HCP: 8	♦ K962	♦ AQJ1054				
South HCP: 13	♣ AJ1042	♣ K				
Contract: 4♥ W						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ KJ10743	♠ 98	1♥	1♠	Pass	Pass
Vul: None	♥ A6	♥ J854	X	2♠	Pass	3♥ ¹
North HCP: 13	♦ 87	♦ AKJ6	Pass	4♠	X	AP
South HCP: 9	♣ KQ9	♣ 543	1. limit raise or better in ♠			
Contract: 4♠X N						

South hands (Practice Page)

We Overcall

Board: 79 ♠ 862 East Opens 1♣.
Dealer: E ♥ J8 West Bids 2♥ if possible.
Vul: NS ♦ AQJ42
HCP: 11 ♣ K94 You bid first.

Board: 80 ♠ Q876 West Opens 1♦.
Dealer: W ♥ 73 East Bids 2♥ if possible.
Vul: Both ♦ 109765 West Bids 4♦ if possible.
HCP: 2 ♣ 87 East Bids 5♦ if possible.
Partner bids first.

Board: 81 ♠ A8 East Opens 1♠.
Dealer: E ♥ AJ1085 West Bids 3♠ if possible.
Vul: EW ♦ 76
HCP: 12 ♣ K1053 You bid first.

Board: 82 ♠ 53 West Opens 1♥.
Dealer: W ♥ 86 East Bids 2♠ if possible.
Vul: None ♦ AK763 West Bids 4♥ if possible.
HCP: 7 ♣ 7642 Partner bids first.

Board: 83 ♠ J942 East Opens 1♠.
Dealer: E ♥ Q6 West Bids 4♥ if possible.
Vul: NS ♦ AQJ1054
HCP: 13 ♣ K You bid first.

Board: 84 ♠ 98 West Opens 1♥.
Dealer: W ♥ J854 West Doubles Pass if possible.
Vul: None ♦ AKJ6 East Doubles 4♠ if possible.
HCP: 9 ♣ 543 Partner bids first.

We Overall Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ AQ1074	♠ 862			1♣	1♦
Vul: NS	♥ 1043	♥ J8				
North HCP: 6	♦ 1065	♦ AQJ42	2♥ ¹	AP		
South HCP: 11	♣ 32	♣ K94	1. 1X-(1Y)-2Z weak			
Contract: 2♥ W						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ KJ1042	♠ Q876	1♦	1♠	2♥ ¹	3♠
Vul: Both	♥ AQ96	♥ 73	4♦	Pass	5♦	AP
North HCP: 12	♦ —	♦ 109765	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ Q543	♣ 87				
Contract: 5♦ W						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A8			1♠	2♥
Vul: EW	♥ K973	♥ AJ1085	3♠	4♥	AP	
North HCP: 12	♦ A1095	♦ 76				
South HCP: 12	♣ AJ9	♣ K1053				
Contract: 4♥ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ KQ1087	♠ 53	1♥	1♠	2♠ ¹	Pass
Vul: None	♥ 32	♥ 86	4♥	AP		
North HCP: 10	♦ J108	♦ AK763	1. limit raise or better in ♥			
South HCP: 7	♣ A103	♣ 7642				
Contract: 4♥ W						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 765	♠ J942			1♠	2♦
Vul: NS	♥ 10	♥ Q6	4♥	AP		
North HCP: 8	♦ K962	♦ AQJ1054				
South HCP: 13	♣ AJ1042	♣ K				
Contract: 4♥ W						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ KJ10743	♠ 98	1♥	1♠	Pass	Pass
Vul: None	♥ A6	♥ J854	X	2♠	Pass	3♥ ¹
North HCP: 13	♦ 87	♦ AKJ6	Pass	4♠	X	AP
South HCP: 9	♣ KQ9	♣ 543	1. limit raise or better in ♠			
Contract: 4♠X N						

North hands (Practice Page)

We Overcall

Board: 85	♠ 8	East Opens 1♥.
Dealer: E	♥ 9	
Vul: NS	♦ AK9843	Partner bids first.
HCP: 16	♣ AKQ97	
Board: 86	♠ Q3	West Opens 1♦.
Dealer: W	♥ AJ5	
Vul: EW	♦ Q86	You bid first.
HCP: 14	♣ KQ1042	
Board: 87	♠ Q62	East Opens 1♠.
Dealer: E	♥ 1092	East Bids 2♠ if possible.
Vul: None	♦ K72	
HCP: 9	♣ A1093	Partner bids first.
Board: 88	♠ AK73	West Opens 1♦.
Dealer: W	♥ 104	West Doubles Pass if possible.
Vul: NS	♦ 94	
HCP: 12	♣ KQ1092	You bid first.
Board: 89	♠ Q109	East Opens 1♠.
Dealer: E	♥ Q109854	
Vul: EW	♦ 10	Partner bids first.
HCP: 6	♣ Q96	
Board: 90	♠ 109864	West Opens 1♥.
Dealer: W	♥ 4	East Bids 2NT if possible.
Vul: Both	♦ A2	West Bids 3♥ if possible.
HCP: 10	♣ KQJ87	East Bids 4♥ if possible.
		You bid first.

We Overall Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AK432			1♥	1♠
Vul: NS	♥ 9	♥ QJ1073	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK9843	♦ J	Pass	3♣	Pass	3NT
South HCP: 11	♣ AKQ97	♣ 52	AP			
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ KJ65				
Vul: EW	♥ AJ5	♥ 8	1♦	2♣	Pass	3♣
North HCP: 14	♦ Q86	♦ 7432	AP			
South HCP: 8	♣ KQ1042	♣ A753				
Contract: 3♣ N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K753			1♠	2♥
Vul: None	♥ 1092	♥ AKJ65	Pass	Pass	2♠	Pass
North HCP: 9	♦ K72	♦ 86	Pass	3♥	AP	
South HCP: 16	♣ A1093	♣ KQ				
Contract: 3♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ 96				
Vul: NS	♥ 104	♥ KQ83	1♦	2♣	Pass	Pass
North HCP: 12	♦ 94	♦ QJ7652	X	AP		
South HCP: 8	♣ KQ1092	♣ 4				
Contract: 2♣X N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ Q109	♠ K2			1♠	1NT
Vul: EW	♥ Q109854	♥ KJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 10	♦ AKQ76	AP			
South HCP: 16	♣ Q96	♣ 1053	1. Texas			
Contract: 4♥ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 109864	♠ 532				
Vul: Both	♥ 4	♥ Q983	1♥	2♥ ¹	2NT	Pass
North HCP: 10	♦ A2	♦ 97	3♥	Pass	4♥	AP
South HCP: 6	♣ KQJ87	♣ A1052	1. Michaels Cuebid			
Contract: 4♥ W						

South hands (Practice Page)

We Overcall

Board: 85	♠ AK432	East Opens 1♥.
Dealer: E	♥ QJ1073	
Vul: NS	♦ J	You bid first.
HCP: 11	♣ 52	
Board: 86	♠ KJ65	West Opens 1♦.
Dealer: W	♥ 8	
Vul: EW	♦ 7432	Partner bids first.
HCP: 8	♣ A753	
Board: 87	♠ K753	East Opens 1♠.
Dealer: E	♥ AKJ65	East Bids 2♠ if possible.
Vul: None	♦ 86	
HCP: 16	♣ KQ	You bid first.
Board: 88	♠ 96	West Opens 1♦.
Dealer: W	♥ KQ83	West Doubles Pass if possible.
Vul: NS	♦ QJ7652	
HCP: 8	♣ 4	Partner bids first.
Board: 89	♠ K2	East Opens 1♠.
Dealer: E	♥ KJ2	
Vul: EW	♦ AKQ76	You bid first.
HCP: 16	♣ 1053	
Board: 90	♠ 532	West Opens 1♥.
Dealer: W	♥ Q983	East Bids 2NT if possible.
Vul: Both	♦ 97	West Bids 3♥ if possible.
HCP: 6	♣ A1052	East Bids 4♥ if possible.
		Partner bids first.

We Overall Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AK432			1♥	1♠
Vul: NS	♥ 9	♥ QJ1073	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK9843	♦ J	Pass	3♣	Pass	3NT
South HCP: 11	♣ AKQ97	♣ 52	AP			
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ KJ65				
Vul: EW	♥ AJ5	♥ 8	1♦	2♣	Pass	3♣
North HCP: 14	♦ Q86	♦ 7432	AP			
South HCP: 8	♣ KQ1042	♣ A753				
Contract: 3♣ N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K753			1♠	2♥
Vul: None	♥ 1092	♥ AKJ65	Pass	Pass	2♠	Pass
North HCP: 9	♦ K72	♦ 86	Pass	3♥	AP	
South HCP: 16	♣ A1093	♣ KQ				
Contract: 3♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ 96				
Vul: NS	♥ 104	♥ KQ83	1♦	2♣	Pass	Pass
North HCP: 12	♦ 94	♦ QJ7652	X	AP		
South HCP: 8	♣ KQ1092	♣ 4				
Contract: 2♣X N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ Q109	♠ K2			1♠	1NT
Vul: EW	♥ Q109854	♥ KJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 10	♦ AKQ76	AP			
South HCP: 16	♣ Q96	♣ 1053	1. Texas			
Contract: 4♥ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 109864	♠ 532				
Vul: Both	♥ 4	♥ Q983	1♥	2♥ ¹	2NT	Pass
North HCP: 10	♦ A2	♦ 97	3♥	Pass	4♥	AP
South HCP: 6	♣ KQJ87	♣ A1052	1. Michaels Cuebid			
Contract: 4♥ W						

North hands (Practice Page)

We Overcall

Board: 91	♠ 95	East Opens 1♦.
Dealer: E	♥ A106	
Vul: EW	♦ J104	Partner bids first.
HCP: 11	♣ AQ842	
Board: 92	♠ 5	West Opens 1♥.
Dealer: W	♥ 75	East Bids 3♦ if possible.
Vul: Both	♦ AKQJ82	West Bids 4♥ if possible.
HCP: 15	♣ KQ64	You bid first.
Board: 93	♠ Q765	East Opens 1♣.
Dealer: E	♥ J853	West Bids 3NT if possible.
Vul: None	♦ 5	
HCP: 4	♣ J1043	Partner bids first.
Board: 94	♠ 8	West Opens 1♠.
Dealer: W	♥ KJ86	East Bids 3♠ if possible.
Vul: Both	♦ 3	
HCP: 10	♣ KQJ10984	You bid first.
Board: 95	♠ 43	East Opens 1♣.
Dealer: E	♥ 10743	
Vul: None	♦ Q86	Partner bids first.
HCP: 6	♣ KJ85	
Board: 96	♠ AK1097	West Opens 1♣.
Dealer: W	♥ 109	
Vul: NS	♦ 9632	You bid first.
HCP: 10	♣ K10	

We Overcall Both hands (Answers Page)

Board: 91			West	North	East	South
Dealer: E	North:	South:			1♦	1♠
Vul: EW	♠ 95	♠ KQJ83	Pass	2♣	Pass	2♦ ¹
North HCP: 11	♥ A106	♥ Q8	Pass	2♠	Pass	3♣
South HCP: 9	♦ J104	♦ 62	AP			
Contract: 3♣ N	♣ AQ842	♣ J963	1. limit raise or better in ♣			

Board: 92			West	North	East	South
Dealer: W	North:	South:				
Vul: Both	♠ 5	♠ K109763	1♥	2♦	3♦ ¹	Pass
North HCP: 15	♥ 75	♥ 62	4♥	AP		
South HCP: 3	♦ AKQJ82	♦ 94	1. limit raise or better in ♥			
Contract: 4♥ W	♣ KQ64	♣ 1092				

Board: 93			West	North	East	South
Dealer: E	North:	South:				
Vul: None	♠ Q765	♠ 82			1♣	1♦
North HCP: 4	♥ J853	♥ A76	3NT	AP		
South HCP: 9	♦ 5	♦ AJ1096				
Contract: 3N W	♣ J1043	♣ 986				

Board: 94			West	North	East	South
Dealer: W	North:	South:				
Vul: Both	♠ 8	♠ J62	1♠	2♣	3♠	AP
North HCP: 10	♥ KJ86	♥ Q5				
South HCP: 11	♦ 3	♦ KJ1074				
Contract: 3♠ W	♣ KQJ10984	♣ A65				

Board: 95			West	North	East	South
Dealer: E	North:	South:				
Vul: None	♠ 43	♠ A762			1♣	1♦
North HCP: 6	♥ 10743	♥ A2	Pass	1♥	Pass	2♠
South HCP: 16	♦ Q86	♦ AKJ432	Pass	3♦	Pass	5♦
Contract: 5♦ S	♣ KJ85	♣ 7	AP			

Board: 96			West	North	East	South
Dealer: W	North:	South:				
Vul: NS	♠ AK1097	♠ 52	1♣	1♠	Pass	2♥
North HCP: 10	♥ 109	♥ KJ872	Pass	3♦	Pass	3♠
South HCP: 11	♦ 9632	♦ K7	AP			
Contract: 3♠ N	♣ K10	♣ A753				

South hands (Practice Page)

We Overcall

Board: 91	♠ KQJ83	East Opens 1♦.
Dealer: E	♥ Q8	
Vul: EW	♦ 62	You bid first.
HCP: 9	♣ J963	
Board: 92	♠ K109763	West Opens 1♥.
Dealer: W	♥ 62	East Bids 3♦ if possible.
Vul: Both	♦ 94	West Bids 4♥ if possible.
HCP: 3	♣ 1092	Partner bids first.
Board: 93	♠ 82	East Opens 1♣.
Dealer: E	♥ A76	West Bids 3NT if possible.
Vul: None	♦ AJ1096	
HCP: 9	♣ 986	You bid first.
Board: 94	♠ J62	West Opens 1♠.
Dealer: W	♥ Q5	East Bids 3♠ if possible.
Vul: Both	♦ KJ1074	
HCP: 11	♣ A65	Partner bids first.
Board: 95	♠ A762	East Opens 1♣.
Dealer: E	♥ A2	
Vul: None	♦ AKJ432	You bid first.
HCP: 16	♣ 7	
Board: 96	♠ 52	West Opens 1♣.
Dealer: W	♥ KJ872	
Vul: NS	♦ K7	Partner bids first.
HCP: 11	♣ A753	

We Overcall Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ KQJ83			1♦	1♠
Vul: EW	♥ A106	♥ Q8	Pass	2♣	Pass	2♦ ¹
North HCP: 11	♦ J104	♦ 62	Pass	2♠	Pass	3♣
South HCP: 9	♣ AQ842	♣ J963	AP			
Contract: 3♣ N			1. limit raise or better in ♣			

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ K109763				
Vul: Both	♥ 75	♥ 62	1♥	2♦	3♦ ¹	Pass
North HCP: 15	♦ AKQJ82	♦ 94	4♥	AP		
South HCP: 3	♣ KQ64	♣ 1092	1. limit raise or better in ♥			
Contract: 4♥ W						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ Q765	♠ 82				
Vul: None	♥ J853	♥ A76			1♣	1♦
North HCP: 4	♦ 5	♦ AJ1096	3NT	AP		
South HCP: 9	♣ J1043	♣ 986				
Contract: 3N W						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ J62				
Vul: Both	♥ KJ86	♥ Q5				
North HCP: 10	♦ 3	♦ KJ1074	1♠	2♣	3♠	AP
South HCP: 11	♣ KQJ10984	♣ A65				
Contract: 3♠ W						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ A762			1♣	1♦
Vul: None	♥ 10743	♥ A2	Pass	1♥	Pass	2♠
North HCP: 6	♦ Q86	♦ AKJ432	Pass	3♦	Pass	5♦
South HCP: 16	♣ KJ85	♣ 7	AP			
Contract: 5♦ S						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ AK1097	♠ 52				
Vul: NS	♥ 109	♥ KJ872	1♣	1♠	Pass	2♥
North HCP: 10	♦ 9632	♦ K7	Pass	3♦	Pass	3♠
South HCP: 11	♣ K10	♣ A753	AP			
Contract: 3♠ N						

North hands (Practice Page)

We Overcall

Board: 97 ♠ A97
Dealer: E ♥ 107
Vul: Both ♦ 765
HCP: 9 ♣ KQ643

East Opens 1♦.

Partner bids first.

Board: 98 ♠ AK10542
Dealer: W ♥ KJ75
Vul: None ♦ 2
HCP: 12 ♣ J9

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

You bid first.

Board: 99 ♠ 1065
Dealer: E ♥ 8762
Vul: NS ♦ 975
HCP: 3 ♣ K85

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

Partner bids first.

Board: 100 ♠ AKQ95
Dealer: W ♥ AJ2
Vul: EW ♦ J87
HCP: 17 ♣ Q2

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

You bid first.

Board: 101 ♠ 8532
Dealer: E ♥ AK854
Vul: NS ♦ —
HCP: 8 ♣ J984

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

Partner bids first.

Board: 102 ♠ Q875
Dealer: W ♥ Q
Vul: Both ♦ KQJ32
HCP: 10 ♣ 1085

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ KQ10863				
Vul: Both	♥ 107	♥ Q5			1♦	2♠
North HCP: 9	♦ 765	♦ K4	Pass	3♠	AP	
South HCP: 10	♣ KQ643	♣ 982				
Contract: 3♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AK10542	♠ QJ86	1♥	1♠	3♦	4♠
Vul: None	♥ KJ75	♥ 8	5♣ ¹	X	Pass	Pass
North HCP: 12	♦ 2	♦ 7	6♦	AP		
South HCP: 8	♣ J9	♣ KQ87653	1. Exclusion, for ♦			
Contract: 6♦ E						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ 82				
Vul: NS	♥ 8762	♥ J			1♥	4♦
North HCP: 3	♦ 975	♦ AKQJ8632	4♥	AP		
South HCP: 11	♣ K85	♣ 73				
Contract: 4♥ E						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ J62	1♥	1♠	2♥	3♠
Vul: EW	♥ AJ2	♥ 3	AP			
North HCP: 17	♦ J87	♦ Q6532				
South HCP: 3	♣ Q2	♣ 9873				
Contract: 3♠ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 8532	♠ Q104				
Vul: NS	♥ AK854	♥ 97			1♣	2♦
North HCP: 8	♦ —	♦ AKJ943	X	Pass	2♠	AP
South HCP: 10	♣ J984	♣ 63				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ Q875	♠ J1062	1♦	Pass	1♥	2♣
Vul: Both	♥ Q	♥ 962	2♥	3♣	4♥	AP
North HCP: 10	♦ KQJ32	♦ 5				
South HCP: 11	♣ 1085	♣ AKQJ7				
Contract: 4♥ E						

South hands (Practice Page)

We Overcall

Board: 97 ♠ KQ10863
Dealer: E ♥ Q5
Vul: Both ♦ K4
HCP: 10 ♣ 982

East Opens 1♦.

You bid first.

Board: 98 ♠ QJ86
Dealer: W ♥ 8
Vul: None ♦ 7
HCP: 8 ♣ KQ87653

West Opens 1♥.

East Bids 3♦ if possible.

West Bids 5♠ if possible.

West Bids 6♦ if possible.

Partner bids first.

Board: 99 ♠ 82
Dealer: E ♥ J
Vul: NS ♦ AKQJ8632
HCP: 11 ♣ 73

East Opens 1♥.

West Bids 4♥ if possible.

You bid first.

Board: 100 ♠ J62
Dealer: W ♥ 3
Vul: EW ♦ Q6532
HCP: 3 ♣ 9873

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 101 ♠ Q104
Dealer: E ♥ 97
Vul: NS ♦ AKJ943
HCP: 10 ♣ 63

East Opens 1♣.

West Doubles 2♦ if possible.

East Bids 2♠ if possible.

You bid first.

Board: 102 ♠ J1062
Dealer: W ♥ 962
Vul: Both ♦ 5
HCP: 11 ♣ AKQJ7

West Opens 1♦.

East Bids 1♥ if possible.

West Bids 2♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ KQ10863				
Vul: Both	♥ 107	♥ Q5			1♦	2♠
North HCP: 9	♦ 765	♦ K4	Pass	3♠	AP	
South HCP: 10	♣ KQ643	♣ 982				
Contract: 3♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AK10542	♠ QJ86	1♥	1♠	3♦	4♠
Vul: None	♥ KJ75	♥ 8	5♣ ¹	X	Pass	Pass
North HCP: 12	♦ 2	♦ 7	6♦	AP		
South HCP: 8	♣ J9	♣ KQ87653	1. Exclusion, for ♦			
Contract: 6♦ E						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ 82				
Vul: NS	♥ 8762	♥ J			1♥	4♦
North HCP: 3	♦ 975	♦ AKQJ8632	4♥	AP		
South HCP: 11	♣ K85	♣ 73				
Contract: 4♥ E						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ J62	1♥	1♠	2♥	3♠
Vul: EW	♥ AJ2	♥ 3	AP			
North HCP: 17	♦ J87	♦ Q6532				
South HCP: 3	♣ Q2	♣ 9873				
Contract: 3♠ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 8532	♠ Q104				
Vul: NS	♥ AK854	♥ 97			1♣	2♦
North HCP: 8	♦ —	♦ AKJ943	X	Pass	2♠	AP
South HCP: 10	♣ J984	♣ 63				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ Q875	♠ J1062	1♦	Pass	1♥	2♣
Vul: Both	♥ Q	♥ 962	2♥	3♣	4♥	AP
North HCP: 10	♦ KQJ32	♦ 5				
South HCP: 11	♣ 1085	♣ AKQJ7				
Contract: 4♥ E						

North hands (Practice Page)

We Overcall

Board: 103	♠ 952	East Opens 1♦.
Dealer: E	♥ QJ84	
Vul: EW	♦ KQ85	Partner bids first.
HCP: 8	♣ 64	
Board: 104	♠ A108	West Opens 1♠.
Dealer: W	♥ K97	
Vul: None	♦ K8	You bid first.
HCP: 16	♣ AQ1083	
Board: 105	♠ AJ1087	East Opens 1♣.
Dealer: E	♥ Q53	
Vul: EW	♦ A95	Partner bids first.
HCP: 11	♣ 102	
Board: 106	♠ 8753	West Opens 1♦.
Dealer: W	♥ AKJ862	East Bids 1♠ if possible.
Vul: Both	♦ —	West Bids 3♣ if possible.
HCP: 13	♣ AJ5	You bid first.
Board: 107	♠ 9752	East Opens 1♦.
Dealer: E	♥ AQ1076	West Bids 3♦ if possible.
Vul: None	♦ 4	
HCP: 6	♣ 763	Partner bids first.
Board: 108	♠ K5	West Opens 1♣.
Dealer: W	♥ —	
Vul: NS	♦ AK1087543	You bid first.
HCP: 10	♣ 752	

We Overcall Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ 952	♠ KQ1086			1♦	1♠
Vul: EW	♥ QJ84	♥ A932				
North HCP: 8	♦ KQ85	♦ 3	Pass	2♠	AP	
South HCP: 14	♣ 64	♣ KQ3				
Contract: 2♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ 97				
Vul: None	♥ K97	♥ 542				
North HCP: 16	♦ K8	♦ A10952	1♠	1NT	AP	
South HCP: 4	♣ AQ1083	♣ 942				
Contract: 1N N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ AJ1087	♠ Q42				
Vul: EW	♥ Q53	♥ AJ10976			1♣	2♥
North HCP: 11	♦ A95	♦ J8	Pass	3♥	AP	
South HCP: 10	♣ 102	♣ Q3				
Contract: 3♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ 8753	♠ KJ6				
Vul: Both	♥ AKJ862	♥ Q973	1♦	1♥	1♠	2♥
North HCP: 13	♦ —	♦ 987	3♣	4♥	AP	
South HCP: 6	♣ AJ5	♣ 1076				
Contract: 4♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ 9752	♠ K6				
Vul: None	♥ AQ1076	♥ 943			1♦	2♣
North HCP: 6	♦ 4	♦ K8	3♦	AP		
South HCP: 15	♣ 763	♣ AKQ542				
Contract: 3♦ E						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ J1092				
Vul: NS	♥ —	♥ KQ52				
North HCP: 10	♦ AK1087543	♦ Q6	1♣	4♦	AP	
South HCP: 8	♣ 752	♣ 1043				
Contract: 4♦ N						

South hands (Practice Page)

We Overcall

Board: 103	♠ KQ1086	East Opens 1♦.
Dealer: E	♥ A932	
Vul: EW	♦ 3	You bid first.
HCP: 14	♣ KQ3	
Board: 104	♠ 97	West Opens 1♠.
Dealer: W	♥ 542	
Vul: None	♦ A10952	Partner bids first.
HCP: 4	♣ 942	
Board: 105	♠ Q42	East Opens 1♣.
Dealer: E	♥ AJ10976	
Vul: EW	♦ J8	You bid first.
HCP: 10	♣ Q3	
Board: 106	♠ KJ6	West Opens 1♦.
Dealer: W	♥ Q973	East Bids 1♠ if possible.
Vul: Both	♦ 987	West Bids 3♣ if possible.
HCP: 6	♣ 1076	Partner bids first.
Board: 107	♠ K6	East Opens 1♦.
Dealer: E	♥ 943	West Bids 3♦ if possible.
Vul: None	♦ K8	
HCP: 15	♣ AKQ542	You bid first.
Board: 108	♠ J1092	West Opens 1♣.
Dealer: W	♥ KQ52	
Vul: NS	♦ Q6	Partner bids first.
HCP: 8	♣ 1043	

We Overall Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ 952	♠ KQ1086			1♦	1♠
Vul: EW	♥ QJ84	♥ A932				
North HCP: 8	♦ KQ85	♦ 3	Pass	2♠	AP	
South HCP: 14	♣ 64	♣ KQ3				
Contract: 2♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ 97				
Vul: None	♥ K97	♥ 542				
North HCP: 16	♦ K8	♦ A10952	1♠	1NT	AP	
South HCP: 4	♣ AQ1083	♣ 942				
Contract: 1N N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ AJ1087	♠ Q42				
Vul: EW	♥ Q53	♥ AJ10976			1♣	2♥
North HCP: 11	♦ A95	♦ J8	Pass	3♥	AP	
South HCP: 10	♣ 102	♣ Q3				
Contract: 3♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ 8753	♠ KJ6				
Vul: Both	♥ AKJ862	♥ Q973	1♦	1♥	1♠	2♥
North HCP: 13	♦ —	♦ 987	3♣	4♥	AP	
South HCP: 6	♣ AJ5	♣ 1076				
Contract: 4♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ 9752	♠ K6				
Vul: None	♥ AQ1076	♥ 943			1♦	2♣
North HCP: 6	♦ 4	♦ K8	3♦	AP		
South HCP: 15	♣ 763	♣ AKQ542				
Contract: 3♦ E						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ J1092				
Vul: NS	♥ —	♥ KQ52				
North HCP: 10	♦ AK1087543	♦ Q6	1♣	4♦	AP	
South HCP: 8	♣ 752	♣ 1043				
Contract: 4♦ N						

North hands (Practice Page)

We Overcall

Board: 109	♠ K1074	East Opens 1♦.
Dealer: E	♥ 64	West Bids 2NT if possible.
Vul: None	♦ 9765	
HCP: 3	♣ 854	Partner bids first.
Board: 110	♠ 4	West Opens 1♣.
Dealer: W	♥ 964	East Bids 1NT if possible.
Vul: EW	♦ KQJ65	
HCP: 9	♣ QJ97	You bid first.
Board: 111	♠ 84	East Opens 1♠.
Dealer: E	♥ Q932	West Bids 3♣ if possible.
Vul: NS	♦ 109876	East Bids 4♠ if possible.
HCP: 2	♣ 104	Partner bids first.
Board: 112	♠ AQJ42	West Opens 1♦.
Dealer: W	♥ 10987	East Doubles 1♠ if possible.
Vul: EW	♦ KQ5	West Doubles Pass if possible.
HCP: 12	♣ 3	You bid first.
Board: 113	♠ 32	East Opens 1♠.
Dealer: E	♥ KQ1073	West Bids 4♠ if possible.
Vul: Both	♦ 85	
HCP: 5	♣ 8754	Partner bids first.
Board: 114	♠ 6	West Opens 1♦.
Dealer: W	♥ AKQJ1097	East Bids 1♠ if possible.
Vul: NS	♦ Q53	West Doubles 2♥ if possible.
HCP: 13	♣ J2	East Bids 4♠ if possible.
		You bid first.

We Overall Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ K1074	♠ 96			1♦	1♥
Vul: None	♥ 64	♥ KQJ10875				
North HCP: 3	♦ 9765	♦ K	2NT ¹	AP		
South HCP: 13	♣ 854	♣ KJ3	1. 1X-(1Y)-2Z weak			
Contract: 2N W						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ KJ853	1♣	1♦	1NT	2♣
Vul: EW	♥ 964	♥ AQ1085	AP			
North HCP: 9	♦ KQJ65	♦ 4				
South HCP: 10	♣ QJ97	♣ 82				
Contract: 2♣ S						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ 103			1♣	2♣
Vul: NS	♥ Q932	♥ 7	3♣ ¹	Pass	4♣	AP
North HCP: 2	♦ 109876	♦ KQ43	1. limit raise or better in ♣			
South HCP: 14	♣ 104	♣ AKQ983				
Contract: 4♣ E						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ AQJ42	♠ K9865	1♦	1♠	X	3♦ ¹
Vul: EW	♥ 10987	♥ J6	Pass	4♣	Pass	Pass
North HCP: 12	♦ KQ5	♦ AJ102	X	AP		
South HCP: 10	♣ 3	♣ J6	1. Mixed raise, ♠			
Contract: 4♠X N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ 7			1♠	4♦
Vul: Both	♥ KQ1073	♥ 842	4♣	AP		
North HCP: 5	♦ 85	♦ KQJ107642				
South HCP: 10	♣ 8754	♣ A				
Contract: 4♣ E						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ K974	1♦	1♥	1♠	2♥
Vul: NS	♥ AKQJ1097	♥ 832	X ¹	4♥	4♣	X
North HCP: 13	♦ Q53	♦ 6	AP			
South HCP: 7	♣ J2	♣ A8764	1. Support double redouble			
Contract: 4♠X E						

South hands (Practice Page)

We Overcall

Board: 109	♠ 96	East Opens 1♦.
Dealer: E	♥ KQJ10875	West Bids 2NT if possible.
Vul: None	♦ K	
HCP: 13	♣ KJ3	You bid first.
Board: 110	♠ KJ853	West Opens 1♣.
Dealer: W	♥ AQ1085	East Bids 1NT if possible.
Vul: EW	♦ 4	
HCP: 10	♣ 82	Partner bids first.
Board: 111	♠ 103	East Opens 1♠.
Dealer: E	♥ 7	West Bids 3♣ if possible.
Vul: NS	♦ KQ43	East Bids 4♠ if possible.
HCP: 14	♣ AKQ983	You bid first.
Board: 112	♠ K9865	West Opens 1♦.
Dealer: W	♥ J6	East Doubles 1♠ if possible.
Vul: EW	♦ AJ102	West Doubles Pass if possible.
HCP: 10	♣ J6	Partner bids first.
Board: 113	♠ 7	East Opens 1♠.
Dealer: E	♥ 842	West Bids 4♠ if possible.
Vul: Both	♦ KQJ107642	
HCP: 10	♣ A	You bid first.
Board: 114	♠ K974	West Opens 1♦.
Dealer: W	♥ 832	East Bids 1♠ if possible.
Vul: NS	♦ 6	West Doubles 2♥ if possible.
HCP: 7	♣ A8764	East Bids 4♠ if possible.
		Partner bids first.

We Overall Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ K1074	♠ 96			1♦	1♥
Vul: None	♥ 64	♥ KQJ10875				
North HCP: 3	♦ 9765	♦ K	2NT ¹	AP		
South HCP: 13	♣ 854	♣ KJ3	1. 1X-(1Y)-2Z weak			
Contract: 2N W						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ KJ853	1♣	1♦	1NT	2♣
Vul: EW	♥ 964	♥ AQ1085	AP			
North HCP: 9	♦ KQJ65	♦ 4				
South HCP: 10	♣ QJ97	♣ 82				
Contract: 2♣ S						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ 103			1♣	2♣
Vul: NS	♥ Q932	♥ 7	3♣ ¹	Pass	4♣	AP
North HCP: 2	♦ 109876	♦ KQ43	1. limit raise or better in ♣			
South HCP: 14	♣ 104	♣ AKQ983				
Contract: 4♣ E						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ AQJ42	♠ K9865	1♦	1♠	X	3♦ ¹
Vul: EW	♥ 10987	♥ J6	Pass	4♣	Pass	Pass
North HCP: 12	♦ KQ5	♦ AJ102	X	AP		
South HCP: 10	♣ 3	♣ J6	1. Mixed raise, ♠			
Contract: 4♠X N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ 7			1♠	4♦
Vul: Both	♥ KQ1073	♥ 842	4♣	AP		
North HCP: 5	♦ 85	♦ KQJ107642				
South HCP: 10	♣ 8754	♣ A				
Contract: 4♣ E						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ K974	1♦	1♥	1♠	2♥
Vul: NS	♥ AKQJ1097	♥ 832	X ¹	4♥	4♣	X
North HCP: 13	♦ Q53	♦ 6	AP			
South HCP: 7	♣ J2	♣ A8764	1. Support double redouble			
Contract: 4♠X E						

North hands (Practice Page)

We Overcall

Board: 115 ♠ 106532
Dealer: E ♥ 1092
Vul: EW ♦ 62
HCP: 0 ♣ 853

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

Partner bids first.

Board: 116 ♠ 9
Dealer: W ♥ KQ10763
Vul: Both ♦ KJ8
HCP: 11 ♣ Q82

West Opens 1♦.

You bid first.

Board: 117 ♠ 1074
Dealer: E ♥ 4
Vul: None ♦ Q94
HCP: 8 ♣ AQ10982

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

Partner bids first.

Board: 118 ♠ K
Dealer: W ♥ K
Vul: EW ♦ KJ10762
HCP: 16 ♣ AQ943

West Opens 1♦.

You bid first.

Board: 119 ♠ A4
Dealer: E ♥ 107
Vul: Both ♦ Q9543
HCP: 10 ♣ A1086

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

Partner bids first.

Board: 120 ♠ 10854
Dealer: W ♥ 3
Vul: None ♦ 103
HCP: 10 ♣ AKQJ74

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

You bid first.

We Overall Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ 7			1♣	1♦
Vul: EW	♥ 1092	♥ Q6	1♥	Pass	1♠	2♣
North HCP: 0	♦ 62	♦ AQJ74	Pass	Pass	2♥	3♣
South HCP: 16	♣ 853	♣ AQJ92	X	AP		
Contract: 3♣X S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ Q10864				
Vul: Both	♥ KQ10763	♥ 9842	1♦	2♥	Pass	4♥
North HCP: 11	♦ KJ8	♦ A	AP			
South HCP: 7	♣ Q82	♣ J109				
Contract: 4♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ AQJ53			1♥	1♠
Vul: None	♥ 4	♥ KJ7	2♥	2♠	3♥	3♠
North HCP: 8	♦ Q94	♦ J62	Pass	Pass	4♥	X
South HCP: 12	♣ AQ10982	♣ 43	AP			
Contract: 4♥X E						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ 10972				
Vul: EW	♥ K	♥ A1085	1♦	2♣	AP	
North HCP: 16	♦ KJ10762	♦ Q5				
South HCP: 7	♣ AQ943	♣ J107				
Contract: 2♣ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KQJ753				
Vul: Both	♥ 107	♥ A9			1♥	2♠
North HCP: 10	♦ Q9543	♦ 86	3♥	AP		
South HCP: 11	♣ A1086	♣ J95				
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ 10854	♠ Q62	1♦	2♣	X	Pass
Vul: None	♥ 3	♥ K76	2♥	Pass	Pass	3♣
North HCP: 10	♦ 103	♦ K987	Pass	Pass	3♥	AP
South HCP: 8	♣ AKQJ74	♣ 982				
Contract: 3♥ W						

South hands (Practice Page)

We Overcall

Board: 115 ♠ 7
Dealer: E ♥ Q6
Vul: EW ♦ AQJ74
HCP: 16 ♣ AQJ92

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

You bid first.

Board: 116 ♠ Q10864
Dealer: W ♥ 9842
Vul: Both ♦ A
HCP: 7 ♣ J109

West Opens 1♦.
Partner bids first.

Board: 117 ♠ AQJ53
Dealer: E ♥ KJ7
Vul: None ♦ J62
HCP: 12 ♣ 43

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

You bid first.

Board: 118 ♠ 10972
Dealer: W ♥ A1085
Vul: EW ♦ Q5
HCP: 7 ♣ J107

West Opens 1♦.
Partner bids first.

Board: 119 ♠ KQJ753
Dealer: E ♥ A9
Vul: Both ♦ 86
HCP: 11 ♣ J95

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

Board: 120 ♠ Q62
Dealer: W ♥ K76
Vul: None ♦ K987
HCP: 8 ♣ 982

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

We Overall Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ 7			1♣	1♦
Vul: EW	♥ 1092	♥ Q6	1♥	Pass	1♠	2♣
North HCP: 0	♦ 62	♦ AQJ74	Pass	Pass	2♥	3♣
South HCP: 16	♣ 853	♣ AQJ92	X	AP		
Contract: 3♣X S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ Q10864				
Vul: Both	♥ KQ10763	♥ 9842	1♦	2♥	Pass	4♥
North HCP: 11	♦ KJ8	♦ A	AP			
South HCP: 7	♣ Q82	♣ J109				
Contract: 4♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ AQJ53			1♥	1♠
Vul: None	♥ 4	♥ KJ7	2♥	2♠	3♥	3♠
North HCP: 8	♦ Q94	♦ J62	Pass	Pass	4♥	X
South HCP: 12	♣ AQ10982	♣ 43	AP			
Contract: 4♥X E						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ 10972				
Vul: EW	♥ K	♥ A1085	1♦	2♣	AP	
North HCP: 16	♦ KJ10762	♦ Q5				
South HCP: 7	♣ AQ943	♣ J107				
Contract: 2♣ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KQJ753				
Vul: Both	♥ 107	♥ A9			1♥	2♠
North HCP: 10	♦ Q9543	♦ 86	3♥	AP		
South HCP: 11	♣ A1086	♣ J95				
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ 10854	♠ Q62	1♦	2♣	X	Pass
Vul: None	♥ 3	♥ K76	2♥	Pass	Pass	3♣
North HCP: 10	♦ 103	♦ K987	Pass	Pass	3♥	AP
South HCP: 8	♣ AKQJ74	♣ 982				
Contract: 3♥ W						

North hands (Practice Page)

We Overcall

Board: 121	♠ Q104	East Opens 1♣.
Dealer: E	♥ K	East Bids 1♠ if possible.
Vul: NS	♦ 10973	
HCP: 9	♣ A9653	Partner bids first.
Board: 122	♠ AK10643	West Opens 1♣.
Dealer: W	♥ QJ865	East Bids 2♦ if possible.
Vul: EW	♦ 98	
HCP: 10	♣ —	You bid first.
Board: 123	♠ J8	East Opens 1♦.
Dealer: E	♥ 10952	West Bids 1NT if possible.
Vul: None	♦ Q73	
HCP: 5	♣ Q765	Partner bids first.
Board: 124	♠ Q9	West Opens 1♣.
Dealer: W	♥ J	East Bids 1♠ if possible.
Vul: NS	♦ AKQ9652	West Bids 1NT if possible.
HCP: 12	♣ 532	East Bids 3♠ if possible.
		West Bids 4♦ if possible.
		East Bids 4♠ if possible.
		You bid first.
Board: 125	♠ Q	East Opens 1♣.
Dealer: E	♥ Q86	
Vul: EW	♦ Q9632	Partner bids first.
HCP: 12	♣ AQ65	
Board: 126	♠ 5	West Opens 1♦.
Dealer: W	♥ KQ106543	West Bids 2♣ if possible.
Vul: Both	♦ Q92	East Doubles 4♥ if possible.
HCP: 12	♣ AJ	You bid first.

We Overcall Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ 9632			1♣	1♥
Vul: NS	♥ K	♥ AQJ86	Pass	Pass	1♠	Pass
North HCP: 9	♦ 10973	♦ AQ4	Pass	2♣	AP	
South HCP: 13	♣ A9653	♣ 8				
Contract: 2♣ N						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AK10643	♠ Q952	1♣	2♣ ¹	2♦ ²	4♠
Vul: EW	♥ QJ865	♥ 432	AP			
North HCP: 10	♦ 98	♦ Q43	1. Michaels Cuebid			
South HCP: 7	♣ —	♣ K42	2. 1X-(Y)-2Z forcing			
Contract: 4♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ AK10752			1♦	1♠
Vul: None	♥ 10952	♥ A64	1NT	Pass	Pass	2♠
North HCP: 5	♦ Q73	♦ 9	AP			
South HCP: 12	♣ Q765	♣ J93				
Contract: 2♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ J10	1♣	1♦	1♠	Pass
Vul: NS	♥ J	♥ K876432	1NT	Pass	3♠	Pass
North HCP: 12	♦ AKQ9652	♦ 7	4♦ ¹	X	4♠	AP
South HCP: 5	♣ 532	♣ J108	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ KJ1083			1♣	1♠
Vul: EW	♥ Q86	♥ 10	Pass	2♦	Pass	3♣ ¹
North HCP: 12	♦ Q9632	♦ AK8	Pass	3♦	Pass	3NT
South HCP: 12	♣ AQ65	♣ J1043	AP			
Contract: 3N S			1. limit raise or better in ♦			

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ AKJ9642				
Vul: Both	♥ KQ106543	♥ —	1♦	1♥	Pass	1♠
North HCP: 12	♦ Q92	♦ J6	2♣	4♥	X	AP
South HCP: 9	♣ AJ	♣ 10864				
Contract: 4♥X N						

South hands (Practice Page)

We Overcall

Board: 121	♠ 9632	East Opens 1♣.
Dealer: E	♥ AQJ86	East Bids 1♠ if possible.
Vul: NS	♦ AQ4	
HCP: 13	♣ 8	You bid first.
Board: 122	♠ Q952	West Opens 1♣.
Dealer: W	♥ 432	East Bids 2♦ if possible.
Vul: EW	♦ Q43	
HCP: 7	♣ K42	Partner bids first.
Board: 123	♠ AK10752	East Opens 1♦.
Dealer: E	♥ A64	West Bids 1NT if possible.
Vul: None	♦ 9	
HCP: 12	♣ J93	You bid first.
Board: 124	♠ J10	West Opens 1♣.
Dealer: W	♥ K876432	East Bids 1♠ if possible.
Vul: NS	♦ 7	West Bids 1NT if possible.
HCP: 5	♣ J108	East Bids 3♠ if possible.
		West Bids 4♦ if possible.
		East Bids 4♠ if possible.
		Partner bids first.
Board: 125	♠ KJ1083	East Opens 1♣.
Dealer: E	♥ 10	
Vul: EW	♦ AK8	You bid first.
HCP: 12	♣ J1043	
Board: 126	♠ AKJ9642	West Opens 1♦.
Dealer: W	♥ —	West Bids 2♣ if possible.
Vul: Both	♦ J6	East Doubles 4♥ if possible.
HCP: 9	♣ 10864	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ 9632			1♣	1♥
Vul: NS	♥ K	♥ AQJ86	Pass	Pass	1♠	Pass
North HCP: 9	♦ 10973	♦ AQ4	Pass	2♣	AP	
South HCP: 13	♣ A9653	♣ 8				
Contract: 2♣ N						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AK10643	♠ Q952	1♣	2♣ ¹	2♦ ²	4♠
Vul: EW	♥ QJ865	♥ 432	AP			
North HCP: 10	♦ 98	♦ Q43	1. Michaels Cuebid			
South HCP: 7	♣ —	♣ K42	2. 1X-(Y)-2Z forcing			
Contract: 4♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ AK10752			1♦	1♠
Vul: None	♥ 10952	♥ A64	1NT	Pass	Pass	2♠
North HCP: 5	♦ Q73	♦ 9	AP			
South HCP: 12	♣ Q765	♣ J93				
Contract: 2♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ J10	1♣	1♦	1♠	Pass
Vul: NS	♥ J	♥ K876432	1NT	Pass	3♠	Pass
North HCP: 12	♦ AKQ9652	♦ 7	4♦ ¹	X	4♠	AP
South HCP: 5	♣ 532	♣ J108	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ KJ1083			1♣	1♠
Vul: EW	♥ Q86	♥ 10	Pass	2♦	Pass	3♠ ¹
North HCP: 12	♦ Q9632	♦ AK8	Pass	3♦	Pass	3NT
South HCP: 12	♣ AQ65	♣ J1043	AP			
Contract: 3N S			1. limit raise or better in ♦			

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ AKJ9642				
Vul: Both	♥ KQ106543	♥ —	1♦	1♥	Pass	1♠
North HCP: 12	♦ Q92	♦ J6	2♣	4♥	X	AP
South HCP: 9	♣ AJ	♣ 10864				
Contract: 4♥X N						

North hands (Practice Page)

We Overcall

Board: 127 ♠ K543
Dealer: E ♥ 64
Vul: NS ♦ A83
HCP: 10 ♣ K1032

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

Partner bids first.

Board: 128 ♠ J5
Dealer: W ♥ KQ1032
Vul: EW ♦ AQ109
HCP: 16 ♣ A6

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

You bid first.

Board: 129 ♠ K106
Dealer: E ♥ 432
Vul: None ♦ 543
HCP: 5 ♣ Q874

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

Partner bids first.

Board: 130 ♠ J4
Dealer: W ♥ Q52
Vul: EW ♦ K9
HCP: 14 ♣ AKJ983

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

You bid first.

Board: 131 ♠ K7
Dealer: E ♥ 97652
Vul: None ♦ J6
HCP: 4 ♣ 6542

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

Partner bids first.

Board: 132 ♠ 109
Dealer: W ♥ AK1087
Vul: NS ♦ 743
HCP: 11 ♣ KJ6

West Opens 1♣.

You bid first.

We Overall Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ K543	♠ Q106			1♥	2♦
Vul: NS	♥ 64	♥ Q95	Pass	Pass	2♥	Pass
North HCP: 10	♦ A83	♦ KJ1097	Pass	3♦	Pass	Pass
South HCP: 12	♣ K1032	♣ A8	3♥	AP		
Contract: 3♥ E						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ A1074	1♠	2♥	Pass	Pass
Vul: EW	♥ KQ1032	♥ J98	X	Pass	3♦	3♥
North HCP: 16	♦ AQ109	♦ 6	AP			
South HCP: 8	♣ A6	♣ QJ542				
Contract: 3♥ N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ K106	♠ 9532			1♣	1♥
Vul: None	♥ 432	♥ AQJ108	X	2♥	Pass	Pass
North HCP: 5	♦ 543	♦ J72	X	Pass	3♣	AP
South HCP: 9	♣ Q874	♣ J				
Contract: 3♣ E						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ K96	1♠	2♣	Pass	Pass
Vul: EW	♥ Q52	♥ 108764	2♠	3♣	3♠	AP
North HCP: 14	♦ K9	♦ Q32				
South HCP: 5	♣ AKJ983	♣ 62				
Contract: 3♠ W						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ QJ1084			1♦	1♠
Vul: None	♥ 97652	♥ Q84	X	Pass	2♣	Pass
North HCP: 4	♦ J6	♦ K	5♦	AP		
South HCP: 11	♣ 6542	♣ QJ97				
Contract: 5♦ E						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ AJ62	1♣	1♥	Pass	1♠
Vul: NS	♥ AK1087	♥ 42	Pass	1NT	AP	
North HCP: 11	♦ 743	♦ AQ108				
South HCP: 11	♣ KJ6	♣ 1098				
Contract: 1N N						

South hands (Practice Page)

We Overcall

Board: 127 ♠ Q106
Dealer: E ♥ Q95
Vul: NS ♦ KJ1097
HCP: 12 ♣ A8

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

You bid first.

Board: 128 ♠ A1074
Dealer: W ♥ J98
Vul: EW ♦ 6
HCP: 8 ♣ QJ542

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

Partner bids first.

Board: 129 ♠ 9532
Dealer: E ♥ AQJ108
Vul: None ♦ J72
HCP: 9 ♣ J

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

You bid first.

Board: 130 ♠ K96
Dealer: W ♥ 108764
Vul: EW ♦ Q32
HCP: 5 ♣ 62

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

Partner bids first.

Board: 131 ♠ QJ1084
Dealer: E ♥ Q84
Vul: None ♦ K
HCP: 11 ♣ QJ97

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

You bid first.

Board: 132 ♠ AJ62
Dealer: W ♥ 42
Vul: NS ♦ AQ108
HCP: 11 ♣ 1098

West Opens 1♣.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ K543	♠ Q106			1♥	2♦
Vul: NS	♥ 64	♥ Q95	Pass	Pass	2♥	Pass
North HCP: 10	♦ A83	♦ KJ1097	Pass	3♦	Pass	Pass
South HCP: 12	♣ K1032	♣ A8	3♥	AP		
Contract: 3♥ E						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ A1074	1♠	2♥	Pass	Pass
Vul: EW	♥ KQ1032	♥ J98	X	Pass	3♦	3♥
North HCP: 16	♦ AQ109	♦ 6	AP			
South HCP: 8	♣ A6	♣ QJ542				
Contract: 3♥ N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ K106	♠ 9532			1♣	1♥
Vul: None	♥ 432	♥ AQJ108	X	2♥	Pass	Pass
North HCP: 5	♦ 543	♦ J72	X	Pass	3♣	AP
South HCP: 9	♣ Q874	♣ J				
Contract: 3♣ E						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ K96	1♠	2♣	Pass	Pass
Vul: EW	♥ Q52	♥ 108764	2♠	3♣	3♠	AP
North HCP: 14	♦ K9	♦ Q32				
South HCP: 5	♣ AKJ983	♣ 62				
Contract: 3♠ W						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ QJ1084			1♦	1♠
Vul: None	♥ 97652	♥ Q84	X	Pass	2♣	Pass
North HCP: 4	♦ J6	♦ K	5♦	AP		
South HCP: 11	♣ 6542	♣ QJ97				
Contract: 5♦ E						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ AJ62	1♣	1♥	Pass	1♠
Vul: NS	♥ AK1087	♥ 42	Pass	1NT	AP	
North HCP: 11	♦ 743	♦ AQ108				
South HCP: 11	♣ KJ6	♣ 1098				
Contract: 1N N						

North hands (Practice Page)

We Overcall

Board: 133 ♠ AJ5
Dealer: E ♥ 875
Vul: Both ♦ 105
HCP: 5 ♣ 109874

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

Partner bids first.

Board: 134 ♠ J75
Dealer: W ♥ Q52
Vul: None ♦ A8
HCP: 12 ♣ AJ1073

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

You bid first.

Board: 135 ♠ 87
Dealer: E ♥ J632
Vul: NS ♦ J53
HCP: 8 ♣ AQ64

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

Partner bids first.

Board: 136 ♠ —
Dealer: W ♥ KQJ54
Vul: None ♦ KJ5
HCP: 17 ♣ AK1063

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

You bid first.

Board: 137 ♠ J976
Dealer: E ♥ 985
Vul: NS ♦ K1082
HCP: 4 ♣ 103

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

Partner bids first.

Board: 138 ♠ 43
Dealer: W ♥ AQJ84
Vul: EW ♦ 7
HCP: 15 ♣ AKJ53

West Opens 1♦.
You bid first.

We Overcall Both hands (Answers Page)

Board: 133			West	North	East	South
Dealer: E	North:	South:			1♣	1♥
Vul: Both	♠ AJ5	♠ KQ4	2♦ ¹	Pass	3♦	3♥
North HCP: 5	♥ 875	♥ AKJ9632	Pass	Pass	4♦	4♥
South HCP: 15	♦ 105	♦ Q2	AP			
Contract: 4♥ S	♣ 109874	♣ 5	1. 1X-(Y)-2Z forcing			

Board: 134			West	North	East	South
Dealer: W	North:	South:				
Vul: None	♠ J75	♠ AQ9632	1♦	2♣	4♦	4♠
North HCP: 12	♥ Q52	♥ K83	AP			
South HCP: 12	♦ A8	♦ 32				
Contract: 4♠ S	♣ AJ1073	♣ K9				

Board: 135			West	North	East	South
Dealer: E	North:	South:			1♦	1♠
Vul: NS	♠ 87	♠ AKJ6542	Pass	Pass	2♣	2♠
North HCP: 8	♥ J632	♥ AK8	Pass	3♣ ¹	X	XX
South HCP: 17	♦ J53	♦ Q	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AQ64	♣ 102	AP			
			1. limit raise or better in ♠			

Board: 136			West	North	East	South
Dealer: W	North:	South:				
Vul: None	♠ —	♠ 9843	1♠	2♠ ¹	X	2NT ²
North HCP: 17	♥ KQJ54	♥ 9	Pass	3♣	3♠	AP
South HCP: 5	♦ KJ5	♦ A7632	1. Michaels Cuebid			
Contract: 3♠ W	♣ AK1063	♣ J94	2. to the partner's longer			

Board: 137			West	North	East	South
Dealer: E	North:	South:				
Vul: NS	♠ J976	♠ —			1♣	1♥
North HCP: 4	♥ 985	♥ KQJ64	1♠	Pass	2♠	X
South HCP: 14	♦ K1082	♦ QJ5	XX	3♦	3♠	Pass
Contract: 4♠ W	♣ 103	♣ AJ764	4♠	AP		

Board: 138			West	North	East	South
Dealer: W	North:	South:				
Vul: EW	♠ 43	♠ J108652	1♦	2NT ¹	Pass	3♥
North HCP: 15	♥ AQJ84	♥ 102	AP			
South HCP: 6	♦ 7	♦ AJ2	1. Unusual 2NT			
Contract: 3♥ S	♣ AKJ53	♣ 74				

South hands (Practice Page)

We Overcall

Board: 133 ♠ KQ4
Dealer: E ♥ AKJ9632
Vul: Both ♦ Q2
HCP: 15 ♣ 5

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

You bid first.

Board: 134 ♠ AQ9632
Dealer: W ♥ K83
Vul: None ♦ 32
HCP: 12 ♣ K9

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

Partner bids first.

Board: 135 ♠ AKJ6542
Dealer: E ♥ AK8
Vul: NS ♦ Q
HCP: 17 ♣ 102

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

You bid first.

Board: 136 ♠ 9843
Dealer: W ♥ 9
Vul: None ♦ A7632
HCP: 5 ♣ J94

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

Partner bids first.

Board: 137 ♠ —
Dealer: E ♥ KQJ64
Vul: NS ♦ QJ5
HCP: 14 ♣ AJ764

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

You bid first.

Board: 138 ♠ J108652
Dealer: W ♥ 102
Vul: EW ♦ AJ2
HCP: 6 ♣ 74

West Opens 1♦.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 133			West	North	East	South
Dealer: E	North:	South:			1♣	1♥
Vul: Both	♠ AJ5	♠ KQ4	2♦ ¹	Pass	3♦	3♥
North HCP: 5	♥ 875	♥ AKJ9632	Pass	Pass	4♦	4♥
South HCP: 15	♦ 105	♦ Q2	AP			
Contract: 4♥ S	♣ 109874	♣ 5	1. 1X-(Y)-2Z forcing			

Board: 134			West	North	East	South
Dealer: W	North:	South:				
Vul: None	♠ J75	♠ AQ9632	1♦	2♣	4♦	4♠
North HCP: 12	♥ Q52	♥ K83	AP			
South HCP: 12	♦ A8	♦ 32				
Contract: 4♠ S	♣ AJ1073	♣ K9				

Board: 135			West	North	East	South
Dealer: E	North:	South:			1♦	1♠
Vul: NS	♠ 87	♠ AKJ6542	Pass	Pass	2♣	2♠
North HCP: 8	♥ J632	♥ AK8	Pass	3♣ ¹	X	XX
South HCP: 17	♦ J53	♦ Q	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AQ64	♣ 102	AP			
			1. limit raise or better in ♠			

Board: 136			West	North	East	South
Dealer: W	North:	South:				
Vul: None	♠ —	♠ 9843	1♠	2♠ ¹	X	2NT ²
North HCP: 17	♥ KQJ54	♥ 9	Pass	3♣	3♠	AP
South HCP: 5	♦ KJ5	♦ A7632	1. Michaels Cuebid			
Contract: 3♠ W	♣ AK1063	♣ J94	2. to the partner's longer			

Board: 137			West	North	East	South
Dealer: E	North:	South:				
Vul: NS	♠ J976	♠ —			1♣	1♥
North HCP: 4	♥ 985	♥ KQJ64	1♠	Pass	2♠	X
South HCP: 14	♦ K1082	♦ QJ5	XX	3♦	3♠	Pass
Contract: 4♠ W	♣ 103	♣ AJ764	4♠	AP		

Board: 138			West	North	East	South
Dealer: W	North:	South:				
Vul: EW	♠ 43	♠ J108652	1♦	2NT ¹	Pass	3♥
North HCP: 15	♥ AQJ84	♥ 102	AP			
South HCP: 6	♦ 7	♦ AJ2	1. Unusual 2NT			
Contract: 3♥ S	♣ AKJ53	♣ 74				

North hands (Practice Page)

We Overcall

Board: 139	♠ 3	East Opens 1♥.
Dealer: E	♥ 654	
Vul: NS	♦ K98	Partner bids first.
HCP: 6	♣ K98752	
Board: 140	♠ K6	West Opens 1♦.
Dealer: W	♥ K10	
Vul: Both	♦ 432	You bid first.
HCP: 12	♣ KQJ1072	
Board: 141	♠ A7	East Opens 1♠.
Dealer: E	♥ 10942	West Bids 3♠ if possible.
Vul: None	♦ 1094	
HCP: 6	♣ Q654	Partner bids first.
Board: 142	♠ Q	West Opens 1♦.
Dealer: W	♥ KQJ10983	
Vul: EW	♦ Q6	You bid first.
HCP: 11	♣ J74	
Board: 143	♠ —	East Opens 1♠.
Dealer: E	♥ QJ10732	
Vul: Both	♦ AQJ6	Partner bids first.
HCP: 12	♣ Q53	
Board: 144	♠ J8	West Opens 1♠.
Dealer: W	♥ J8	East Bids 3♦ if possible.
Vul: None	♦ KQ1072	West Bids 3♠ if possible.
HCP: 13	♣ AQ102	You bid first.

We Overall Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AQJ762			1♥	1♠
Vul: NS	♥ 654	♥ A987				
North HCP: 6	♦ K98	♦ 76	AP			
South HCP: 15	♣ K98752	♣ A				
Contract: 1♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ AJ932	1♦	2♣	Pass	2♠
Vul: Both	♥ K10	♥ QJ2	Pass	3♣	Pass	3NT
North HCP: 12	♦ 432	♦ A10	AP			
South HCP: 12	♣ KQJ1072	♣ 654				
Contract: 3N S						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ 42			1♠	2NT ¹
Vul: None	♥ 10942	♥ 8	3♠	AP		
North HCP: 6	♦ 1094	♦ KQJ53	1. Unusual 2NT			
South HCP: 11	♣ Q654	♣ AJ932				
Contract: 3♠ E						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ KJ74	1♦	3♥	AP	
Vul: EW	♥ KQJ10983	♥ 542				
North HCP: 11	♦ Q6	♦ A84				
South HCP: 8	♣ J74	♣ 953				
Contract: 3♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ Q97			1♠	3♣
Vul: Both	♥ QJ10732	♥ K95	Pass	5♣	AP	
North HCP: 12	♦ AQJ6	♦ —				
South HCP: 10	♣ Q53	♣ AJ108764				
Contract: 5♣ S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ 74	1♠	2♦	3♦ ¹	Pass
Vul: None	♥ J8	♥ A10743	3♠	AP		
North HCP: 13	♦ KQ1072	♦ J64	1. limit raise or better in ♠			
South HCP: 6	♣ AQ102	♣ J84				
Contract: 3♠ W						

South hands (Practice Page)

We Overcall

Board: 139 ♠ AQJ762
Dealer: E ♥ A987
Vul: NS ♦ 76
HCP: 15 ♣ A

East Opens 1♥.

You bid first.

Board: 140 ♠ AJ932
Dealer: W ♥ QJ2
Vul: Both ♦ A10
HCP: 12 ♣ 654

West Opens 1♦.

Partner bids first.

Board: 141 ♠ 42
Dealer: E ♥ 8
Vul: None ♦ KQJ53
HCP: 11 ♣ AJ932

East Opens 1♠.

West Bids 3♠ if possible.

You bid first.

Board: 142 ♠ KJ74
Dealer: W ♥ 542
Vul: EW ♦ A84
HCP: 8 ♣ 953

West Opens 1♦.

Partner bids first.

Board: 143 ♠ Q97
Dealer: E ♥ K95
Vul: Both ♦ —
HCP: 10 ♣ AJ108764

East Opens 1♠.

You bid first.

Board: 144 ♠ 74
Dealer: W ♥ A10743
Vul: None ♦ J64
HCP: 6 ♣ J84

West Opens 1♠.

East Bids 3♦ if possible.

West Bids 3♠ if possible.

Partner bids first.

We Overall Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AQJ762			1♥	1♠
Vul: NS	♥ 654	♥ A987				
North HCP: 6	♦ K98	♦ 76	AP			
South HCP: 15	♣ K98752	♣ A				
Contract: 1♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ AJ932	1♦	2♣	Pass	2♠
Vul: Both	♥ K10	♥ QJ2	Pass	3♣	Pass	3NT
North HCP: 12	♦ 432	♦ A10	AP			
South HCP: 12	♣ KQJ1072	♣ 654				
Contract: 3N S						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ 42			1♠	2NT ¹
Vul: None	♥ 10942	♥ 8	3♠	AP		
North HCP: 6	♦ 1094	♦ KQJ53	1. Unusual 2NT			
South HCP: 11	♣ Q654	♣ AJ932				
Contract: 3♠ E						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ KJ74	1♦	3♥	AP	
Vul: EW	♥ KQJ10983	♥ 542				
North HCP: 11	♦ Q6	♦ A84				
South HCP: 8	♣ J74	♣ 953				
Contract: 3♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ Q97			1♠	3♣
Vul: Both	♥ QJ10732	♥ K95	Pass	5♣	AP	
North HCP: 12	♦ AQJ6	♦ —				
South HCP: 10	♣ Q53	♣ AJ108764				
Contract: 5♣ S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ 74	1♠	2♦	3♦ ¹	Pass
Vul: None	♥ J8	♥ A10743	3♠	AP		
North HCP: 13	♦ KQ1072	♦ J64	1. limit raise or better in ♠			
South HCP: 6	♣ AQ102	♣ J84				
Contract: 3♠ W						

We Overcall

Board: 145 ♠ 42
 Dealer: E ♥ 9742
 Vul: NS ♦ KJ642
 HCP: 4 ♣ 52

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

Partner bids first.

Board: 146 ♠ A8
 Dealer: W ♥ 106
 Vul: Both ♦ AKQ10876
 HCP: 13 ♣ 97

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

You bid first.

Board: 147 ♠ Q93
 Dealer: E ♥ A63
 Vul: None ♦ 986
 HCP: 10 ♣ A1043

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

Partner bids first.

Board: 148 ♠ —
 Dealer: W ♥ AKJ93
 Vul: NS ♦ AKQJ84
 HCP: 18 ♣ 65

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

You bid first.

Board: 149 ♠ A3
 Dealer: E ♥ 73
 Vul: EW ♦ 853
 HCP: 10 ♣ KQJ1075

East Opens 1♦.

Partner bids first.

Board: 150 ♠ 9
 Dealer: W ♥ J42
 Vul: None ♦ AKJ32
 HCP: 12 ♣ QJ32

West Opens 1♣.
 East Bids 1♠ if possible.
 West Bids 1NT if possible.
 East Redoubles if possible.
 West Bids 3NT if possible.

You bid first.

We Overall Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ109			1♣	1♠
Vul: NS	♥ 9742	♥ Q105	2♦ ¹	Pass	2NT	Pass
North HCP: 4	♦ KJ642	♦ —	3NT	AP		
South HCP: 11	♣ 52	♣ J10987	1. 1X-(Y)-2Z forcing			
Contract: 3N E						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ J62	1♥	2♦	Pass	Pass
Vul: Both	♥ 106	♥ K97	2♥	3♦	AP	
North HCP: 13	♦ AKQ10876	♦ 53				
South HCP: 9	♣ 97	♣ KQ1064				
Contract: 3♦ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ 76	Pass	Pass	1♣	2♦
Vul: None	♥ A63	♥ KQ4	2♥	3♦	X	Pass
North HCP: 10	♦ 986	♦ KQJ1073			AP	
South HCP: 11	♣ A1043	♣ 65				
Contract: 3♦ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ A973	1♠	X	2♠	Pass
Vul: NS	♥ AKJ93	♥ 1062	Pass	3♥	3♠	X
North HCP: 18	♦ AKQJ84	♦ 7	Pass	4♦	AP	
South HCP: 4	♣ 65	♣ 108742				
Contract: 4♦ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ K2	Pass	2♣	1♦	1♥
Vul: EW	♥ 73	♥ AK1052	AP		Pass	6NT
North HCP: 10	♦ 853	♦ AK76				
South HCP: 17	♣ KQJ1075	♣ 84				
Contract: 6N S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ Q1072	1♣	1♦	1♠	Pass
Vul: None	♥ J42	♥ 108763	1NT	X	XX	2♥
North HCP: 12	♦ AKJ32	♦ 965	3NT	AP		
South HCP: 2	♣ QJ32	♣ 8				
Contract: 3N W						

South hands (Practice Page)

We Overcall

Board: 145 ♠ AKJ109
Dealer: E ♥ Q105
Vul: NS ♦ —
HCP: 11 ♣ J10987

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

You bid first.

Board: 146 ♠ J62
Dealer: W ♥ K97
Vul: Both ♦ 53
HCP: 9 ♣ KQ1064

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

Partner bids first.

Board: 147 ♠ 76
Dealer: E ♥ KQ4
Vul: None ♦ KQJ1073
HCP: 11 ♣ 65

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

You bid first.

Board: 148 ♠ A973
Dealer: W ♥ 1062
Vul: NS ♦ 7
HCP: 4 ♣ 108742

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

Partner bids first.

Board: 149 ♠ K2
Dealer: E ♥ AK1052
Vul: EW ♦ AK76
HCP: 17 ♣ 84

East Opens 1♦.

You bid first.

Board: 150 ♠ Q1072
Dealer: W ♥ 108763
Vul: None ♦ 965
HCP: 2 ♣ 8

West Opens 1♣.
East Bids 1♠ if possible.
West Bids 1NT if possible.
East Redoubles if possible.
West Bids 3NT if possible.

Partner bids first.

We Overall Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ109			1♣	1♠
Vul: NS	♥ 9742	♥ Q105	2♦ ¹	Pass	2NT	Pass
North HCP: 4	♦ KJ642	♦ —	3NT	AP		
South HCP: 11	♣ 52	♣ J10987	1. 1X-(Y)-2Z forcing			
Contract: 3N E						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ J62	1♥	2♦	Pass	Pass
Vul: Both	♥ 106	♥ K97	2♥	3♦	AP	
North HCP: 13	♦ AKQ10876	♦ 53				
South HCP: 9	♣ 97	♣ KQ1064				
Contract: 3♦ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ 76	Pass	Pass	1♣	2♦
Vul: None	♥ A63	♥ KQ4	2♥	3♦	X	Pass
North HCP: 10	♦ 986	♦ KQJ1073			AP	
South HCP: 11	♣ A1043	♣ 65				
Contract: 3♦ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ A973	1♠	X	2♠	Pass
Vul: NS	♥ AKJ93	♥ 1062	Pass	3♥	3♠	X
North HCP: 18	♦ AKQJ84	♦ 7	Pass	4♦	AP	
South HCP: 4	♣ 65	♣ 108742				
Contract: 4♦ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ K2	Pass	2♣	1♦	1♥
Vul: EW	♥ 73	♥ AK1052	AP		Pass	6NT
North HCP: 10	♦ 853	♦ AK76				
South HCP: 17	♣ KQJ1075	♣ 84				
Contract: 6N S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ Q1072	1♣	1♦	1♠	Pass
Vul: None	♥ J42	♥ 108763	1NT	X	XX	2♥
North HCP: 12	♦ AKJ32	♦ 965	3NT	AP		
South HCP: 2	♣ QJ32	♣ 8				
Contract: 3N W						

North hands (Practice Page)

We Overcall

Board: 151	♠ AJ64	East Opens 1♣.
Dealer: E	♥ QJ10943	
Vul: NS	♦ 3	Partner bids first.
HCP: 8	♣ 96	
Board: 152	♠ Q	West Opens 1♣.
Dealer: W	♥ AQ1043	West Doubles 1♠ if possible.
Vul: EW	♦ J	
HCP: 12	♣ QJ10743	You bid first.
Board: 153	♠ J9754	East Opens 1♣.
Dealer: E	♥ A8752	West Doubles 1♥ if possible.
Vul: Both	♦ AJ8	
HCP: 10	♣ —	Partner bids first.
Board: 154	♠ AK54	West Opens 1♦.
Dealer: W	♥ 9	East Doubles 2♣ if possible.
Vul: NS	♦ A32	West Bids 2♦ if possible.
HCP: 16	♣ KQ1076	You bid first.
Board: 155	♠ Q8	East Opens 1♥.
Dealer: E	♥ AJ84	
Vul: Both	♦ J10964	Partner bids first.
HCP: 8	♣ 54	
Board: 156	♠ J94	West Opens 1♣.
Dealer: W	♥ KQ1086	East Doubles 1♥ if possible.
Vul: None	♦ K5	East Bids 3NT if possible.
HCP: 11	♣ Q87	You bid first.

We Overcall Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ AJ64	♠ K1085			1♣	1♦
Vul: NS	♥ QJ10943	♥ K				
North HCP: 8	♦ 3	♦ KQJ52	Pass	1♥	Pass	2♠
South HCP: 15	♣ 96	♣ K32	AP			
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A10652	1♣	1♥	Pass	1♠
Vul: EW	♥ AQ1043	♥ 92	X	1NT	Pass	2♠
North HCP: 12	♦ J	♦ Q92	AP			
South HCP: 10	♣ QJ10743	♣ A92				
Contract: 2♠ S						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J9754	♠ 2			1♣	1♥
Vul: Both	♥ A8752	♥ KJ1064				
North HCP: 10	♦ AJ8	♦ 732	X	4♥	AP	
South HCP: 11	♣ —	♣ AK107				
Contract: 4♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ AK54	♠ 63				
Vul: NS	♥ 9	♥ K87653	1♦	2♣	X	Pass
North HCP: 16	♦ A32	♦ 10864	2♦	2♠	AP	
South HCP: 3	♣ KQ1076	♣ 2				
Contract: 2♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AKJ104				
Vul: Both	♥ AJ84	♥ Q5			1♥	1♠
North HCP: 8	♦ J10964	♦ K87				
South HCP: 14	♣ 54	♣ J32	AP			
Contract: 1♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ Q107				
Vul: None	♥ KQ1086	♥ 9543	1♣	1♥	X	3♥
North HCP: 11	♦ K5	♦ Q943	Pass	Pass	3NT	AP
South HCP: 5	♣ Q87	♣ J3				
Contract: 3N E						

South hands (Practice Page)

We Overcall

Board: 151	♠ K1085	East Opens 1♣.
Dealer: E	♥ K	
Vul: NS	♦ KQJ52	You bid first.
HCP: 15	♣ K32	
Board: 152	♠ A10652	West Opens 1♣.
Dealer: W	♥ 92	West Doubles 1♠ if possible.
Vul: EW	♦ Q92	
HCP: 10	♣ A92	Partner bids first.
Board: 153	♠ 2	East Opens 1♣.
Dealer: E	♥ KJ1064	West Doubles 1♥ if possible.
Vul: Both	♦ 732	
HCP: 11	♣ AK107	You bid first.
Board: 154	♠ 63	West Opens 1♦.
Dealer: W	♥ K87653	East Doubles 2♣ if possible.
Vul: NS	♦ 10864	West Bids 2♦ if possible.
HCP: 3	♣ 2	Partner bids first.
Board: 155	♠ AKJ104	East Opens 1♥.
Dealer: E	♥ Q5	
Vul: Both	♦ K87	You bid first.
HCP: 14	♣ J32	
Board: 156	♠ Q107	West Opens 1♣.
Dealer: W	♥ 9543	East Doubles 1♥ if possible.
Vul: None	♦ Q943	East Bids 3NT if possible.
HCP: 5	♣ J3	Partner bids first.

We Overall Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ AJ64	♠ K1085			1♣	1♦
Vul: NS	♥ QJ10943	♥ K	Pass	1♥	Pass	2♠
North HCP: 8	♦ 3	♦ KQJ52	AP			
South HCP: 15	♣ 96	♣ K32				
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A10652	1♣	1♥	Pass	1♠
Vul: EW	♥ AQ1043	♥ 92	X	1NT	Pass	2♠
North HCP: 12	♦ J	♦ Q92	AP			
South HCP: 10	♣ QJ10743	♣ A92				
Contract: 2♠ S						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J9754	♠ 2			1♣	1♥
Vul: Both	♥ A8752	♥ KJ1064	X	4♥	AP	
North HCP: 10	♦ AJ8	♦ 732				
South HCP: 11	♣ —	♣ AK107				
Contract: 4♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ AK54	♠ 63	1♦	2♣	X	Pass
Vul: NS	♥ 9	♥ K87653	2♦	2♠	AP	
North HCP: 16	♦ A32	♦ 10864				
South HCP: 3	♣ KQ1076	♣ 2				
Contract: 2♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AKJ104			1♥	1♠
Vul: Both	♥ AJ84	♥ Q5	AP			
North HCP: 8	♦ J10964	♦ K87				
South HCP: 14	♣ 54	♣ J32				
Contract: 1♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ Q107	1♣	1♥	X	3♥
Vul: None	♥ KQ1086	♥ 9543	Pass	Pass	3NT	AP
North HCP: 11	♦ K5	♦ Q943				
South HCP: 5	♣ Q87	♣ J3				
Contract: 3N E						

North hands (Practice Page)

We Overcall

Board: 157 ♠ Q1042
Dealer: E ♥ 9
Vul: EW ♦ K952
HCP: 8 ♣ QJ43

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

Partner bids first.

Board: 158 ♠ AK1087
Dealer: W ♥ K2
Vul: None ♦ Q942
HCP: 12 ♣ 65

West Opens 1♣.

You bid first.

Board: 159 ♠ A652
Dealer: E ♥ 9742
Vul: NS ♦ 4
HCP: 7 ♣ K752

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

Partner bids first.

Board: 160 ♠ —
Dealer: W ♥ AKQ8764
Vul: Both ♦ 62
HCP: 17 ♣ AKJ6

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

You bid first.

Board: 161 ♠ Q875
Dealer: E ♥ Q65
Vul: None ♦ AJ873
HCP: 10 ♣ J

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

Partner bids first.

Board: 162 ♠ A82
Dealer: W ♥ 8
Vul: NS ♦ Q4
HCP: 11 ♣ KQ107653

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q1042	♠ J87				
Vul: EW	♥ 9	♥ KQ1063			1♦	1♥
North HCP: 8	♦ K952	♦ 43	X	Pass	2♣	AP
South HCP: 10	♣ QJ43	♣ A65				
Contract: 2♣ E						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ AK1087	♠ Q2	1♣	1♠	Pass	1NT
Vul: None	♥ K2	♥ Q743	Pass	2♦	Pass	2♠
North HCP: 12	♦ Q942	♦ 106	AP			
South HCP: 13	♣ 65	♣ AKQ43				
Contract: 2♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ A652	♠ KQ1098			1♥	1♠
Vul: NS	♥ 9742	♥ —	2♠ ¹	3♠	4♥	4♠
North HCP: 7	♦ 4	♦ AQ109	Pass	Pass	X	AP
South HCP: 12	♣ K752	♣ J863				
Contract: 4♠ X S						

1. limit raise or better in ♥

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q96	1♠	X	2♠	Pass
Vul: Both	♥ AKQ8764	♥ J103	Pass	3♥	3♠	Pass
North HCP: 17	♦ 62	♦ J9753	Pass	4♥	Pass	Pass
South HCP: 4	♣ AKJ6	♣ 102	4♠	5♥	AP	
Contract: 5♥ N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ Q875	♠ KJ42			1♥	2♣
Vul: None	♥ Q65	♥ 973	Pass	2♦	2♥	Pass
North HCP: 10	♦ AJ873	♦ 6	Pass	2♠	Pass	3♥ ¹
South HCP: 13	♣ J	♣ AKQ106	Pass	4♠	AP	
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ Q1095				
Vul: NS	♥ 8	♥ A10543	1♠	3♣	X	AP
North HCP: 11	♦ Q4	♦ J762				
South HCP: 7	♣ KQ107653	♣ —				
Contract: 3♣ X N						

South hands (Practice Page)

We Overcall

Board: 157 ♠ J87
Dealer: E ♥ KQ1063
Vul: EW ♦ 43
HCP: 10 ♣ A65

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

You bid first.

Board: 158 ♠ Q2
Dealer: W ♥ Q743
Vul: None ♦ 106
HCP: 13 ♣ AKQ43

West Opens 1♣.

Partner bids first.

Board: 159 ♠ KQ1098
Dealer: E ♥ —
Vul: NS ♦ AQ109
HCP: 12 ♣ J863

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

You bid first.

Board: 160 ♠ Q96
Dealer: W ♥ J103
Vul: Both ♦ J9753
HCP: 4 ♣ 102

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

Partner bids first.

Board: 161 ♠ KJ42
Dealer: E ♥ 973
Vul: None ♦ 6
HCP: 13 ♣ AKQ106

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

You bid first.

Board: 162 ♠ Q1095
Dealer: W ♥ A10543
Vul: NS ♦ J762
HCP: 7 ♣ —

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q1042	♠ J87				
Vul: EW	♥ 9	♥ KQ1063			1♦	1♥
North HCP: 8	♦ K952	♦ 43	X	Pass	2♣	AP
South HCP: 10	♣ QJ43	♣ A65				
Contract: 2♣ E						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ AK1087	♠ Q2	1♣	1♠	Pass	1NT
Vul: None	♥ K2	♥ Q743	Pass	2♦	Pass	2♠
North HCP: 12	♦ Q942	♦ 106	AP			
South HCP: 13	♣ 65	♣ AKQ43				
Contract: 2♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ A652	♠ KQ1098			1♥	1♠
Vul: NS	♥ 9742	♥ —	2♠ ¹	3♠	4♥	4♠
North HCP: 7	♦ 4	♦ AQ109	Pass	Pass	X	AP
South HCP: 12	♣ K752	♣ J863				
Contract: 4♠ X S						

1. limit raise or better in ♥

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q96	1♠	X	2♠	Pass
Vul: Both	♥ AKQ8764	♥ J103	Pass	3♥	3♠	Pass
North HCP: 17	♦ 62	♦ J9753	Pass	4♥	Pass	Pass
South HCP: 4	♣ AKJ6	♣ 102	4♠	5♥	AP	
Contract: 5♥ N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ Q875	♠ KJ42			1♥	2♣
Vul: None	♥ Q65	♥ 973	Pass	2♦	2♥	Pass
North HCP: 10	♦ AJ873	♦ 6	Pass	2♠	Pass	3♥ ¹
South HCP: 13	♣ J	♣ AKQ106	Pass	4♠	AP	
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ Q1095				
Vul: NS	♥ 8	♥ A10543	1♠	3♣	X	AP
North HCP: 11	♦ Q4	♦ J762				
South HCP: 7	♣ KQ107653	♣ —				
Contract: 3♣ X N						

North hands (Practice Page)

We Overcall

Board: 163 ♠ 85
Dealer: E ♥ A764
Vul: EW ♦ J109875
HCP: 8 ♣ K

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

Partner bids first.

Board: 164 ♠ Q
Dealer: W ♥ KJ1063
Vul: None ♦ K8
HCP: 19 ♣ AKQJ6

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

You bid first.

Board: 165 ♠ 7654
Dealer: E ♥ KJ10974
Vul: NS ♦ Q9
HCP: 6 ♣ 2

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

Partner bids first.

Board: 166 ♠ Q
Dealer: W ♥ A102
Vul: EW ♦ AQ10842
HCP: 12 ♣ 1097

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

You bid first.

Board: 167 ♠ QJ94
Dealer: E ♥ 10853
Vul: Both ♦ 4
HCP: 9 ♣ AQ83

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

Partner bids first.

Board: 168 ♠ Q72
Dealer: W ♥ 74
Vul: NS ♦ AQJ73
HCP: 9 ♣ 872

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

You bid first.

We Overall Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ QJ10			1♦	Pass
Vul: EW	♥ A764	♥ J1093	1♥	Pass	1♠	2♣
North HCP: 8	♦ J109875	♦ —	2♣	AP		
South HCP: 9	♣ K	♣ AJ10987				
Contract: 2♠ E						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A876432	1♦	2NT ¹	Pass	3♣
Vul: None	♥ KJ1063	♥ 9	X	XX	3♦	X
North HCP: 19	♦ K8	♦ J97	AP			
South HCP: 5	♣ AKQJ6	♣ 104	1. Unusual 2NT			
Contract: 3♦ X W						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ KJ1032			1♦	1♠
Vul: NS	♥ KJ10974	♥ AQ	X	2♠	3♦	Pass
North HCP: 6	♦ Q9	♦ 3	5♦	Pass	Pass	X
South HCP: 14	♣ 2	♣ A10953	AP			
Contract: 5♦ X E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ 1043	1♠	2♦	3♦ ¹	Pass
Vul: EW	♥ A102	♥ Q4	4♠	AP		
North HCP: 12	♦ AQ10842	♦ 953	1. limit raise or better in ♠			
South HCP: 7	♣ 1097	♣ AJ865				
Contract: 4♠ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ 6			1♦	1♥
Vul: Both	♥ 10853	♥ AQJ972	4♦	AP		
North HCP: 9	♦ 4	♦ AQ				
South HCP: 14	♣ AQ83	♣ J764				
Contract: 4♦ E						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ Q72	♠ 10	1♣	1♦	X	Pass
Vul: NS	♥ 74	♥ A10852	2♠	Pass	Pass	3♣
North HCP: 9	♦ AQJ73	♦ 8	Pass	Pass	3♠	AP
South HCP: 10	♣ 872	♣ AQ9643				
Contract: 3♠ W						

South hands (Practice Page)

We Overcall

Board: 163 ♠ QJ10
Dealer: E ♥ J1093
Vul: EW ♦ —
HCP: 9 ♣ AJ10987

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

You bid first.

Board: 164 ♠ A876432
Dealer: W ♥ 9
Vul: None ♦ J97
HCP: 5 ♣ 104

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

Partner bids first.

Board: 165 ♠ KJ1032
Dealer: E ♥ AQ
Vul: NS ♦ 3
HCP: 14 ♣ A10953

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

You bid first.

Board: 166 ♠ 1043
Dealer: W ♥ Q4
Vul: EW ♦ 953
HCP: 7 ♣ AJ865

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

Partner bids first.

Board: 167 ♠ 6
Dealer: E ♥ AQJ972
Vul: Both ♦ AQ
HCP: 14 ♣ J764

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

You bid first.

Board: 168 ♠ 10
Dealer: W ♥ A10852
Vul: NS ♦ 8
HCP: 10 ♣ AQ9643

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ QJ10			1♦	Pass
Vul: EW	♥ A764	♥ J1093	1♥	Pass	1♠	2♣
North HCP: 8	♦ J109875	♦ —	2♣	AP		
South HCP: 9	♣ K	♣ AJ10987				
Contract: 2♠ E						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A876432	1♦	2NT ¹	Pass	3♣
Vul: None	♥ KJ1063	♥ 9	X	XX	3♦	X
North HCP: 19	♦ K8	♦ J97	AP			
South HCP: 5	♣ AKQJ6	♣ 104	1. Unusual 2NT			
Contract: 3♦ X W						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ KJ1032			1♦	1♠
Vul: NS	♥ KJ10974	♥ AQ	X	2♠	3♦	Pass
North HCP: 6	♦ Q9	♦ 3	5♦	Pass	Pass	X
South HCP: 14	♣ 2	♣ A10953	AP			
Contract: 5♦ X E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ 1043	1♠	2♦	3♦ ¹	Pass
Vul: EW	♥ A102	♥ Q4	4♠	AP		
North HCP: 12	♦ AQ10842	♦ 953	1. limit raise or better in ♠			
South HCP: 7	♣ 1097	♣ AJ865				
Contract: 4♠ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ 6			1♦	1♥
Vul: Both	♥ 10853	♥ AQJ972	4♦	AP		
North HCP: 9	♦ 4	♦ AQ				
South HCP: 14	♣ AQ83	♣ J764				
Contract: 4♦ E						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ Q72	♠ 10	1♣	1♦	X	Pass
Vul: NS	♥ 74	♥ A10852	2♠	Pass	Pass	3♣
North HCP: 9	♦ AQJ73	♦ 8	Pass	Pass	3♠	AP
South HCP: 10	♣ 872	♣ AQ9643				
Contract: 3♠ W						

North hands (Practice Page)

We Overcall

Board: 169 ♠ K843
Dealer: E ♥ 9843
Vul: EW ♦ 1042
HCP: 3 ♣ 107

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

Partner bids first.

Board: 170 ♠ J82
Dealer: W ♥ 7
Vul: None ♦ AKQ10765
HCP: 10 ♣ 83

West Opens 1♣.

You bid first.

Board: 171 ♠ 7
Dealer: E ♥ J72
Vul: EW ♦ 743
HCP: 6 ♣ AJ9765

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

Partner bids first.

Board: 172 ♠ 943
Dealer: W ♥ 108
Vul: Both ♦ AKQ76
HCP: 16 ♣ AK10

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

You bid first.

Board: 173 ♠ KJ984
Dealer: E ♥ J1063
Vul: None ♦ 76
HCP: 5 ♣ 106

East Opens 1♦.

Partner bids first.

Board: 174 ♠ QJ74
Dealer: W ♥ KQ1083
Vul: NS ♦ A74
HCP: 12 ♣ 4

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ A5			1♦	2♣
Vul: EW	♥ 9843	♥ 106	2♦	Pass	Pass	3♣
North HCP: 3	♦ 1042	♦ 83	3♦	Pass	Pass	4♣
South HCP: 14	♣ 107	♣ AKQJ852	X	AP		
Contract: 4♣X S						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 10763				
Vul: None	♥ 7	♥ Q1092	1♣	3♦	AP	
North HCP: 10	♦ AKQ10765	♦ J32				
South HCP: 7	♣ 83	♣ A9				
Contract: 3♦ N						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQJ62				
Vul: EW	♥ J72	♥ A943			1♣	1♠
North HCP: 6	♦ 743	♦ 965	1NT	Pass	2NT	AP
South HCP: 11	♣ AJ9765	♣ 8				
Contract: 2N W						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ J1065	1♥	2♦	3♦ ¹	Pass
Vul: Both	♥ 108	♥ J5	3♥	AP		
North HCP: 16	♦ AKQ76	♦ 832	1. limit raise or better in ♥			
South HCP: 4	♣ AK10	♣ Q743				
Contract: 3♥ W						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ KJ984	♠ A5			1♦	1NT
Vul: None	♥ J1063	♥ Q85	Pass	2♥	Pass	2♠
North HCP: 5	♦ 76	♦ KJ8	AP			
South HCP: 16	♣ 106	♣ KQJ74				
Contract: 2♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ QJ74	♠ 10	1♣	1♥	Pass	3♠ ¹
Vul: NS	♥ KQ1083	♥ AJ96	4♣	4♥	5♣	Pass
North HCP: 12	♦ A74	♦ KJ10986	Pass	X	AP	
South HCP: 9	♣ 4	♣ 97	1. Mixed raise, ♥			
Contract: 5♠X W						

South hands (Practice Page)

We Overcall

Board: 169 ♠ A5
Dealer: E ♥ 106
Vul: EW ♦ 83
HCP: 14 ♣ AKQJ852

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

You bid first.

Board: 170 ♠ 10763
Dealer: W ♥ Q1092
Vul: None ♦ J32
HCP: 7 ♣ A9

West Opens 1♣.

Partner bids first.

Board: 171 ♠ AQJ62
Dealer: E ♥ A943
Vul: EW ♦ 965
HCP: 11 ♣ 8

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

You bid first.

Board: 172 ♠ J1065
Dealer: W ♥ J5
Vul: Both ♦ 832
HCP: 4 ♣ Q743

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

Partner bids first.

Board: 173 ♠ A5
Dealer: E ♥ Q85
Vul: None ♦ KJ8
HCP: 16 ♣ KQJ74

East Opens 1♦.

You bid first.

Board: 174 ♠ 10
Dealer: W ♥ AJ96
Vul: NS ♦ KJ10986
HCP: 9 ♣ 97

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ A5			1♦	2♣
Vul: EW	♥ 9843	♥ 106	2♦	Pass	Pass	3♣
North HCP: 3	♦ 1042	♦ 83	3♦	Pass	Pass	4♣
South HCP: 14	♣ 107	♣ AKQJ852	X	AP		
Contract: 4♣X S						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 10763				
Vul: None	♥ 7	♥ Q1092	1♣	3♦	AP	
North HCP: 10	♦ AKQ10765	♦ J32				
South HCP: 7	♣ 83	♣ A9				
Contract: 3♦ N						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQJ62				
Vul: EW	♥ J72	♥ A943			1♣	1♠
North HCP: 6	♦ 743	♦ 965	1NT	Pass	2NT	AP
South HCP: 11	♣ AJ9765	♣ 8				
Contract: 2N W						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ J1065	1♥	2♦	3♦ ¹	Pass
Vul: Both	♥ 108	♥ J5	3♥	AP		
North HCP: 16	♦ AKQ76	♦ 832	1. limit raise or better in ♥			
South HCP: 4	♣ AK10	♣ Q743				
Contract: 3♥ W						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ KJ984	♠ A5			1♦	1NT
Vul: None	♥ J1063	♥ Q85	Pass	2♥	Pass	2♠
North HCP: 5	♦ 76	♦ KJ8	AP			
South HCP: 16	♣ 106	♣ KQJ74				
Contract: 2♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ QJ74	♠ 10	1♣	1♥	Pass	3♠ ¹
Vul: NS	♥ KQ1083	♥ AJ96	4♣	4♥	5♣	Pass
North HCP: 12	♦ A74	♦ KJ10986	Pass	X	AP	
South HCP: 9	♣ 4	♣ 97	1. Mixed raise, ♥			
Contract: 5♠X W						

North hands (Practice Page)

We Overcall

Board: 175	♠ KQ6	East Opens 1♠.
Dealer: E	♥ 52	
Vul: Both	♦ A84	Partner bids first.
HCP: 13	♣ KJ985	
Board: 176	♠ AKJ87	West Opens 1♥.
Dealer: W	♥ 6	
Vul: NS	♦ QJ6	You bid first.
HCP: 12	♣ J743	
Board: 177	♠ J96432	East Opens 1♦.
Dealer: E	♥ 4	
Vul: EW	♦ QJ1032	Partner bids first.
HCP: 4	♣ 5	
Board: 178	♠ AKQ984	West Opens 1♥.
Dealer: W	♥ 6	East Doubles 1♠ if possible.
Vul: None	♦ Q532	West Bids 4♥ if possible.
HCP: 15	♣ A2	You bid first.
Board: 179	♠ A8	East Opens 1♦.
Dealer: E	♥ 98752	West Bids 2♠ if possible.
Vul: EW	♦ J1098	East Bids 3♠ if possible.
HCP: 5	♣ 32	Partner bids first.
Board: 180	♠ AJ1063	West Opens 1♥.
Dealer: W	♥ QJ	East Bids 2♠ if possible.
Vul: Both	♦ 98	West Bids 2NT if possible.
HCP: 13	♣ KQ103	East Bids 4♣ if possible.
		West Bids 4♥ if possible.
		You bid first.

We Overcall Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 2			1♠	3♥
Vul: Both	♥ 52	♥ AQJ10843				
North HCP: 13	♦ A84	♦ 62	AP			
South HCP: 9	♣ KJ985	♣ Q32				
Contract: 3♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AKJ87	♠ 10				
Vul: NS	♥ 6	♥ Q9832	1♥	1♠	AP	
North HCP: 12	♦ QJ6	♦ A10432				
South HCP: 9	♣ J743	♣ K6				
Contract: 1♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ J96432	♠ —			1♦	2NT ¹
Vul: EW	♥ 4	♥ AKQ73				
North HCP: 4	♦ QJ1032	♦ K94	AP			
South HCP: 13	♣ 5	♣ J9873	1. Unusual 2NT			
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AKQ984	♠ J5				
Vul: None	♥ 6	♥ K842	1♥	1♠	X	Pass
North HCP: 15	♦ Q532	♦ J1096	4♥	AP		
South HCP: 5	♣ A2	♣ 843				
Contract: 4♥ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 72			1♦	2♣
Vul: EW	♥ 98752	♥ QJ63				
North HCP: 5	♦ J1098	♦ K3	2♠ ¹	Pass	3♠	AP
South HCP: 12	♣ 32	♣ AQ1086	1. 1X-(Y)-2Z forcing			
Contract: 3♠ W						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ 974	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ QJ	♥ 62	2NT ²	Pass	4♣ ³	Pass
North HCP: 13	♦ 98	♦ 65	4♥	AP		
South HCP: 5	♣ KQ103	♣ AJ9764	1. limit raise or better in ♥			
Contract: 4♥ W			2. Cue bid, a ♠ stopper			
			3. Splinter			

South hands (Practice Page)

We Overcall

Board: 175	♠ 2	East Opens 1♠.
Dealer: E	♥ AQJ10843	
Vul: Both	♦ 62	You bid first.
HCP: 9	♣ Q32	
Board: 176	♠ 10	West Opens 1♥.
Dealer: W	♥ Q9832	
Vul: NS	♦ A10432	Partner bids first.
HCP: 9	♣ K6	
Board: 177	♠ —	East Opens 1♦.
Dealer: E	♥ AKQ73	
Vul: EW	♦ K94	You bid first.
HCP: 13	♣ J9873	
Board: 178	♠ J5	West Opens 1♥.
Dealer: W	♥ K842	East Doubles 1♠ if possible.
Vul: None	♦ J1096	West Bids 4♥ if possible.
HCP: 5	♣ 843	Partner bids first.
Board: 179	♠ 72	East Opens 1♦.
Dealer: E	♥ QJ63	West Bids 2♠ if possible.
Vul: EW	♦ K3	East Bids 3♠ if possible.
HCP: 12	♣ AQ1086	You bid first.
Board: 180	♠ 974	West Opens 1♥.
Dealer: W	♥ 62	East Bids 2♠ if possible.
Vul: Both	♦ 65	West Bids 2NT if possible.
HCP: 5	♣ AJ9764	East Bids 4♣ if possible.
		West Bids 4♥ if possible.
		Partner bids first.

We Overcall Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 2			1♠	3♥
Vul: Both	♥ 52	♥ AQJ10843				
North HCP: 13	♦ A84	♦ 62	AP			
South HCP: 9	♣ KJ985	♣ Q32				
Contract: 3♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AKJ87	♠ 10				
Vul: NS	♥ 6	♥ Q9832	1♥	1♠	AP	
North HCP: 12	♦ QJ6	♦ A10432				
South HCP: 9	♣ J743	♣ K6				
Contract: 1♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ J96432	♠ —			1♦	2NT ¹
Vul: EW	♥ 4	♥ AKQ73				
North HCP: 4	♦ QJ1032	♦ K94	AP			
South HCP: 13	♣ 5	♣ J9873	1. Unusual 2NT			
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AKQ984	♠ J5				
Vul: None	♥ 6	♥ K842	1♥	1♠	X	Pass
North HCP: 15	♦ Q532	♦ J1096	4♥	AP		
South HCP: 5	♣ A2	♣ 843				
Contract: 4♥ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 72			1♦	2♣
Vul: EW	♥ 98752	♥ QJ63				
North HCP: 5	♦ J1098	♦ K3	2♠ ¹	Pass	3♠	AP
South HCP: 12	♣ 32	♣ AQ1086	1. 1X-(Y)-2Z forcing			
Contract: 3♠ W						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ 974	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ QJ	♥ 62	2NT ²	Pass	4♣ ³	Pass
North HCP: 13	♦ 98	♦ 65	4♥	AP		
South HCP: 5	♣ KQ103	♣ AJ9764	1. limit raise or better in ♥			
Contract: 4♥ W			2. Cue bid, a ♠ stopper			
			3. Splinter			

North hands (Practice Page)

We Overcall

Board: 181	♠ —	East Opens 1♥.
Dealer: E	♥ Q82	West Bids 3♥ if possible.
Vul: NS	♦ 76	
HCP: 12	♣ AKQJ8763	Partner bids first.

Board: 182	♠ 10	West Opens 1♠.
Dealer: W	♥ AKQ107	East Bids 3♠ if possible.
Vul: EW	♦ KQ76	West Bids 4♠ if possible.
HCP: 14	♣ 642	You bid first.

Board: 183	♠ A9	East Opens 1♦.
Dealer: E	♥ 932	
Vul: Both	♦ AK1063	Partner bids first.
HCP: 12	♣ J53	

Board: 184	♠ AKQ965	West Opens 1♥.
Dealer: W	♥ 654	East Bids 3♥ if possible.
Vul: None	♦ J10	
HCP: 10	♣ 76	You bid first.

Board: 185	♠ 5	East Opens 1♦.
Dealer: E	♥ KJ10	East Bids 3♦ if possible.
Vul: Both	♦ J6	
HCP: 15	♣ AKQJ654	Partner bids first.

Board: 186	♠ Q2	West Opens 1♠.
Dealer: W	♥ KQ2	West Bids 2♠ if possible.
Vul: None	♦ QJ	East Bids 3♠ if possible.
HCP: 17	♣ AQJ1084	You bid first.

We Overall Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK1053			1♥	1♠
Vul: NS	♥ Q82	♥ 74	3♥	4♣	AP	
North HCP: 12	♦ 76	♦ KJ85				
South HCP: 11	♣ AKQJ8763	♣ 109				
Contract: 4♣ N						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 83	1♠	2♥	3♠	4♥
Vul: EW	♥ AKQ107	♥ J652	4♠	AP		
North HCP: 14	♦ KQ76	♦ 854				
South HCP: 8	♣ 642	♣ AQJ8				
Contract: 4♠ W						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ J653			1♦	4♥
Vul: Both	♥ 932	♥ AKQ8764	AP			
North HCP: 12	♦ AK1063	♦ —				
South HCP: 10	♣ J53	♣ 64				
Contract: 4♥ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ AKQ965	♠ 8742	1♥	2♠	3♥	4♠
Vul: None	♥ 654	♥ A8	AP			
North HCP: 10	♦ J10	♦ AK94				
South HCP: 11	♣ 76	♣ 1043				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AQJ87			1♦	1♠
Vul: Both	♥ KJ10	♥ A93	Pass	2♣	3♦	Pass
North HCP: 15	♦ J6	♦ Q3	Pass	4♣	AP	
South HCP: 13	♣ AKQJ654	♣ 932				
Contract: 4♣ N						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ J103	1♠	2♣	Pass	Pass
Vul: None	♥ KQ2	♥ J65	2♠	3♣	3♠	4♣
North HCP: 17	♦ QJ	♦ K92	AP			
South HCP: 8	♣ AQJ1084	♣ K762				
Contract: 4♣ N						

South hands (Practice Page)

We Overcall

Board: 181	♠ AK1053	East Opens 1♥.
Dealer: E	♥ 74	West Bids 3♥ if possible.
Vul: NS	♦ KJ85	
HCP: 11	♣ 109	You bid first.

Board: 182	♠ 83	West Opens 1♠.
Dealer: W	♥ J652	East Bids 3♠ if possible.
Vul: EW	♦ 854	West Bids 4♠ if possible.
HCP: 8	♣ AQJ8	Partner bids first.

Board: 183	♠ J653	East Opens 1♦.
Dealer: E	♥ AKQ8764	
Vul: Both	♦ —	You bid first.
HCP: 10	♣ 64	

Board: 184	♠ 8742	West Opens 1♥.
Dealer: W	♥ A8	East Bids 3♥ if possible.
Vul: None	♦ AK94	
HCP: 11	♣ 1043	Partner bids first.

Board: 185	♠ AQJ87	East Opens 1♦.
Dealer: E	♥ A93	East Bids 3♦ if possible.
Vul: Both	♦ Q3	
HCP: 13	♣ 932	You bid first.

Board: 186	♠ J103	West Opens 1♠.
Dealer: W	♥ J65	West Bids 2♠ if possible.
Vul: None	♦ K92	East Bids 3♠ if possible.
HCP: 8	♣ K762	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK1053			1♥	1♠
Vul: NS	♥ Q82	♥ 74	3♥	4♣	AP	
North HCP: 12	♦ 76	♦ KJ85				
South HCP: 11	♣ AKQJ8763	♣ 109				
Contract: 4♣ N						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 83	1♠	2♥	3♠	4♥
Vul: EW	♥ AKQ107	♥ J652	4♠	AP		
North HCP: 14	♦ KQ76	♦ 854				
South HCP: 8	♣ 642	♣ AQJ8				
Contract: 4♠ W						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ J653			1♦	4♥
Vul: Both	♥ 932	♥ AKQ8764	AP			
North HCP: 12	♦ AK1063	♦ —				
South HCP: 10	♣ J53	♣ 64				
Contract: 4♥ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ AKQ965	♠ 8742	1♥	2♠	3♥	4♠
Vul: None	♥ 654	♥ A8	AP			
North HCP: 10	♦ J10	♦ AK94				
South HCP: 11	♣ 76	♣ 1043				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AQJ87			1♦	1♠
Vul: Both	♥ KJ10	♥ A93	Pass	2♣	3♦	Pass
North HCP: 15	♦ J6	♦ Q3	Pass	4♣	AP	
South HCP: 13	♣ AKQJ654	♣ 932				
Contract: 4♣ N						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ J103	1♠	2♣	Pass	Pass
Vul: None	♥ KQ2	♥ J65	2♠	3♣	3♠	4♣
North HCP: 17	♦ QJ	♦ K92	AP			
South HCP: 8	♣ AQJ1084	♣ K762				
Contract: 4♣ N						

North hands (Practice Page)

We Overcall

Board: 187 ♠ J52
Dealer: E ♥ 42
Vul: Both ♦ K98542
HCP: 4 ♣ 53

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

Partner bids first.

Board: 188 ♠ A7
Dealer: W ♥ A972
Vul: None ♦ KQJ865
HCP: 14 ♣ 6

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

You bid first.

Board: 189 ♠ A5
Dealer: E ♥ K9653
Vul: NS ♦ K97
HCP: 10 ♣ 853

East Opens 1♥.
Partner bids first.

Board: 190 ♠ AQ97
Dealer: W ♥ J9
Vul: EW ♦ AQJ1087
HCP: 16 ♣ Q

West Opens 1♣.
West Doubles 1♥ if possible.

You bid first.

Board: 191 ♠ 9632
Dealer: E ♥ 10984
Vul: None ♦ J2
HCP: 1 ♣ 872

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

Partner bids first.

Board: 192 ♠ Q1092
Dealer: W ♥ A
Vul: NS ♦ AKQ432
HCP: 15 ♣ 104

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ 103			1♦	2♣
Vul: Both	♥ 42	♥ QJ85	X	Pass	2♠	3♣
North HCP: 4	♦ K98542	♦ A	3♠	AP		
South HCP: 14	♣ 53	♣ AQJ842				
Contract: 3♠ E						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ 4	1♠	2♦	3♦ ¹	Pass
Vul: None	♥ A972	♥ QJ6543	4♠	AP		
North HCP: 14	♦ KQJ865	♦ 972	1. limit raise or better in ♠			
South HCP: 6	♣ 6	♣ K53				
Contract: 4♠ W						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ Q109643			1♥	2♥ ¹
Vul: NS	♥ K9653	♥ 2	Pass	2NT ²	Pass	3♣
North HCP: 10	♦ K97	♦ 4	AP			
South HCP: 12	♣ 853	♣ AKQJ6	1. Michaels Cuebid			
Contract: 3♣ S			2. to the partner's longer			

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ AQ97	♠ J10	1♣	1♦	Pass	1♥
Vul: EW	♥ J9	♥ A764	X	2♠	Pass	3NT
North HCP: 16	♦ AQJ1087	♦ 94	AP			
South HCP: 10	♣ Q	♣ AJ872				
Contract: 3N S						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ KJ			1♣	1♦
Vul: None	♥ 10984	♥ KJ2	1♠	Pass	1NT	2♦
North HCP: 1	♦ J2	♦ AQ10974	3♣	Pass	3♠	AP
South HCP: 17	♣ 872	♣ K9				
Contract: 3♠ W						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ Q1092	♠ 7				
Vul: NS	♥ A	♥ J942	1♠	2♦	4♥	AP
North HCP: 15	♦ AKQ432	♦ J				
South HCP: 4	♣ 104	♣ Q876532				
Contract: 4♥ E						

South hands (Practice Page)

We Overcall

Board: 187 ♠ 103
Dealer: E ♥ QJ85
Vul: Both ♦ A
HCP: 14 ♣ AQJ842

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

You bid first.

Board: 188 ♠ 4
Dealer: W ♥ QJ6543
Vul: None ♦ 972
HCP: 6 ♣ K53

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

Partner bids first.

Board: 189 ♠ Q109643
Dealer: E ♥ 2
Vul: NS ♦ 4
HCP: 12 ♣ AKQJ6

East Opens 1♥.

You bid first.

Board: 190 ♠ J10
Dealer: W ♥ A764
Vul: EW ♦ 94
HCP: 10 ♣ AJ872

West Opens 1♣.
West Doubles 1♥ if possible.

Partner bids first.

Board: 191 ♠ KJ
Dealer: E ♥ KJ2
Vul: None ♦ AQ10974
HCP: 17 ♣ K9

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

You bid first.

Board: 192 ♠ 7
Dealer: W ♥ J942
Vul: NS ♦ J
HCP: 4 ♣ Q876532

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ 103			1♦	2♣
Vul: Both	♥ 42	♥ QJ85	X	Pass	2♠	3♣
North HCP: 4	♦ K98542	♦ A	3♠	AP		
South HCP: 14	♣ 53	♣ AQJ842				
Contract: 3♠ E						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ 4	1♠	2♦	3♦ ¹	Pass
Vul: None	♥ A972	♥ QJ6543	4♠	AP		
North HCP: 14	♦ KQJ865	♦ 972	1. limit raise or better in ♠			
South HCP: 6	♣ 6	♣ K53				
Contract: 4♠ W						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ Q109643			1♥	2♥ ¹
Vul: NS	♥ K9653	♥ 2	Pass	2NT ²	Pass	3♣
North HCP: 10	♦ K97	♦ 4	AP			
South HCP: 12	♣ 853	♣ AKQJ6	1. Michaels Cuebid			
Contract: 3♣ S			2. to the partner's longer			

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ AQ97	♠ J10	1♣	1♦	Pass	1♥
Vul: EW	♥ J9	♥ A764	X	2♠	Pass	3NT
North HCP: 16	♦ AQJ1087	♦ 94	AP			
South HCP: 10	♣ Q	♣ AJ872				
Contract: 3N S						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ KJ			1♣	1♦
Vul: None	♥ 10984	♥ KJ2	1♠	Pass	1NT	2♦
North HCP: 1	♦ J2	♦ AQ10974	3♣	Pass	3♠	AP
South HCP: 17	♣ 872	♣ K9				
Contract: 3♠ W						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ Q1092	♠ 7	1♠	2♦	4♥	AP
Vul: NS	♥ A	♥ J942				
North HCP: 15	♦ AKQ432	♦ J				
South HCP: 4	♣ 104	♣ Q876532				
Contract: 4♥ E						

North hands (Practice Page)

We Overcall

Board: 193 ♠ 73
Dealer: E ♥ Q10543
Vul: EW ♦ QJ632
HCP: 5 ♣ 3

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

Board: 194 ♠ 105
Dealer: W ♥ KJ42
Vul: Both ♦ A3
HCP: 13 ♣ KQ1065

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

You bid first.

Board: 195 ♠ 10853
Dealer: E ♥ A8
Vul: NS ♦ 983
HCP: 6 ♣ Q964

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

Partner bids first.

Board: 196 ♠ KQJ32
Dealer: W ♥ J76
Vul: EW ♦ K5
HCP: 12 ♣ Q65

West Opens 1♦.
You bid first.

Board: 197 ♠ K1093
Dealer: E ♥ A73
Vul: Both ♦ 873
HCP: 7 ♣ 964

East Opens 1♠.
Partner bids first.

Board: 198 ♠ J
Dealer: W ♥ QJ864
Vul: None ♦ AKQJ3
HCP: 18 ♣ A2

West Opens 1♣.
You bid first.

We Overall Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ J105			1♣	1♥
Vul: EW	♥ Q10543	♥ AKJ72			AP	
North HCP: 5	♦ QJ632	♦ 974	1♠	4♥		
South HCP: 9	♣ 3	♣ 75				
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ 9876	1♠	2♣	Pass	Pass
Vul: Both	♥ KJ42	♥ AQ3	2♦	Pass	2♠	Pass
North HCP: 13	♦ A3	♦ J972	Pass	X	Pass	3♣
South HCP: 7	♣ KQ1065	♣ 97	Pass	Pass	X	AP
Contract: 3♣X N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ 9			1♣	1♦
Vul: NS	♥ A8	♥ Q653	1♠	Pass	1NT	2♦
North HCP: 6	♦ 983	♦ AKQ542	Pass	Pass	2♠	Pass
South HCP: 11	♣ Q964	♣ 85	Pass	3♦	Pass	Pass
Contract: 3♠ W			3♠	AP		

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ KQJ32	♠ 86				
Vul: EW	♥ J76	♥ Q1093				
North HCP: 12	♦ K5	♦ A6	1♦	1♠	AP	
South HCP: 9	♣ Q65	♣ K8743				
Contract: 1♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ K1093	♠ 6			1♠	2NT ¹
Vul: Both	♥ A73	♥ 96			AP	
North HCP: 7	♦ 873	♦ AK642	Pass	3♦		
South HCP: 16	♣ 964	♣ AKQ72	1. Unusual 2NT			
Contract: 3♦ N						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q542	1♣	2NT ¹	Pass	4♦
Vul: None	♥ QJ864	♥ A5				
North HCP: 18	♦ AKQJ3	♦ 7542	AP			
South HCP: 6	♣ A2	♣ 943	1. Unusual 2NT			
Contract: 4♦ S						

South hands (Practice Page)

We Overcall

Board: 193	♠ J105	East Opens 1♣.
Dealer: E	♥ AKJ72	West Bids 1♠ if possible.
Vul: EW	♦ 974	
HCP: 9	♣ 75	You bid first.
Board: 194	♠ 9876	West Opens 1♠.
Dealer: W	♥ AQ3	West Bids 2♦ if possible.
Vul: Both	♦ J972	East Bids 2♠ if possible.
HCP: 7	♣ 97	East Doubles Pass if possible.
Partner bids first.		
Board: 195	♠ 9	East Opens 1♣.
Dealer: E	♥ Q653	West Bids 1♠ if possible.
Vul: NS	♦ AKQ542	East Bids 1NT if possible.
HCP: 11	♣ 85	East Bids 2♠ if possible.
West Bids 3♠ if possible.		
You bid first.		
Board: 196	♠ 86	West Opens 1♦.
Dealer: W	♥ Q1093	
Vul: EW	♦ A6	Partner bids first.
HCP: 9	♣ K8743	
Board: 197	♠ 6	East Opens 1♠.
Dealer: E	♥ 96	
Vul: Both	♦ AK642	You bid first.
HCP: 16	♣ AKQ72	
Board: 198	♠ Q542	West Opens 1♣.
Dealer: W	♥ A5	
Vul: None	♦ 7542	Partner bids first.
HCP: 6	♣ 943	

We Overall Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ J105			1♣	1♥
Vul: EW	♥ Q10543	♥ AKJ72			AP	
North HCP: 5	♦ QJ632	♦ 974	1♠	4♥		
South HCP: 9	♣ 3	♣ 75				
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ 9876	1♠	2♣	Pass	Pass
Vul: Both	♥ KJ42	♥ AQ3	2♦	Pass	2♠	Pass
North HCP: 13	♦ A3	♦ J972	Pass	X	Pass	3♣
South HCP: 7	♣ KQ1065	♣ 97	Pass	Pass	X	AP
Contract: 3♣X N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ 9			1♣	1♦
Vul: NS	♥ A8	♥ Q653	1♠	Pass	1NT	2♦
North HCP: 6	♦ 983	♦ AKQ542	Pass	Pass	2♠	Pass
South HCP: 11	♣ Q964	♣ 85	Pass	3♦	Pass	Pass
Contract: 3♠ W			3♠	AP		

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ KQJ32	♠ 86				
Vul: EW	♥ J76	♥ Q1093				
North HCP: 12	♦ K5	♦ A6	1♦	1♠	AP	
South HCP: 9	♣ Q65	♣ K8743				
Contract: 1♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ K1093	♠ 6			1♠	2NT ¹
Vul: Both	♥ A73	♥ 96			AP	
North HCP: 7	♦ 873	♦ AK642	Pass	3♦		
South HCP: 16	♣ 964	♣ AKQ72	1. Unusual 2NT			
Contract: 3♦ N						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q542	1♣	2NT ¹	Pass	4♦
Vul: None	♥ QJ864	♥ A5				
North HCP: 18	♦ AKQJ3	♦ 7542	AP			
South HCP: 6	♣ A2	♣ 943	1. Unusual 2NT			
Contract: 4♦ S						

North hands (Practice Page)

We Overcall

Board: 199 ♠ J1063
Dealer: E ♥ 975
Vul: EW ♦ 63
HCP: 4 ♣ K963

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

Partner bids first.

Board: 200 ♠ K94
Dealer: W ♥ KQ10654
Vul: Both ♦ KQ7
HCP: 13 ♣ 6

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

You bid first.

Board: 201 ♠ 5
Dealer: E ♥ J1065
Vul: None ♦ K93
HCP: 8 ♣ A9642

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

Partner bids first.

Board: 202 ♠ 96
Dealer: W ♥ KQ10853
Vul: Both ♦ Q8
HCP: 9 ♣ Q108

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

You bid first.

Board: 203 ♠ 75
Dealer: E ♥ 764
Vul: None ♦ 8762
HCP: 4 ♣ A632

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

Partner bids first.

Board: 204 ♠ Q962
Dealer: W ♥ Q
Vul: NS ♦ Q9
HCP: 15 ♣ AKQ873

West Opens 1♠.
You bid first.

We Overcall Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ J1063	♠ 98			1♦	1♥
Vul: EW	♥ 975	♥ KQJ108	1♣	Pass	2♣	Pass
North HCP: 4	♦ 63	♦ 1095	2NT	Pass	3NT	AP
South HCP: 12	♣ K963	♣ AQ10				
Contract: 3N W						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ 75	1♣	1♥	Pass	1NT
Vul: Both	♥ KQ10654	♥ A2	3♠ ¹	X	AP	
North HCP: 13	♦ KQ7	♦ A9543				
South HCP: 10	♣ 6	♣ Q1074				
Contract: 3♠X W						

1. 1m opening allows 5M

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ K9			1♠	2♣
Vul: None	♥ J1065	♥ Q4	4♣	5♣	X	AP
North HCP: 8	♦ K93	♦ A75				
South HCP: 15	♣ A9642	♣ KQJ1083				
Contract: 5♣X S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ J732	1♦	2♥	2NT ¹	Pass
Vul: Both	♥ KQ10853	♥ J64	3♣	Pass	3♥	Pass
North HCP: 9	♦ Q8	♦ 952	3NT	AP		
South HCP: 3	♣ Q108	♣ J75				
Contract: 3N E						

1. Lebensohl after 1m

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ 86			1♦	2♣
Vul: None	♥ 764	♥ A10	2♠ ¹	3♣	4♣ ²	X
North HCP: 4	♦ 8762	♦ A95	Pass ³	Pass	4♣	5♣
South HCP: 12	♣ A632	♣ KJ10984	X	AP		
Contract: 5♣X S						

1. 1X-(Y)-2Z forcing
2. limit raise or better in ♣
3. denies a ♣ stopper

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ Q962	♠ 75	1♠	2♣	Pass	3♣
Vul: NS	♥ Q	♥ A876				
North HCP: 15	♦ Q9	♦ K84	AP			
South HCP: 7	♣ AKQ873	♣ 10652				
Contract: 3♣ N						

South hands (Practice Page)

We Overcall

Board: 199 ♠ 98
Dealer: E ♥ KQJ108
Vul: EW ♦ 1095
HCP: 12 ♣ AQ10

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

You bid first.

Board: 200 ♠ 75
Dealer: W ♥ A2
Vul: Both ♦ A9543
HCP: 10 ♣ Q1074

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

Partner bids first.

Board: 201 ♠ K9
Dealer: E ♥ Q4
Vul: None ♦ A75
HCP: 15 ♣ KQJ1083

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

You bid first.

Board: 202 ♠ J732
Dealer: W ♥ J64
Vul: Both ♦ 952
HCP: 3 ♣ J75

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

Partner bids first.

Board: 203 ♠ 86
Dealer: E ♥ A10
Vul: None ♦ A95
HCP: 12 ♣ KJ10984

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

You bid first.

Board: 204 ♠ 75
Dealer: W ♥ A876
Vul: NS ♦ K84
HCP: 7 ♣ 10652

West Opens 1♠.
Partner bids first.

We Overcall Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ J1063	♠ 98			1♦	1♥
Vul: EW	♥ 975	♥ KQJ108	1♣	Pass	2♣	Pass
North HCP: 4	♦ 63	♦ 1095	2NT	Pass	3NT	AP
South HCP: 12	♣ K963	♣ AQ10				
Contract: 3N W						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ 75	1♣	1♥	Pass	1NT
Vul: Both	♥ KQ10654	♥ A2	3♠ ¹	X	AP	
North HCP: 13	♦ KQ7	♦ A9543				
South HCP: 10	♣ 6	♣ Q1074				
Contract: 3♠X W						

1. 1m opening allows 5M

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ K9			1♠	2♣
Vul: None	♥ J1065	♥ Q4	4♣	5♣	X	AP
North HCP: 8	♦ K93	♦ A75				
South HCP: 15	♣ A9642	♣ KQJ1083				
Contract: 5♣X S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ J732	1♦	2♥	2NT ¹	Pass
Vul: Both	♥ KQ10853	♥ J64	3♣	Pass	3♥	Pass
North HCP: 9	♦ Q8	♦ 952	3NT	AP		
South HCP: 3	♣ Q108	♣ J75				
Contract: 3N E						

1. Lebensohl after 1m

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ 86			1♦	2♣
Vul: None	♥ 764	♥ A10	2♠ ¹	3♣	4♣ ²	X
North HCP: 4	♦ 8762	♦ A95	Pass ³	Pass	4♣	5♣
South HCP: 12	♣ A632	♣ KJ10984	X	AP		
Contract: 5♣X S						

1. 1X-(Y)-2Z forcing
2. limit raise or better in ♣
3. denies a ♣ stopper

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ Q962	♠ 75	1♠	2♣	Pass	3♣
Vul: NS	♥ Q	♥ A876				
North HCP: 15	♦ Q9	♦ K84	AP			
South HCP: 7	♣ AKQ873	♣ 10652				
Contract: 3♣ N						

North hands (Practice Page)

We Overcall

Board: 205 ♠ K103
Dealer: E ♥ 64
Vul: EW ♦ 98642
HCP: 10 ♣ AK3

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

Partner bids first.

Board: 206 ♠ 32
Dealer: W ♥ 74
Vul: None ♦ 8
HCP: 10 ♣ AKQJ6532

West Opens 1♦.

You bid first.

Board: 207 ♠ Q4
Dealer: E ♥ QJ1094
Vul: NS ♦ 52
HCP: 8 ♣ QJ87

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

Partner bids first.

Board: 208 ♠ AQJ63
Dealer: W ♥ A104
Vul: EW ♦ K10
HCP: 16 ♣ Q109

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

You bid first.

Board: 209 ♠ Q9732
Dealer: E ♥ —
Vul: Both ♦ 87
HCP: 9 ♣ AK10983

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

Partner bids first.

Board: 210 ♠ 875
Dealer: W ♥ 862
Vul: NS ♦ AJ1054
HCP: 9 ♣ A9

West Opens 1♣.
East Bids 2♣ if possible.
West Bids 3♣ if possible.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

You bid first.

We Overcall Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ 64			1♣	1♥
Vul: EW	♥ 64	♥ KQ1092	X	Pass	1♠	Pass
North HCP: 10	♦ 98642	♦ A5	1NT	2♦	2♥ ¹	Pass
South HCP: 10	♣ AK3	♣ J1042	2♠	AP		
Contract: 2♠ E						1. limit raise or better in ♠

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ J1075				
Vul: None	♥ 74	♥ 10983	1♦	5♣	AP	
North HCP: 10	♦ 8	♦ AQ54				
South HCP: 7	♣ AKQJ6532	♣ 8				
Contract: 5♣ N						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ A3			1♠	2♠ ¹
Vul: NS	♥ QJ1094	♥ AK8653	X	3♥	3♠	AP
North HCP: 8	♦ 52	♦ QJ1073				
South HCP: 14	♣ QJ87	♣ —				1. Michaels Cuebid
Contract: 3♠ E						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 942	1♦	1♠	1NT	Pass
Vul: EW	♥ A104	♥ 8652	Pass	X	2♦	Pass
North HCP: 16	♦ K10	♦ A82	Pass	X	Pass	2♠
South HCP: 4	♣ Q109	♣ 743	3♦	AP		
Contract: 3♦ W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ Q9732	♠ K5			1♥	2♦
Vul: Both	♥ —	♥ K7	3♥	Pass	Pass	4♦
North HCP: 9	♦ 87	♦ AQJ9653	AP			
South HCP: 14	♣ AK10983	♣ J4				
Contract: 4♦ S						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ J9643	1♣	1♦	2♣	2♥
Vul: NS	♥ 862	♥ AKQ543	3♣	3♥	4♣	4♥
North HCP: 9	♦ AJ1054	♦ 7	5♣	X	AP	
South HCP: 10	♣ A9	♣ 7				
Contract: 5♣X W						

South hands (Practice Page)

We Overcall

Board: 205 ♠ 64
Dealer: E ♥ KQ1092
Vul: EW ♦ A5
HCP: 10 ♣ J1042

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

You bid first.

Board: 206 ♠ J1075
Dealer: W ♥ 10983
Vul: None ♦ AQ54
HCP: 7 ♣ 8

West Opens 1♦.

Partner bids first.

Board: 207 ♠ A3
Dealer: E ♥ AK8653
Vul: NS ♦ QJ1073
HCP: 14 ♣ —

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

You bid first.

Board: 208 ♠ 942
Dealer: W ♥ 8652
Vul: EW ♦ A82
HCP: 4 ♣ 743

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

Partner bids first.

Board: 209 ♠ K5
Dealer: E ♥ K7
Vul: Both ♦ AQJ9653
HCP: 14 ♣ J4

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

You bid first.

Board: 210 ♠ J9643
Dealer: W ♥ AKQ543
Vul: NS ♦ 7
HCP: 10 ♣ 7

West Opens 1♣.
East Bids 2♣ if possible.
West Bids 3♣ if possible.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ 64			1♣	1♥
Vul: EW	♥ 64	♥ KQ1092	X	Pass	1♠	Pass
North HCP: 10	♦ 98642	♦ A5	1NT	2♦	2♥ ¹	Pass
South HCP: 10	♣ AK3	♣ J1042	2♠	AP		
Contract: 2♠ E						

1. limit raise or better in ♠

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ J1075				
Vul: None	♥ 74	♥ 10983	1♦	5♣	AP	
North HCP: 10	♦ 8	♦ AQ54				
South HCP: 7	♣ AKQJ6532	♣ 8				
Contract: 5♣ N						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ A3			1♠	2♠ ¹
Vul: NS	♥ QJ1094	♥ AK8653	X	3♥	3♠	AP
North HCP: 8	♦ 52	♦ QJ1073				
South HCP: 14	♣ QJ87	♣ —				
Contract: 3♠ E						

1. Michaels Cuebid

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 942	1♦	1♠	1NT	Pass
Vul: EW	♥ A104	♥ 8652	Pass	X	2♦	Pass
North HCP: 16	♦ K10	♦ A82	Pass	X	Pass	2♠
South HCP: 4	♣ Q109	♣ 743	3♦	AP		
Contract: 3♦ W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ Q9732	♠ K5			1♥	2♦
Vul: Both	♥ —	♥ K7	3♥	Pass	Pass	4♦
North HCP: 9	♦ 87	♦ AQJ9653	AP			
South HCP: 14	♣ AK10983	♣ J4				
Contract: 4♦ S						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ J9643	1♣	1♦	2♣	2♥
Vul: NS	♥ 862	♥ AKQ543	3♣	3♥	4♣	4♥
North HCP: 9	♦ AJ1054	♦ 7	5♣	X	AP	
South HCP: 10	♣ A9	♣ 7				
Contract: 5♣X W						

North hands (Practice Page)

We Overcall

Board: 211 ♠ 873
Dealer: E ♥ J96
Vul: EW ♦ 9754
HCP: 1 ♣ 1073

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

Partner bids first.

Board: 212 ♠ Q2
Dealer: W ♥ 92
Vul: Both ♦ AKQJ53
HCP: 16 ♣ KJ3

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

You bid first.

Board: 213 ♠ QJ3
Dealer: E ♥ J107532
Vul: None ♦ 9
HCP: 8 ♣ A103

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

Partner bids first.

Board: 214 ♠ AKJ85
Dealer: W ♥ 8
Vul: EW ♦ K943
HCP: 11 ♣ 653

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

You bid first.

Board: 215 ♠ 10974
Dealer: E ♥ QJ
Vul: Both ♦ AJ108632
HCP: 8 ♣ —

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

Partner bids first.

Board: 216 ♠ 5
Dealer: W ♥ Q102
Vul: None ♦ AQ1043
HCP: 13 ♣ KQ104

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

You bid first.

We Overall Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 873	♠ 6542			1♦	1♥
Vul: EW	♥ J96	♥ AKQ54	2♦	Pass	Pass	X
North HCP: 1	♦ 9754	♦ —	XX	2♥	3♦	AP
South HCP: 14	♣ 1073	♣ AJ94				
Contract: 3♦ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 65	1♠	2♦	3♦ ¹	Pass
Vul: Both	♥ 92	♥ K874	4♠	AP		
North HCP: 16	♦ AKQJ53	♦ 864	1. limit raise or better in ♠			
South HCP: 3	♣ KJ3	♣ 10982				
Contract: 4♠ W						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ AK10985			1♦	1♠
Vul: None	♥ J107532	♥ A94	4♦	AP		
North HCP: 8	♦ 9	♦ Q8				
South HCP: 13	♣ A103	♣ 94				
Contract: 4♦ E						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AKJ85	♠ 764	1♦	1♠	1NT	2♠
Vul: EW	♥ 8	♥ K1072	AP			
North HCP: 11	♦ K943	♦ AJ				
South HCP: 8	♣ 653	♣ 10874				
Contract: 2♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 10974	♠ QJ6			1♥	2♣
Vul: Both	♥ QJ	♥ 63	2♥	Pass	Pass	3♣
North HCP: 8	♦ AJ108632	♦ 5	Pass	Pass	3♥	4♣
South HCP: 12	♣ —	♣ AKQ10943	AP			
Contract: 4♣ S						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ 82	1♠	X	1NT ¹	2♥
Vul: None	♥ Q102	♥ K7653	2♠	3♥	3♠	AP
North HCP: 13	♦ AQ1043	♦ K87	1. Support 1NT			
South HCP: 6	♣ KQ104	♣ 862				
Contract: 3♠ W						

South hands (Practice Page)

We Overcall

Board: 211 ♠ 6542
Dealer: E ♥ AKQ54
Vul: EW ♦ —
HCP: 14 ♣ AJ94

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

You bid first.

Board: 212 ♠ 65
Dealer: W ♥ K874
Vul: Both ♦ 864
HCP: 3 ♣ 10982

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

Partner bids first.

Board: 213 ♠ AK10985
Dealer: E ♥ A94
Vul: None ♦ Q8
HCP: 13 ♣ 94

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

You bid first.

Board: 214 ♠ 764
Dealer: W ♥ K1072
Vul: EW ♦ AJ
HCP: 8 ♣ 10874

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

Partner bids first.

Board: 215 ♠ QJ6
Dealer: E ♥ 63
Vul: Both ♦ 5
HCP: 12 ♣ AKQ10943

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

You bid first.

Board: 216 ♠ 82
Dealer: W ♥ K7653
Vul: None ♦ K87
HCP: 6 ♣ 862

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

Partner bids first.

We Overall Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 873	♠ 6542			1♦	1♥
Vul: EW	♥ J96	♥ AKQ54	2♦	Pass	Pass	X
North HCP: 1	♦ 9754	♦ —	XX	2♥	3♦	AP
South HCP: 14	♣ 1073	♣ AJ94				
Contract: 3♦ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 65	1♠	2♦	3♦ ¹	Pass
Vul: Both	♥ 92	♥ K874	4♠	AP		
North HCP: 16	♦ AKQJ53	♦ 864	1. limit raise or better in ♠			
South HCP: 3	♣ KJ3	♣ 10982				
Contract: 4♠ W						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ AK10985			1♦	1♠
Vul: None	♥ J107532	♥ A94	4♦	AP		
North HCP: 8	♦ 9	♦ Q8				
South HCP: 13	♣ A103	♣ 94				
Contract: 4♦ E						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AKJ85	♠ 764	1♦	1♠	1NT	2♠
Vul: EW	♥ 8	♥ K1072	AP			
North HCP: 11	♦ K943	♦ AJ				
South HCP: 8	♣ 653	♣ 10874				
Contract: 2♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 10974	♠ QJ6			1♥	2♣
Vul: Both	♥ QJ	♥ 63	2♥	Pass	Pass	3♣
North HCP: 8	♦ AJ108632	♦ 5	Pass	Pass	3♥	4♣
South HCP: 12	♣ —	♣ AKQ10943	AP			
Contract: 4♣ S						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ 82	1♠	X	1NT ¹	2♥
Vul: None	♥ Q102	♥ K7653	2♠	3♥	3♠	AP
North HCP: 13	♦ AQ1043	♦ K87	1. Support 1NT			
South HCP: 6	♣ KQ104	♣ 862				
Contract: 3♠ W						

North hands (Practice Page)

We Overcall

Board: 217 ♠ 653
Dealer: E ♥ 2
Vul: None ♦ J964
HCP: 3 ♣ Q7543

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

Partner bids first.

Board: 218 ♠ K2
Dealer: W ♥ J7
Vul: EW ♦ A873
HCP: 17 ♣ AKQ62

West Opens 1♣.

You bid first.

Board: 219 ♠ Q9764
Dealer: E ♥ J932
Vul: None ♦ 52
HCP: 3 ♣ 103

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

Partner bids first.

Board: 220 ♠ AQ87
Dealer: W ♥ KQ10975
Vul: NS ♦ K10
HCP: 14 ♣ 4

West Opens 1♠.

You bid first.

Board: 221 ♠ J10
Dealer: E ♥ 96
Vul: EW ♦ AJ52
HCP: 12 ♣ AQ874

East Opens 1♦.

Partner bids first.

Board: 222 ♠ KQJ64
Dealer: W ♥ A2
Vul: Both ♦ 76
HCP: 10 ♣ 10752

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 653	♠ AKJ94			1♥	1♠
Vul: None	♥ 2	♥ 1043	2♣ ¹	3♠	4♥	X
North HCP: 3	♦ J964	♦ AQ	AP			
South HCP: 14	♣ Q7543	♣ 962				
Contract: 4♥X E			1. limit raise or better in ♥			

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ 1098765	1♣	1NT	Pass	2♥
Vul: EW	♥ J7	♥ 654	Pass	2♠	AP	
North HCP: 17	♦ A873	♦ K92				
South HCP: 3	♣ AKQ62	♣ 10				
Contract: 2♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ Q9764	♠ AK1053			1♥	1♠
Vul: None	♥ J932	♥ 64	2♦ ¹	4♠	5♦	X
North HCP: 3	♦ 52	♦ 107	AP			
South HCP: 11	♣ 103	♣ A965				
Contract: 5♦X W			1. 1X-(Y)-2Z forcing			

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ AQ87	♠ J54	1♠	2♥	AP	
Vul: NS	♥ KQ10975	♥ J				
North HCP: 14	♦ K10	♦ 983				
South HCP: 7	♣ 4	♣ KQ9863				
Contract: 2♥ N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ AQ764			1♦	2♦ ¹
Vul: EW	♥ 96	♥ KJ1072	Pass	2♥	AP	
North HCP: 12	♦ AJ52	♦ Q9				
South HCP: 12	♣ AQ874	♣ 6				
Contract: 2♥ N			1. Michaels Cuebid			

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ KQJ64	♠ 975	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ A2	♥ 97	4♥	AP		
North HCP: 10	♦ 76	♦ QJ98				
South HCP: 7	♣ 10752	♣ KJ64				
Contract: 4♥ W			1. limit raise or better in ♥			

South hands (Practice Page)

We Overcall

Board: 217 ♠ AKJ94
Dealer: E ♥ 1043
Vul: None ♦ AQ
HCP: 14 ♣ 962

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

You bid first.

Board: 218 ♠ 1098765
Dealer: W ♥ 654
Vul: EW ♦ K92
HCP: 3 ♣ 10

West Opens 1♣.

Partner bids first.

Board: 219 ♠ AK1053
Dealer: E ♥ 64
Vul: None ♦ 107
HCP: 11 ♣ A965

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

You bid first.

Board: 220 ♠ J54
Dealer: W ♥ J
Vul: NS ♦ 983
HCP: 7 ♣ KQ9863

West Opens 1♠.

Partner bids first.

Board: 221 ♠ AQ764
Dealer: E ♥ KJ1072
Vul: EW ♦ Q9
HCP: 12 ♣ 6

East Opens 1♦.

You bid first.

Board: 222 ♠ 975
Dealer: W ♥ 97
Vul: Both ♦ QJ98
HCP: 7 ♣ KJ64

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 653	♠ AKJ94			1♥	1♠
Vul: None	♥ 2	♥ 1043	2♣ ¹	3♠	4♥	X
North HCP: 3	♦ J964	♦ AQ	AP			
South HCP: 14	♣ Q7543	♣ 962				
Contract: 4♥X E			1. limit raise or better in ♥			

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ 1098765	1♣	1NT	Pass	2♥
Vul: EW	♥ J7	♥ 654	Pass	2♠	AP	
North HCP: 17	♦ A873	♦ K92				
South HCP: 3	♣ AKQ62	♣ 10				
Contract: 2♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ Q9764	♠ AK1053			1♥	1♠
Vul: None	♥ J932	♥ 64	2♦ ¹	4♠	5♦	X
North HCP: 3	♦ 52	♦ 107	AP			
South HCP: 11	♣ 103	♣ A965				
Contract: 5♦X W			1. 1X-(Y)-2Z forcing			

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ AQ87	♠ J54	1♠	2♥	AP	
Vul: NS	♥ KQ10975	♥ J				
North HCP: 14	♦ K10	♦ 983				
South HCP: 7	♣ 4	♣ KQ9863				
Contract: 2♥ N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ AQ764			1♦	2♦ ¹
Vul: EW	♥ 96	♥ KJ1072	Pass	2♥	AP	
North HCP: 12	♦ AJ52	♦ Q9				
South HCP: 12	♣ AQ874	♣ 6				
Contract: 2♥ N			1. Michaels Cuebid			

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ KQJ64	♠ 975	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ A2	♥ 97	4♥	AP		
North HCP: 10	♦ 76	♦ QJ98				
South HCP: 7	♣ 10752	♣ KJ64				
Contract: 4♥ W			1. limit raise or better in ♥			

North hands (Practice Page)

We Overcall

Board: 223	♠ A6	East Opens 1♣.
Dealer: E	♥ 95	
Vul: NS	♦ J1082	Partner bids first.
HCP: 13	♣ AKJ102	
Board: 224	♠ K10542	West Opens 1♦.
Dealer: W	♥ KQ1032	East Doubles 2♦ if possible.
Vul: EW	♦ J	West Bids 4♦ if possible.
HCP: 11	♣ Q7	You bid first.
Board: 225	♠ 10872	East Opens 1♥.
Dealer: E	♥ KJ	
Vul: Both	♦ A9872	Partner bids first.
HCP: 8	♣ 96	
Board: 226	♠ Q1096	West Opens 1♣.
Dealer: W	♥ K	East Bids 1♥ if possible.
Vul: Both	♦ KQ10943	West Bids 4♥ if possible.
HCP: 10	♣ 98	East Bids 4NT if possible.
		West Bids 5♥ if possible.
		East Bids 6♥ if possible.
		You bid first.
Board: 227	♠ 83	East Opens 1♥.
Dealer: E	♥ 85	West Bids 2♦ if possible.
Vul: None	♦ K109	East Bids 4♥ if possible.
HCP: 5	♣ Q109654	Partner bids first.
Board: 228	♠ 852	West Opens 1♦.
Dealer: W	♥ K32	East Bids 3♦ if possible.
Vul: NS	♦ 4	
HCP: 12	♣ AKQ952	You bid first.

We Overcall Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ5			1♣	2NT ¹
Vul: NS	♥ 95	♥ KJ1076				
North HCP: 13	♦ J1082	♦ AK743	Pass	5♦	AP	
South HCP: 15	♣ AKJ102	♣ —	1. Unusual 2NT			
Contract: 5♦ N						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ K10542	♠ AJ97	1♦	2♦ ¹	X	3♠
Vul: EW	♥ KQ1032	♥ J94	4♦	AP		
North HCP: 11	♦ J	♦ 2	1. Michaels Cuebid			
South HCP: 7	♣ Q7	♣ J8642				
Contract: 4♦ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 10872	♠ AJ9			1♥	2♣
Vul: Both	♥ KJ	♥ 1063	Pass	2♦	Pass	3♣
North HCP: 8	♦ A9872	♦ K	AP			
South HCP: 16	♣ 96	♣ AKJ875				
Contract: 3♣ S						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ Q1096	♠ J8732	1♣	1♦	1♥	1♠
Vul: Both	♥ K	♥ J95	4♥	4♠	4NT ¹	Pass
North HCP: 10	♦ KQ10943	♦ J82	5♥	Pass	6♥	AP
South HCP: 4	♣ 98	♣ J2	1. Blackwood 0314, for ♥			
Contract: 6♥ E						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ AQ1097			1♥	1♠
Vul: None	♥ 85	♥ J106	2♦ ¹	Pass	4♥	AP
North HCP: 5	♦ K109	♦ A85	1. 1X-(Y)-2Z forcing			
South HCP: 11	♣ Q109654	♣ 72				
Contract: 4♥ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ KQJ106	1♦	2♣	3♦	AP
Vul: NS	♥ K32	♥ Q10985				
North HCP: 12	♦ 4	♦ Q8				
South HCP: 10	♣ AKQ952	♣ 6				
Contract: 3♦ W						

South hands (Practice Page)

We Overcall

Board: 223	♠ KJ5	East Opens 1♣.
Dealer: E	♥ KJ1076	
Vul: NS	♦ AK743	You bid first.
HCP: 15	♣ —	
Board: 224	♠ AJ97	West Opens 1♦.
Dealer: W	♥ J94	East Doubles 2♦ if possible.
Vul: EW	♦ 2	West Bids 4♦ if possible.
HCP: 7	♣ J8642	Partner bids first.
Board: 225	♠ AJ9	East Opens 1♥.
Dealer: E	♥ 1063	
Vul: Both	♦ K	You bid first.
HCP: 16	♣ AKJ875	
Board: 226	♠ J8732	West Opens 1♣.
Dealer: W	♥ J95	East Bids 1♥ if possible.
Vul: Both	♦ J82	West Bids 4♥ if possible.
HCP: 4	♣ J2	East Bids 4NT if possible.
		West Bids 5♥ if possible.
		East Bids 6♥ if possible.
		Partner bids first.
Board: 227	♠ AQ1097	East Opens 1♥.
Dealer: E	♥ J106	West Bids 2♦ if possible.
Vul: None	♦ A85	East Bids 4♥ if possible.
HCP: 11	♣ 72	You bid first.
Board: 228	♠ KQJ106	West Opens 1♦.
Dealer: W	♥ Q10985	East Bids 3♦ if possible.
Vul: NS	♦ Q8	
HCP: 10	♣ 6	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ5			1♣	2NT ¹
Vul: NS	♥ 95	♥ KJ1076				
North HCP: 13	♦ J1082	♦ AK743	Pass	5♦	AP	
South HCP: 15	♣ AKJ102	♣ —	1. Unusual 2NT			
Contract: 5♦ N						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ K10542	♠ AJ97	1♦	2♦ ¹	X	3♠
Vul: EW	♥ KQ1032	♥ J94	4♦	AP		
North HCP: 11	♦ J	♦ 2	1. Michaels Cuebid			
South HCP: 7	♣ Q7	♣ J8642				
Contract: 4♦ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 10872	♠ AJ9			1♥	2♣
Vul: Both	♥ KJ	♥ 1063	Pass	2♦	Pass	3♣
North HCP: 8	♦ A9872	♦ K	AP			
South HCP: 16	♣ 96	♣ AKJ875				
Contract: 3♣ S						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ Q1096	♠ J8732	1♣	1♦	1♥	1♠
Vul: Both	♥ K	♥ J95	4♥	4♠	4NT ¹	Pass
North HCP: 10	♦ KQ10943	♦ J82	5♥	Pass	6♥	AP
South HCP: 4	♣ 98	♣ J2	1. Blackwood 0314, for ♥			
Contract: 6♥ E						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ AQ1097			1♥	1♠
Vul: None	♥ 85	♥ J106	2♦ ¹	Pass	4♥	AP
North HCP: 5	♦ K109	♦ A85	1. 1X-(Y)-2Z forcing			
South HCP: 11	♣ Q109654	♣ 72				
Contract: 4♥ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ KQJ106	1♦	2♣	3♦	AP
Vul: NS	♥ K32	♥ Q10985				
North HCP: 12	♦ 4	♦ Q8				
South HCP: 10	♣ AKQ952	♣ 6				
Contract: 3♦ W						

North hands (Practice Page)

We Overcall

Board: 229	♠ Q953	East Opens 1♥.
Dealer: E	♥ 1062	
Vul: Both	♦ 1092	Partner bids first.
HCP: 6	♣ A82	
Board: 230	♠ 104	West Opens 1♣.
Dealer: W	♥ A8	East Bids 3NT if possible.
Vul: None	♦ QJ1063	
HCP: 9	♣ Q1087	You bid first.
Board: 231	♠ J1073	East Opens 1♠.
Dealer: E	♥ K10876	
Vul: NS	♦ 3	Partner bids first.
HCP: 4	♣ 1082	
Board: 232	♠ AK10763	West Opens 1♦.
Dealer: W	♥ Q7	
Vul: EW	♦ 103	You bid first.
HCP: 9	♣ 952	
Board: 233	♠ J	East Opens 1♠.
Dealer: E	♥ 104	East Bids 4♠ if possible.
Vul: None	♦ Q107542	
HCP: 3	♣ 9754	Partner bids first.
Board: 234	♠ K2	West Opens 1♠.
Dealer: W	♥ Q87	East Bids 3♦ if possible.
Vul: NS	♦ AQJ742	West Bids 4♠ if possible.
HCP: 12	♣ 93	You bid first.

We Overall Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ Q953	♠ AJ1074			1♥	2♥ ¹
Vul: Both	♥ 1062	♥ Q	Pass	3♠	Pass	4♠
North HCP: 6	♦ 1092	♦ AKQ53	AP			
South HCP: 16	♣ A82	♣ 93	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ Q98652				
Vul: None	♥ A8	♥ J1097	1♣	1♦	3NT	AP
North HCP: 9	♦ QJ1063	♦ 7				
South HCP: 3	♣ Q1087	♣ 42				
Contract: 3N E						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ J1073	♠ Q9				
Vul: NS	♥ K10876	♥ AQ4			1♠	2♦
North HCP: 4	♦ 3	♦ KQJ1042	AP			
South HCP: 14	♣ 1082	♣ 54				
Contract: 2♦ S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ AK10763	♠ J8				
Vul: EW	♥ Q7	♥ J96532	1♦	2♠	AP	
North HCP: 9	♦ 103	♦ AK82				
South HCP: 11	♣ 952	♣ Q				
Contract: 2♠ N						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ Q64				
Vul: None	♥ 104	♥ AQJ9862			1♠	2♥
North HCP: 3	♦ Q107542	♦ K	Pass	Pass	4♠	AP
South HCP: 14	♣ 9754	♣ Q2				
Contract: 4♠ E						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ J10				
Vul: NS	♥ Q87	♥ 643	1♠	2♦	3♦ ¹	Pass
North HCP: 12	♦ AQJ742	♦ 1083	4♠	AP		
South HCP: 1	♣ 93	♣ 86542	1. limit raise or better in ♠			
Contract: 4♠ W						

South hands (Practice Page)

We Overcall

Board: 229	♠ AJ1074	East Opens 1♥.
Dealer: E	♥ Q	
Vul: Both	♦ AKQ53	You bid first.
HCP: 16	♣ 93	
Board: 230	♠ Q98652	West Opens 1♣.
Dealer: W	♥ J1097	East Bids 3NT if possible.
Vul: None	♦ 7	
HCP: 3	♣ 42	Partner bids first.
Board: 231	♠ Q9	East Opens 1♠.
Dealer: E	♥ AQ4	
Vul: NS	♦ KQJ1042	You bid first.
HCP: 14	♣ 54	
Board: 232	♠ J8	West Opens 1♦.
Dealer: W	♥ J96532	
Vul: EW	♦ AK82	Partner bids first.
HCP: 11	♣ Q	
Board: 233	♠ Q64	East Opens 1♠.
Dealer: E	♥ AQJ9862	East Bids 4♠ if possible.
Vul: None	♦ K	
HCP: 14	♣ Q2	You bid first.
Board: 234	♠ J10	West Opens 1♠.
Dealer: W	♥ 643	East Bids 3♦ if possible.
Vul: NS	♦ 1083	West Bids 4♠ if possible.
HCP: 1	♣ 86542	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ Q953	♠ AJ1074			1♥	2♥ ¹
Vul: Both	♥ 1062	♥ Q	Pass	3♠	Pass	4♠
North HCP: 6	♦ 1092	♦ AKQ53	AP			
South HCP: 16	♣ A82	♣ 93	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ Q98652				
Vul: None	♥ A8	♥ J1097	1♣	1♦	3NT	AP
North HCP: 9	♦ QJ1063	♦ 7				
South HCP: 3	♣ Q1087	♣ 42				
Contract: 3N E						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ J1073	♠ Q9				
Vul: NS	♥ K10876	♥ AQ4			1♠	2♦
North HCP: 4	♦ 3	♦ KQJ1042	AP			
South HCP: 14	♣ 1082	♣ 54				
Contract: 2♦ S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ AK10763	♠ J8				
Vul: EW	♥ Q7	♥ J96532	1♦	2♠	AP	
North HCP: 9	♦ 103	♦ AK82				
South HCP: 11	♣ 952	♣ Q				
Contract: 2♠ N						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ Q64				
Vul: None	♥ 104	♥ AQJ9862			1♠	2♥
North HCP: 3	♦ Q107542	♦ K	Pass	Pass	4♠	AP
South HCP: 14	♣ 9754	♣ Q2				
Contract: 4♠ E						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ J10				
Vul: NS	♥ Q87	♥ 643	1♠	2♦	3♦ ¹	Pass
North HCP: 12	♦ AQJ742	♦ 1083	4♠	AP		
South HCP: 1	♣ 93	♣ 86542	1. limit raise or better in ♠			
Contract: 4♠ W						

North hands (Practice Page)

We Overcall

Board: 235 ♠ 94
Dealer: E ♥ J4
Vul: EW ♦ A10976
HCP: 10 ♣ KQ95

East Opens 1♦.
West Bids 1♠ if possible.
East Redoubles if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 236 ♠ —
Dealer: W ♥ KJ5
Vul: Both ♦ Q2
HCP: 16 ♣ AKQJ8762

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

You bid first.

Board: 237 ♠ 7
Dealer: E ♥ Q1097652
Vul: NS ♦ A42
HCP: 9 ♣ K6

East Opens 1♦.
East Doubles 2♥ if possible.

Partner bids first.

Board: 238 ♠ 82
Dealer: W ♥ AKQ743
Vul: EW ♦ J1083
HCP: 10 ♣ 8

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

You bid first.

Board: 239 ♠ Q3
Dealer: E ♥ —
Vul: Both ♦ AQ9854
HCP: 10 ♣ Q10873

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

Partner bids first.

Board: 240 ♠ AKQ83
Dealer: W ♥ J8743
Vul: None ♦ Q9
HCP: 12 ♣ 4

West Opens 1♥.

You bid first.

We Overcall Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ K72			1♦	1♥
Vul: EW	♥ J4	♥ AKQ973	1♠	X	XX ¹	2♥
North HCP: 10	♦ A10976	♦ 432	2♠	3♥	AP	
South HCP: 12	♣ KQ95	♣ 7				
Contract: 3♥ S						1. Support double redouble

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 103	1♠	2♣	3♣ ¹	Pass
Vul: Both	♥ KJ5	♥ Q1084	4♠	5♣	X	Pass
North HCP: 16	♦ Q2	♦ 1063	5♠	AP		
South HCP: 2	♣ AKQJ8762	♣ 10954				
Contract: 5♠ W						1. limit raise or better in ♠

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KQ108542			1♦	1♠
Vul: NS	♥ Q1097652	♥ K	Pass	2♥	X	4♠
North HCP: 9	♦ A42	♦ KQ	AP			
South HCP: 13	♣ K6	♣ 953				
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ Q5				
Vul: EW	♥ AKQ743	♥ 985	1♣	2♥	3♣	AP
North HCP: 10	♦ J1083	♦ Q9642				
South HCP: 8	♣ 8	♣ KJ10				
Contract: 3♣ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ 74			1♠	Pass
Vul: Both	♥ —	♥ AJ1043	1NT ¹	2NT ²	Pass	3♣
North HCP: 10	♦ AQ9854	♦ K10	3♠	Pass	Pass	4♣
South HCP: 9	♣ Q10873	♣ J542	AP			
Contract: 4♣ S						
						1. forcing 1NT
						2. Unusual 2NT

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AKQ83	♠ J975				
Vul: None	♥ J8743	♥ A	1♥	1♠	Pass	4♠
North HCP: 12	♦ Q9	♦ A62	AP			
South HCP: 12	♣ 4	♣ K10972				
Contract: 4♠ N						

South hands (Practice Page)

We Overcall

Board: 235 ♠ K72
Dealer: E ♥ AKQ973
Vul: EW ♦ 432
HCP: 12 ♣ 7

East Opens 1♦.
West Bids 1♠ if possible.
East Redoubles if possible.
West Bids 2♠ if possible.

You bid first.

Board: 236 ♠ 103
Dealer: W ♥ Q1084
Vul: Both ♦ 1063
HCP: 2 ♣ 10954

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

Partner bids first.

Board: 237 ♠ KQ108542
Dealer: E ♥ K
Vul: NS ♦ KQ
HCP: 13 ♣ 953

East Opens 1♦.
East Doubles 2♥ if possible.

You bid first.

Board: 238 ♠ Q5
Dealer: W ♥ 985
Vul: EW ♦ Q9642
HCP: 8 ♣ KJ10

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

Partner bids first.

Board: 239 ♠ 74
Dealer: E ♥ AJ1043
Vul: Both ♦ K10
HCP: 9 ♣ J542

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

You bid first.

Board: 240 ♠ J975
Dealer: W ♥ A
Vul: None ♦ A62
HCP: 12 ♣ K10972

West Opens 1♥.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ K72			1♦	1♥
Vul: EW	♥ J4	♥ AKQ973	1♠	X	XX ¹	2♥
North HCP: 10	♦ A10976	♦ 432	2♠	3♥	AP	
South HCP: 12	♣ KQ95	♣ 7				
Contract: 3♥ S						1. Support double redouble

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 103	1♠	2♣	3♣ ¹	Pass
Vul: Both	♥ KJ5	♥ Q1084	4♠	5♣	X	Pass
North HCP: 16	♦ Q2	♦ 1063	5♠	AP		
South HCP: 2	♣ AKQJ8762	♣ 10954				
Contract: 5♠ W						1. limit raise or better in ♠

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KQ108542			1♦	1♠
Vul: NS	♥ Q1097652	♥ K	Pass	2♥	X	4♠
North HCP: 9	♦ A42	♦ KQ	AP			
South HCP: 13	♣ K6	♣ 953				
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ Q5				
Vul: EW	♥ AKQ743	♥ 985	1♣	2♥	3♣	AP
North HCP: 10	♦ J1083	♦ Q9642				
South HCP: 8	♣ 8	♣ KJ10				
Contract: 3♣ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ 74			1♠	Pass
Vul: Both	♥ —	♥ AJ1043	1NT ¹	2NT ²	Pass	3♣
North HCP: 10	♦ AQ9854	♦ K10	3♠	Pass	Pass	4♣
South HCP: 9	♣ Q10873	♣ J542	AP			
Contract: 4♣ S						
						1. forcing 1NT
						2. Unusual 2NT

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AKQ83	♠ J975				
Vul: None	♥ J8743	♥ A	1♥	1♠	Pass	4♠
North HCP: 12	♦ Q9	♦ A62	AP			
South HCP: 12	♣ 4	♣ K10972				
Contract: 4♠ N						

North hands (Practice Page)

We Overcall

Board: 241	♠ J	East Opens 1♠.
Dealer: E	♥ KQ4	West Bids 3♠ if possible.
Vul: EW	♦ K97632	East Bids 4♠ if possible.
HCP: 11	♣ Q98	East Doubles 5♣ if possible.
		Partner bids first.
Board: 242	♠ AKQ843	West Opens 1♦.
Dealer: W	♥ J92	West Doubles Pass if possible.
Vul: Both	♦ 7	East Bids 3♦ if possible.
HCP: 11	♣ J102	You bid first.
Board: 243	♠ K8642	East Opens 1♣.
Dealer: E	♥ A84	Partner bids first.
Vul: None	♦ 74	
HCP: 10	♣ K42	
Board: 244	♠ 765	West Opens 1♦.
Dealer: W	♥ AKJ94	West Doubles Pass if possible.
Vul: NS	♦ AJ	East Bids 2♣ if possible.
HCP: 16	♣ K42	East Doubles 4♥ if possible.
		You bid first.
Board: 245	♠ K1076	East Opens 1♦.
Dealer: E	♥ A	Partner bids first.
Vul: None	♦ A53	
HCP: 11	♣ 109853	
Board: 246	♠ AKQ64	West Opens 1♥.
Dealer: W	♥ A9	West Bids 2♥ if possible.
Vul: NS	♦ 1096	East Bids 3♥ if possible.
HCP: 13	♣ 642	You bid first.

We Overall Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A3			1♠	3♣
Vul: EW	♥ KQ4	♥ 97				
North HCP: 11	♦ K97632	♦ Q4	3♠	Pass	4♠	Pass
South HCP: 10	♣ Q98	♣ KJ107642	Pass	5♣	X	AP
Contract: 5♣X S						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ AKQ843	♠ 5				
Vul: Both	♥ J92	♥ Q743	1♦	2♠	Pass	Pass
North HCP: 11	♦ 7	♦ AJ93	X	Pass	3♦	AP
South HCP: 12	♣ J102	♣ KQ43				
Contract: 3♦ W						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ K8642	♠ 1093			1♣	1♦
Vul: None	♥ A84	♥ J106				
North HCP: 10	♦ 74	♦ AKJ105	Pass	1♠	Pass	1NT
South HCP: 9	♣ K42	♣ 86	AP			
Contract: 1N S						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ 765	♠ KJ108	1♦	1♥	Pass	Pass
Vul: NS	♥ AKJ94	♥ Q83	X	XX	2♣	2♦ ¹
North HCP: 16	♦ AJ	♦ 982	Pass	2♥	Pass	3♥
South HCP: 7	♣ K42	♣ J106	Pass	4♥	X	AP
Contract: 4♥X N						

1. limit raise or better in ♥

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ K1076	♠ AQJ43			1♦	1♠
Vul: None	♥ A	♥ 854				
North HCP: 11	♦ A53	♦ K7	Pass	2♦ ¹	Pass	4♠
South HCP: 12	♣ 109853	♣ Q64	AP			
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AKQ64	♠ 8	1♥	1♠	Pass	Pass
Vul: NS	♥ A9	♥ 654				
North HCP: 13	♦ 1096	♦ KQ874	2♥	X	Pass	3♦
South HCP: 5	♣ 642	♣ 9875	Pass	Pass	3♥	AP
Contract: 3♥ W						

South hands (Practice Page)

We Overcall

Board: 241 ♠ A3
Dealer: E ♥ 97
Vul: EW ♦ Q4
HCP: 10 ♣ KJ107642

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

You bid first.

Board: 242 ♠ 5
Dealer: W ♥ Q743
Vul: Both ♦ AJ93
HCP: 12 ♣ KQ43

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

Partner bids first.

Board: 243 ♠ 1093
Dealer: E ♥ J106
Vul: None ♦ AKJ105
HCP: 9 ♣ 86

East Opens 1♣.

You bid first.

Board: 244 ♠ KJ108
Dealer: W ♥ Q83
Vul: NS ♦ 982
HCP: 7 ♣ J106

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

Partner bids first.

Board: 245 ♠ AQJ43
Dealer: E ♥ 854
Vul: None ♦ K7
HCP: 12 ♣ Q64

East Opens 1♦.

You bid first.

Board: 246 ♠ 8
Dealer: W ♥ 654
Vul: NS ♦ KQ874
HCP: 5 ♣ 9875

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

Partner bids first.

We Overall Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A3			1♠	3♣
Vul: EW	♥ KQ4	♥ 97				
North HCP: 11	♦ K97632	♦ Q4	3♠	Pass	4♠	Pass
South HCP: 10	♣ Q98	♣ KJ107642	Pass	5♣	X	AP
Contract: 5♣X S						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ AKQ843	♠ 5				
Vul: Both	♥ J92	♥ Q743	1♦	2♠	Pass	Pass
North HCP: 11	♦ 7	♦ AJ93	X	Pass	3♦	AP
South HCP: 12	♣ J102	♣ KQ43				
Contract: 3♦ W						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ K8642	♠ 1093			1♣	1♦
Vul: None	♥ A84	♥ J106				
North HCP: 10	♦ 74	♦ AKJ105	Pass	1♠	Pass	1NT
South HCP: 9	♣ K42	♣ 86	AP			
Contract: 1N S						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ 765	♠ KJ108	1♦	1♥	Pass	Pass
Vul: NS	♥ AKJ94	♥ Q83	X	XX	2♣	2♦ ¹
North HCP: 16	♦ AJ	♦ 982	Pass	2♥	Pass	3♥
South HCP: 7	♣ K42	♣ J106	Pass	4♥	X	AP
Contract: 4♥X N						

1. limit raise or better in ♥

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ K1076	♠ AQJ43			1♦	1♠
Vul: None	♥ A	♥ 854				
North HCP: 11	♦ A53	♦ K7	Pass	2♦ ¹	Pass	4♠
South HCP: 12	♣ 109853	♣ Q64	AP			
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AKQ64	♠ 8	1♥	1♠	Pass	Pass
Vul: NS	♥ A9	♥ 654				
North HCP: 13	♦ 1096	♦ KQ874	2♥	X	Pass	3♦
South HCP: 5	♣ 642	♣ 9875	Pass	Pass	3♥	AP
Contract: 3♥ W						

North hands (Practice Page)

We Overcall

Board: 247 ♠ KQJ3
Dealer: E ♥ 104 East Opens 1♦.
Vul: EW ♦ A874 Partner bids first.
HCP: 10 ♣ 982

Board: 248 ♠ AK10864
Dealer: W ♥ 8742 West Opens 1♥.
Vul: None ♦ AQ You bid first.
HCP: 13 ♣ 8

Board: 249 ♠ K873 East Opens 1♠.
Dealer: E ♥ A986 East Bids 2♥ if possible.
Vul: NS ♦ Q5 West Bids 2♠ if possible.
HCP: 9 ♣ 1062 Partner bids first.

Board: 250 ♠ 1043 West Opens 1♠.
Dealer: W ♥ 2 West Bids 2♥ if possible.
Vul: EW ♦ KQ1085
HCP: 9 ♣ KJ85 You bid first.

Board: 251 ♠ K97 East Opens 1♣.
Dealer: E ♥ 93 West Bids 1NT if possible.
Vul: Both ♦ KJ95 East Bids 2♣ if possible.
HCP: 7 ♣ 10853 West Bids 3♣ if possible.
East Bids 4♣ if possible.
Partner bids first.

Board: 252 ♠ K8 West Opens 1♥.
Dealer: W ♥ 52 East Bids 2♥ if possible.
Vul: NS ♦ K743
HCP: 13 ♣ AK1032 You bid first.

We Overcall Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ KQJ3	♠ —			1♦	2NT ¹
Vul: EW	♥ 104	♥ Q9853				
North HCP: 10	♦ A874	♦ Q9	Pass	3♣	AP	
South HCP: 11	♣ 982	♣ AQJ743	1. Unusual 2NT			
Contract: 3♣ N						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AK10864	♠ 97	1♥	1♠	Pass	2♣
Vul: None	♥ 8742	♥ KQ6	Pass	2♠	Pass	4♠
North HCP: 13	♦ AQ	♦ 632	AP			
South HCP: 14	♣ 8	♣ AKQ53				
Contract: 4♠ N						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ K873	♠ 5			1♠	2♦
Vul: NS	♥ A986	♥ J2	Pass	Pass	2♥	Pass
North HCP: 9	♦ Q5	♦ KJ109863	2♠	AP		
South HCP: 12	♣ 1062	♣ AK9				
Contract: 2♠ E						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 1043	♠ Q96	1♠	Pass	Pass	1NT
Vul: EW	♥ 2	♥ A74	2♥	AP		
North HCP: 9	♦ KQ1085	♦ A74				
South HCP: 14	♣ KJ85	♣ A1064				
Contract: 2♥ W						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ AJ102			1♣	1♥
Vul: Both	♥ 93	♥ AQJ1065	1NT	Pass	2♣	2♥
North HCP: 7	♦ KJ95	♦ 42	3♣	3♥	4♣	AP
South HCP: 12	♣ 10853	♣ 6				
Contract: 4♣ E						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ AQ9763	1♥	2♣	2♥	2♠
Vul: NS	♥ 52	♥ 976	AP			
North HCP: 13	♦ K743	♦ J8				
South HCP: 8	♣ AK1032	♣ J9				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall

Board: 247 ♠ — East Opens 1♦.
Dealer: E ♥ Q9853
Vul: EW ♦ Q9 You bid first.
HCP: 11 ♣ AQJ743

Board: 248 ♠ 97 West Opens 1♥.
Dealer: W ♥ KQ6
Vul: None ♦ 632 Partner bids first.
HCP: 14 ♣ AKQ53

Board: 249 ♠ 5 East Opens 1♠.
Dealer: E ♥ J2 East Bids 2♥ if possible.
Vul: NS ♦ KJ109863 West Bids 2♠ if possible.
HCP: 12 ♣ AK9 You bid first.

Board: 250 ♠ Q96 West Opens 1♠.
Dealer: W ♥ A74 West Bids 2♥ if possible.
Vul: EW ♦ A74
HCP: 14 ♣ A1064 Partner bids first.

Board: 251 ♠ AJ102 East Opens 1♣.
Dealer: E ♥ AQJ1065 West Bids 1NT if possible.
Vul: Both ♦ 42 East Bids 2♣ if possible.
HCP: 12 ♣ 6 West Bids 3♣ if possible.
East Bids 4♣ if possible.
You bid first.

Board: 252 ♠ AQ9763 West Opens 1♥.
Dealer: W ♥ 976 East Bids 2♥ if possible.
Vul: NS ♦ J8
HCP: 8 ♣ J9 Partner bids first.

We Overcall Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ KQJ3	♠ —			1♦	2NT ¹
Vul: EW	♥ 104	♥ Q9853				
North HCP: 10	♦ A874	♦ Q9	Pass	3♣	AP	
South HCP: 11	♣ 982	♣ AQJ743	1. Unusual 2NT			
Contract: 3♣ N						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AK10864	♠ 97	1♥	1♠	Pass	2♣
Vul: None	♥ 8742	♥ KQ6	Pass	2♠	Pass	4♠
North HCP: 13	♦ AQ	♦ 632	AP			
South HCP: 14	♣ 8	♣ AKQ53				
Contract: 4♠ N						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ K873	♠ 5			1♠	2♦
Vul: NS	♥ A986	♥ J2	Pass	Pass	2♥	Pass
North HCP: 9	♦ Q5	♦ KJ109863	2♠	AP		
South HCP: 12	♣ 1062	♣ AK9				
Contract: 2♠ E						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 1043	♠ Q96	1♠	Pass	Pass	1NT
Vul: EW	♥ 2	♥ A74	2♥	AP		
North HCP: 9	♦ KQ1085	♦ A74				
South HCP: 14	♣ KJ85	♣ A1064				
Contract: 2♥ W						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ AJ102			1♣	1♥
Vul: Both	♥ 93	♥ AQJ1065	1NT	Pass	2♣	2♥
North HCP: 7	♦ KJ95	♦ 42	3♣	3♥	4♣	AP
South HCP: 12	♣ 10853	♣ 6				
Contract: 4♣ E						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ AQ9763	1♥	2♣	2♥	2♠
Vul: NS	♥ 52	♥ 976	AP			
North HCP: 13	♦ K743	♦ J8				
South HCP: 8	♣ AK1032	♣ J9				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall

Board: 253	♠ A4	East Opens 1♦.
Dealer: E	♥ 108543	
Vul: None	♦ Q63	Partner bids first.
HCP: 6	♣ 1063	
Board: 254	♠ Q4	West Opens 1♠.
Dealer: W	♥ AQ42	West Doubles Pass if possible.
Vul: Both	♦ AKJ932	East Bids 2♠ if possible.
HCP: 16	♣ 4	You bid first.
Board: 255	♠ —	East Opens 1♠.
Dealer: E	♥ Q107654	West Bids 3♣ if possible.
Vul: NS	♦ 8743	East Bids 5♣ if possible.
HCP: 3	♣ J52	West Redoubles if possible.
		East Bids 5♠ if possible.
		Partner bids first.
Board: 256	♠ QJ2	West Opens 1♣.
Dealer: W	♥ J92	
Vul: None	♦ AKQ106	You bid first.
HCP: 13	♣ 104	
Board: 257	♠ J7	East Opens 1♦.
Dealer: E	♥ K4	East Doubles Pass if possible.
Vul: NS	♦ K10852	West Bids 2♠ if possible.
HCP: 10	♣ QJ42	Partner bids first.
Board: 258	♠ 74	West Opens 1♣.
Dealer: W	♥ 2	East Bids 1♠ if possible.
Vul: EW	♦ KQJ92	
HCP: 14	♣ AKJ65	You bid first.

We Overcall Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ J10			1♦	1NT
Vul: None	♥ 108543	♥ KQ9	Pass	2♦	Pass	2♥
North HCP: 6	♦ Q63	♦ A104	AP			
South HCP: 16	♣ 1063	♣ KQJ52				
Contract: 2♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ AJ6	1♠	2♦	Pass	Pass
Vul: Both	♥ AQ42	♥ 10876	X	Pass	2♠	Pass
North HCP: 16	♦ AKJ932	♦ 75	Pass	3♦	Pass	3♠ ¹
South HCP: 9	♣ 4	♣ A862	Pass	4♦	AP	
Contract: 4♦ N						

1. limit raise or better in ♦

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ 8			1♠	2♣
Vul: NS	♥ Q107654	♥ J	3♣ ¹	Pass	5♣ ²	X
North HCP: 3	♦ 8743	♦ AQ52	XX	Pass	5♠	X
South HCP: 16	♣ J52	♣ AKQ9843	AP			
Contract: 5♠X E						

1. limit raise or better in ♠
2. Exclusion, for ♠

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ 8753	1♣	1♦	Pass	1♥
Vul: None	♥ J92	♥ A876	Pass	1NT	AP	
North HCP: 13	♦ AKQ106	♦ 54				
South HCP: 8	♣ 104	♣ A85				
Contract: 1N N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ Q85			1♦	2♥
Vul: NS	♥ K4	♥ AQ10653	Pass	Pass	X	Pass
North HCP: 10	♦ K10852	♦ 3	2♠	AP		
South HCP: 11	♣ QJ42	♣ K106				
Contract: 2♠ W						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ 65	1♣	1♦	1♠	3♦
Vul: EW	♥ 2	♥ A9853	AP			
North HCP: 14	♦ KQJ92	♦ 10764				
South HCP: 4	♣ AKJ65	♣ 72				
Contract: 3♦ N						

South hands (Practice Page)

We Overcall

Board: 253 ♠ J10
Dealer: E ♥ KQ9
Vul: None ♦ A104
HCP: 16 ♣ KQJ52

East Opens 1♦.

You bid first.

Board: 254 ♠ AJ6
Dealer: W ♥ 10876
Vul: Both ♦ 75
HCP: 9 ♣ A862

West Opens 1♠.

West Doubles Pass if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 255 ♠ 8
Dealer: E ♥ J
Vul: NS ♦ AQ52
HCP: 16 ♣ AKQ9843

East Opens 1♠.

West Bids 3♣ if possible.

East Bids 5♣ if possible.

West Redoubles if possible.

East Bids 5♠ if possible.

You bid first.

Board: 256 ♠ 8753
Dealer: W ♥ A876
Vul: None ♦ 54
HCP: 8 ♣ A85

West Opens 1♣.

Partner bids first.

Board: 257 ♠ Q85
Dealer: E ♥ AQ10653
Vul: NS ♦ 3
HCP: 11 ♣ K106

East Opens 1♦.

East Doubles Pass if possible.

West Bids 2♠ if possible.

You bid first.

Board: 258 ♠ 65
Dealer: W ♥ A9853
Vul: EW ♦ 10764
HCP: 4 ♣ 72

West Opens 1♣.

East Bids 1♠ if possible.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ J10			1♦	1NT
Vul: None	♥ 108543	♥ KQ9				
North HCP: 6	♦ Q63	♦ A104	Pass	2♦	Pass	2♥
South HCP: 16	♣ 1063	♣ KQJ52	AP			
Contract: 2♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ AJ6	1♠	2♦	Pass	Pass
Vul: Both	♥ AQ42	♥ 10876	X	Pass	2♠	Pass
North HCP: 16	♦ AKJ932	♦ 75	Pass	3♦	Pass	3♠ ¹
South HCP: 9	♣ 4	♣ A862	Pass	4♦	AP	
Contract: 4♦ N						

1. limit raise or better in ♦

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ 8			1♠	2♣
Vul: NS	♥ Q107654	♥ J	3♣ ¹	Pass	5♣ ²	X
North HCP: 3	♦ 8743	♦ AQ52	XX	Pass	5♠	X
South HCP: 16	♣ J52	♣ AKQ9843	AP			
Contract: 5♠X E						

1. limit raise or better in ♣
2. Exclusion, for ♣

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ 8753				
Vul: None	♥ J92	♥ A876	1♣	1♦	Pass	1♥
North HCP: 13	♦ AKQ106	♦ 54	Pass	1NT	AP	
South HCP: 8	♣ 104	♣ A85				
Contract: 1N N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ Q85				
Vul: NS	♥ K4	♥ AQ10653			1♦	2♥
North HCP: 10	♦ K10852	♦ 3	Pass	Pass	X	Pass
South HCP: 11	♣ QJ42	♣ K106	2♠	AP		
Contract: 2♠ W						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ 65				
Vul: EW	♥ 2	♥ A9853	1♣	1♦	1♠	3♦
North HCP: 14	♦ KQJ92	♦ 10764				
South HCP: 4	♣ AKJ65	♣ 72	AP			
Contract: 3♦ N						

North hands (Practice Page)

We Overcall

Board: 259 ♠ AKJ10862
Dealer: E ♥ J4
Vul: None ♦ J5
HCP: 12 ♣ Q3

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

Partner bids first.

Board: 260 ♠ J106
Dealer: W ♥ 65
Vul: EW ♦ AJ10753
HCP: 9 ♣ K8

West Opens 1♣.

You bid first.

Board: 261 ♠ Q1096
Dealer: E ♥ A10
Vul: Both ♦ Q10982
HCP: 8 ♣ 62

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

Partner bids first.

Board: 262 ♠ K98
Dealer: W ♥ AQ10876
Vul: EW ♦ K83
HCP: 12 ♣ 5

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

You bid first.

Board: 263 ♠ AK4
Dealer: E ♥ K9842
Vul: Both ♦ J106
HCP: 11 ♣ 83

East Opens 1♦.
East Doubles 6♥ if possible.

Partner bids first.

Board: 264 ♠ KQJ96
Dealer: W ♥ K3
Vul: None ♦ J10763
HCP: 10 ♣ 6

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

You bid first.

We Overall Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ AKJ10862	♠ 53			1♦	2♥
Vul: None	♥ J4	♥ KQ10976	Pass	Pass	3♣	Pass
North HCP: 12	♦ J5	♦ 942	Pass	3♥	Pass	Pass
South HCP: 9	♣ Q3	♣ A7	4♦	AP		
Contract: 4♦ E						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ J106	♠ AK4				
Vul: EW	♥ 65	♥ Q10943	1♣	2♦	AP	
North HCP: 9	♦ AJ10753	♦ Q8				
South HCP: 11	♣ K8	♣ 1042				
Contract: 2♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ Q1096	♠ AJ				
Vul: Both	♥ A10	♥ KJ53			1♦	2♣
North HCP: 8	♦ Q10982	♦ 5	X	Pass	2♠	AP
South HCP: 12	♣ 62	♣ QJ10974				
Contract: 2♠ E						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ AJ10752				
Vul: EW	♥ AQ10876	♥ J	1♣	1♥	Pass	1♠
North HCP: 12	♦ K83	♦ A654	2♣	2♥	3♣	AP
South HCP: 13	♣ 5	♣ K8				
Contract: 3♣ W						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ QJ8			1♦	1NT
Vul: Both	♥ K9842	♥ Q106	Pass	2♦	Pass	2♥
North HCP: 11	♦ J106	♦ A7	Pass	3NT	Pass	4♦ ¹
South HCP: 16	♣ 83	♣ AK1095	Pass	4NT ²	Pass	5♠
Contract: 6♥ X S			Pass	6♥	X	AP

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

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ KQJ96	♠ 87				
Vul: None	♥ K3	♥ AQ54	1♣	1♠	Pass	2♦
North HCP: 10	♦ J10763	♦ Q9854	3♣	3♦	4♣	4♦
South HCP: 12	♣ 6	♣ A3	AP			
Contract: 4♦ S						

South hands (Practice Page)

We Overcall

Board: 259 ♠ 53
Dealer: E ♥ KQ10976
Vul: None ♦ 942
HCP: 9 ♣ A7

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

You bid first.

Board: 260 ♠ AK4
Dealer: W ♥ Q10943
Vul: EW ♦ Q8
HCP: 11 ♣ 1042

West Opens 1♣.

Partner bids first.

Board: 261 ♠ AJ
Dealer: E ♥ KJ53
Vul: Both ♦ 5
HCP: 12 ♣ QJ10974

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

You bid first.

Board: 262 ♠ AJ10752
Dealer: W ♥ J
Vul: EW ♦ A654
HCP: 13 ♣ K8

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

Partner bids first.

Board: 263 ♠ QJ8
Dealer: E ♥ Q106
Vul: Both ♦ A7
HCP: 16 ♣ AK1095

East Opens 1♦.
East Doubles 6♥ if possible.

You bid first.

Board: 264 ♠ 87
Dealer: W ♥ AQ54
Vul: None ♦ Q9854
HCP: 12 ♣ A3

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ AKJ10862	♠ 53			1♦	2♥
Vul: None	♥ J4	♥ KQ10976	Pass	Pass	3♣	Pass
North HCP: 12	♦ J5	♦ 942	Pass	3♥	Pass	Pass
South HCP: 9	♣ Q3	♣ A7	4♦	AP		
Contract: 4♦ E						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ J106	♠ AK4				
Vul: EW	♥ 65	♥ Q10943	1♣	2♦	AP	
North HCP: 9	♦ AJ10753	♦ Q8				
South HCP: 11	♣ K8	♣ 1042				
Contract: 2♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ Q1096	♠ AJ				
Vul: Both	♥ A10	♥ KJ53			1♦	2♣
North HCP: 8	♦ Q10982	♦ 5	X	Pass	2♠	AP
South HCP: 12	♣ 62	♣ QJ10974				
Contract: 2♠ E						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ AJ10752				
Vul: EW	♥ AQ10876	♥ J	1♣	1♥	Pass	1♠
North HCP: 12	♦ K83	♦ A654	2♣	2♥	3♣	AP
South HCP: 13	♣ 5	♣ K8				
Contract: 3♣ W						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ QJ8			1♦	1NT
Vul: Both	♥ K9842	♥ Q106	Pass	2♦	Pass	2♥
North HCP: 11	♦ J106	♦ A7	Pass	3NT	Pass	4♦ ¹
South HCP: 16	♣ 83	♣ AK1095	Pass	4NT ²	Pass	5♠
Contract: 6♥ X S			Pass	6♥	X	AP

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

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ KQJ96	♠ 87				
Vul: None	♥ K3	♥ AQ54	1♣	1♠	Pass	2♦
North HCP: 10	♦ J10763	♦ Q9854	3♣	3♦	4♣	4♦
South HCP: 12	♣ 6	♣ A3	AP			
Contract: 4♦ S						

North hands (Practice Page)

We Overcall

Board: 265	♠ A42	East Opens 1♠.
Dealer: E	♥ QJ84	
Vul: EW	♦ J752	Partner bids first.
HCP: 8	♣ 98	

Board: 266	♠ —	West Opens 1♠.
Dealer: W	♥ J9642	East Bids 3♥ if possible.
Vul: Both	♦ Q104	West Bids 4♠ if possible.
HCP: 9	♣ AQ1094	You bid first.

Board: 267	♠ AQ10	East Opens 1♣.
Dealer: E	♥ J943	West Bids 4♣ if possible.
Vul: None	♦ 965	
HCP: 7	♣ 1064	Partner bids first.

Board: 268	♠ AQ5	West Opens 1♥.
Dealer: W	♥ K95	West Bids 2♥ if possible.
Vul: NS	♦ AK10652	East Bids 3♥ if possible.
HCP: 17	♣ J	You bid first.

Board: 269	♠ 1082	East Opens 1♦.
Dealer: E	♥ QJ	
Vul: Both	♦ Q109643	Partner bids first.
HCP: 8	♣ K6	

Board: 270	♠ Q2	West Opens 1♦.
Dealer: W	♥ K106542	West Bids 3♦ if possible.
Vul: None	♦ —	West Bids 4♦ if possible.
HCP: 11	♣ AQ1086	East Bids 5♦ if possible.
		You bid first.

We Overcall Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ A42	♠ Q7			1♠	2NT ¹
Vul: EW	♥ QJ84	♥ A				
North HCP: 8	♦ J752	♦ A9643	Pass	4♦	AP	
South HCP: 19	♣ 98	♣ AKQ105	1. Unusual 2NT			
Contract: 4♦ N						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q753	1♠	2♠ ¹	3♥ ²	Pass
Vul: Both	♥ J9642	♥ Q1087	4♠	AP		
North HCP: 9	♦ Q104	♦ 92	1. Michaels Cuebid			
South HCP: 7	♣ AQ1094	♣ K82	2. limit raise or better in ♠			
Contract: 4♠ W						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ 832			1♣	1♥
Vul: None	♥ J943	♥ KQ1075				
North HCP: 7	♦ 965	♦ AJ83	4♣	AP		
South HCP: 14	♣ 1064	♣ A				
Contract: 4♣ E						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ KJ982	1♥	2♦	Pass	Pass
Vul: NS	♥ K95	♥ 4	2♥	3♦	3♥	AP
North HCP: 17	♦ AK10652	♦ 74				
South HCP: 6	♣ J	♣ Q10873				
Contract: 3♥ W						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ AQJ96			1♦	1♠
Vul: Both	♥ QJ	♥ AK32				
North HCP: 8	♦ Q109643	♦ —	AP			
South HCP: 14	♣ K6	♣ 8542				
Contract: 1♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A985	1♦	2♥	Pass	Pass
Vul: None	♥ K106542	♥ AJ	3♦	Pass	Pass	3♥
North HCP: 11	♦ —	♦ J72	4♦	Pass	Pass	4♥
South HCP: 13	♣ AQ1086	♣ K973	Pass	Pass	5♦	X
Contract: 5♦ X W			AP			

South hands (Practice Page)

We Overcall

Board: 265	♠ Q7	East Opens 1♠.
Dealer: E	♥ A	
Vul: EW	♦ A9643	You bid first.
HCP: 19	♣ AKQ105	
Board: 266	♠ Q753	West Opens 1♠.
Dealer: W	♥ Q1087	East Bids 3♥ if possible.
Vul: Both	♦ 92	West Bids 4♠ if possible.
HCP: 7	♣ K82	Partner bids first.
Board: 267	♠ 832	East Opens 1♣.
Dealer: E	♥ KQ1075	West Bids 4♣ if possible.
Vul: None	♦ AJ83	
HCP: 14	♣ A	You bid first.
Board: 268	♠ KJ982	West Opens 1♥.
Dealer: W	♥ 4	West Bids 2♥ if possible.
Vul: NS	♦ 74	East Bids 3♥ if possible.
HCP: 6	♣ Q10873	Partner bids first.
Board: 269	♠ AQJ96	East Opens 1♦.
Dealer: E	♥ AK32	
Vul: Both	♦ —	You bid first.
HCP: 14	♣ 8542	
Board: 270	♠ A985	West Opens 1♦.
Dealer: W	♥ AJ	West Bids 3♦ if possible.
Vul: None	♦ J72	West Bids 4♦ if possible.
HCP: 13	♣ K973	East Bids 5♦ if possible.
		Partner bids first.

We Overall Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ A42	♠ Q7			1♠	2NT ¹
Vul: EW	♥ QJ84	♥ A				
North HCP: 8	♦ J752	♦ A9643	Pass	4♦	AP	
South HCP: 19	♣ 98	♣ AKQ105	1. Unusual 2NT			
Contract: 4♦ N						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q753	1♠	2♠ ¹	3♥ ²	Pass
Vul: Both	♥ J9642	♥ Q1087	4♠	AP		
North HCP: 9	♦ Q104	♦ 92	1. Michaels Cuebid			
South HCP: 7	♣ AQ1094	♣ K82	2. limit raise or better in ♠			
Contract: 4♠ W						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ 832			1♣	1♥
Vul: None	♥ J943	♥ KQ1075				
North HCP: 7	♦ 965	♦ AJ83	4♣	AP		
South HCP: 14	♣ 1064	♣ A				
Contract: 4♣ E						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ KJ982	1♥	2♦	Pass	Pass
Vul: NS	♥ K95	♥ 4	2♥	3♦	3♥	AP
North HCP: 17	♦ AK10652	♦ 74				
South HCP: 6	♣ J	♣ Q10873				
Contract: 3♥ W						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ AQJ96			1♦	1♠
Vul: Both	♥ QJ	♥ AK32				
North HCP: 8	♦ Q109643	♦ —	AP			
South HCP: 14	♣ K6	♣ 8542				
Contract: 1♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A985	1♦	2♥	Pass	Pass
Vul: None	♥ K106542	♥ AJ	3♦	Pass	Pass	3♥
North HCP: 11	♦ —	♦ J72	4♦	Pass	Pass	4♥
South HCP: 13	♣ AQ1086	♣ K973	Pass	Pass	5♦	X
Contract: 5♦ X W			AP			

North hands (Practice Page)

We Overcall

Board: 271 ♠ 1098
Dealer: E ♥ 8
Vul: NS ♦ AQ108432
HCP: 9 ♣ K2

East Opens 1♣.

Partner bids first.

Board: 272 ♠ J6
Dealer: W ♥ AKJ95
Vul: EW ♦ AK9
HCP: 16 ♣ 1042

West Opens 1♠.

West Doubles Pass if possible.

East Bids 2♠ if possible.

East Doubles Pass if possible.

You bid first.

Board: 273 ♠ Q85
Dealer: E ♥ AQJ32
Vul: None ♦ 98
HCP: 11 ♣ Q103

East Opens 1♦.

West Bids 1♥ if possible.

East Bids 1♠ if possible.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

East Doubles 4♣ if possible.

Partner bids first.

Board: 274 ♠ 84
Dealer: W ♥ K984
Vul: NS ♦ A2
HCP: 14 ♣ AQJ86

West Opens 1♠.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 275 ♠ 9532
Dealer: E ♥ 1053
Vul: EW ♦ K83
HCP: 6 ♣ QJ8

East Opens 1♦.

West Doubles 1♠ if possible.

Partner bids first.

Board: 276 ♠ KJ106
Dealer: W ♥ K2
Vul: Both ♦ 8
HCP: 15 ♣ AKJ932

West Opens 1♠.

You bid first.

We Overall Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ K653				
Vul: NS	♥ 8	♥ AJ1095			1♣	1♥
North HCP: 9	♦ AQ108432	♦ —	Pass	2♦	AP	
South HCP: 10	♣ K2	♣ Q953				
Contract: 2♦ N						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ A1075	1♠	2♥	Pass	Pass
Vul: EW	♥ AKJ95	♥ 872	X	Pass	2♠	Pass
North HCP: 16	♦ AK9	♦ J732	Pass	X	Pass	3♥
South HCP: 6	♣ 1042	♣ J9	Pass	Pass	X	AP
Contract: 3♥ X N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ Q85	♠ 943			1♦	Pass
Vul: None	♥ AQJ32	♥ 108	1♥	Pass	1♠	2♣
North HCP: 11	♦ 98	♦ Q2	2♦	3♣	3♦	Pass
South HCP: 10	♣ Q103	♣ AKJ984	Pass	4♣	X	AP
Contract: 4♣ X S						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ A1062	1♠	2♣	Pass	Pass
Vul: NS	♥ K984	♥ J1053	2♦	2♥	3♦	3♥
North HCP: 14	♦ A2	♦ 853	AP			
South HCP: 5	♣ AQJ86	♣ 42				
Contract: 3♥ N						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 9532	♠ AK1087				
Vul: EW	♥ 1053	♥ K92			1♦	1♠
North HCP: 6	♦ K83	♦ Q6	X	3♠	AP	
South HCP: 15	♣ QJ8	♣ K94				
Contract: 3♠ S						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ KJ106	♠ 8	1♠	2♣	Pass	3♥ ¹
Vul: Both	♥ K2	♥ AJ8743	Pass	4♥	AP	
North HCP: 15	♦ 8	♦ KJ3	1. Fit showing jumps			
South HCP: 11	♣ AKJ932	♣ Q86				
Contract: 4♥ S						

South hands (Practice Page)

We Overcall

Board: 271	♠ K653	East Opens 1♣.
Dealer: E	♥ AJ1095	
Vul: NS	♦ —	You bid first.
HCP: 10	♣ Q953	
Board: 272	♠ A1075	West Opens 1♠.
Dealer: W	♥ 872	West Doubles Pass if possible.
Vul: EW	♦ J732	East Bids 2♠ if possible.
HCP: 6	♣ J9	East Doubles Pass if possible.
		Partner bids first.
Board: 273	♠ 943	East Opens 1♦.
Dealer: E	♥ 108	West Bids 1♥ if possible.
Vul: None	♦ Q2	East Bids 1♠ if possible.
HCP: 10	♣ AKJ984	West Bids 2♦ if possible.
		East Bids 3♦ if possible.
		East Doubles 4♣ if possible.
		You bid first.
Board: 274	♠ A1062	West Opens 1♠.
Dealer: W	♥ J1053	West Bids 2♦ if possible.
Vul: NS	♦ 853	East Bids 3♦ if possible.
HCP: 5	♣ 42	
		Partner bids first.
Board: 275	♠ AK1087	East Opens 1♦.
Dealer: E	♥ K92	West Doubles 1♠ if possible.
Vul: EW	♦ Q6	
HCP: 15	♣ K94	You bid first.
Board: 276	♠ 8	West Opens 1♠.
Dealer: W	♥ AJ8743	
Vul: Both	♦ KJ3	Partner bids first.
HCP: 11	♣ Q86	

We Overcall Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ K653			1♣	1♥
Vul: NS	♥ 8	♥ AJ1095			AP	
North HCP: 9	♦ AQ108432	♦ —	Pass	2♦		
South HCP: 10	♣ K2	♣ Q953				
Contract: 2♦ N						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ A1075	1♠	2♥	Pass	Pass
Vul: EW	♥ AKJ95	♥ 872	X	Pass	2♠	Pass
North HCP: 16	♦ AK9	♦ J732	Pass	X	Pass	3♥
South HCP: 6	♣ 1042	♣ J9	Pass	Pass	X	AP
Contract: 3♥ X N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ Q85	♠ 943			1♦	Pass
Vul: None	♥ AQJ32	♥ 108	1♥	Pass	1♠	2♣
North HCP: 11	♦ 98	♦ Q2	2♦	3♣	3♦	Pass
South HCP: 10	♣ Q103	♣ AKJ984	Pass	4♣	X	AP
Contract: 4♣ X S						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ A1062	1♠	2♣	Pass	Pass
Vul: NS	♥ K984	♥ J1053	2♦	2♥	3♦	3♥
North HCP: 14	♦ A2	♦ 853	AP			
South HCP: 5	♣ AQJ86	♣ 42				
Contract: 3♥ N						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 9532	♠ AK1087			1♦	1♠
Vul: EW	♥ 1053	♥ K92			AP	
North HCP: 6	♦ K83	♦ Q6	X	3♠		
South HCP: 15	♣ QJ8	♣ K94				
Contract: 3♠ S						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ KJ106	♠ 8	1♠	2♣	Pass	3♥ ¹
Vul: Both	♥ K2	♥ AJ8743	Pass	4♥	AP	
North HCP: 15	♦ 8	♦ KJ3				
South HCP: 11	♣ AKJ932	♣ Q86				
Contract: 4♥ S						

1. Fit showing jumps

North hands (Practice Page)

We Overcall

Board: 277	♠ 5	East Opens 1♥.
Dealer: E	♥ 52	
Vul: NS	♦ QJ7543	Partner bids first.
HCP: 10	♣ AK108	
Board: 278	♠ AKQ10652	West Opens 1♣.
Dealer: W	♥ 8	
Vul: EW	♦ 43	You bid first.
HCP: 10	♣ J64	
Board: 279	♠ 1032	East Opens 1♣.
Dealer: E	♥ 10763	West Bids 1♠ if possible.
Vul: Both	♦ J94	East Bids 2♣ if possible.
HCP: 1	♣ 965	West Bids 3♣ if possible.
		Partner bids first.
Board: 280	♠ K5	West Opens 1♦.
Dealer: W	♥ QJ10852	
Vul: Both	♦ 83	You bid first.
HCP: 10	♣ A65	
Board: 281	♠ QJ986	East Opens 1♣.
Dealer: E	♥ 9762	
Vul: NS	♦ 8	Partner bids first.
HCP: 4	♣ J73	
Board: 282	♠ KQ10753	West Opens 1♣.
Dealer: W	♥ AK5	
Vul: Both	♦ 97	You bid first.
HCP: 16	♣ KJ	

We Overcall Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AKQ102			1♥	1♠
Vul: NS	♥ 52	♥ KJ98	Pass	2♦	Pass	3NT
North HCP: 10	♦ QJ7543	♦ —	AP			
South HCP: 13	♣ AK108	♣ 9432				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10652	♠ J93				
Vul: EW	♥ 8	♥ J962	1♣	4♠	AP	
North HCP: 10	♦ 43	♦ AQJ652				
South HCP: 9	♣ J64	♣ —				
Contract: 4♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ 1032	♠ 84			1♣	1♦
Vul: Both	♥ 10763	♥ KQ4	1♠	Pass	2♣	2♦
North HCP: 1	♦ J94	♦ AQ10876	3♣	AP		
South HCP: 15	♣ 965	♣ KJ				
Contract: 3♣ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ Q976				
Vul: Both	♥ QJ10852	♥ K93	1♦	2♥	Pass	3♥
North HCP: 10	♦ 83	♦ J109	AP			
South HCP: 8	♣ A65	♣ Q98				
Contract: 3♥ N						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ QJ986	♠ A74				
Vul: NS	♥ 9762	♥ AK83			1♣	1♦
North HCP: 4	♦ 8	♦ AQ1042	AP			
South HCP: 17	♣ J73	♣ 6				
Contract: 1♦ S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ KQ10753	♠ 86				
Vul: Both	♥ AK5	♥ Q743	1♣	1♠	AP	
North HCP: 16	♦ 97	♦ J85				
South HCP: 3	♣ KJ	♣ 5432				
Contract: 1♠ N						

South hands (Practice Page)

We Overcall

Board: 277	♠ AKQ102	East Opens 1♥.
Dealer: E	♥ KJ98	
Vul: NS	♦ —	You bid first.
HCP: 13	♣ 9432	
Board: 278	♠ J93	West Opens 1♣.
Dealer: W	♥ J962	
Vul: EW	♦ AQJ652	Partner bids first.
HCP: 9	♣ —	
Board: 279	♠ 84	East Opens 1♣.
Dealer: E	♥ KQ4	West Bids 1♠ if possible.
Vul: Both	♦ AQ10876	East Bids 2♣ if possible.
HCP: 15	♣ KJ	West Bids 3♣ if possible.
		You bid first.
Board: 280	♠ Q976	West Opens 1♦.
Dealer: W	♥ K93	
Vul: Both	♦ J109	Partner bids first.
HCP: 8	♣ Q98	
Board: 281	♠ A74	East Opens 1♣.
Dealer: E	♥ AK83	
Vul: NS	♦ AQ1042	You bid first.
HCP: 17	♣ 6	
Board: 282	♠ 86	West Opens 1♣.
Dealer: W	♥ Q743	
Vul: Both	♦ J85	Partner bids first.
HCP: 3	♣ 5432	

We Overcall Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AKQ102			1♥	1♠
Vul: NS	♥ 52	♥ KJ98	Pass	2♦	Pass	3NT
North HCP: 10	♦ QJ7543	♦ —	AP			
South HCP: 13	♣ AK108	♣ 9432				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10652	♠ J93				
Vul: EW	♥ 8	♥ J962	1♣	4♠	AP	
North HCP: 10	♦ 43	♦ AQJ652				
South HCP: 9	♣ J64	♣ —				
Contract: 4♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ 1032	♠ 84			1♣	1♦
Vul: Both	♥ 10763	♥ KQ4	1♠	Pass	2♣	2♦
North HCP: 1	♦ J94	♦ AQ10876	3♣	AP		
South HCP: 15	♣ 965	♣ KJ				
Contract: 3♣ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ Q976				
Vul: Both	♥ QJ10852	♥ K93	1♦	2♥	Pass	3♥
North HCP: 10	♦ 83	♦ J109	AP			
South HCP: 8	♣ A65	♣ Q98				
Contract: 3♥ N						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ QJ986	♠ A74				
Vul: NS	♥ 9762	♥ AK83			1♣	1♦
North HCP: 4	♦ 8	♦ AQ1042	AP			
South HCP: 17	♣ J73	♣ 6				
Contract: 1♦ S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ KQ10753	♠ 86				
Vul: Both	♥ AK5	♥ Q743	1♣	1♠	AP	
North HCP: 16	♦ 97	♦ J85				
South HCP: 3	♣ KJ	♣ 5432				
Contract: 1♠ N						

North hands (Practice Page)

We Overcall

Board: 283 ♠ 3
Dealer: E ♥ KQ1095
Vul: None ♦ AK876
HCP: 12 ♣ 52

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

Partner bids first.

Board: 284 ♠ Q9
Dealer: W ♥ 8
Vul: NS ♦ K74
HCP: 9 ♣ KJ106542

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

You bid first.

Board: 285 ♠ 1098
Dealer: E ♥ A632
Vul: EW ♦ KQ9
HCP: 11 ♣ Q82

East Opens 1♦.
West Doubles Pass if possible.

Partner bids first.

Board: 286 ♠ Q98
Dealer: W ♥ J108
Vul: None ♦ 4
HCP: 12 ♣ AKQ643

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

You bid first.

Board: 287 ♠ J742
Dealer: E ♥ AJ7
Vul: NS ♦ 95
HCP: 9 ♣ QJ65

East Opens 1♥.

Partner bids first.

Board: 288 ♠ KQJ1052
Dealer: W ♥ AK85
Vul: EW ♦ K3
HCP: 16 ♣ 5

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 283			West	North	East	South
Dealer: E	North:	South:				
Vul: None	♠ 3	♠ A108	X	Pass	1♣	1♦
North HCP: 12	♥ KQ1095	♥ —	2♠	3♣ ¹	1♠	Pass
South HCP: 10	♦ AK876	♦ Q10543	Pass	Pass	3♣	4♦
Contract: 4♠X E	♣ 52	♣ KJ1063	AP		4♠	X
1. limit raise or better in ♦						

Board: 284			West	North	East	South
Dealer: W	North:	South:				
Vul: NS	♠ Q9	♠ 54	1♠	3♣	Pass	Pass
North HCP: 9	♥ 8	♥ AQ53	3♠	Pass	Pass	4♣
South HCP: 15	♦ K74	♦ AJ1085	AP			
Contract: 4♣ N	♣ KJ106542	♣ A8				

Board: 285			West	North	East	South
Dealer: E	North:	South:				
Vul: EW	♠ 1098	♠ 76			1♦	2♥
North HCP: 11	♥ A632	♥ KQJ1084	Pass	4♥	Pass	Pass
South HCP: 9	♦ KQ9	♦ 5	X	AP		
Contract: 4♥X S	♣ Q82	♣ K976				

Board: 286			West	North	East	South
Dealer: W	North:	South:				
Vul: None	♠ Q98	♠ K5432	1♦	2♣	3♦	4♣
North HCP: 12	♥ J108	♥ Q4	4♦	AP		
South HCP: 10	♦ 4	♦ A97				
Contract: 4♦ W	♣ AKQ643	♣ J109				

Board: 287			West	North	East	South
Dealer: E	North:	South:				
Vul: NS	♠ J742	♠ AQ1065			1♥	1♠
North HCP: 9	♥ AJ7	♥ 965	Pass	3♥ ¹	Pass	4♠
South HCP: 16	♦ 95	♦ AQ	AP			
Contract: 4♠ S	♣ QJ65	♣ A83	1. Mixed raise, ♠			

Board: 288			West	North	East	South
Dealer: W	North:	South:				
Vul: EW	♠ KQJ1052	♠ A864	1♦	1♠	X	3♠
North HCP: 16	♥ AK85	♥ 94	Pass	4♠	X	AP
South HCP: 4	♦ K3	♦ 986				
Contract: 4♠X N	♣ 5	♣ 10864				

South hands (Practice Page)

We Overcall

Board: 283 ♠ A108
Dealer: E ♥ —
Vul: None ♦ Q10543
HCP: 10 ♣ KJ1063

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

You bid first.

Board: 284 ♠ 54
Dealer: W ♥ AQ53
Vul: NS ♦ AJ1085
HCP: 15 ♣ A8

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

Partner bids first.

Board: 285 ♠ 76
Dealer: E ♥ KQJ1084
Vul: EW ♦ 5
HCP: 9 ♣ K976

East Opens 1♦.
West Doubles Pass if possible.

You bid first.

Board: 286 ♠ K5432
Dealer: W ♥ Q4
Vul: None ♦ A97
HCP: 10 ♣ J109

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

Partner bids first.

Board: 287 ♠ AQ1065
Dealer: E ♥ 965
Vul: NS ♦ AQ
HCP: 16 ♣ A83

East Opens 1♥.

You bid first.

Board: 288 ♠ A864
Dealer: W ♥ 94
Vul: EW ♦ 986
HCP: 4 ♣ 10864

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 283			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: None	♠ 3	♠ A108	X	Pass	1♠	Pass
North HCP: 12	♥ KQ1095	♥ —	2♠	3♣ ¹	3♠	4♦
South HCP: 10	♦ AK876	♦ Q10543	Pass	Pass	4♠	X
Contract: 4♠X E	♣ 52	♣ KJ1063	AP			
			1. limit raise or better in ♦			

Board: 284			West	North	East	South
Dealer: W	North:	South:				
Vul: NS	♠ Q9	♠ 54	1♠	3♣	Pass	Pass
North HCP: 9	♥ 8	♥ AQ53	3♠	Pass	Pass	4♣
South HCP: 15	♦ K74	♦ AJ1085	AP			
Contract: 4♣ N	♣ KJ106542	♣ A8				

Board: 285			West	North	East	South
Dealer: E	North:	South:				
Vul: EW	♠ 1098	♠ 76			1♦	2♥
North HCP: 11	♥ A632	♥ KQJ1084	Pass	4♥	Pass	Pass
South HCP: 9	♦ KQ9	♦ 5	X	AP		
Contract: 4♥X S	♣ Q82	♣ K976				

Board: 286			West	North	East	South
Dealer: W	North:	South:				
Vul: None	♠ Q98	♠ K5432	1♦	2♣	3♦	4♣
North HCP: 12	♥ J108	♥ Q4	4♦	AP		
South HCP: 10	♦ 4	♦ A97				
Contract: 4♦ W	♣ AKQ643	♣ J109				

Board: 287			West	North	East	South
Dealer: E	North:	South:				
Vul: NS	♠ J742	♠ AQ1065			1♥	1♠
North HCP: 9	♥ AJ7	♥ 965	Pass	3♥ ¹	Pass	4♠
South HCP: 16	♦ 95	♦ AQ	AP			
Contract: 4♠ S	♣ QJ65	♣ A83	1. Mixed raise, ♠			

Board: 288			West	North	East	South
Dealer: W	North:	South:				
Vul: EW	♠ KQJ1052	♠ A864	1♦	1♠	X	3♠
North HCP: 16	♥ AK85	♥ 94	Pass	4♠	X	AP
South HCP: 4	♦ K3	♦ 986				
Contract: 4♠X N	♣ 5	♣ 10864				

North hands (Practice Page)

We Overcall

Board: 289 ♠ 1032
Dealer: E ♥ 9
Vul: Both ♦ AJ732
HCP: 6 ♣ J973

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

Partner bids first.

Board: 290 ♠ Q5
Dealer: W ♥ J7
Vul: NS ♦ 108
HCP: 12 ♣ AKQ9753

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

You bid first.

Board: 291 ♠ 1084
Dealer: E ♥ AK976
Vul: EW ♦ K93
HCP: 14 ♣ A10

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

Partner bids first.

Board: 292 ♠ KJ4
Dealer: W ♥ K98
Vul: Both ♦ 102
HCP: 13 ♣ KQJ52

West Opens 1♦.

You bid first.

Board: 293 ♠ 52
Dealer: E ♥ 9875
Vul: EW ♦ A10872
HCP: 7 ♣ K3

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

Partner bids first.

Board: 294 ♠ A93
Dealer: W ♥ AQ1064
Vul: None ♦ Q1096
HCP: 12 ♣ 9

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

You bid first.

We Overall Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 1032	♠ A96			1♣	1♥
Vul: Both	♥ 9	♥ AKQ1072	X	Pass	1♠	2♥
North HCP: 6	♦ AJ732	♦ 984	AP			
South HCP: 13	♣ J973	♣ 5				
Contract: 2♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ Q5	♠ 103	1♣	Pass	1♠	Pass
Vul: NS	♥ J7	♥ K53	2♠	3♣	3♠	4♣
North HCP: 12	♦ 108	♦ AQJ962	AP			
South HCP: 10	♣ AKQ9753	♣ 64				
Contract: 4♣ N						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ 1084	♠ 63			1♣	1♦
Vul: EW	♥ AK976	♥ 10852	3♣	3♦	AP	
North HCP: 14	♦ K93	♦ AQJ76				
South HCP: 10	♣ A10	♣ K5				
Contract: 3♦ S						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ AQ852	1♦	2♣	AP	
Vul: Both	♥ K98	♥ J73				
North HCP: 13	♦ 102	♦ Q93				
South HCP: 9	♣ KQJ52	♣ 87				
Contract: 2♣ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ QJ1086			1♦	1♠
Vul: EW	♥ 9875	♥ AQ	X	Pass	2♥	X
North HCP: 7	♦ A10872	♦ J93	Pass	2♠	AP	
South HCP: 14	♣ K3	♣ A82				
Contract: 2♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ A93	♠ QJ107	1♣	1♥	1NT	Pass
Vul: None	♥ AQ1064	♥ 92	2♣	AP		
North HCP: 12	♦ Q1096	♦ J853				
South HCP: 7	♣ 9	♣ K64				
Contract: 2♠ W						

South hands (Practice Page)

We Overcall

Board: 289 ♠ A96
Dealer: E ♥ AKQ1072
Vul: Both ♦ 984
HCP: 13 ♣ 5

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

You bid first.

Board: 290 ♠ 103
Dealer: W ♥ K53
Vul: NS ♦ AQJ962
HCP: 10 ♣ 64

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

Partner bids first.

Board: 291 ♠ 63
Dealer: E ♥ 10852
Vul: EW ♦ AQJ76
HCP: 10 ♣ K5

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

You bid first.

Board: 292 ♠ AQ852
Dealer: W ♥ J73
Vul: Both ♦ Q93
HCP: 9 ♣ 87

West Opens 1♦.
Partner bids first.

Board: 293 ♠ QJ1086
Dealer: E ♥ AQ
Vul: EW ♦ J93
HCP: 14 ♣ A82

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

You bid first.

Board: 294 ♠ QJ107
Dealer: W ♥ 92
Vul: None ♦ J853
HCP: 7 ♣ K64

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

Partner bids first.

We Overall Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 1032	♠ A96			1♣	1♥
Vul: Both	♥ 9	♥ AKQ1072	X	Pass	1♠	2♥
North HCP: 6	♦ AJ732	♦ 984	AP			
South HCP: 13	♣ J973	♣ 5				
Contract: 2♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ Q5	♠ 103	1♣	Pass	1♠	Pass
Vul: NS	♥ J7	♥ K53	2♠	3♣	3♠	4♣
North HCP: 12	♦ 108	♦ AQJ962	AP			
South HCP: 10	♣ AKQ9753	♣ 64				
Contract: 4♣ N						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ 1084	♠ 63			1♣	1♦
Vul: EW	♥ AK976	♥ 10852	3♣	3♦	AP	
North HCP: 14	♦ K93	♦ AQJ76				
South HCP: 10	♣ A10	♣ K5				
Contract: 3♦ S						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ AQ852	1♦	2♣	AP	
Vul: Both	♥ K98	♥ J73				
North HCP: 13	♦ 102	♦ Q93				
South HCP: 9	♣ KQJ52	♣ 87				
Contract: 2♣ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ QJ1086			1♦	1♠
Vul: EW	♥ 9875	♥ AQ	X	Pass	2♥	X
North HCP: 7	♦ A10872	♦ J93	Pass	2♠	AP	
South HCP: 14	♣ K3	♣ A82				
Contract: 2♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ A93	♠ QJ107	1♣	1♥	1NT	Pass
Vul: None	♥ AQ1064	♥ 92	2♣	AP		
North HCP: 12	♦ Q1096	♦ J853				
South HCP: 7	♣ 9	♣ K64				
Contract: 2♠ W						

We Overcall

Board: 295 ♠ 53
 Dealer: E ♥ 92
 Vul: NS ♦ 742
 HCP: 2 ♣ Q109843

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

Partner bids first.

Board: 296 ♠ 75
 Dealer: W ♥ AKQ1092
 Vul: Both ♦ Q862
 HCP: 11 ♣ 6

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

You bid first.

Board: 297 ♠ 763
 Dealer: E ♥ K8
 Vul: None ♦ 10754
 HCP: 6 ♣ QJ98

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

Partner bids first.

Board: 298 ♠ A76
 Dealer: W ♥ AKQ107
 Vul: NS ♦ 95
 HCP: 13 ♣ 543

West Opens 1♦.
 West Doubles Pass if possible.
 East Bids 2♦ if possible.
 East Doubles Pass if possible.

You bid first.

Board: 299 ♠ J108
 Dealer: E ♥ 8762
 Vul: EW ♦ 106
 HCP: 1 ♣ 8752

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

Partner bids first.

Board: 300 ♠ 10
 Dealer: W ♥ 9
 Vul: None ♦ AQ762
 HCP: 14 ♣ AKJ1053

West Opens 1♥.
 East Bids 3♣ if possible.
 West Bids 5♥ if possible.
 East Doubles 6♣ if possible.

You bid first.

We Overcall Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AQJ1098			1♥	2♠
Vul: NS	♥ 92	♥ J753	3♣	Pass	3♥	Pass
North HCP: 2	♦ 742	♦ J86	3♠ ¹	Pass	4♥	AP
South HCP: 9	♣ Q109843	♣ —	1. strength cue bid			
Contract: 4♥ E						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ 8	1♠	2♥	3♠	4♥
Vul: Both	♥ AKQ1092	♥ J763	4♠	AP		
North HCP: 11	♦ Q862	♦ AK93				
South HCP: 11	♣ 6	♣ K732				
Contract: 4♠ W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 9	1♠	Pass	1♣	1♥
Vul: None	♥ K8	♥ AQJ9632	4♠	5♥	X	AP
North HCP: 6	♦ 10754	♦ Q2				
South HCP: 13	♣ QJ98	♣ A32				
Contract: 5♥X S						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ Q93	1♦	1♥	Pass	Pass
Vul: NS	♥ AKQ107	♥ 94	X	Pass	2♦	Pass
North HCP: 13	♦ 95	♦ 7642	Pass	X	Pass	3♣
South HCP: 7	♣ 543	♣ KQ87	Pass	Pass	X	AP
Contract: 3♣X S						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ 75			1♠	2♣
Vul: EW	♥ 8762	♥ K93	3♣ ¹	Pass	3♠	Pass
North HCP: 1	♦ 106	♦ AK4	4♠	AP		
South HCP: 13	♣ 8752	♣ QJ1096	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ J73	1♥	2NT ¹	3♣ ²	5♣
Vul: None	♥ 9	♥ 2	5♥	6♣	X	AP
North HCP: 14	♦ AQ762	♦ 854	1. Unusual 2NT			
South HCP: 3	♣ AKJ1053	♣ Q87642	2. limit raise or better in ♥			
Contract: 6♣X S						

South hands (Practice Page)

We Overcall

Board: 295 ♠ AQJ1098
Dealer: E ♥ J753
Vul: NS ♦ J86
HCP: 9 ♣ —

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

You bid first.

Board: 296 ♠ 8
Dealer: W ♥ J763
Vul: Both ♦ AK93
HCP: 11 ♣ K732

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

Partner bids first.

Board: 297 ♠ 9
Dealer: E ♥ AQJ9632
Vul: None ♦ Q2
HCP: 13 ♣ A32

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

You bid first.

Board: 298 ♠ Q93
Dealer: W ♥ 94
Vul: NS ♦ 7642
HCP: 7 ♣ KQ87

West Opens 1♦.
West Doubles Pass if possible.
East Bids 2♦ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 299 ♠ 75
Dealer: E ♥ K93
Vul: EW ♦ AK4
HCP: 13 ♣ QJ1096

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

You bid first.

Board: 300 ♠ J73
Dealer: W ♥ 2
Vul: None ♦ 854
HCP: 3 ♣ Q87642

West Opens 1♥.
East Bids 3♣ if possible.
West Bids 5♥ if possible.
East Doubles 6♣ if possible.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AQJ1098			1♥	2♠
Vul: NS	♥ 92	♥ J753	3♣	Pass	3♥	Pass
North HCP: 2	♦ 742	♦ J86	3♠ ¹	Pass	4♥	AP
South HCP: 9	♣ Q109843	♣ —	1. strength cue bid			
Contract: 4♥ E						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ 8	1♠	2♥	3♠	4♥
Vul: Both	♥ AKQ1092	♥ J763	4♠	AP		
North HCP: 11	♦ Q862	♦ AK93				
South HCP: 11	♣ 6	♣ K732				
Contract: 4♠ W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 9	1♠	Pass	1♣	1♥
Vul: None	♥ K8	♥ AQJ9632	4♠	5♥	X	AP
North HCP: 6	♦ 10754	♦ Q2				
South HCP: 13	♣ QJ98	♣ A32				
Contract: 5♥X S						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ Q93	1♦	1♥	Pass	Pass
Vul: NS	♥ AKQ107	♥ 94	X	Pass	2♦	Pass
North HCP: 13	♦ 95	♦ 7642	Pass	X	Pass	3♣
South HCP: 7	♣ 543	♣ KQ87	Pass	Pass	X	AP
Contract: 3♣X S						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ 75			1♠	2♣
Vul: EW	♥ 8762	♥ K93	3♣ ¹	Pass	3♠	Pass
North HCP: 1	♦ 106	♦ AK4	4♠	AP		
South HCP: 13	♣ 8752	♣ QJ1096	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ J73	1♥	2NT ¹	3♣ ²	5♣
Vul: None	♥ 9	♥ 2	5♥	6♣	X	AP
North HCP: 14	♦ AQ762	♦ 854	1. Unusual 2NT			
South HCP: 3	♣ AKJ1053	♣ Q87642	2. limit raise or better in ♥			
Contract: 6♣X S						

North hands (Practice Page)

We Overcall

Board: 301 ♠ 109753
Dealer: E ♥ Q1082
Vul: EW ♦ 86
HCP: 2 ♣ 43

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

Partner bids first.

Board: 302 ♠ A65
Dealer: W ♥ AQJ84
Vul: Both ♦ K9864
HCP: 14 ♣ —

West Opens 1♠.

You bid first.

Board: 303 ♠ 109
Dealer: E ♥ AJ64
Vul: EW ♦ 10532
HCP: 8 ♣ K105

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

Partner bids first.

Board: 304 ♠ AK10975
Dealer: W ♥ Q
Vul: Both ♦ AK10
HCP: 20 ♣ KJ10

West Opens 1♣.
East Bids 1♦ if possible.
West Bids 1♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.
West Doubles 5♠ if possible.

You bid first.

Board: 305 ♠ 1062
Dealer: E ♥ 653
Vul: EW ♦ K85
HCP: 3 ♣ 10983

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

Partner bids first.

Board: 306 ♠ 7
Dealer: W ♥ KJ72
Vul: Both ♦ AJ109765
HCP: 13 ♣ A

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 109753	♠ AKQJ86			1♦	1♠
Vul: EW	♥ Q1082	♥ —	2♥ ¹	4♠	5♥	5♠
North HCP: 2	♦ 86	♦ J105	X	AP		
South HCP: 12	♣ 43	♣ J976				
Contract: 5♠X S			1. 1X-(Y)-2Z forcing			

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ 92	1♠	2♠ ¹	Pass	2NT ²
Vul: Both	♥ AQJ84	♥ 9	Pass	3♦	AP	
North HCP: 14	♦ K9864	♦ AJ1073	1. Michaels Cuebid			
South HCP: 9	♣ —	♣ A9864	2. to the partner's longer			
Contract: 3♦ N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ 8			1♠	2♦
Vul: EW	♥ AJ64	♥ K953	Pass	3♦	4♠	5♦
North HCP: 8	♦ 10532	♦ AKJ764	X	AP		
South HCP: 13	♣ K105	♣ Q9				
Contract: 5♦X S						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ AK10975	♠ Q6432	1♣	X	1♦	Pass
Vul: Both	♥ Q	♥ 543	1♥	2♠	Pass	Pass
North HCP: 20	♦ AK10	♦ 943	4♥ ¹	4♠	5♥	5♠
South HCP: 2	♣ KJ10	♣ 75	X	AP		
Contract: 5♠X N			1. 1m opening allows 5M			

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ K9843			1♣	1♠
Vul: EW	♥ 653	♥ A9	2♥ ¹	Pass	3♥	AP
North HCP: 3	♦ K85	♦ AQ1032	1. 1X-(Y)-2Z forcing			
South HCP: 13	♣ 10983	♣ 5				
Contract: 3♥ W						

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ QJ1098432	1♦	Pass	1NT	4♠
Vul: Both	♥ KJ72	♥ Q95	AP			
North HCP: 13	♦ AJ109765	♦ —				
South HCP: 5	♣ A	♣ 75				
Contract: 4♠ S						

South hands (Practice Page)

We Overcall

Board: 301 ♠ AKQJ86
Dealer: E ♥ —
Vul: EW ♦ J105
HCP: 12 ♣ J976

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

You bid first.

Board: 302 ♠ 92
Dealer: W ♥ 9
Vul: Both ♦ AJ1073
HCP: 9 ♣ A9864

West Opens 1♠.

Partner bids first.

Board: 303 ♠ 8
Dealer: E ♥ K953
Vul: EW ♦ AKJ764
HCP: 13 ♣ Q9

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

You bid first.

Board: 304 ♠ Q6432
Dealer: W ♥ 543
Vul: Both ♦ 943
HCP: 2 ♣ 75

West Opens 1♣.
East Bids 1♦ if possible.
West Bids 1♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.
West Doubles 5♠ if possible.

Partner bids first.

Board: 305 ♠ K9843
Dealer: E ♥ A9
Vul: EW ♦ AQ1032
HCP: 13 ♣ 5

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

You bid first.

Board: 306 ♠ QJ1098432
Dealer: W ♥ Q95
Vul: Both ♦ —
HCP: 5 ♣ 75

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 109753	♠ AKQJ86			1♦	1♠
Vul: EW	♥ Q1082	♥ —	2♥ ¹	4♠	5♥	5♠
North HCP: 2	♦ 86	♦ J105	X	AP		
South HCP: 12	♣ 43	♣ J976				
Contract: 5♠X S						1. 1X-(Y)-2Z forcing

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ 92	1♠	2♠ ¹	Pass	2NT ²
Vul: Both	♥ AQJ84	♥ 9	Pass	3♦	AP	
North HCP: 14	♦ K9864	♦ AJ1073				
South HCP: 9	♣ —	♣ A9864				
Contract: 3♦ N						1. Michaels Cuebid 2. to the partner's longer

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ 8			1♠	2♦
Vul: EW	♥ AJ64	♥ K953	Pass	3♦	4♠	5♦
North HCP: 8	♦ 10532	♦ AKJ764	X	AP		
South HCP: 13	♣ K105	♣ Q9				
Contract: 5♦X S						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ AK10975	♠ Q6432	1♣	X	1♦	Pass
Vul: Both	♥ Q	♥ 543	1♥	2♠	Pass	Pass
North HCP: 20	♦ AK10	♦ 943	4♥ ¹	4♠	5♥	5♠
South HCP: 2	♣ KJ10	♣ 75	X	AP		
Contract: 5♠X N						1. 1m opening allows 5M

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ K9843			1♣	1♠
Vul: EW	♥ 653	♥ A9	2♥ ¹	Pass	3♥	AP
North HCP: 3	♦ K85	♦ AQ1032				
South HCP: 13	♣ 10983	♣ 5				
Contract: 3♥ W						1. 1X-(Y)-2Z forcing

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ QJ1098432	1♦	Pass	1NT	4♠
Vul: Both	♥ KJ72	♥ Q95	AP			
North HCP: 13	♦ AJ109765	♦ —				
South HCP: 5	♣ A	♣ 75				
Contract: 4♠ S						

North hands (Practice Page)

We Overcall

Board: 307	♠ AJ8732	East Opens 1♣.
Dealer: E	♥ Q102	
Vul: NS	♦ 1086	Partner bids first.
HCP: 7	♣ 4	
Board: 308	♠ AQ1082	West Opens 1♣.
Dealer: W	♥ Q64	East Bids 1♦ if possible.
Vul: Both	♦ Q	
HCP: 11	♣ J986	You bid first.
Board: 309	♠ A7	East Opens 1♠.
Dealer: E	♥ 98	West Bids 3♠ if possible.
Vul: None	♦ 842	
HCP: 10	♣ KQJ973	Partner bids first.
Board: 310	♠ 3	West Opens 1♣.
Dealer: W	♥ 2	
Vul: EW	♦ AQJ96432	You bid first.
HCP: 10	♣ QJ9	
Board: 311	♠ AK987	East Opens 1♠.
Dealer: E	♥ 876	West Bids 1NT if possible.
Vul: None	♦ 1042	East Bids 2♣ if possible.
HCP: 7	♣ 74	Partner bids first.
Board: 312	♠ AKJ52	West Opens 1♦.
Dealer: W	♥ 97	
Vul: NS	♦ 96	You bid first.
HCP: 12	♣ A542	

We Overcall Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ AJ8732	♠ Q94			1♣	1NT
Vul: NS	♥ Q102	♥ K8	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 1086	♦ K94	AP			
South HCP: 16	♣ 4	♣ AKJ103	1. Texas			
Contract: 4♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ AQ1082	♠ 6	1♣	Pass	1♦	2♥
Vul: Both	♥ Q64	♥ J109873	Pass	3♥	AP	
North HCP: 11	♦ Q	♦ KJ108				
South HCP: 7	♣ J986	♣ Q10				
Contract: 3♥ S						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J5			1♠	2♠ ¹
Vul: None	♥ 98	♥ KQ732	3♠	AP		
North HCP: 10	♦ 842	♦ KQJ73	1. Michaels Cuebid			
South HCP: 12	♣ KQJ973	♣ 6				
Contract: 3♠ E						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ K10952	1♣	5♦	AP	
Vul: EW	♥ 2	♥ Q1096				
North HCP: 10	♦ AQJ96432	♦ —				
South HCP: 9	♣ QJ9	♣ A743				
Contract: 5♦ N						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ AK987	♠ Q			1♠	Pass
Vul: None	♥ 876	♥ Q3	1NT ¹	Pass	2♣	2♦
North HCP: 7	♦ 1042	♦ KQJ9853	AP			
South HCP: 12	♣ 74	♣ Q102	1. forcing 1NT			
Contract: 2♦ S						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ AKJ52	♠ Q976	1♦	1♠	Pass	2♠
Vul: NS	♥ 97	♥ J865	AP			
North HCP: 12	♦ 96	♦ A2				
South HCP: 7	♣ A542	♣ 1063				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall

Board: 307	♠ Q94	East Opens 1♣.
Dealer: E	♥ K8	
Vul: NS	♦ K94	You bid first.
HCP: 16	♣ AKJ103	
Board: 308	♠ 6	West Opens 1♣.
Dealer: W	♥ J109873	East Bids 1♦ if possible.
Vul: Both	♦ KJ108	
HCP: 7	♣ Q10	Partner bids first.
Board: 309	♠ J5	East Opens 1♠.
Dealer: E	♥ KQ732	West Bids 3♠ if possible.
Vul: None	♦ KQJ73	
HCP: 12	♣ 6	You bid first.
Board: 310	♠ K10952	West Opens 1♣.
Dealer: W	♥ Q1096	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ A743	
Board: 311	♠ Q	East Opens 1♠.
Dealer: E	♥ Q3	West Bids 1NT if possible.
Vul: None	♦ KQJ9853	East Bids 2♣ if possible.
HCP: 12	♣ Q102	You bid first.
Board: 312	♠ Q976	West Opens 1♦.
Dealer: W	♥ J865	
Vul: NS	♦ A2	Partner bids first.
HCP: 7	♣ 1063	

We Overcall Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ AJ8732	♠ Q94			1♣	1NT
Vul: NS	♥ Q102	♥ K8	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 1086	♦ K94	AP			
South HCP: 16	♣ 4	♣ AKJ103	1. Texas			
Contract: 4♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ AQ1082	♠ 6	1♣	Pass	1♦	2♥
Vul: Both	♥ Q64	♥ J109873	Pass	3♥	AP	
North HCP: 11	♦ Q	♦ KJ108				
South HCP: 7	♣ J986	♣ Q10				
Contract: 3♥ S						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J5			1♠	2♠ ¹
Vul: None	♥ 98	♥ KQ732	3♠	AP		
North HCP: 10	♦ 842	♦ KQJ73	1. Michaels Cuebid			
South HCP: 12	♣ KQJ973	♣ 6				
Contract: 3♠ E						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ K10952	1♣	5♦	AP	
Vul: EW	♥ 2	♥ Q1096				
North HCP: 10	♦ AQJ96432	♦ —				
South HCP: 9	♣ QJ9	♣ A743				
Contract: 5♦ N						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ AK987	♠ Q			1♠	Pass
Vul: None	♥ 876	♥ Q3	1NT ¹	Pass	2♣	2♦
North HCP: 7	♦ 1042	♦ KQJ9853	AP			
South HCP: 12	♣ 74	♣ Q102	1. forcing 1NT			
Contract: 2♦ S						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ AKJ52	♠ Q976	1♦	1♠	Pass	2♠
Vul: NS	♥ 97	♥ J865	AP			
North HCP: 12	♦ 96	♦ A2				
South HCP: 7	♣ A542	♣ 1063				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall

Board: 313	♠ K9	East Opens 1♦.
Dealer: E	♥ J1043	
Vul: EW	♦ J1076	Partner bids first.
HCP: 8	♣ QJ7	
Board: 314	♠ Q4	West Opens 1♦.
Dealer: W	♥ K97	East Bids 2♠ if possible.
Vul: Both	♦ 753	West Bids 4♠ if possible.
HCP: 12	♣ AK1062	You bid first.
Board: 315	♠ 108632	East Opens 1♦.
Dealer: E	♥ 632	West Bids 3♥ if possible.
Vul: NS	♦ K4	East Bids 3♠ if possible.
HCP: 3	♣ 1083	West Bids 4♦ if possible.
		Partner bids first.
Board: 316	♠ K10932	West Opens 1♦.
Dealer: W	♥ AKQ96	
Vul: EW	♦ 8	You bid first.
HCP: 15	♣ K8	
Board: 317	♠ 92	East Opens 1♠.
Dealer: E	♥ 87632	East Bids 2♠ if possible.
Vul: Both	♦ K75	
HCP: 4	♣ J86	Partner bids first.
Board: 318	♠ Q92	West Opens 1♣.
Dealer: W	♥ AQ1042	East Bids 2♦ if possible.
Vul: None	♦ 65	West Bids 3♦ if possible.
HCP: 9	♣ J95	You bid first.

We Overall Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ AQJ1052				
Vul: EW	♥ J1043	♥ Q9			1♦	1♠
North HCP: 8	♦ J1076	♦ A82	AP			
South HCP: 13	♣ QJ7	♣ 102				
Contract: 1♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ 102	1♦	2♣	2♠ ¹	Pass
Vul: Both	♥ K97	♥ Q86532	4♠	AP		
North HCP: 12	♦ 753	♦ 1064	1. 1X-(Y)-2Z forcing			
South HCP: 4	♣ AK1062	♣ Q4				
Contract: 4♠ E						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 108632	♠ 7			1♦	2♥
Vul: NS	♥ 632	♥ AK10975	3♥ ¹	Pass	3♠	Pass
North HCP: 3	♦ K4	♦ 87	4♦	AP		
South HCP: 10	♣ 1083	♣ K972	1. limit raise or better in ♦			
Contract: 4♦ E						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ K10932	♠ 6	1♦	2♦ ¹	Pass	4♥
Vul: EW	♥ AKQ96	♥ 7542	AP			
North HCP: 15	♦ 8	♦ Q654	1. Michaels Cuebid			
South HCP: 7	♣ K8	♣ AJ43				
Contract: 4♥ S						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ K108			1♠	X
Vul: Both	♥ 87632	♥ KJ1094	Pass	2♥	2♠	4♥
North HCP: 4	♦ K75	♦ AQ10	AP			
South HCP: 20	♣ J86	♣ AK				
Contract: 4♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ Q92	♠ J8763	1♣	1♥	2♦ ¹	Pass
Vul: None	♥ AQ1042	♥ K96	3♦	AP		
North HCP: 9	♦ 65	♦ 87	1. 1X-(Y)-2Z forcing			
South HCP: 6	♣ J95	♣ Q106				
Contract: 3♦ E						

South hands (Practice Page)

We Overcall

Board: 313 ♠ AQJ1052
Dealer: E ♥ Q9
Vul: EW ♦ A82
HCP: 13 ♣ 102

East Opens 1♦.

You bid first.

Board: 314 ♠ 102
Dealer: W ♥ Q86532
Vul: Both ♦ 1064
HCP: 4 ♣ Q4

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 315 ♠ 7
Dealer: E ♥ AK10975
Vul: NS ♦ 87
HCP: 10 ♣ K972

East Opens 1♦.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 316 ♠ 6
Dealer: W ♥ 7542
Vul: EW ♦ Q654
HCP: 7 ♣ AJ43

West Opens 1♦.

Partner bids first.

Board: 317 ♠ K108
Dealer: E ♥ KJ1094
Vul: Both ♦ AQ10
HCP: 20 ♣ AK

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 318 ♠ J8763
Dealer: W ♥ K96
Vul: None ♦ 87
HCP: 6 ♣ Q106

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ AQJ1052			1♦	1♠
Vul: EW	♥ J1043	♥ Q9				
North HCP: 8	♦ J1076	♦ A82	AP			
South HCP: 13	♣ QJ7	♣ 102				
Contract: 1♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ 102	1♦	2♣	2♠ ¹	Pass
Vul: Both	♥ K97	♥ Q86532	4♠	AP		
North HCP: 12	♦ 753	♦ 1064	1. 1X-(Y)-2Z forcing			
South HCP: 4	♣ AK1062	♣ Q4				
Contract: 4♠ E						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 108632	♠ 7			1♦	2♥
Vul: NS	♥ 632	♥ AK10975	3♥ ¹	Pass	3♠	Pass
North HCP: 3	♦ K4	♦ 87	4♦	AP		
South HCP: 10	♣ 1083	♣ K972	1. limit raise or better in ♦			
Contract: 4♦ E						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ K10932	♠ 6	1♦	2♦ ¹	Pass	4♥
Vul: EW	♥ AKQ96	♥ 7542	AP			
North HCP: 15	♦ 8	♦ Q654	1. Michaels Cuebid			
South HCP: 7	♣ K8	♣ AJ43				
Contract: 4♥ S						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ K108			1♠	X
Vul: Both	♥ 87632	♥ KJ1094	Pass	2♥	2♠	4♥
North HCP: 4	♦ K75	♦ AQ10	AP			
South HCP: 20	♣ J86	♣ AK				
Contract: 4♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ Q92	♠ J8763	1♣	1♥	2♦ ¹	Pass
Vul: None	♥ AQ1042	♥ K96	3♦	AP		
North HCP: 9	♦ 65	♦ 87	1. 1X-(Y)-2Z forcing			
South HCP: 6	♣ J95	♣ Q106				
Contract: 3♦ E						

North hands (Practice Page)

We Overcall

Board: 319	♠ A9	East Opens 1♦.
Dealer: E	♥ KQ10982	West Bids 1♠ if possible.
Vul: EW	♦ 8	East Bids 2♠ if possible.
HCP: 12	♣ K852	West Bids 3♠ if possible.
		Partner bids first.
Board: 320	♠ Q8	West Opens 1♣.
Dealer: W	♥ 1042	
Vul: Both	♦ AQJ73	You bid first.
HCP: 13	♣ A106	
Board: 321	♠ AQJ10872	East Opens 1♣.
Dealer: E	♥ Q7	
Vul: None	♦ Q2	Partner bids first.
HCP: 12	♣ J6	
Board: 322	♠ AQJ106	West Opens 1♣.
Dealer: W	♥ 9753	East Doubles 1♠ if possible.
Vul: NS	♦ 962	
HCP: 11	♣ A	You bid first.
Board: 323	♠ 843	East Opens 1♥.
Dealer: E	♥ Q52	West Bids 2♦ if possible.
Vul: Both	♦ 93	East Bids 3♦ if possible.
HCP: 6	♣ A7432	Partner bids first.
Board: 324	♠ KJ109852	West Opens 1♣.
Dealer: W	♥ K3	West Bids 2♦ if possible.
Vul: None	♦ KQ	
HCP: 13	♣ J5	You bid first.

We Overcall Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ			1♦	Pass
Vul: EW	♥ KQ10982	♥ J	1♠	2♥	2♠	Pass
North HCP: 12	♦ 8	♦ QJ1094	Pass	3♥	Pass	Pass
South HCP: 10	♣ K852	♣ Q10964	3♠	Pass	Pass	X
Contract: 3♠X W			AP			

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ K7543				
Vul: Both	♥ 1042	♥ AQJ8	1♣	1♦	Pass	1♠
North HCP: 13	♦ AQJ73	♦ —	Pass	1NT	AP	
South HCP: 11	♣ A106	♣ J974				
Contract: 1N N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10872	♠ 53				
Vul: None	♥ Q7	♥ K94			1♣	3♦
North HCP: 12	♦ Q2	♦ AK107654	AP			
South HCP: 10	♣ J6	♣ 2				
Contract: 3♦ S						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ AQJ106	♠ 854				
Vul: NS	♥ 9753	♥ AQ	1♣	1♠	X	2♠
North HCP: 11	♦ 962	♦ Q853	AP			
South HCP: 9	♣ A	♣ J932				
Contract: 2♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ 843	♠ AK1095				
Vul: Both	♥ Q52	♥ 1087			1♥	1♠
North HCP: 6	♦ 93	♦ QJ6	2♦ ¹	Pass	3♦	AP
South HCP: 10	♣ A7432	♣ 85	1. 1X-(Y)-2Z forcing			
Contract: 3♦ W						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ KJ109852	♠ A				
Vul: None	♥ K3	♥ A1092	1♣	1♠	Pass	1NT
North HCP: 13	♦ KQ	♦ 10853	2♦	4♠	AP	
South HCP: 10	♣ J5	♣ Q942				
Contract: 4♠ N						

South hands (Practice Page)

We Overcall

Board: 319	♠ KJ	East Opens 1♦.
Dealer: E	♥ J	West Bids 1♠ if possible.
Vul: EW	♦ QJ1094	East Bids 2♠ if possible.
HCP: 10	♣ Q10964	West Bids 3♠ if possible.
		You bid first.
Board: 320	♠ K7543	West Opens 1♣.
Dealer: W	♥ AQJ8	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ J974	
Board: 321	♠ 53	East Opens 1♣.
Dealer: E	♥ K94	
Vul: None	♦ AK107654	You bid first.
HCP: 10	♣ 2	
Board: 322	♠ 854	West Opens 1♣.
Dealer: W	♥ AQ	East Doubles 1♠ if possible.
Vul: NS	♦ Q853	
HCP: 9	♣ J932	Partner bids first.
Board: 323	♠ AK1095	East Opens 1♥.
Dealer: E	♥ 1087	West Bids 2♦ if possible.
Vul: Both	♦ QJ6	East Bids 3♦ if possible.
HCP: 10	♣ 85	You bid first.
Board: 324	♠ A	West Opens 1♣.
Dealer: W	♥ A1092	West Bids 2♦ if possible.
Vul: None	♦ 10853	
HCP: 10	♣ Q942	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ			1♦	Pass
Vul: EW	♥ KQ10982	♥ J	1♠	2♥	2♠	Pass
North HCP: 12	♦ 8	♦ QJ1094	Pass	3♥	Pass	Pass
South HCP: 10	♣ K852	♣ Q10964	3♠	Pass	Pass	X
Contract: 3♠X W			AP			

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ K7543				
Vul: Both	♥ 1042	♥ AQJ8	1♣	1♦	Pass	1♠
North HCP: 13	♦ AQJ73	♦ —	Pass	1NT	AP	
South HCP: 11	♣ A106	♣ J974				
Contract: 1N N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10872	♠ 53				
Vul: None	♥ Q7	♥ K94			1♣	3♦
North HCP: 12	♦ Q2	♦ AK107654	AP			
South HCP: 10	♣ J6	♣ 2				
Contract: 3♦ S						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ AQJ106	♠ 854				
Vul: NS	♥ 9753	♥ AQ	1♣	1♠	X	2♠
North HCP: 11	♦ 962	♦ Q853	AP			
South HCP: 9	♣ A	♣ J932				
Contract: 2♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ 843	♠ AK1095				
Vul: Both	♥ Q52	♥ 1087			1♥	1♠
North HCP: 6	♦ 93	♦ QJ6	2♦ ¹	Pass	3♦	AP
South HCP: 10	♣ A7432	♣ 85	1. 1X-(Y)-2Z forcing			
Contract: 3♦ W						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ KJ109852	♠ A				
Vul: None	♥ K3	♥ A1092	1♣	1♠	Pass	1NT
North HCP: 13	♦ KQ	♦ 10853	2♦	4♠	AP	
South HCP: 10	♣ J5	♣ Q942				
Contract: 4♠ N						

North hands (Practice Page)

We Overcall

Board: 325 ♠ 1095 East Opens 1♦.
Dealer: E ♥ A73
Vul: None ♦ A84 Partner bids first.
HCP: 11 ♣ K952

Board: 326 ♠ QJ1097 West Opens 1♦.
Dealer: W ♥ 85 East Bids 1NT if possible.
Vul: NS ♦ K10 West Bids 2♦ if possible.
HCP: 9 ♣ QJ52 East Bids 3♦ if possible.

You bid first.

Board: 327 ♠ 5 East Opens 1♦.
Dealer: E ♥ K9854
Vul: EW ♦ Q7 Partner bids first.
HCP: 6 ♣ J10642

Board: 328 ♠ QJ1096 West Opens 1♦.
Dealer: W ♥ K6 East Doubles 1♠ if possible.
Vul: Both ♦ 6 West Bids 2♦ if possible.
HCP: 10 ♣ KJ752 East Bids 3NT if possible.

You bid first.

Board: 329 ♠ A10982 East Opens 1♣.
Dealer: E ♥ 62
Vul: NS ♦ 1075 Partner bids first.
HCP: 8 ♣ A73

Board: 330 ♠ 4 West Opens 1♣.
Dealer: W ♥ J42
Vul: EW ♦ KQJ106 You bid first.
HCP: 11 ♣ A1084

We Overcall Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ KQJ873			1♦	2♠
Vul: None	♥ A73	♥ Q52				
North HCP: 11	♦ A84	♦ 1075	Pass	3♠	AP	
South HCP: 10	♣ K952	♣ Q				
Contract: 3♠ S						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ QJ1097	♠ K8				
Vul: NS	♥ 85	♥ J10942	1♦	1♠	1NT	Pass
North HCP: 9	♦ K10	♦ Q8	2♦	Pass	3♦	AP
South HCP: 9	♣ QJ52	♣ K763				
Contract: 3♦ W						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQJ1043				
Vul: EW	♥ K9854	♥ 6			1♦	2♠
North HCP: 6	♦ Q7	♦ A943	AP			
South HCP: 10	♣ J10642	♣ 73				
Contract: 2♠ S						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ QJ1096	♠ 73				
Vul: Both	♥ K6	♥ J1074	1♦	1♠	X	Pass
North HCP: 10	♦ 6	♦ J754	2♦	Pass	3NT	AP
South HCP: 2	♣ KJ752	♣ 943				
Contract: 3N E						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ A10982	♠ 7643				
Vul: NS	♥ 62	♥ AKJ953			1♣	2♥
North HCP: 8	♦ 1075	♦ J6	AP			
South HCP: 9	♣ A73	♣ 5				
Contract: 2♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AJ8				
Vul: EW	♥ J42	♥ A8	1♣	1♦	Pass	2♦
North HCP: 11	♦ KQJ106	♦ A987	AP			
South HCP: 13	♣ A1084	♣ 9732				
Contract: 2♦ N						

South hands (Practice Page)

We Overcall

Board: 325 ♠ KQJ873
Dealer: E ♥ Q52
Vul: None ♦ 1075
HCP: 10 ♣ Q

East Opens 1♦.

You bid first.

Board: 326 ♠ K8
Dealer: W ♥ J10942
Vul: NS ♦ Q8
HCP: 9 ♣ K763

West Opens 1♦.

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 327 ♠ KQJ1043
Dealer: E ♥ 6
Vul: EW ♦ A943
HCP: 10 ♣ 73

East Opens 1♦.

You bid first.

Board: 328 ♠ 73
Dealer: W ♥ J1074
Vul: Both ♦ J754
HCP: 2 ♣ 943

West Opens 1♦.

East Doubles 1♠ if possible.

West Bids 2♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 329 ♠ 7643
Dealer: E ♥ AKJ953
Vul: NS ♦ J6
HCP: 9 ♣ 5

East Opens 1♣.

You bid first.

Board: 330 ♠ AJ8
Dealer: W ♥ A8
Vul: EW ♦ A987
HCP: 13 ♣ 9732

West Opens 1♣.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ KQJ873			1♦	2♠
Vul: None	♥ A73	♥ Q52	Pass	3♠	AP	
North HCP: 11	♦ A84	♦ 1075				
South HCP: 10	♣ K952	♣ Q				
Contract: 3♠ S						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ QJ1097	♠ K8	1♦	1♠	1NT	Pass
Vul: NS	♥ 85	♥ J10942	2♦	Pass	3♦	AP
North HCP: 9	♦ K10	♦ Q8				
South HCP: 9	♣ QJ52	♣ K763				
Contract: 3♦ W						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQJ1043			1♦	2♠
Vul: EW	♥ K9854	♥ 6	AP			
North HCP: 6	♦ Q7	♦ A943				
South HCP: 10	♣ J10642	♣ 73				
Contract: 2♠ S						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ QJ1096	♠ 73	1♦	1♠	X	Pass
Vul: Both	♥ K6	♥ J1074	2♦	Pass	3NT	AP
North HCP: 10	♦ 6	♦ J754				
South HCP: 2	♣ KJ752	♣ 943				
Contract: 3N E						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ A10982	♠ 7643			1♣	2♥
Vul: NS	♥ 62	♥ AKJ953	AP			
North HCP: 8	♦ 1075	♦ J6				
South HCP: 9	♣ A73	♣ 5				
Contract: 2♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AJ8	1♣	1♦	Pass	2♦
Vul: EW	♥ J42	♥ A8	AP			
North HCP: 11	♦ KQJ106	♦ A987				
South HCP: 13	♣ A1084	♣ 9732				
Contract: 2♦ N						

North hands (Practice Page)

We Overcall

Board: 331 ♠ 4
Dealer: E ♥ QJ10
Vul: None ♦ J8
HCP: 7 ♣ K986543

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

Partner bids first.

Board: 332 ♠ A65
Dealer: W ♥ 7
Vul: Both ♦ AQ10632
HCP: 10 ♣ 543

West Opens 1♣.

You bid first.

Board: 333 ♠ 8752
Dealer: E ♥ 952
Vul: None ♦ AQJ42
HCP: 7 ♣ 6

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

Partner bids first.

Board: 334 ♠ 1098
Dealer: W ♥ 72
Vul: NS ♦ K2
HCP: 11 ♣ AKJ1032

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

You bid first.

Board: 335 ♠ KQ962
Dealer: E ♥ 104
Vul: Both ♦ 8642
HCP: 5 ♣ 63

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

Partner bids first.

Board: 336 ♠ AQ10842
Dealer: W ♥ 109
Vul: None ♦ A103
HCP: 10 ♣ 109

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ AJ1097			1♣	1♠
Vul: None	♥ QJ10	♥ 953	X	Pass	2♥	X
North HCP: 7	♦ J8	♦ AK952	AP			
South HCP: 12	♣ K986543	♣ —				
Contract: 2♥ X E						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ Q7				
Vul: Both	♥ 7	♥ J932	1♣	2♦	Pass	4♦
North HCP: 10	♦ AQ10632	♦ K984	AP			
South HCP: 10	♣ 543	♣ A109				
Contract: 4♦ N						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ 8752	♠ AKJ63			1♥	2♥ ¹
Vul: None	♥ 952	♥ 86	2♠ ²	4♠	AP	
North HCP: 7	♦ AQJ42	♦ 3	1. Michaels Cuebid			
South HCP: 11	♣ 6	♣ K8732	2. limit raise or better in ♥			
Contract: 4♠ N						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ K63				
Vul: NS	♥ 72	♥ J863	1♣	Pass	1♦	Pass
North HCP: 11	♦ K2	♦ Q109	1♥	2♣	2♦	AP
South HCP: 6	♣ AKJ1032	♣ 976				
Contract: 2♦ E						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ KQ962	♠ 10			1♥	2♣
Vul: Both	♥ 104	♥ Q8	3♣ ¹	Pass	3♥	AP
North HCP: 5	♦ 8642	♦ AQJ7	1. limit raise or better in ♥			
South HCP: 15	♣ 63	♣ KQJ975				
Contract: 3♥ E						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ AQ10842	♠ 973				
Vul: None	♥ 109	♥ KJ653	1♦	1♠	3NT	AP
North HCP: 10	♦ A103	♦ 84				
South HCP: 4	♣ 109	♣ 854				
Contract: 3N E						

South hands (Practice Page)

We Overcall

Board: 331	♠ AJ1097	East Opens 1♣.
Dealer: E	♥ 953	West Doubles 1♠ if possible.
Vul: None	♦ AK952	East Bids 2♥ if possible.
HCP: 12	♣ —	You bid first.
Board: 332	♠ Q7	West Opens 1♣.
Dealer: W	♥ J932	Partner bids first.
Vul: Both	♦ K984	
HCP: 10	♣ A109	
Board: 333	♠ AKJ63	East Opens 1♥.
Dealer: E	♥ 86	West Bids 2♠ if possible.
Vul: None	♦ 3	You bid first.
HCP: 11	♣ K8732	
Board: 334	♠ K63	West Opens 1♣.
Dealer: W	♥ J863	East Bids 1♦ if possible.
Vul: NS	♦ Q109	West Bids 1♥ if possible.
HCP: 6	♣ 976	East Bids 2♦ if possible.
		Partner bids first.
Board: 335	♠ 10	East Opens 1♥.
Dealer: E	♥ Q8	West Bids 3♣ if possible.
Vul: Both	♦ AQJ7	East Bids 3♥ if possible.
HCP: 15	♣ KQJ975	You bid first.
Board: 336	♠ 973	West Opens 1♦.
Dealer: W	♥ KJ653	East Bids 3NT if possible.
Vul: None	♦ 84	Partner bids first.
HCP: 4	♣ 854	

We Overcall Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ AJ1097			1♣	1♠
Vul: None	♥ QJ10	♥ 953	X	Pass	2♥	X
North HCP: 7	♦ J8	♦ AK952	AP			
South HCP: 12	♣ K986543	♣ —				
Contract: 2♥ X E						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ Q7				
Vul: Both	♥ 7	♥ J932	1♣	2♦	Pass	4♦
North HCP: 10	♦ AQ10632	♦ K984	AP			
South HCP: 10	♣ 543	♣ A109				
Contract: 4♦ N						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ 8752	♠ AKJ63			1♥	2♥ ¹
Vul: None	♥ 952	♥ 86	2♠ ²	4♠	AP	
North HCP: 7	♦ AQJ42	♦ 3	1. Michaels Cuebid			
South HCP: 11	♣ 6	♣ K8732	2. limit raise or better in ♥			
Contract: 4♠ N						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ K63				
Vul: NS	♥ 72	♥ J863	1♣	Pass	1♦	Pass
North HCP: 11	♦ K2	♦ Q109	1♥	2♣	2♦	AP
South HCP: 6	♣ AKJ1032	♣ 976				
Contract: 2♦ E						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ KQ962	♠ 10			1♥	2♣
Vul: Both	♥ 104	♥ Q8	3♣ ¹	Pass	3♥	AP
North HCP: 5	♦ 8642	♦ AQJ7	1. limit raise or better in ♥			
South HCP: 15	♣ 63	♣ KQJ975				
Contract: 3♥ E						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ AQ10842	♠ 973				
Vul: None	♥ 109	♥ KJ653	1♦	1♠	3NT	AP
North HCP: 10	♦ A103	♦ 84				
South HCP: 4	♣ 109	♣ 854				
Contract: 3N E						

North hands (Practice Page)

We Overcall

Board: 337	♠ Q87	East Opens 1♠.
Dealer: E	♥ AKQ3	East Bids 2♣ if possible.
Vul: NS	♦ 53	
HCP: 14	♣ QJ76	Partner bids first.
Board: 338	♠ AKQJ10	West Opens 1♠.
Dealer: W	♥ —	East Doubles 1♠ if possible.
Vul: EW	♦ Q10952	
HCP: 12	♣ 654	You bid first.
Board: 339	♠ K853	East Opens 1♣.
Dealer: E	♥ Q653	West Doubles 1♦ if possible.
Vul: None	♦ J2	East Bids 1♥ if possible.
HCP: 8	♣ Q103	East Bids 2♥ if possible.
		Partner bids first.
Board: 340	♠ A7	West Opens 1♥.
Dealer: W	♥ QJ8	
Vul: NS	♦ 942	You bid first.
HCP: 15	♣ AKJ109	
Board: 341	♠ Q	East Opens 1♣.
Dealer: E	♥ AQ84	West Doubles 1♠ if possible.
Vul: NS	♦ Q98732	
HCP: 10	♣ 95	Partner bids first.
Board: 342	♠ AJ8	West Opens 1♣.
Dealer: W	♥ K	East Bids 1♥ if possible.
Vul: EW	♦ AJ107532	West Doubles 1♠ if possible.
HCP: 14	♣ J8	East Bids 2♥ if possible.
		You bid first.

We Overcall Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ Q87	♠ A106			1♠	Pass
Vul: NS	♥ AKQ3	♥ J4	Pass	1NT	2♣	2♦
North HCP: 14	♦ 53	♦ KJ1096	Pass	2♥	Pass	3♦
South HCP: 9	♣ QJ76	♣ 953	AP			
Contract: 3♦ S						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ10	♠ 9875				
Vul: EW	♥ —	♥ A7654	1♣	1♠	X	3♠
North HCP: 12	♦ Q10952	♦ K7	AP			
South HCP: 7	♣ 654	♣ 32				
Contract: 3♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ K853	♠ AJ2			1♣	1♦
Vul: None	♥ Q653	♥ 8	X	Pass	1♥	X
North HCP: 8	♦ J2	♦ AK1093	Pass	2♦	2♥	AP
South HCP: 15	♣ Q103	♣ K862				
Contract: 2♥ E						

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ K9853				
Vul: NS	♥ QJ8	♥ K62	1♥	1NT	Pass	2♥
North HCP: 15	♦ 942	♦ K1053	Pass	2♠	Pass	2NT
South HCP: 9	♣ AKJ109	♣ 2	AP			
Contract: 2N N						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ KJ1062			1♣	1♠
Vul: NS	♥ AQ84	♥ 103	X	2♦	Pass	2NT
North HCP: 10	♦ Q98732	♦ 4	AP			
South HCP: 12	♣ 95	♣ AKJ103				
Contract: 2N S						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K10976	1♣	1♦	1♥	1♠
Vul: EW	♥ K	♥ 64	X ¹	2♣ ²	2♥	4♠
North HCP: 14	♦ AJ107532	♦ 98	AP			
South HCP: 10	♣ J8	♣ AK107				
Contract: 4♠ S						

1. Support double redouble
2. limit raise or better in ♠

South hands (Practice Page)

We Overcall

Board: 337	♠ A106	East Opens 1♠.
Dealer: E	♥ J4	East Bids 2♣ if possible.
Vul: NS	♦ KJ1096	
HCP: 9	♣ 953	You bid first.
Board: 338	♠ 9875	West Opens 1♣.
Dealer: W	♥ A7654	East Doubles 1♠ if possible.
Vul: EW	♦ K7	
HCP: 7	♣ 32	Partner bids first.
Board: 339	♠ AJ2	East Opens 1♣.
Dealer: E	♥ 8	West Doubles 1♦ if possible.
Vul: None	♦ AK1093	East Bids 1♥ if possible.
HCP: 15	♣ K862	East Bids 2♥ if possible.
		You bid first.
Board: 340	♠ K9853	West Opens 1♥.
Dealer: W	♥ K62	
Vul: NS	♦ K1053	Partner bids first.
HCP: 9	♣ 2	
Board: 341	♠ KJ1062	East Opens 1♣.
Dealer: E	♥ 103	West Doubles 1♠ if possible.
Vul: NS	♦ 4	
HCP: 12	♣ AKJ103	You bid first.
Board: 342	♠ K10976	West Opens 1♣.
Dealer: W	♥ 64	East Bids 1♥ if possible.
Vul: EW	♦ 98	West Doubles 1♠ if possible.
HCP: 10	♣ AK107	East Bids 2♥ if possible.
		Partner bids first.

We Overcall Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ Q87	♠ A106			1♠	Pass
Vul: NS	♥ AKQ3	♥ J4	Pass	1NT	2♣	2♦
North HCP: 14	♦ 53	♦ KJ1096	Pass	2♥	Pass	3♦
South HCP: 9	♣ QJ76	♣ 953	AP			
Contract: 3♦ S						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ10	♠ 9875				
Vul: EW	♥ —	♥ A7654	1♣	1♠	X	3♠
North HCP: 12	♦ Q10952	♦ K7	AP			
South HCP: 7	♣ 654	♣ 32				
Contract: 3♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ K853	♠ AJ2			1♣	1♦
Vul: None	♥ Q653	♥ 8	X	Pass	1♥	X
North HCP: 8	♦ J2	♦ AK1093	Pass	2♦	2♥	AP
South HCP: 15	♣ Q103	♣ K862				
Contract: 2♥ E						

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ K9853				
Vul: NS	♥ QJ8	♥ K62	1♥	1NT	Pass	2♥
North HCP: 15	♦ 942	♦ K1053	Pass	2♠	Pass	2NT
South HCP: 9	♣ AKJ109	♣ 2	AP			
Contract: 2N N						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ KJ1062			1♣	1♠
Vul: NS	♥ AQ84	♥ 103	X	2♦	Pass	2NT
North HCP: 10	♦ Q98732	♦ 4	AP			
South HCP: 12	♣ 95	♣ AKJ103				
Contract: 2N S						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K10976	1♣	1♦	1♥	1♠
Vul: EW	♥ K	♥ 64	X ¹	2♣ ²	2♥	4♠
North HCP: 14	♦ AJ107532	♦ 98	AP			
South HCP: 10	♣ J8	♣ AK107				
Contract: 4♠ S						

1. Support double redouble
2. limit raise or better in ♠

North hands (Practice Page)

We Overcall

Board: 343 ♠ 97654
Dealer: E ♥ 87
Vul: None ♦ 95
HCP: 2 ♣ Q1064

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

Board: 344 ♠ 84
Dealer: W ♥ AKJ842
Vul: EW ♦ 92
HCP: 12 ♣ A65

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

You bid first.

Board: 345 ♠ QJ85
Dealer: E ♥ AJ43
Vul: Both ♦ 42
HCP: 8 ♣ 842

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

Partner bids first.

Board: 346 ♠ K10
Dealer: W ♥ Q75
Vul: None ♦ 105
HCP: 11 ♣ AQ10732

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

You bid first.

Board: 347 ♠ Q97
Dealer: E ♥ J97
Vul: NS ♦ Q98
HCP: 7 ♣ Q1082

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

Board: 348 ♠ 5
Dealer: W ♥ A92
Vul: Both ♦ K63
HCP: 12 ♣ AJ10762

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

We Overcall Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ 97654	♠ 3			1♣	1♥
Vul: None	♥ 87	♥ AKQ432	Pass	Pass	1♠	2♥
North HCP: 2	♦ 95	♦ KJ2	AP			
South HCP: 16	♣ Q1064	♣ K52				
Contract: 2♥ S						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ K53				
Vul: EW	♥ AKJ842	♥ Q96	1♣	1♥	X	2♥
North HCP: 12	♦ 92	♦ J1065	2♠	3♥	3♠	AP
South HCP: 6	♣ A65	♣ 432				
Contract: 3♠ W						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ QJ85	♠ K6			1♣	1♦
Vul: Both	♥ AJ43	♥ K1052	1♠	X	XX ¹	2♣ ²
North HCP: 8	♦ 42	♦ AK1098	Pass	2♥	2♠	3♥
South HCP: 13	♣ 842	♣ 109	AP			
Contract: 3♥ N			1. Support double redouble			
			2. limit raise or better in ♥			

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ 9832	1♠	2♣	2♦ ¹	Pass
Vul: None	♥ Q75	♥ J10962	2♠	Pass	3♣ ²	Pass
North HCP: 11	♦ 105	♦ 86	3NT	AP		
South HCP: 1	♣ AQ10732	♣ 65	1. 1X-(Y)-2Z forcing			
Contract: 3N W			2. strength cue bid			

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ Q97	♠ K863			1♣	1♦
Vul: NS	♥ J97	♥ Q	2♥ ¹	AP		
North HCP: 7	♦ Q98	♦ KJ1043	1. 1X-(1Y)-2Z weak			
South HCP: 12	♣ Q1082	♣ K73				
Contract: 2♥ W						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ K843	1♦	2♣	Pass	2♦ ¹
Vul: Both	♥ A92	♥ Q43	3♦	X	Pass	4♣
North HCP: 12	♦ K63	♦ J8	Pass	5♣	AP	
South HCP: 11	♣ AJ10762	♣ KQ93	1. strength cue bid			
Contract: 5♣ N						

South hands (Practice Page)

We Overcall

Board: 343	♠ 3	East Opens 1♣.
Dealer: E	♥ AKQ432	East Bids 1♠ if possible.
Vul: None	♦ KJ2	
HCP: 16	♣ K52	You bid first.
Board: 344	♠ K53	West Opens 1♣.
Dealer: W	♥ Q96	East Doubles 1♥ if possible.
Vul: EW	♦ J1065	West Bids 2♠ if possible.
HCP: 6	♣ 432	East Bids 3♠ if possible.
Partner bids first.		
Board: 345	♠ K6	East Opens 1♣.
Dealer: E	♥ K1052	West Bids 1♠ if possible.
Vul: Both	♦ AK1098	East Redoubles if possible.
HCP: 13	♣ 109	East Bids 2♠ if possible.
You bid first.		
Board: 346	♠ 9832	West Opens 1♠.
Dealer: W	♥ J10962	East Bids 2♦ if possible.
Vul: None	♦ 86	West Bids 2♠ if possible.
HCP: 1	♣ 65	East Bids 3♣ if possible.
West Bids 3NT if possible.		
Partner bids first.		
Board: 347	♠ K863	East Opens 1♣.
Dealer: E	♥ Q	West Bids 2♥ if possible.
Vul: NS	♦ KJ1043	
HCP: 12	♣ K73	You bid first.
Board: 348	♠ K843	West Opens 1♦.
Dealer: W	♥ Q43	West Bids 3♦ if possible.
Vul: Both	♦ J8	
HCP: 11	♣ KQ93	Partner bids first.

Board: 343						
Dealer: E	North:	South:	West	North	East	South
Vul: None	♠ 97654	♠ 3			1♣	1♥
North HCP: 2	♥ 87	♥ AKQ432	Pass	Pass	1♠	2♥
South HCP: 16	♦ 95	♦ KJ2	AP			
Contract: 2♥ S	♣ Q1064	♣ K52				
Board: 344						
Dealer: W	North:	South:	West	North	East	South
Vul: EW	♠ 84	♠ K53	1♣	1♥	X	2♥
North HCP: 12	♥ AKJ842	♥ Q96	2♣	3♥	3♠	AP
South HCP: 6	♦ 92	♦ J1065				
Contract: 3♠ W	♣ A65	♣ 432				
Board: 345			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: Both	♠ QJ85	♠ K6	1♠	X	XX ¹	2♣ ²
North HCP: 8	♥ AJ43	♥ K1052	Pass	2♥	2♠	3♥
South HCP: 13	♦ 42	♦ AK1098	AP			
Contract: 3♥ N	♣ 842	♣ 109				
			1. Support double redouble			
			2. limit raise or better in ♥			
Board: 346			West	North	East	South
Dealer: W	North:	South:	1♠	2♣	2♦ ¹	Pass
Vul: None	♠ K10	♠ 9832	2♣	Pass	3♣ ²	Pass
North HCP: 11	♥ Q75	♥ J10962	3NT	AP		
South HCP: 1	♦ 105	♦ 86	1. 1X-(Y)-2Z forcing			
Contract: 3N W	♣ AQ10732	♣ 65	2. strength cue bid			
Board: 347			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: NS	♠ Q97	♠ K863	2♥ ¹	AP		
North HCP: 7	♥ J97	♥ Q	1. 1X-(1Y)-2Z weak			
South HCP: 12	♦ Q98	♦ KJ1043				
Contract: 2♥ W	♣ Q1082	♣ K73				
Board: 348			West	North	East	South
Dealer: W	North:	South:	1♦	2♣	Pass	2♦ ¹
Vul: Both	♥ A92	♥ Q43	3♦	X	Pass	4♣
North HCP: 12	♦ K63	♦ J8	Pass	5♣	AP	
South HCP: 11	♣ AJ10762	♣ KQ93	1. strength cue bid			
Contract: 5♣ N						

North hands (Practice Page)

We Overcall

Board: 349 ♠ 63
Dealer: E ♥ 1042
Vul: None ♦ 10964
HCP: 1 ♣ J753

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

Partner bids first.

Board: 350 ♠ KQJ752
Dealer: W ♥ A742
Vul: NS ♦ J10
HCP: 11 ♣ 3

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

You bid first.

Board: 351 ♠ 9
Dealer: E ♥ J94
Vul: EW ♦ K1087542
HCP: 8 ♣ A2

East Opens 1♦.
Partner bids first.

Board: 352 ♠ AKQJ103
Dealer: W ♥ 1064
Vul: None ♦ 10
HCP: 10 ♣ 1098

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

You bid first.

Board: 353 ♠ AQ74
Dealer: E ♥ 96
Vul: EW ♦ AJ875
HCP: 11 ♣ 84

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

Partner bids first.

Board: 354 ♠ 109654
Dealer: W ♥ J
Vul: Both ♦ Q
HCP: 11 ♣ AKJ653

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AQ10984			1♥	1♠
Vul: None	♥ 1042	♥ AK5	2♦ ¹	Pass	2♥	2♠
North HCP: 1	♦ 10964	♦ 52	3NT	AP		
South HCP: 13	♣ J753	♣ 109	1. 1X-(Y)-2Z forcing			
Contract: 3N W						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ KQJ752	♠ 94	1♦	1♠	2♣ ¹	Pass
Vul: NS	♥ A742	♥ KJ3	3♣	AP		
North HCP: 11	♦ J10	♦ Q96542	1. 1X-(Y)-2Z forcing			
South HCP: 6	♣ 3	♣ 105				
Contract: 3♣ E						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ QJ108743			1♦	3♠
Vul: EW	♥ J94	♥ Q62	AP			
North HCP: 8	♦ K1087542	♦ A6				
South HCP: 9	♣ A2	♣ 3				
Contract: 3♠ S						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ103	♠ 75	1♥	2♠	3♠ ¹	Pass
Vul: None	♥ 1064	♥ J7	4♥	AP		
North HCP: 10	♦ 10	♦ 965432	1. limit raise or better in ♥			
South HCP: 1	♣ 1098	♣ 653				
Contract: 4♥ W						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ AQ74	♠ 85			1♥	Pass
Vul: EW	♥ 96	♥ KQ5	Pass	2♦	2♥	3♦
North HCP: 11	♦ AJ875	♦ Q109	AP			
South HCP: 11	♣ 84	♣ KJ1062				
Contract: 3♦ N						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 109654	♠ —	1♦	1♠	Pass	Pass
Vul: Both	♥ J	♥ K108532	3♦	AP		
North HCP: 11	♦ Q	♦ K765				
South HCP: 6	♣ AKJ653	♣ 874				
Contract: 3♦ W						

South hands (Practice Page)

We Overcall

Board: 349 ♠ AQ10984
Dealer: E ♥ AK5
Vul: None ♦ 52
HCP: 13 ♣ 109

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

You bid first.

Board: 350 ♠ 94
Dealer: W ♥ KJ3
Vul: NS ♦ Q96542
HCP: 6 ♣ 105

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

Partner bids first.

Board: 351 ♠ QJ108743
Dealer: E ♥ Q62
Vul: EW ♦ A6
HCP: 9 ♣ 3

East Opens 1♦.

You bid first.

Board: 352 ♠ 75
Dealer: W ♥ J7
Vul: None ♦ 965432
HCP: 1 ♣ 653

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

Partner bids first.

Board: 353 ♠ 85
Dealer: E ♥ KQ5
Vul: EW ♦ Q109
HCP: 11 ♣ KJ1062

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

You bid first.

Board: 354 ♠ —
Dealer: W ♥ K108532
Vul: Both ♦ K765
HCP: 6 ♣ 874

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

Partner bids first.

We Overall Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AQ10984			1♥	1♠
Vul: None	♥ 1042	♥ AK5	2♦ ¹	Pass	2♥	2♠
North HCP: 1	♦ 10964	♦ 52	3NT	AP		
South HCP: 13	♣ J753	♣ 109				
Contract: 3N W			1. 1X-(Y)-2Z forcing			

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ KQJ752	♠ 94	1♦	1♠	2♣ ¹	Pass
Vul: NS	♥ A742	♥ KJ3	3♣	AP		
North HCP: 11	♦ J10	♦ Q96542				
South HCP: 6	♣ 3	♣ 105				
Contract: 3♣ E			1. 1X-(Y)-2Z forcing			

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ QJ108743			1♦	3♠
Vul: EW	♥ J94	♥ Q62	AP			
North HCP: 8	♦ K1087542	♦ A6				
South HCP: 9	♣ A2	♣ 3				
Contract: 3♠ S						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ103	♠ 75	1♥	2♠	3♠ ¹	Pass
Vul: None	♥ 1064	♥ J7	4♥	AP		
North HCP: 10	♦ 10	♦ 965432				
South HCP: 1	♣ 1098	♣ 653				
Contract: 4♥ W			1. limit raise or better in ♥			

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ AQ74	♠ 85			1♥	Pass
Vul: EW	♥ 96	♥ KQ5	Pass	2♦	2♥	3♦
North HCP: 11	♦ AJ875	♦ Q109	AP			
South HCP: 11	♣ 84	♣ KJ1062				
Contract: 3♦ N						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 109654	♠ —	1♦	1♠	Pass	Pass
Vul: Both	♥ J	♥ K108532	3♦	AP		
North HCP: 11	♦ Q	♦ K765				
South HCP: 6	♣ AKJ653	♣ 874				
Contract: 3♦ W						

North hands (Practice Page)

We Overcall

Board: 355 ♠ Q432
Dealer: E ♥ 984
Vul: NS ♦ K98
HCP: 9 ♣ A74

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

Partner bids first.

Board: 356 ♠ K4
Dealer: W ♥ AQJ9764
Vul: EW ♦ A32
HCP: 14 ♣ 9

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

You bid first.

Board: 357 ♠ 76542
Dealer: E ♥ 42
Vul: Both ♦ 10986
HCP: 2 ♣ Q3

East Opens 1♥.
West Bids 4♣ 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: 358 ♠ 98
Dealer: W ♥ KQ1052
Vul: None ♦ A975
HCP: 14 ♣ AJ

West Opens 1♦.
You bid first.

Board: 359 ♠ A1098
Dealer: E ♥ J7
Vul: Both ♦ Q1098
HCP: 7 ♣ 1053

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

Partner bids first.

Board: 360 ♠ 10842
Dealer: W ♥ AJ10854
Vul: None ♦ QJ
HCP: 12 ♣ A

West Opens 1♣.
You bid first.

We Overcall Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ Q432	♠ AJ87			1♣	1♥
Vul: NS	♥ 984	♥ KQJ107				
North HCP: 9	♦ K98	♦ 742	1♠	2♥	3♣	AP
South HCP: 11	♣ A74	♣ 8				
Contract: 3♣ E						

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 1098532	1♦	1♥	Pass	1♠
Vul: EW	♥ AQJ9764	♥ —	2♦	4♥	AP	
North HCP: 14	♦ A32	♦ 6				
South HCP: 7	♣ 9	♣ AK10765				
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ 76542	♠ 109			1♥	3♣
Vul: Both	♥ 42	♥ J3	4♣ ¹	Pass	4♥	Pass
North HCP: 2	♦ 10986	♦ A5	4NT ²	Pass	5♣	Pass
South HCP: 9	♣ Q3	♣ KJ109874	6♥	AP		
Contract: 6♥ E						

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

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ A10732	1♦	1♥	Pass	1♠
Vul: None	♥ KQ1052	♥ A6	Pass	2NT	Pass	3♠
North HCP: 14	♦ A975	♦ 1042	AP			
South HCP: 10	♣ AJ	♣ Q54				
Contract: 3♠ S						

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ A1098	♠ KQJ643			1♦	2♠
Vul: Both	♥ J7	♥ 983	2NT ¹	Pass	3♣	Pass
North HCP: 7	♦ Q1098	♦ —	3♥	Pass	3♠ ²	Pass
South HCP: 9	♣ 1053	♣ K874	4♥	AP		
Contract: 4♥ W						

1. Lebensohl after 1m
2. limit raise or better in ♥

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ 10842	♠ J5	1♣	1♥	Pass	2♥
Vul: None	♥ AJ10854	♥ Q732				
North HCP: 12	♦ QJ	♦ K9743	AP			
South HCP: 8	♣ A	♣ Q6				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall

Board: 355

♠ AJ87

Dealer: E

♥ KQJ107

Vul: NS

♦ 742

HCP: 11

♣ 8

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 356

♠ 1098532

Dealer: W

♥ —

Vul: EW

♦ 6

HCP: 7

♣ AK10765

West Opens 1♦.

West Bids 2♦ if possible.

Partner bids first.

Board: 357

♠ 109

Dealer: E

♥ J3

Vul: Both

♦ A5

HCP: 9

♣ KJ109874

East Opens 1♥.

West Bids 4♣ 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: 358

♠ A10732

Dealer: W

♥ A6

Vul: None

♦ 1042

HCP: 10

♣ Q54

West Opens 1♦.

Partner bids first.

Board: 359

♠ KQJ643

Dealer: E

♥ 983

Vul: Both

♦ —

HCP: 9

♣ K874

East Opens 1♦.

West Bids 2NT if possible.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 360

♠ J5

Dealer: W

♥ Q732

Vul: None

♦ K9743

HCP: 8

♣ Q6

West Opens 1♣.

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ Q432	♠ AJ87			1♣	1♥
Vul: NS	♥ 984	♥ KQJ107				
North HCP: 9	♦ K98	♦ 742	1♠	2♥	3♣	AP
South HCP: 11	♣ A74	♣ 8				
Contract: 3♣ E						

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 1098532	1♦	1♥	Pass	1♠
Vul: EW	♥ AQJ9764	♥ —	2♦	4♥	AP	
North HCP: 14	♦ A32	♦ 6				
South HCP: 7	♣ 9	♣ AK10765				
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ 76542	♠ 109			1♥	3♣
Vul: Both	♥ 42	♥ J3	4♣ ¹	Pass	4♥	Pass
North HCP: 2	♦ 10986	♦ A5	4NT ²	Pass	5♣	Pass
South HCP: 9	♣ Q3	♣ KJ109874	6♥	AP		
Contract: 6♥ E						

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

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ A10732	1♦	1♥	Pass	1♠
Vul: None	♥ KQ1052	♥ A6	Pass	2NT	Pass	3♠
North HCP: 14	♦ A975	♦ 1042	AP			
South HCP: 10	♣ AJ	♣ Q54				
Contract: 3♠ S						

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ A1098	♠ KQJ643			1♦	2♠
Vul: Both	♥ J7	♥ 983	2NT ¹	Pass	3♣	Pass
North HCP: 7	♦ Q1098	♦ —	3♥	Pass	3♠ ²	Pass
South HCP: 9	♣ 1053	♣ K874	4♥	AP		
Contract: 4♥ W						

1. Lebensohl after 1m
2. limit raise or better in ♥

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ 10842	♠ J5	1♣	1♥	Pass	2♥
Vul: None	♥ AJ10854	♥ Q732				
North HCP: 12	♦ QJ	♦ K9743	AP			
South HCP: 8	♣ A	♣ Q6				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall

Board: 361	♠ J108	East Opens 1♥.
Dealer: E	♥ AQ75	East Bids 3♥ if possible.
Vul: Both	♦ J862	
HCP: 8	♣ 73	Partner bids first.
Board: 362	♠ J9865	West Opens 1♣.
Dealer: W	♥ AJ1083	
Vul: None	♦ 4	You bid first.
HCP: 10	♣ A5	
Board: 363	♠ A10652	East Opens 1♦.
Dealer: E	♥ J10986	East Bids 3♦ if possible.
Vul: NS	♦ Q7	
HCP: 7	♣ 2	Partner bids first.
Board: 364	♠ KQ9	West Opens 1♣.
Dealer: W	♥ AKJ984	East Bids 1♦ if possible.
Vul: None	♦ Q4	West Bids 1♠ if possible.
HCP: 18	♣ K6	You bid first.
Board: 365	♠ 963	East Opens 1♦.
Dealer: E	♥ 9632	West Bids 2♠ if possible.
Vul: NS	♦ K943	East Bids 3♥ if possible.
HCP: 3	♣ 104	West Bids 3♠ if possible.
		Partner bids first.
Board: 366	♠ AJ862	West Opens 1♥.
Dealer: W	♥ AQ1092	West Doubles 2♥ if possible.
Vul: EW	♦ 43	
HCP: 11	♣ 9	You bid first.

We Overcall Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ KQ7			1♥	2♦
Vul: Both	♥ AQ75	♥ 3				
North HCP: 8	♦ J862	♦ AK10754	Pass	3♦	3♥	4♦
South HCP: 13	♣ 73	♣ J65	AP			
Contract: 4♦ S						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ J9865	♠ Q104	1♣	2♣ ¹	Pass	3♣
Vul: None	♥ AJ1083	♥ Q6				
North HCP: 10	♦ 4	♦ QJ953	AP			
South HCP: 10	♣ A5	♣ K87	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ A10652	♠ 97			1♦	3♣
Vul: NS	♥ J10986	♥ K				
North HCP: 7	♦ Q7	♦ J53	Pass	Pass	3♦	AP
South HCP: 11	♣ 2	♣ AK109763				
Contract: 3♦ E						

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J76	1♣	X	1♦	Pass
Vul: None	♥ AKJ984	♥ 10653				
North HCP: 18	♦ Q4	♦ 75	1♠	2♥	AP	
South HCP: 1	♣ K6	♣ 9854				
Contract: 2♥ N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 963	♠ K105			1♦	2♣
Vul: NS	♥ 9632	♥ Q85	2♠ ¹	Pass	3♥	Pass
North HCP: 3	♦ K943	♦ 65	3♠	AP		
South HCP: 13	♣ 104	♣ AKJ52	1. 1X-(Y)-2Z forcing			
Contract: 3♠ W						

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ AJ862	♠ 1073	1♥	1♠	Pass	2♥ ¹
Vul: EW	♥ AQ1092	♥ 8	X	XX	Pass	3♠
North HCP: 11	♦ 43	♦ K1076	Pass	4♠	AP	
South HCP: 11	♣ 9	♣ AKJ75	1. limit raise or better in ♠			
Contract: 4♠ N						

South hands (Practice Page)

We Overcall

Board: 361	♠ KQ7	East Opens 1♥.
Dealer: E	♥ 3	East Bids 3♥ if possible.
Vul: Both	♦ AK10754	
HCP: 13	♣ J65	You bid first.
Board: 362	♠ Q104	West Opens 1♣.
Dealer: W	♥ Q6	
Vul: None	♦ QJ953	Partner bids first.
HCP: 10	♣ K87	
Board: 363	♠ 97	East Opens 1♦.
Dealer: E	♥ K	East Bids 3♦ if possible.
Vul: NS	♦ J53	
HCP: 11	♣ AK109763	You bid first.
Board: 364	♠ J76	West Opens 1♣.
Dealer: W	♥ 10653	East Bids 1♦ if possible.
Vul: None	♦ 75	West Bids 1♠ if possible.
HCP: 1	♣ 9854	Partner bids first.
Board: 365	♠ K105	East Opens 1♦.
Dealer: E	♥ Q85	West Bids 2♠ if possible.
Vul: NS	♦ 65	East Bids 3♥ if possible.
HCP: 13	♣ AKJ52	West Bids 3♠ if possible.
		You bid first.
Board: 366	♠ 1073	West Opens 1♥.
Dealer: W	♥ 8	West Doubles 2♥ if possible.
Vul: EW	♦ K1076	
HCP: 11	♣ AKJ75	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ KQ7			1♥	2♦
Vul: Both	♥ AQ75	♥ 3				
North HCP: 8	♦ J862	♦ AK10754	Pass	3♦	3♥	4♦
South HCP: 13	♣ 73	♣ J65	AP			
Contract: 4♦ S						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ J9865	♠ Q104	1♣	2♣ ¹	Pass	3♣
Vul: None	♥ AJ1083	♥ Q6				
North HCP: 10	♦ 4	♦ QJ953	AP			
South HCP: 10	♣ A5	♣ K87	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ A10652	♠ 97			1♦	3♣
Vul: NS	♥ J10986	♥ K				
North HCP: 7	♦ Q7	♦ J53	Pass	Pass	3♦	AP
South HCP: 11	♣ 2	♣ AK109763				
Contract: 3♦ E						

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J76	1♣	X	1♦	Pass
Vul: None	♥ AKJ984	♥ 10653				
North HCP: 18	♦ Q4	♦ 75	1♠	2♥	AP	
South HCP: 1	♣ K6	♣ 9854				
Contract: 2♥ N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 963	♠ K105			1♦	2♣
Vul: NS	♥ 9632	♥ Q85	2♠ ¹	Pass	3♥	Pass
North HCP: 3	♦ K943	♦ 65	3♠	AP		
South HCP: 13	♣ 104	♣ AKJ52	1. 1X-(Y)-2Z forcing			
Contract: 3♠ W						

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ AJ862	♠ 1073	1♥	1♠	Pass	2♥ ¹
Vul: EW	♥ AQ1092	♥ 8	X	XX	Pass	3♠
North HCP: 11	♦ 43	♦ K1076	Pass	4♠	AP	
South HCP: 11	♣ 9	♣ AKJ75	1. limit raise or better in ♠			
Contract: 4♠ N						

North hands (Practice Page)

We Overcall

Board: 367	♠ Q8	East Opens 1♦.
Dealer: E	♥ K10653	West Bids 3♦ if possible.
Vul: Both	♦ K83	
HCP: 10	♣ Q65	Partner bids first.
Board: 368	♠ A104	West Opens 1♦.
Dealer: W	♥ J765	East Bids 2♠ if possible.
Vul: EW	♦ 4	West Doubles 5♣ if possible.
HCP: 11	♣ KQJ102	You bid first.
Board: 369	♠ 87532	East Opens 1♣.
Dealer: E	♥ K73	East Bids 3♣ if possible.
Vul: Both	♦ A876	West Doubles 3♥ if possible.
HCP: 7	♣ 4	Partner bids first.
Board: 370	♠ AJ10	West Opens 1♣.
Dealer: W	♥ AQJ62	East Bids 1♠ if possible.
Vul: EW	♦ Q	West Bids 3♠ if possible.
HCP: 14	♣ 10853	You bid first.
Board: 371	♠ A6	East Opens 1♦.
Dealer: E	♥ 652	East Bids 3♦ if possible.
Vul: Both	♦ Q32	
HCP: 10	♣ A9763	Partner bids first.
Board: 372	♠ AKQ105	West Opens 1♥.
Dealer: W	♥ 8762	West Bids 2♦ if possible.
Vul: None	♦ K	
HCP: 19	♣ AK7	You bid first.

We Overcall Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AJ1097			1♦	1♠
Vul: Both	♥ K10653	♥ 942				
North HCP: 10	♦ K83	♦ J	3♦	AP		
South HCP: 10	♣ Q65	♣ A973				
Contract: 3♦ E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ A104	♠ J963	1♦	2♣	2♠ ¹	5♣
Vul: EW	♥ J765	♥ 10	X	AP		
North HCP: 11	♦ 4	♦ 86	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ KQJ102	♣ A87654				
Contract: 5♣X N						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 87532	♠ 104			1♣	1♥
Vul: Both	♥ K73	♥ AQ1065	Pass	2♥	3♣	3♥
North HCP: 7	♦ A876	♦ KQJ5	X	AP		
South HCP: 12	♣ 4	♣ 32				
Contract: 3♥X S						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ AJ10	♠ 87	1♣	1♥	1♠	3♥
Vul: EW	♥ AQJ62	♥ 8543	3♠	AP		
North HCP: 14	♦ Q	♦ 10974				
South HCP: 3	♣ 10853	♣ K62				
Contract: 3♠ E						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ K10972			1♦	2♦ ¹
Vul: Both	♥ 652	♥ AK1083	Pass	2♥	3♦	Pass
North HCP: 10	♦ Q32	♦ —	Pass	3♥	AP	
South HCP: 13	♣ A9763	♣ QJ5	1. Michaels Cuebid			
Contract: 3♥ N						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ AKQ105	♠ 6	1♥	X	Pass	2♣
Vul: None	♥ 8762	♥ J	2♦	2♠	Pass	5♣
North HCP: 19	♦ K	♦ QJ62	AP			
South HCP: 7	♣ AK7	♣ QJ108543				
Contract: 5♣ S						

South hands (Practice Page)

We Overcall

Board: 367	♠ AJ1097	East Opens 1♦.
Dealer: E	♥ 942	West Bids 3♦ if possible.
Vul: Both	♦ J	
HCP: 10	♣ A973	You bid first.
Board: 368	♠ J963	West Opens 1♦.
Dealer: W	♥ 10	East Bids 2♠ if possible.
Vul: EW	♦ 86	West Doubles 5♣ if possible.
HCP: 5	♣ A87654	Partner bids first.
Board: 369	♠ 104	East Opens 1♣.
Dealer: E	♥ AQ1065	East Bids 3♣ if possible.
Vul: Both	♦ KQJ5	West Doubles 3♥ if possible.
HCP: 12	♣ 32	You bid first.
Board: 370	♠ 87	West Opens 1♣.
Dealer: W	♥ 8543	East Bids 1♠ if possible.
Vul: EW	♦ 10974	West Bids 3♠ if possible.
HCP: 3	♣ K62	Partner bids first.
Board: 371	♠ K10972	East Opens 1♦.
Dealer: E	♥ AK1083	East Bids 3♦ if possible.
Vul: Both	♦ —	
HCP: 13	♣ QJ5	You bid first.
Board: 372	♠ 6	West Opens 1♥.
Dealer: W	♥ J	West Bids 2♦ if possible.
Vul: None	♦ QJ62	
HCP: 7	♣ QJ108543	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AJ1097			1♦	1♠
Vul: Both	♥ K10653	♥ 942				
North HCP: 10	♦ K83	♦ J	3♦	AP		
South HCP: 10	♣ Q65	♣ A973				
Contract: 3♦ E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ A104	♠ J963	1♦	2♣	2♠ ¹	5♣
Vul: EW	♥ J765	♥ 10	X	AP		
North HCP: 11	♦ 4	♦ 86				
South HCP: 5	♣ KQJ102	♣ A87654	1. 1X-(Y)-2Z forcing			
Contract: 5♣X N						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 87532	♠ 104			1♣	1♥
Vul: Both	♥ K73	♥ AQ1065	Pass	2♥	3♣	3♥
North HCP: 7	♦ A876	♦ KQJ5	X	AP		
South HCP: 12	♣ 4	♣ 32				
Contract: 3♥X S						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ AJ10	♠ 87	1♣	1♥	1♠	3♥
Vul: EW	♥ AQJ62	♥ 8543	3♠	AP		
North HCP: 14	♦ Q	♦ 10974				
South HCP: 3	♣ 10853	♣ K62				
Contract: 3♠ E						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ K10972			1♦	2♦ ¹
Vul: Both	♥ 652	♥ AK1083	Pass	2♥	3♦	Pass
North HCP: 10	♦ Q32	♦ —	Pass	3♥	AP	
South HCP: 13	♣ A9763	♣ QJ5	1. Michaels Cuebid			
Contract: 3♥ N						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ AKQ105	♠ 6	1♥	X	Pass	2♣
Vul: None	♥ 8762	♥ J	2♦	2♠	Pass	5♣
North HCP: 19	♦ K	♦ QJ62	AP			
South HCP: 7	♣ AK7	♣ QJ108543				
Contract: 5♣ S						

North hands (Practice Page)

We Overcall

Board: 373	♠ 763	East Opens 1♦.
Dealer: E	♥ AKQ7	
Vul: Both	♦ AJ92	Partner bids first.
HCP: 14	♣ 95	
Board: 374	♠ AQJ32	West Opens 1♦.
Dealer: W	♥ 5	
Vul: None	♦ K32	You bid first.
HCP: 12	♣ Q1064	
Board: 375	♠ 853	East Opens 1♥.
Dealer: E	♥ KQ8	West Bids 3♦ if possible.
Vul: NS	♦ 972	East Bids 4♥ if possible.
HCP: 8	♣ QJ102	Partner bids first.
Board: 376	♠ KQ	West Opens 1♠.
Dealer: W	♥ K5	East Bids 2♠ if possible.
Vul: EW	♦ AJ107654	
HCP: 13	♣ 63	You bid first.
Board: 377	♠ K1042	East Opens 1♣.
Dealer: E	♥ 632	
Vul: None	♦ AQJ	Partner bids first.
HCP: 12	♣ Q62	
Board: 378	♠ Q108	West Opens 1♠.
Dealer: W	♥ A	East Bids 3♠ if possible.
Vul: NS	♦ QJ10532	East Bids 4♠ if possible.
HCP: 11	♣ Q54	You bid first.

We Overcall Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 109				
Vul: Both	♥ AKQ7	♥ J965			1♦	3♣
North HCP: 14	♦ AJ92	♦ —	AP			
South HCP: 9	♣ 95	♣ AKJ10642				
Contract: 3♣ S						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ AQJ32	♠ K10	1♦	1♠	Pass	2NT
Vul: None	♥ 5	♥ Q1087	Pass	3♣	Pass	3♥
North HCP: 12	♦ K32	♦ AQ8	Pass	3NT	AP	
South HCP: 15	♣ Q1064	♣ KJ75				
Contract: 3N S						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ J1072			1♥	2♦
Vul: NS	♥ KQ8	♥ 4	3♦ ¹	Pass	4♥	AP
North HCP: 8	♦ 972	♦ AQJ643	1. limit raise or better in ♥			
South HCP: 11	♣ QJ102	♣ K6				
Contract: 4♥ E						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A92	1♠	2♦	2♠	Pass
Vul: EW	♥ K5	♥ Q1082	Pass	3♦	AP	
North HCP: 13	♦ AJ107654	♦ 8				
South HCP: 6	♣ 63	♣ 109754				
Contract: 3♦ N						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ K1042	♠ Q76			1♣	1♥
Vul: None	♥ 632	♥ AQJ97	Pass	2♣ ¹	Pass	3♥
North HCP: 12	♦ AQJ	♦ 52	AP			
South HCP: 10	♣ Q62	♣ J87	1. limit raise or better in ♥			
Contract: 3♥ S						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ 2	1♠	2♦	3♠	4♦
Vul: NS	♥ A	♥ 75432	Pass	Pass	4♠	X
North HCP: 11	♦ QJ10532	♦ AK74	AP			
South HCP: 10	♣ Q54	♣ K86				
Contract: 4♠X W						

South hands (Practice Page)

We Overcall

Board: 373	♠ 109	East Opens 1♦.
Dealer: E	♥ J965	
Vul: Both	♦ —	You bid first.
HCP: 9	♣ AKJ10642	
Board: 374	♠ K10	West Opens 1♦.
Dealer: W	♥ Q1087	
Vul: None	♦ AQ8	Partner bids first.
HCP: 15	♣ KJ75	
Board: 375	♠ J1072	East Opens 1♥.
Dealer: E	♥ 4	West Bids 3♦ if possible.
Vul: NS	♦ AQJ643	East Bids 4♥ if possible.
HCP: 11	♣ K6	You bid first.
Board: 376	♠ A92	West Opens 1♠.
Dealer: W	♥ Q1082	East Bids 2♠ if possible.
Vul: EW	♦ 8	
HCP: 6	♣ 109754	Partner bids first.
Board: 377	♠ Q76	East Opens 1♣.
Dealer: E	♥ AQJ97	
Vul: None	♦ 52	You bid first.
HCP: 10	♣ J87	
Board: 378	♠ 2	West Opens 1♠.
Dealer: W	♥ 75432	East Bids 3♠ if possible.
Vul: NS	♦ AK74	East Bids 4♠ if possible.
HCP: 10	♣ K86	Partner bids first.

We Overcall Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 109			1♦	3♣
Vul: Both	♥ AKQ7	♥ J965				
North HCP: 14	♦ AJ92	♦ —	AP			
South HCP: 9	♣ 95	♣ AKJ10642				
Contract: 3♣ S						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ AQJ32	♠ K10	1♦	1♠	Pass	2NT
Vul: None	♥ 5	♥ Q1087	Pass	3♣	Pass	3♥
North HCP: 12	♦ K32	♦ AQ8	Pass	3NT	AP	
South HCP: 15	♣ Q1064	♣ KJ75				
Contract: 3N S						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ J1072			1♥	2♦
Vul: NS	♥ KQ8	♥ 4	3♦ ¹	Pass	4♥	AP
North HCP: 8	♦ 972	♦ AQJ643	1. limit raise or better in ♥			
South HCP: 11	♣ QJ102	♣ K6				
Contract: 4♥ E						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A92	1♠	2♦	2♠	Pass
Vul: EW	♥ K5	♥ Q1082	Pass	3♦	AP	
North HCP: 13	♦ AJ107654	♦ 8				
South HCP: 6	♣ 63	♣ 109754				
Contract: 3♦ N						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ K1042	♠ Q76			1♣	1♥
Vul: None	♥ 632	♥ AQJ97	Pass	2♣ ¹	Pass	3♥
North HCP: 12	♦ AQJ	♦ 52	AP			
South HCP: 10	♣ Q62	♣ J87	1. limit raise or better in ♥			
Contract: 3♥ S						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ 2	1♠	2♦	3♠	4♦
Vul: NS	♥ A	♥ 75432	Pass	Pass	4♠	X
North HCP: 11	♦ QJ10532	♦ AK74	AP			
South HCP: 10	♣ Q54	♣ K86				
Contract: 4♠X W						

North hands (Practice Page)

We Overcall

Board: 379 ♠ 92
Dealer: E ♥ Q873
Vul: EW ♦ Q8642
HCP: 6 ♣ Q6

East Opens 1♦.
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.

Board: 380 ♠ KJ10962
Dealer: W ♥ Q5
Vul: Both ♦ Q104
HCP: 13 ♣ AJ

West Opens 1♦.

You bid first.

Board: 381 ♠ 94
Dealer: E ♥ Q65
Vul: EW ♦ 7642
HCP: 5 ♣ QJ76

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

Partner bids first.

Board: 382 ♠ —
Dealer: W ♥ J985
Vul: Both ♦ AQJ1085
HCP: 12 ♣ A84

West Opens 1♣.

You bid first.

Board: 383 ♠ 9764
Dealer: E ♥ AQ5
Vul: None ♦ 10542
HCP: 9 ♣ K9

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

Partner bids first.

Board: 384 ♠ 10
Dealer: W ♥ AKJ987
Vul: EW ♦ Q10
HCP: 14 ♣ A653

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ 4	3♣	4♥	4♠	Pass
Vul: EW	♥ Q873	♥ AKJ10542	4NT ¹	Pass	5♥	Pass
North HCP: 6	♦ Q8642	♦ J3	6♠	Pass	Pass	X
South HCP: 9	♣ Q6	♣ 975	AP			
Contract: 6♠X W			1. Blackwood 0314, for ♠			

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ KJ10962	♠ —	1♦	1♠	Pass	2♥
Vul: Both	♥ Q5	♥ AKJ10876	Pass	2♠	AP	
North HCP: 13	♦ Q104	♦ 75				
South HCP: 8	♣ AJ	♣ 9863				
Contract: 2♠ N						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ Q7			1♠	2♥
Vul: EW	♥ Q65	♥ AKJ92	2♠	Pass	Pass	X
North HCP: 5	♦ 7642	♦ Q98	Pass	3♥	Pass	Pass
South HCP: 15	♣ QJ76	♣ K43	3♠	AP		
Contract: 3♠ E						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ AKQ1063	1♣	1♦	Pass	1♠
Vul: Both	♥ J985	♥ K74	Pass	2♦	Pass	2♠
North HCP: 12	♦ AQJ1085	♦ 97	Pass	3♥	Pass	3♠
South HCP: 12	♣ A84	♣ 103	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ 9764	♠ KQJ1082			1♥	2♠
Vul: None	♥ AQ5	♥ 10	3♥	4♠	Pass	Pass
North HCP: 9	♦ 10542	♦ J8	5♥	Pass	Pass	X
South HCP: 9	♣ K9	♣ Q875	AP			
Contract: 5♥X E						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 6	1♠	2♥	3♠	4♥
Vul: EW	♥ AKJ987	♥ Q104	4♠	5♥	AP	
North HCP: 14	♦ Q10	♦ K753				
South HCP: 9	♣ A653	♣ KJ1074				
Contract: 5♥ N						

South hands (Practice Page)

We Overcall

Board: 379 ♠ 4
Dealer: E ♥ AKJ10542
Vul: EW ♦ J3
HCP: 9 ♣ 975

East Opens 1♦.
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.

Board: 380 ♠ —
Dealer: W ♥ AKJ10876
Vul: Both ♦ 75
HCP: 8 ♣ 9863

West Opens 1♦.

Partner bids first.

Board: 381 ♠ Q7
Dealer: E ♥ AKJ92
Vul: EW ♦ Q98
HCP: 15 ♣ K43

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

You bid first.

Board: 382 ♠ AKQ1063
Dealer: W ♥ K74
Vul: Both ♦ 97
HCP: 12 ♣ 103

West Opens 1♣.

Partner bids first.

Board: 383 ♠ KQJ1082
Dealer: E ♥ 10
Vul: None ♦ J8
HCP: 9 ♣ Q875

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

You bid first.

Board: 384 ♠ 6
Dealer: W ♥ Q104
Vul: EW ♦ K753
HCP: 9 ♣ KJ1074

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ 4	3♣	4♥	4♠	Pass
Vul: EW	♥ Q873	♥ AKJ10542	4NT ¹	Pass	5♥	Pass
North HCP: 6	♦ Q8642	♦ J3	6♠	Pass	Pass	X
South HCP: 9	♣ Q6	♣ 975	AP			
Contract: 6♠X W			1. Blackwood 0314, for ♠			

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ KJ10962	♠ —	1♦	1♠	Pass	2♥
Vul: Both	♥ Q5	♥ AKJ10876	Pass	2♠	AP	
North HCP: 13	♦ Q104	♦ 75				
South HCP: 8	♣ AJ	♣ 9863				
Contract: 2♠ N						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ Q7			1♠	2♥
Vul: EW	♥ Q65	♥ AKJ92	2♠	Pass	Pass	X
North HCP: 5	♦ 7642	♦ Q98	Pass	3♥	Pass	Pass
South HCP: 15	♣ QJ76	♣ K43	3♠	AP		
Contract: 3♠ E						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ AKQ1063	1♣	1♦	Pass	1♠
Vul: Both	♥ J985	♥ K74	Pass	2♦	Pass	2♠
North HCP: 12	♦ AQJ1085	♦ 97	Pass	3♥	Pass	3♠
South HCP: 12	♣ A84	♣ 103	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ 9764	♠ KQJ1082			1♥	2♠
Vul: None	♥ AQ5	♥ 10	3♥	4♠	Pass	Pass
North HCP: 9	♦ 10542	♦ J8	5♥	Pass	Pass	X
South HCP: 9	♣ K9	♣ Q875	AP			
Contract: 5♥X E						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 6	1♠	2♥	3♠	4♥
Vul: EW	♥ AKJ987	♥ Q104	4♠	5♥	AP	
North HCP: 14	♦ Q10	♦ K753				
South HCP: 9	♣ A653	♣ KJ1074				
Contract: 5♥ N						

North hands (Practice Page)

We Overcall

Board: 385
Dealer: E
Vul: None
HCP: 4

♠ 107
♥ 109763
♦ A1073
♣ 105

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

Partner bids first.

Board: 386
Dealer: W
Vul: NS
HCP: 13

♠ A8652
♥ J
♦ KQJ532
♣ Q

West Opens 1♦.

You bid first.

Board: 387
Dealer: E
Vul: Both
HCP: 8

♠ K8632
♥ K96
♦ Q43
♣ 73

East Opens 1♣.

Partner bids first.

Board: 388
Dealer: W
Vul: None
HCP: 18

♠ AKJ984
♥ J7
♦ AKQ103
♣ —

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

You bid first.

Board: 389
Dealer: E
Vul: NS
HCP: 11

♠ 1074
♥ AJ62
♦ J7
♣ AJ97

East Opens 1♣.

Partner bids first.

Board: 390
Dealer: W
Vul: None
HCP: 11

♠ K5
♥ KJ1076
♦ J95
♣ K98

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

You bid first.

We Overcall Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ 95			1♠	2♣
Vul: None	♥ 109763	♥ K52			Pass	X
North HCP: 4	♦ A1073	♦ KQ8	2♠	Pass	Pass	
South HCP: 14	♣ 105	♣ KQJ82	Pass	3♥	3♠	AP
Contract: 3♠ E						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ A8652	♠ Q9				
Vul: NS	♥ J	♥ KQ974	1♦	1♠	Pass	2♥
North HCP: 13	♦ KQJ532	♦ 9	Pass	2♠	AP	
South HCP: 12	♣ Q	♣ AJ952				
Contract: 2♠ N						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ A7			1♣	1♥
Vul: Both	♥ K96	♥ AJ1083			Pass	4♥
North HCP: 8	♦ Q43	♦ K5	Pass	2♥	Pass	
South HCP: 15	♣ 73	♣ QJ84	AP			
Contract: 4♥ S						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ AKJ984	♠ Q6532				
Vul: None	♥ J7	♥ 62	1♦	1♠	4♥	AP
North HCP: 18	♦ AKQ103	♦ J7				
South HCP: 3	♣ —	♣ 8762				
Contract: 4♥ E						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ Q3			1♣	1♦
Vul: NS	♥ AJ62	♥ 1098			Pass	1NT
North HCP: 11	♦ J7	♦ AKQ103	Pass	1♥	Pass	
South HCP: 13	♣ AJ97	♣ Q105	AP			
Contract: 1N S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 32				
Vul: None	♥ KJ1076	♥ 953	1♦	1♥	1♠	Pass
North HCP: 11	♦ J95	♦ 73	1NT	Pass	4♠	AP
South HCP: 1	♣ K98	♣ J106432				
Contract: 4♠ E						

South hands (Practice Page)

We Overcall

Board: 385 ♠ 95
Dealer: E ♥ K52
Vul: None ♦ KQ8
HCP: 14 ♣ KQJ82

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

You bid first.

Board: 386 ♠ Q9
Dealer: W ♥ KQ974
Vul: NS ♦ 9
HCP: 12 ♣ AJ952

West Opens 1♦.

Partner bids first.

Board: 387 ♠ A7
Dealer: E ♥ AJ1083
Vul: Both ♦ K5
HCP: 15 ♣ QJ84

East Opens 1♣.

You bid first.

Board: 388 ♠ Q6532
Dealer: W ♥ 62
Vul: None ♦ J7
HCP: 3 ♣ 8762

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

Partner bids first.

Board: 389 ♠ Q3
Dealer: E ♥ 1098
Vul: NS ♦ AKQ103
HCP: 13 ♣ Q105

East Opens 1♣.

You bid first.

Board: 390 ♠ 32
Dealer: W ♥ 953
Vul: None ♦ 73
HCP: 1 ♣ J106432

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ 95			1♠	2♣
Vul: None	♥ 109763	♥ K52	2♠	Pass	Pass	X
North HCP: 4	♦ A1073	♦ KQ8	Pass	3♥	3♠	AP
South HCP: 14	♣ 105	♣ KQJ82				
Contract: 3♠ E						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ A8652	♠ Q9				
Vul: NS	♥ J	♥ KQ974	1♦	1♠	Pass	2♥
North HCP: 13	♦ KQJ532	♦ 9	Pass	2♠	AP	
South HCP: 12	♣ Q	♣ AJ952				
Contract: 2♠ N						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ A7			1♣	1♥
Vul: Both	♥ K96	♥ AJ1083	Pass	2♥	Pass	4♥
North HCP: 8	♦ Q43	♦ K5	AP			
South HCP: 15	♣ 73	♣ QJ84				
Contract: 4♥ S						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ AKJ984	♠ Q6532				
Vul: None	♥ J7	♥ 62	1♦	1♠	4♥	AP
North HCP: 18	♦ AKQ103	♦ J7				
South HCP: 3	♣ —	♣ 8762				
Contract: 4♥ E						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ Q3			1♣	1♦
Vul: NS	♥ AJ62	♥ 1098	Pass	1♥	Pass	1NT
North HCP: 11	♦ J7	♦ AKQ103	AP			
South HCP: 13	♣ AJ97	♣ Q105				
Contract: 1N S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 32				
Vul: None	♥ KJ1076	♥ 953	1♦	1♥	1♠	Pass
North HCP: 11	♦ J95	♦ 73	1NT	Pass	4♠	AP
South HCP: 1	♣ K98	♣ J106432				
Contract: 4♠ E						

North hands (Practice Page)

We Overcall

Board: 391 ♠ 3
Dealer: E ♥ 75
Vul: NS ♦ AQJ103
HCP: 9 ♣ Q9864

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

Partner bids first.

Board: 392 ♠ K
Dealer: W ♥ —
Vul: EW ♦ AQ10654
HCP: 10 ♣ J108762

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

You bid first.

Board: 393 ♠ K84
Dealer: E ♥ 85
Vul: NS ♦ J9743
HCP: 4 ♣ 1054

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

Partner bids first.

Board: 394 ♠ 6
Dealer: W ♥ A964
Vul: EW ♦ K73
HCP: 16 ♣ AKQ92

West Opens 4♦.
East Bids 5♠ if possible.
West Doubles 6♣ if possible.

You bid first.

Board: 395 ♠ K54
Dealer: E ♥ J73
Vul: Both ♦ J7642
HCP: 8 ♣ K9

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

Partner bids first.

Board: 396 ♠ A7
Dealer: W ♥ KQ1082
Vul: None ♦ QJ863
HCP: 12 ♣ 3

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

You bid first.

We Overall Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AKJ742			1♥	2♠
Vul: NS	♥ 75	♥ —				
North HCP: 9	♦ AQJ103	♦ 8752	3♥	AP		
South HCP: 11	♣ Q9864	♣ K53				
Contract: 3♥ E						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J986542	1♥	4NT ¹	Pass	5♣
Vul: EW	♥ —	♥ 72	Pass	Pass ²	5♥	AP
North HCP: 10	♦ AQ10654	♦ 98	1. Unusual 4NT			
South HCP: 1	♣ J108762	♣ 94	2. bidable suit			
Contract: 5♥ W						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ A52			1♣	1♥
Vul: NS	♥ 85	♥ KQ1094	1♠	Pass	2♣	2♦
North HCP: 4	♦ J9743	♦ KQ86	3♣	3♦	Pass	Pass
South HCP: 14	♣ 1054	♣ 8	4♣	AP		
Contract: 4♣ E						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ 2				
Vul: EW	♥ A964	♥ K10732	4♦	5♣	5♠	6♣
North HCP: 16	♦ K73	♦ J10	X	AP		
South HCP: 4	♣ AKQ92	♣ 108654				
Contract: 6♣X N						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ K54	♠ QJ1073			1♦	1♠
Vul: Both	♥ J73	♥ Q1084	2♣ ¹	2♠	3♣	Pass
North HCP: 8	♦ J7642	♦ K5	5♣	AP		
South HCP: 9	♣ K9	♣ J4	1. 1X-(Y)-2Z forcing			
Contract: 5♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ Q104	1♠	2♠ ¹	3♥ ²	Pass
Vul: None	♥ KQ1082	♥ 43	3♠	AP		
North HCP: 12	♦ QJ863	♦ 7	1. Michaels Cuebid			
South HCP: 6	♣ 3	♣ A1097654	2. limit raise or better in ♠			
Contract: 3♠ W						

South hands (Practice Page)

We Overcall

Board: 391 ♠ AKJ742
Dealer: E ♥ —
Vul: NS ♦ 8752
HCP: 11 ♣ K53

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

You bid first.

Board: 392 ♠ J986542
Dealer: W ♥ 72
Vul: EW ♦ 98
HCP: 1 ♣ 94

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

Partner bids first.

Board: 393 ♠ A52
Dealer: E ♥ KQ1094
Vul: NS ♦ KQ86
HCP: 14 ♣ 8

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

You bid first.

Board: 394 ♠ 2
Dealer: W ♥ K10732
Vul: EW ♦ J10
HCP: 4 ♣ 108654

West Opens 4♦.
East Bids 5♠ if possible.
West Doubles 6♣ if possible.

Partner bids first.

Board: 395 ♠ QJ1073
Dealer: E ♥ Q1084
Vul: Both ♦ K5
HCP: 9 ♣ J4

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

You bid first.

Board: 396 ♠ Q104
Dealer: W ♥ 43
Vul: None ♦ 7
HCP: 6 ♣ A1097654

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

Partner bids first.

We Overcall Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AKJ742				
Vul: NS	♥ 75	♥ —			1♥	2♠
North HCP: 9	♦ AQJ103	♦ 8752	3♥	AP		
South HCP: 11	♣ Q9864	♣ K53				
Contract: 3♥ E						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J986542	1♥	4NT ¹	Pass	5♣
Vul: EW	♥ —	♥ 72	Pass	Pass ²	5♥	AP
North HCP: 10	♦ AQ10654	♦ 98	1. Unusual 4NT			
South HCP: 1	♣ J108762	♣ 94	2. bidable suit			
Contract: 5♥ W						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ A52			1♣	1♥
Vul: NS	♥ 85	♥ KQ1094	1♠	Pass	2♣	2♦
North HCP: 4	♦ J9743	♦ KQ86	3♣	3♦	Pass	Pass
South HCP: 14	♣ 1054	♣ 8	4♣	AP		
Contract: 4♣ E						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ 2				
Vul: EW	♥ A964	♥ K10732	4♦	5♣	5♠	6♣
North HCP: 16	♦ K73	♦ J10	X	AP		
South HCP: 4	♣ AKQ92	♣ 108654				
Contract: 6♣X N						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ K54	♠ QJ1073			1♦	1♠
Vul: Both	♥ J73	♥ Q1084	2♣ ¹	2♠	3♣	Pass
North HCP: 8	♦ J7642	♦ K5	5♣	AP		
South HCP: 9	♣ K9	♣ J4	1. 1X-(Y)-2Z forcing			
Contract: 5♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ Q104	1♠	2♠ ¹	3♥ ²	Pass
Vul: None	♥ KQ1082	♥ 43	3♠	AP		
North HCP: 12	♦ QJ863	♦ 7	1. Michaels Cuebid			
South HCP: 6	♣ 3	♣ A1097654	2. limit raise or better in ♠			
Contract: 3♠ W						

North hands (Practice Page)

We Overcall

Board: 397	♠ 862	East Opens 1♠.
Dealer: E	♥ J10432	West Bids 3♠ if possible.
Vul: EW	♦ Q52	
HCP: 5	♣ Q10	Partner bids first.
Board: 398	♠ AQJ1082	West Opens 1♦.
Dealer: W	♥ J4	West Bids 3♦ if possible.
Vul: Both	♦ —	
HCP: 13	♣ AJ732	You bid first.
Board: 399	♠ 107	East Opens 1♠.
Dealer: E	♥ J4	East Bids 2♠ if possible.
Vul: None	♦ KQJ	West Bids 4♠ if possible.
HCP: 7	♣ 965432	Partner bids first.
Board: 400	♠ 95	West Opens 1♣.
Dealer: W	♥ AKQ103	West Doubles Pass if possible.
Vul: NS	♦ KQ3	East Bids 2♦ if possible.
HCP: 14	♣ 753	You bid first.
Board: 401	♠ 10653	East Opens 1♠.
Dealer: E	♥ J652	West Doubles 2♠ if possible.
Vul: Both	♦ K8	East Bids 3♠ if possible.
HCP: 5	♣ J72	West Bids 4♠ if possible.
		Partner bids first.
Board: 402	♠ 9	West Opens 1♠.
Dealer: W	♥ KQJ10983	East Bids 3NT if possible.
Vul: None	♦ 7	
HCP: 9	♣ K864	You bid first.

We Overcall Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ 862	♠ 4			1♠	2NT ¹
Vul: EW	♥ J10432	♥ Q5				
North HCP: 5	♦ Q52	♦ AKJ108	3♠	AP		
South HCP: 14	♣ Q10	♣ KJ982	1. Unusual 2NT			
Contract: 3♠ E						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ AQJ1082	♠ K97	1♦	1♠	Pass	2♦ ¹
Vul: Both	♥ J4	♥ KQ876	3♦	5♦ ²	Pass	5♠
North HCP: 13	♦ —	♦ 72	AP			
South HCP: 11	♣ AJ732	♣ K85	1. limit raise or better in ♠			
Contract: 5♠ N			2. Exclusion, for ♠			

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ K53			1♠	2♥
Vul: None	♥ J4	♥ KQ1087	Pass	Pass	2♠	Pass
North HCP: 7	♦ KQJ	♦ A106	4♠	AP		
South HCP: 12	♣ 965432	♣ 107				
Contract: 4♠ E						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ 95	♠ AQ63	1♣	1♥	Pass	Pass
Vul: NS	♥ AKQ103	♥ 742	X	Pass	2♦	2♥
North HCP: 14	♦ KQ3	♦ J104	AP			
South HCP: 7	♣ 753	♣ 964				
Contract: 2♥ N						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ 10653	♠ —			1♠	2♠ ¹
Vul: Both	♥ J652	♥ AK1043	X	3♥	3♠	X
North HCP: 5	♦ K8	♦ A10732	Pass	4♥	Pass	Pass
South HCP: 16	♣ J72	♣ KQ9	4♠	AP		
Contract: 4♠ E			1. Michaels Cuebid			

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ J10852				
Vul: None	♥ KQJ10983	♥ —	1♠	3♥	3NT	AP
North HCP: 9	♦ 7	♦ J98632				
South HCP: 4	♣ K864	♣ Q9				
Contract: 3N E						

South hands (Practice Page)

We Overcall

Board: 397 ♠ 4 East Opens 1♠.
Dealer: E ♥ Q5 West Bids 3♠ if possible.
Vul: EW ♦ AKJ108
HCP: 14 ♣ KJ982 You bid first.

Board: 398 ♠ K97 West Opens 1♦.
Dealer: W ♥ KQ876 West Bids 3♦ if possible.
Vul: Both ♦ 72
HCP: 11 ♣ K85 Partner bids first.

Board: 399 ♠ K53 East Opens 1♠.
Dealer: E ♥ KQ1087 East Bids 2♠ if possible.
Vul: None ♦ A106 West Bids 4♠ if possible.
HCP: 12 ♣ 107 You bid first.

Board: 400 ♠ AQ63 West Opens 1♣.
Dealer: W ♥ 742 West Doubles Pass if possible.
Vul: NS ♦ J104 East Bids 2♦ if possible.
HCP: 7 ♣ 964 Partner bids first.

Board: 401 ♠ — East Opens 1♠.
Dealer: E ♥ AK1043 West Doubles 2♠ if possible.
Vul: Both ♦ A10732 East Bids 3♠ if possible.
HCP: 16 ♣ KQ9 West Bids 4♠ if possible.
You bid first.

Board: 402 ♠ J10852 West Opens 1♠.
Dealer: W ♥ — East Bids 3NT if possible.
Vul: None ♦ J98632
HCP: 4 ♣ Q9 Partner bids first.

We Overcall Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ 862	♠ 4			1♠	2NT ¹
Vul: EW	♥ J10432	♥ Q5				
North HCP: 5	♦ Q52	♦ AKJ108	3♠	AP		
South HCP: 14	♣ Q10	♣ KJ982	1. Unusual 2NT			
Contract: 3♠ E						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ AQJ1082	♠ K97	1♦	1♠	Pass	2♦ ¹
Vul: Both	♥ J4	♥ KQ876	3♦	5♦ ²	Pass	5♠
North HCP: 13	♦ —	♦ 72	AP			
South HCP: 11	♣ AJ732	♣ K85	1. limit raise or better in ♠			
Contract: 5♠ N			2. Exclusion, for ♠			

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ K53			1♠	2♥
Vul: None	♥ J4	♥ KQ1087	Pass	Pass	2♠	Pass
North HCP: 7	♦ KQJ	♦ A106	4♠	AP		
South HCP: 12	♣ 965432	♣ 107				
Contract: 4♠ E						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ 95	♠ AQ63	1♣	1♥	Pass	Pass
Vul: NS	♥ AKQ103	♥ 742	X	Pass	2♦	2♥
North HCP: 14	♦ KQ3	♦ J104	AP			
South HCP: 7	♣ 753	♣ 964				
Contract: 2♥ N						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ 10653	♠ —			1♠	2♠ ¹
Vul: Both	♥ J652	♥ AK1043	X	3♥	3♠	X
North HCP: 5	♦ K8	♦ A10732	Pass	4♥	Pass	Pass
South HCP: 16	♣ J72	♣ KQ9	4♠	AP		
Contract: 4♠ E			1. Michaels Cuebid			

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ J10852				
Vul: None	♥ KQJ10983	♥ —	1♠	3♥	3NT	AP
North HCP: 9	♦ 7	♦ J98632				
South HCP: 4	♣ K864	♣ Q9				
Contract: 3N E						

North hands (Practice Page)

We Overcall

Board: 403 ♠ AKQJ10
Dealer: E ♥ 42
Vul: NS ♦ 82
HCP: 10 ♣ 7654

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

Board: 404 ♠ AJ3
Dealer: W ♥ 94
Vul: EW ♦ AQ10964
HCP: 11 ♣ 52

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

You bid first.

Board: 405 ♠ 9765432
Dealer: E ♥ K3
Vul: None ♦ 10
HCP: 5 ♣ Q102

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

Board: 406 ♠ KQ95
Dealer: W ♥ Q9
Vul: NS ♦ AK10852
HCP: 14 ♣ 7

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

Board: 407 ♠ 97
Dealer: E ♥ K532
Vul: EW ♦ AKQ85
HCP: 13 ♣ J2

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

Board: 408 ♠ 8
Dealer: W ♥ 74
Vul: Both ♦ K86
HCP: 13 ♣ AKQJ765

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

We Overcall Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ10	♠ 862			1♥	2♦
Vul: NS	♥ 42	♥ A				
North HCP: 10	♦ 82	♦ AQJ1073	Pass	2♠	4♥	Pass
South HCP: 13	♣ 7654	♣ Q32	Pass	X	AP	
Contract: 4♥X E						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ AJ3	♠ 9765	1♣	2♦	2♥ ¹	Pass
Vul: EW	♥ 94	♥ QJ32	3♣	Pass	3♠	Pass
North HCP: 11	♦ AQ10964	♦ 52	3NT	AP		
South HCP: 3	♣ 52	♣ 963				
Contract: 3N W			1. 1X-(Y)-2Z forcing			

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ 9765432	♠ 10			1♣	1♥
Vul: None	♥ K3	♥ AQJ109				
North HCP: 5	♦ 10	♦ 64	2♦ ¹	Pass	3♦	AP
South HCP: 11	♣ Q102	♣ A7653	1. 1X-(Y)-2Z forcing			
Contract: 3♦ W						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ KQ95	♠ 762				
Vul: NS	♥ Q9	♥ J2	1♥	2♦	3♥	AP
North HCP: 14	♦ AK10852	♦ Q97				
South HCP: 8	♣ 7	♣ KQ832				
Contract: 3♥ W						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ K6			1♠	2♣
Vul: EW	♥ K532	♥ Q987	Pass	2♦	2♠	3♣
North HCP: 13	♦ AKQ85	♦ 10	Pass	3♥	3♠	X
South HCP: 14	♣ J2	♣ AKQ1085	Pass	4♣	Pass	4♠ ¹
Contract: 5♣ S			Pass	5♣	AP	
			1. Cue bid, a ♠ stopper			

Board: 408	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ AQ765	1♣	Pass	1♦	2♣ ¹
Vul: Both	♥ 74	♥ Q9853				
North HCP: 13	♦ K86	♦ 73	Pass	2♥	AP	
South HCP: 8	♣ AKQJ765	♣ 9	1. Michaels Cuebid			
Contract: 2♥ N						

South hands (Practice Page)

We Overcall

Board: 403 ♠ 862
Dealer: E ♥ A
Vul: NS ♦ AQJ1073
HCP: 13 ♣ Q32

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

Board: 404 ♠ 9765
Dealer: W ♥ QJ32
Vul: EW ♦ 52
HCP: 3 ♣ 963

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

Partner bids first.

Board: 405 ♠ 10
Dealer: E ♥ AQJ109
Vul: None ♦ 64
HCP: 11 ♣ A7653

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

Board: 406 ♠ 762
Dealer: W ♥ J2
Vul: NS ♦ Q97
HCP: 8 ♣ KQ832

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

Board: 407 ♠ K6
Dealer: E ♥ Q987
Vul: EW ♦ 10
HCP: 14 ♣ AKQ1085

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

Board: 408 ♠ AQ765
Dealer: W ♥ Q9853
Vul: Both ♦ 73
HCP: 8 ♣ 9

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

We Overcall Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ10	♠ 862			1♥	2♦
Vul: NS	♥ 42	♥ A				
North HCP: 10	♦ 82	♦ AQJ1073	Pass	2♠	4♥	Pass
South HCP: 13	♣ 7654	♣ Q32	Pass	X	AP	
Contract: 4♥X E						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ AJ3	♠ 9765	1♣	2♦	2♥ ¹	Pass
Vul: EW	♥ 94	♥ QJ32	3♣	Pass	3♠	Pass
North HCP: 11	♦ AQ10964	♦ 52	3NT	AP		
South HCP: 3	♣ 52	♣ 963				
Contract: 3N W			1. 1X-(Y)-2Z forcing			

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ 9765432	♠ 10			1♣	1♥
Vul: None	♥ K3	♥ AQJ109				
North HCP: 5	♦ 10	♦ 64	2♦ ¹	Pass	3♦	AP
South HCP: 11	♣ Q102	♣ A7653	1. 1X-(Y)-2Z forcing			
Contract: 3♦ W						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ KQ95	♠ 762				
Vul: NS	♥ Q9	♥ J2	1♥	2♦	3♥	AP
North HCP: 14	♦ AK10852	♦ Q97				
South HCP: 8	♣ 7	♣ KQ832				
Contract: 3♥ W						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ K6			1♠	2♣
Vul: EW	♥ K532	♥ Q987	Pass	2♦	2♠	3♣
North HCP: 13	♦ AKQ85	♦ 10	Pass	3♥	3♠	X
South HCP: 14	♣ J2	♣ AKQ1085	Pass	4♣	Pass	4♠ ¹
Contract: 5♣ S			Pass	5♣	AP	
			1. Cue bid, a ♠ stopper			

Board: 408	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ AQ765				
Vul: Both	♥ 74	♥ Q9853	1♣	Pass	1♦	2♣ ¹
North HCP: 13	♦ K86	♦ 73	Pass	2♥	AP	
South HCP: 8	♣ AKQJ765	♣ 9	1. Michaels Cuebid			
Contract: 2♥ N						