

North hands (Practice Page)

Overcalls

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	
Dealer: W	♥ 5	West Opens 1♦.
Vul: EW	♦ 54	
HCP: 12	♣ AJ1094	You bid first.
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.

Overcalls 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)

Overcalls

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.

Overcalls 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)

Overcalls

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.

Overcalls 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)

Overcalls

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.

Overcalls 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						

North hands (Practice Page)

Overcalls

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 Bids X♥ 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.

Overcalls 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)

Overcalls

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 Bids X♥ 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.

Overcalls 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)

Overcalls

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.

Overcalls 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)

Overcalls

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.

Overcalls 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)

Overcalls

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 Bids X♠ 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.

Overcalls 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)

Overcalls

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 Bids X♠ 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.

Overcalls 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)

Overcalls

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	♠ 5	West Opens 1♣.
Dealer: W	♥ AKQ7543	East Bids 1♠ if possible.
Vul: EW	♦ 10954	West Bids 3♠ if possible.
HCP: 12	♣ K	East Bids 4♠ if possible.
		You bid first.
Board: 35	♠ Q5	East Opens 1♣.
Dealer: E	♥ K7432	West Bids 1NT if possible.
Vul: Both	♦ J10954	East Bids 2NT if possible.
HCP: 7	♣ J	Partner bids first.
Board: 36	♠ QJ4	West Opens 1♥.
Dealer: W	♥ Q85	East Bids XA♠♠ if possible.
Vul: NS	♦ AKQ106	
HCP: 15	♣ J6	You bid first.

Overcalls Both hands (Answers Page)

Board: 31 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 3♦ N	North: ♠ K2 ♥ KQ74 ♦ QJ953 ♣ 93	South: ♠ J74 ♥ A ♦ A1074 ♣ QJ1086	West 2♥	North 3♦	East 1♥ AP	South 2♣
Board: 32 Dealer: W Vul: EW North HCP: 12 South HCP: 10 Contract: 4♠ S	North: ♠ 9 ♥ AJ3 ♦ 103 ♣ AQJ9865	South: ♠ KJ108764 ♥ Q6 ♦ A84 ♣ 7	West 1♦ AP	North 2♣	East Pass	South 4♠
Board: 33 Dealer: E Vul: Both North HCP: 7 South HCP: 14 Contract: 3♣ S	North: ♠ AQ10742 ♥ 64 ♦ 1097 ♣ J10	South: ♠ 85 ♥ Q103 ♦ K64 ♣ AKQ32	West Pass AP	North 2♠	East 1♦ Pass	South 2♣ 3♣
Board: 34 Dealer: W Vul: EW North HCP: 12 South HCP: 7 Contract: 4♠X E	North: ♠ 5 ♥ AKQ7543 ♦ 10954 ♣ K	South: ♠ K4 ♥ J1082 ♦ K862 ♣ 1092	West 1♣ 3♠ Pass	North 1♥ 4♥ XA♠♠	East 1♠ 4♠ AP	South 2♥ Pass
Board: 35 Dealer: E Vul: Both North HCP: 7 South HCP: 11 Contract: 2N W	North: ♠ Q5 ♥ K7432 ♦ J10954 ♣ J	South: ♠ KJ1073 ♥ Q9 ♦ 2 ♣ KQ985	West 1NT	North Pass	East 1♣ 2NT	South 1♠ AP
Board: 36 Dealer: W Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣X N	North: ♠ QJ4 ♥ Q85 ♦ AKQ106 ♣ J6	South: ♠ 72 ♥ A76 ♦ 7 ♣ KQ97542	West 1♥ Pass Pass 1. Minor Suit Transfers after 1NT 2. automat	North 1NT 3♣ ² Pass	East Pass Pass XA♠♠	South 2♠ ¹ 5♣ AP

South hands (Practice Page)

Overcalls

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	♠ K4	West Opens 1♣.
Dealer: W	♥ J1082	East Bids 1♠ if possible.
Vul: EW	♦ K862	West Bids 3♠ if possible.
HCP: 7	♣ 1092	East Bids 4♠ if possible.
		Partner bids first.
Board: 35	♠ KJ1073	East Opens 1♣.
Dealer: E	♥ Q9	West Bids 1NT if possible.
Vul: Both	♦ 2	East Bids 2NT if possible.
HCP: 11	♣ KQ985	You bid first.
Board: 36	♠ 72	West Opens 1♥.
Dealer: W	♥ A76	East Bids XA♠♠ if possible.
Vul: NS	♦ 7	
HCP: 9	♣ KQ97542	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 31 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 3♦ N	North: ♠ K2 ♥ KQ74 ♦ QJ953 ♣ 93	South: ♠ J74 ♥ A ♦ A1074 ♣ QJ1086	West 2♥	North 3♦	East 1♥ AP	South 2♣
Board: 32 Dealer: W Vul: EW North HCP: 12 South HCP: 10 Contract: 4♠ S	North: ♠ 9 ♥ AJ3 ♦ 103 ♣ AQJ9865	South: ♠ KJ108764 ♥ Q6 ♦ A84 ♣ 7	West 1♦ AP	North 2♣	East Pass	South 4♠
Board: 33 Dealer: E Vul: Both North HCP: 7 South HCP: 14 Contract: 3♣ S	North: ♠ AQ10742 ♥ 64 ♦ 1097 ♣ J10	South: ♠ 85 ♥ Q103 ♦ K64 ♣ AKQ32	West Pass AP	North 2♠	East 1♦ Pass	South 2♣ 3♣
Board: 34 Dealer: W Vul: EW North HCP: 12 South HCP: 7 Contract: 4♠X E	North: ♠ 5 ♥ AKQ7543 ♦ 10954 ♣ K	South: ♠ K4 ♥ J1082 ♦ K862 ♣ 1092	West 1♣ 3♠ Pass	North 1♥ 4♥ XA♠♠	East 1♠ 4♠ AP	South 2♥ Pass
Board: 35 Dealer: E Vul: Both North HCP: 7 South HCP: 11 Contract: 2N W	North: ♠ Q5 ♥ K7432 ♦ J10954 ♣ J	South: ♠ KJ1073 ♥ Q9 ♦ 2 ♣ KQ985	West 1NT	North Pass	East 1♣ 2NT	South 1♠ AP
Board: 36 Dealer: W Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣X N	North: ♠ QJ4 ♥ Q85 ♦ AKQ106 ♣ J6	South: ♠ 72 ♥ A76 ♦ 7 ♣ KQ97542	West 1♥ Pass Pass 1. Minor Suit Transfers after 1NT 2. automat	North 1NT 3♣ ² Pass	East Pass Pass XA♠♠	South 2♠ ¹ 5♣ AP

North hands (Practice Page)

Overcalls

Board: 37 ♠ 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: 38 ♠ 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: 39 ♠ 983
Dealer: E ♥ A3
Vul: None ♦ A109862
HCP: 8 ♣ 108

East Opens 1♣.
Partner bids first.

Board: 40 ♠ —
Dealer: W ♥ J9754
Vul: EW ♦ AKQ65
HCP: 13 ♣ QJ10

West Opens 1♥.
You bid first.

Board: 41 ♠ AQJ1073
Dealer: E ♥ 5
Vul: Both ♦ Q8432
HCP: 9 ♣ 8

East Opens 1♣.
Partner bids first.

Board: 42 ♠ A63
Dealer: W ♥ J652
Vul: EW ♦ AQ1054
HCP: 12 ♣ J

West Opens 1♣.
You bid first.

Overcalls Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ AKQJ108			1♥	1♠
Vul: Both	♥ K10943	♥ Q5	2♦ ¹	3♠	5♦	AP
North HCP: 3	♦ 8	♦ 9	1. 1X-(Y)-2Z forcing			
South HCP: 14	♣ 765	♣ Q1093				
Contract: 5♦ W						

Board: 38	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: 39	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ KQJ765			1♣	1♠
Vul: None	♥ A3	♥ Q8	Pass	2♠	Pass	4♠
North HCP: 8	♦ A109862	♦ K54	AP			
South HCP: 15	♣ 108	♣ KJ				
Contract: 4♠ S						

Board: 40	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						

Board: 41	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: 42	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						

South hands (Practice Page)

Overcalls

Board: 37	♠ AKQJ108	East Opens 1♥.
Dealer: E	♥ Q5	West Bids 2♦ if possible.
Vul: Both	♦ 9	East Bids 5♦ if possible.
HCP: 14	♣ Q1093	You bid first.

Board: 38	♠ Q976543	West Opens 1♣.
Dealer: W	♥ 53	East Bids 2♥ if possible.
Vul: NS	♦ 5	West Bids 3♥ if possible.
HCP: 6	♣ KJ7	East Bids 4♥ if possible.
		Partner bids first.

Board: 39	♠ KQJ765	East Opens 1♣.
Dealer: E	♥ Q8	You bid first.
Vul: None	♦ K54	
HCP: 15	♣ KJ	

Board: 40	♠ J103	West Opens 1♥.
Dealer: W	♥ 86	Partner bids first.
Vul: EW	♦ J92	
HCP: 9	♣ AK542	

Board: 41	♠ K62	East Opens 1♣.
Dealer: E	♥ KQJ973	You bid first.
Vul: Both	♦ —	
HCP: 9	♣ 9763	

Board: 42	♠ K107	West Opens 1♣.
Dealer: W	♥ Q1093	Partner bids first.
Vul: EW	♦ K9	
HCP: 11	♣ K875	

Overcalls Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ AKQJ108			1♥	1♠
Vul: Both	♥ K10943	♥ Q5	2♦ ¹	3♠	5♦	AP
North HCP: 3	♦ 8	♦ 9	1. 1X-(Y)-2Z forcing			
South HCP: 14	♣ 765	♣ Q1093				
Contract: 5♦ W						

Board: 38	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: 39	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ KQJ765			1♣	1♠
Vul: None	♥ A3	♥ Q8	Pass	2♠	Pass	4♠
North HCP: 8	♦ A109862	♦ K54	AP			
South HCP: 15	♣ 108	♣ KJ				
Contract: 4♠ S						

Board: 40	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						

Board: 41	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: 42	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						

North hands (Practice Page)

Overcalls

Board: 43	♠ 875	East Opens 1♠.
Dealer: E	♥ A1084	
Vul: Both	♦ Q8	Partner bids first.
HCP: 8	♣ Q984	
Board: 44	♠ J53	West Opens 1♠.
Dealer: W	♥ 2	West Bids 2♥ if possible.
Vul: None	♦ A43	West Doubles 3♥ if possible.
HCP: 14	♣ AKQ742	East Bids X♣ if possible.
		You bid first.
Board: 45	♠ J8	East Opens 1♠.
Dealer: E	♥ K10973	West Bids 3♠ if possible.
Vul: Both	♦ QJ	
HCP: 8	♣ J1087	Partner bids first.
Board: 46	♠ Q85	West Opens 1♣.
Dealer: W	♥ A3	West Doubles 1♠ if possible.
Vul: None	♦ AQ1083	East Bids 1NT if possible.
HCP: 12	♣ 643	You bid first.
Board: 47	♠ 753	East Opens 1♣.
Dealer: E	♥ 10862	West Bids 1NT if possible.
Vul: NS	♦ J3	
HCP: 5	♣ KJ102	Partner bids first.
Board: 48	♠ J94	West Opens 1♦.
Dealer: W	♥ AJ10764	West Doubles Pass if possible.
Vul: EW	♦ 9	East Bids 3♣ if possible.
HCP: 9	♣ K32	You bid first.

Overcalls Both hands (Answers Page)

Board: 43	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: 44	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: 45	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ Q2				
Vul: Both	♥ K10973	♥ Q86			1♠	3♦
North HCP: 8	♦ QJ	♦ AK108642	3♠	AP		
South HCP: 11	♣ J1087	♣ 4				
Contract: 3♠ E						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ KJ642	1♣	1♦	Pass	1♠
Vul: None	♥ A3	♥ J8642	X	Pass	1NT	AP
North HCP: 12	♦ AQ1083	♦ —				
South HCP: 7	♣ 643	♣ Q97				
Contract: 1N E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 753	♠ KJ1094				
Vul: NS	♥ 10862	♥ AK5			1♣	1♠
North HCP: 5	♦ J3	♦ 9752	1NT	AP		
South HCP: 11	♣ KJ102	♣ 6				
Contract: 1N W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ K10876	1♦	2♥	Pass	Pass
Vul: EW	♥ AJ10764	♥ 8	X	Pass	3♣	AP
North HCP: 9	♦ 9	♦ KQJ86				
South HCP: 13	♣ K32	♣ A4				
Contract: 3♣ E						

South hands (Practice Page)

Overcalls

Board: 43	♠ Q103	East Opens 1♠.
Dealer: E	♥ KQJ732	
Vul: Both	♦ —	You bid first.
HCP: 11	♣ K1052	
Board: 44	♠ Q7	West Opens 1♠.
Dealer: W	♥ KQ543	West Bids 2♥ if possible.
Vul: None	♦ Q72	West Doubles 3♥ if possible.
HCP: 10	♣ J85	East Bids X♣ if possible.
		Partner bids first.
Board: 45	♠ Q2	East Opens 1♠.
Dealer: E	♥ Q86	West Bids 3♠ if possible.
Vul: Both	♦ AK108642	
HCP: 11	♣ 4	You bid first.
Board: 46	♠ KJ642	West Opens 1♠.
Dealer: W	♥ J8642	West Doubles 1♠ if possible.
Vul: None	♦ —	East Bids 1NT if possible.
HCP: 7	♣ Q97	Partner bids first.
Board: 47	♠ KJ1094	East Opens 1♣.
Dealer: E	♥ AK5	West Bids 1NT if possible.
Vul: NS	♦ 9752	
HCP: 11	♣ 6	You bid first.
Board: 48	♠ K10876	West Opens 1♦.
Dealer: W	♥ 8	West Doubles Pass if possible.
Vul: EW	♦ KQJ86	East Bids 3♣ if possible.
HCP: 13	♣ A4	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 43	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: 44	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: 45	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ Q2				
Vul: Both	♥ K10973	♥ Q86			1♠	3♦
North HCP: 8	♦ QJ	♦ AK108642	3♠	AP		
South HCP: 11	♣ J1087	♣ 4				
Contract: 3♠ E						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ KJ642	1♣	1♦	Pass	1♠
Vul: None	♥ A3	♥ J8642	X	Pass	1NT	AP
North HCP: 12	♦ AQ1083	♦ —				
South HCP: 7	♣ 643	♣ Q97				
Contract: 1N E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 753	♠ KJ1094				
Vul: NS	♥ 10862	♥ AK5			1♣	1♠
North HCP: 5	♦ J3	♦ 9752	1NT	AP		
South HCP: 11	♣ KJ102	♣ 6				
Contract: 1N W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ K10876	1♦	2♥	Pass	Pass
Vul: EW	♥ AJ10764	♥ 8	X	Pass	3♣	AP
North HCP: 9	♦ 9	♦ KQJ86				
South HCP: 13	♣ K32	♣ A4				
Contract: 3♣ E						

North hands (Practice Page)

Overcalls

Board: 49 ♠ J
Dealer: E ♥ QJ103
Vul: None ♦ J107543
HCP: 7 ♣ Q3

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

Partner bids first.

Board: 50 ♠ AQJ63
Dealer: W ♥ A43
Vul: NS ♦ J4
HCP: 12 ♣ 1074

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

You bid first.

Board: 51 ♠ K7642
Dealer: E ♥ 9652
Vul: EW ♦ A6
HCP: 8 ♣ J5

East Opens 1♥.

Partner bids first.

Board: 52 ♠ AQJ84
Dealer: W ♥ 43
Vul: Both ♦ K987
HCP: 14 ♣ A2

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

You bid first.

Board: 53 ♠ 54
Dealer: E ♥ 10932
Vul: NS ♦ 97
HCP: 3 ♣ QJ862

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

Partner bids first.

Board: 54 ♠ Q752
Dealer: W ♥ KQJ76
Vul: EW ♦ A2
HCP: 13 ♣ J2

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AKQ652			1♥	1♠
Vul: None	♥ QJ103	♥ —	2♥	Pass	Pass	2♠
North HCP: 7	♦ J107543	♦ A82	Pass	Pass	3♥	AP
South HCP: 14	♣ Q3	♣ J1064				
Contract: 3♥ E						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 54	1♣	1♠	X	Pass
Vul: NS	♥ A43	♥ Q9876	2♣	AP		
North HCP: 12	♦ J4	♦ 109652				
South HCP: 5	♣ 1074	♣ K				
Contract: 2♣ W						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ K7642	♠ AJ8			1♥	2♦
Vul: EW	♥ 9652	♥ J10	AP			
North HCP: 8	♦ A6	♦ KQ10853				
South HCP: 11	♣ J5	♣ 94				
Contract: 2♦ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AQJ84	♠ 1095	1♦	1♠	1NT	AP
Vul: Both	♥ 43	♥ AJ10652				
North HCP: 14	♦ K987	♦ 10				
South HCP: 5	♣ A2	♣ 1063				
Contract: 1N E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AQ109876			1♦	1♠
Vul: NS	♥ 10932	♥ Q87	2NT ¹	Pass	3NT	AP
North HCP: 3	♦ 97	♦ KJ	1. 1X-(1Y)-2Z weak			
South HCP: 12	♣ QJ862	♣ 4				
Contract: 3N W						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ 8	1♠	2♥	3♥ ¹	Pass
Vul: EW	♥ KQJ76	♥ 10854	3♠	Pass	4♠	5♥
North HCP: 13	♦ A2	♦ 108543	X	AP		
South HCP: 3	♣ J2	♣ K93				
Contract: 5♥X N			1. limit raise or better in ♠			

South hands (Practice Page)

Overcalls

Board: 49 ♠ AKQ652
Dealer: E ♥ —
Vul: None ♦ A82
HCP: 14 ♣ J1064

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

You bid first.

Board: 50 ♠ 54
Dealer: W ♥ Q9876
Vul: NS ♦ 109652
HCP: 5 ♣ K

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

Partner bids first.

Board: 51 ♠ AJ8
Dealer: E ♥ J10
Vul: EW ♦ KQ10853
HCP: 11 ♣ 94

East Opens 1♥.

You bid first.

Board: 52 ♠ 1095
Dealer: W ♥ AJ10652
Vul: Both ♦ 10
HCP: 5 ♣ 1063

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

Partner bids first.

Board: 53 ♠ AQ109876
Dealer: E ♥ Q87
Vul: NS ♦ KJ
HCP: 12 ♣ 4

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

You bid first.

Board: 54 ♠ 8
Dealer: W ♥ 10854
Vul: EW ♦ 108543
HCP: 3 ♣ K93

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AKQ652			1♥	1♠
Vul: None	♥ QJ103	♥ —	2♥	Pass	Pass	2♠
North HCP: 7	♦ J107543	♦ A82	Pass	Pass	3♥	AP
South HCP: 14	♣ Q3	♣ J1064				
Contract: 3♥ E						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 54	1♣	1♠	X	Pass
Vul: NS	♥ A43	♥ Q9876	2♣	AP		
North HCP: 12	♦ J4	♦ 109652				
South HCP: 5	♣ 1074	♣ K				
Contract: 2♣ W						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ K7642	♠ AJ8			1♥	2♦
Vul: EW	♥ 9652	♥ J10	AP			
North HCP: 8	♦ A6	♦ KQ10853				
South HCP: 11	♣ J5	♣ 94				
Contract: 2♦ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AQJ84	♠ 1095	1♦	1♠	1NT	AP
Vul: Both	♥ 43	♥ AJ10652				
North HCP: 14	♦ K987	♦ 10				
South HCP: 5	♣ A2	♣ 1063				
Contract: 1N E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AQ109876			1♦	1♠
Vul: NS	♥ 10932	♥ Q87	2NT ¹	Pass	3NT	AP
North HCP: 3	♦ 97	♦ KJ	1. 1X-(1Y)-2Z weak			
South HCP: 12	♣ QJ862	♣ 4				
Contract: 3N W						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ 8	1♠	2♥	3♥ ¹	Pass
Vul: EW	♥ KQJ76	♥ 10854	3♠	Pass	4♠	5♥
North HCP: 13	♦ A2	♦ 108543	X	AP		
South HCP: 3	♣ J2	♣ K93				
Contract: 5♥X N			1. limit raise or better in ♠			

North hands (Practice Page)

Overcalls

Board: 55	♠ 63	East Opens 1♣.
Dealer: E	♥ AQ854	
Vul: Both	♦ Q83	Partner bids first.
HCP: 8	♣ 732	
Board: 56	♠ K	West Opens 1♣.
Dealer: W	♥ KJ1043	
Vul: None	♦ KQ942	You bid first.
HCP: 12	♣ 65	
Board: 57	♠ J8	East Opens 1♦.
Dealer: E	♥ AJ9843	West Bids 1♠ if possible.
Vul: Both	♦ 98	East Doubles 3♦ if possible.
HCP: 10	♣ A83	Partner bids first.
Board: 58	♠ KQ10973	West Opens 1♥.
Dealer: W	♥ Q1073	East Bids 3♥ if possible.
Vul: None	♦ Q98	
HCP: 9	♣ —	You bid first.
Board: 59	♠ 932	East Opens 1♦.
Dealer: E	♥ AQ932	West Doubles 2♠ if possible.
Vul: NS	♦ K	
HCP: 9	♣ 10984	Partner bids first.
Board: 60	♠ AQJ3	West Opens 1♣.
Dealer: W	♥ 98	East Bids 1♥ if possible.
Vul: EW	♦ QJ1063	West Bids 2♣ if possible.
HCP: 10	♣ 72	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.

Overcalls Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AJ1075				
Vul: Both	♥ AQ854	♥ J93			1♣	1♠
North HCP: 8	♦ Q83	♦ AK7	AP			
South HCP: 13	♣ 732	♣ 85				
Contract: 1♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ QJ964	1♣	2NT ¹	Pass	3♥
Vul: None	♥ KJ1043	♥ 852	AP			
North HCP: 12	♦ KQ942	♦ A86	1. Unusual 2NT			
South HCP: 9	♣ 65	♣ Q4				
Contract: 3♥ S						

Board: 57	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: 58	North:	South:	West	North	East	South
Dealer: W	♠ KQ10973	♠ 5	1♥	2♠	3♥	AP
Vul: None	♥ Q1073	♥ —				
North HCP: 9	♦ Q98	♦ AK542				
South HCP: 11	♣ —	♣ KJ106432				
Contract: 3♥ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ AKJ876			1♦	2♠
Vul: NS	♥ AQ932	♥ 10				
North HCP: 9	♦ K	♦ 83	X	3♠	AP	
South HCP: 11	♣ 10984	♣ K753				
Contract: 3♠ S						

Board: 60	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 1430, for ♣			

South hands (Practice Page)

Overcalls

Board: 55	♠ AJ1075	East Opens 1♣.
Dealer: E	♥ J93	
Vul: Both	♦ AK7	You bid first.
HCP: 13	♣ 85	
Board: 56	♠ QJ964	West Opens 1♣.
Dealer: W	♥ 852	
Vul: None	♦ A86	Partner bids first.
HCP: 9	♣ Q4	
Board: 57	♠ Q964	East Opens 1♦.
Dealer: E	♥ KQ1065	West Bids 1♠ if possible.
Vul: Both	♦ 10	East Doubles 3♦ if possible.
HCP: 11	♣ KJ10	You bid first.
Board: 58	♠ 5	West Opens 1♥.
Dealer: W	♥ —	East Bids 3♥ if possible.
Vul: None	♦ AK542	
HCP: 11	♣ KJ106432	Partner bids first.
Board: 59	♠ AKJ876	East Opens 1♦.
Dealer: E	♥ 10	West Doubles 2♠ if possible.
Vul: NS	♦ 83	
HCP: 11	♣ K753	You bid first.
Board: 60	♠ 108762	West Opens 1♣.
Dealer: W	♥ J103	East Bids 1♥ if possible.
Vul: EW	♦ 72	West Bids 2♣ if possible.
HCP: 1	♣ 1094	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.

Overcalls Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AJ1075				
Vul: Both	♥ AQ854	♥ J93			1♣	1♠
North HCP: 8	♦ Q83	♦ AK7	AP			
South HCP: 13	♣ 732	♣ 85				
Contract: 1♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ QJ964	1♣	2NT ¹	Pass	3♥
Vul: None	♥ KJ1043	♥ 852	AP			
North HCP: 12	♦ KQ942	♦ A86	1. Unusual 2NT			
South HCP: 9	♣ 65	♣ Q4				
Contract: 3♥ S						

Board: 57	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: 58	North:	South:	West	North	East	South
Dealer: W	♠ KQ10973	♠ 5	1♥	2♠	3♥	AP
Vul: None	♥ Q1073	♥ —				
North HCP: 9	♦ Q98	♦ AK542				
South HCP: 11	♣ —	♣ KJ106432				
Contract: 3♥ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ AKJ876			1♦	2♠
Vul: NS	♥ AQ932	♥ 10				
North HCP: 9	♦ K	♦ 83	X	3♠	AP	
South HCP: 11	♣ 10984	♣ K753				
Contract: 3♠ S						

Board: 60	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 1430, for ♣			

North hands (Practice Page)

Overcalls

Board: 61 ♠ K954
Dealer: E ♥ K7
Vul: Both ♦ J974
HCP: 9 ♣ Q54

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

Partner bids first.

Board: 62 ♠ KJ107
Dealer: W ♥ 8
Vul: EW ♦ AJ1043
HCP: 11 ♣ Q108

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

You bid first.

Board: 63 ♠ KQJ1098
Dealer: E ♥ 83
Vul: Both ♦ 106
HCP: 9 ♣ K63

East Opens 1♣.
Partner bids first.

Board: 64 ♠ AJ73
Dealer: W ♥ 64
Vul: EW ♦ A5
HCP: 14 ♣ KQ1086

West Opens 1♥.
You bid first.

Board: 65 ♠ K75
Dealer: E ♥ 72
Vul: Both ♦ AQ1054
HCP: 13 ♣ A53

East Opens 1♣.
Partner bids first.

Board: 66 ♠ KQJ93
Dealer: W ♥ 92
Vul: NS ♦ QJ102
HCP: 13 ♣ A9

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

Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ K954	♠ AJ1063			1♣	2♣ ¹
Vul: Both	♥ K7	♥ QJ9865	2♥ ²	2♠	Pass	Pass
North HCP: 9	♦ J974	♦ 3	5♣	AP		
South HCP: 9	♣ Q54	♣ J				
Contract: 5♣ E						

1. Michaels Cuebid
2. limit raise or better in ♣

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KJ107	♠ A653	1♣	1♦	2♥ ¹	3♦
Vul: EW	♥ 8	♥ AK54	Pass	Pass	3♥	Pass
North HCP: 11	♦ AJ1043	♦ 852	Pass	4♦	Pass	Pass
South HCP: 11	♣ Q108	♣ 74	X	AP		
Contract: 4♦X N						

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

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ KQJ1098	♠ 52			1♣	1♦
Vul: Both	♥ 83	♥ K65	Pass	1♠	Pass	3♦
North HCP: 9	♦ 106	♦ AKQJ542	Pass	3♠	Pass	4♦
South HCP: 15	♣ K63	♣ Q	Pass	4♠	AP	
Contract: 4♠ N						

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

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ K75	♠ Q9				
Vul: Both	♥ 72	♥ AK1093			1♣	1♥
North HCP: 13	♦ AQ1054	♦ 97	Pass	2♦	AP	
South HCP: 11	♣ A53	♣ Q942				
Contract: 2♦ N						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ KQJ93	♠ 10875	1♥	1♠	Pass	2♥ ¹
Vul: NS	♥ 92	♥ A10	3♥	4♠	AP	
North HCP: 13	♦ QJ102	♦ AK73				
South HCP: 11	♣ A9	♣ 1084				
Contract: 4♠ N						

1. limit raise or better in ♠

South hands (Practice Page)

Overcalls

Board: 61	♠ AJ1063	East Opens 1♣.
Dealer: E	♥ QJ9865	West Bids 2♥ if possible.
Vul: Both	♦ 3	West Bids 5♣ if possible.
HCP: 9	♣ J	You bid first.
Board: 62	♠ A653	West Opens 1♣.
Dealer: W	♥ AK54	East Bids 2♥ if possible.
Vul: EW	♦ 852	East Bids 3♥ if possible.
HCP: 11	♣ 74	West Doubles Pass if possible.
		Partner bids first.
Board: 63	♠ 52	East Opens 1♣.
Dealer: E	♥ K65	You bid first.
Vul: Both	♦ AKQJ542	
HCP: 15	♣ Q	
Board: 64	♠ Q10986	West Opens 1♥.
Dealer: W	♥ 10753	Partner bids first.
Vul: EW	♦ 4	
HCP: 6	♣ A43	
Board: 65	♠ Q9	East Opens 1♣.
Dealer: E	♥ AK1093	You bid first.
Vul: Both	♦ 97	
HCP: 11	♣ Q942	
Board: 66	♠ 10875	West Opens 1♥.
Dealer: W	♥ A10	West Bids 3♥ if possible.
Vul: NS	♦ AK73	Partner bids first.
HCP: 11	♣ 1084	

Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ K954	♠ AJ1063			1♣	2♣ ¹
Vul: Both	♥ K7	♥ QJ9865	2♥ ²	2♠	Pass	Pass
North HCP: 9	♦ J974	♦ 3	5♣	AP		
South HCP: 9	♣ Q54	♣ J				
Contract: 5♣ E						

1. Michaels Cuebid
2. limit raise or better in ♣

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KJ107	♠ A653	1♣	1♦	2♥ ¹	3♦
Vul: EW	♥ 8	♥ AK54	Pass	Pass	3♥	Pass
North HCP: 11	♦ AJ1043	♦ 852	Pass	4♦	Pass	Pass
South HCP: 11	♣ Q108	♣ 74	X	AP		
Contract: 4♦X N						

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

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ KQJ1098	♠ 52			1♣	1♦
Vul: Both	♥ 83	♥ K65	Pass	1♠	Pass	3♦
North HCP: 9	♦ 106	♦ AKQJ542	Pass	3♠	Pass	4♦
South HCP: 15	♣ K63	♣ Q	Pass	4♠	AP	
Contract: 4♠ N						

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

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ K75	♠ Q9				
Vul: Both	♥ 72	♥ AK1093			1♣	1♥
North HCP: 13	♦ AQ1054	♦ 97	Pass	2♦	AP	
South HCP: 11	♣ A53	♣ Q942				
Contract: 2♦ N						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ KQJ93	♠ 10875	1♥	1♠	Pass	2♥ ¹
Vul: NS	♥ 92	♥ A10	3♥	4♠	AP	
North HCP: 13	♦ QJ102	♦ AK73				
South HCP: 11	♣ A9	♣ 1084				
Contract: 4♠ N						

1. limit raise or better in ♠

North hands (Practice Page)

Overcalls

Board: 67 ♠ 53
Dealer: E ♥ Q2
Vul: Both ♦ AQ96
HCP: 8 ♣ 109865

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

Partner bids first.

Board: 68 ♠ A9763
Dealer: W ♥ AKJ102
Vul: None ♦ 7
HCP: 12 ♣ 82

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

You bid first.

Board: 69 ♠ 7653
Dealer: E ♥ J84
Vul: EW ♦ 1092
HCP: 1 ♣ 973

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

Partner bids first.

Board: 70 ♠ KQ93
Dealer: W ♥ 8
Vul: NS ♦ KQ10863
HCP: 17 ♣ AK

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

You bid first.

Board: 71 ♠ Q8653
Dealer: E ♥ Q10963
Vul: EW ♦ —
HCP: 4 ♣ 832

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

Partner bids first.

Board: 72 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AJ10842			1♦	2♣
Vul: Both	♥ Q2	♥ 1098				
North HCP: 8	♦ AQ96	♦ K107	X	Pass	3♥	AP
South HCP: 10	♣ 109865	♣ Q				
Contract: 3♥ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ A9763	♠ 10542	1♣	2♣ ¹	X	4♣
Vul: None	♥ AKJ102	♥ 7				
North HCP: 12	♦ 7	♦ KQ10962	AP			
South HCP: 5	♣ 82	♣ 75	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 7653	♠ AK1042			1♣	1♠
Vul: EW	♥ J84	♥ 10963	2♦ ¹	3♠	4♣	Pass
North HCP: 1	♦ 1092	♦ J63	4NT ²	Pass	5♥	Pass
South HCP: 9	♣ 973	♣ J	6♣	AP		
Contract: 6♣ E			1. 1X-(Y)-2Z forcing			
			2. Blackwood 1430, for ♣			

Board: 70	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	♣ —	X	AP		
Contract: 5♠X N			1. Exclusion, for ♠			

Board: 71	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	XA♣♣	AP		
Contract: 4♥X S						

Board: 72	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)

Overcalls

Board: 67 ♠ AJ10842
Dealer: E ♥ 1098
Vul: Both ♦ K107
HCP: 10 ♣ Q

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

You bid first.

Board: 68 ♠ 10542
Dealer: W ♥ 7
Vul: None ♦ KQ10962
HCP: 5 ♣ 75

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

Partner bids first.

Board: 69 ♠ AK1042
Dealer: E ♥ 10963
Vul: EW ♦ J63
HCP: 9 ♣ J

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

You bid first.

Board: 70 ♠ AJ10842
Dealer: W ♥ J653
Vul: NS ♦ 754
HCP: 6 ♣ —

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

Partner bids first.

Board: 71 ♠ 94
Dealer: E ♥ AKJ54
Vul: EW ♦ K982
HCP: 11 ♣ 97

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

You bid first.

Board: 72 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AJ10842			1♦	2♣
Vul: Both	♥ Q2	♥ 1098				
North HCP: 8	♦ AQ96	♦ K107	X	Pass	3♥	AP
South HCP: 10	♣ 109865	♣ Q				
Contract: 3♥ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ A9763	♠ 10542	1♣	2♣ ¹	X	4♣
Vul: None	♥ AKJ102	♥ 7				
North HCP: 12	♦ 7	♦ KQ10962	AP			
South HCP: 5	♣ 82	♣ 75	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 7653	♠ AK1042			1♣	1♠
Vul: EW	♥ J84	♥ 10963	2♦ ¹	3♠	4♣	Pass
North HCP: 1	♦ 1092	♦ J63	4NT ²	Pass	5♥	Pass
South HCP: 9	♣ 973	♣ J	6♣	AP		
Contract: 6♣ E			1. 1X-(Y)-2Z forcing			
			2. Blackwood 1430, for ♣			

Board: 70	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	♣ —	X	AP		
Contract: 5♠X N			1. Exclusion, for ♠			

Board: 71	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	XA♣♣	AP		
Contract: 4♥X S						

Board: 72	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)

Overcalls

Board: 73	♠ AQ1074	East Opens 1♣.
Dealer: E	♥ 1043	West Bids 2♥ if possible.
Vul: NS	♦ 1065	
HCP: 6	♣ 32	Partner bids first.
Board: 74	♠ 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: 75	♠ 107	East Opens 1♠.
Dealer: E	♥ K973	West Bids 3♠ if possible.
Vul: EW	♦ A1095	
HCP: 12	♣ AJ9	Partner bids first.
Board: 76	♠ 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: 77	♠ 765	East Opens 1♠.
Dealer: E	♥ 10	West Bids 4♥ if possible.
Vul: NS	♦ K962	
HCP: 8	♣ AJ1042	Partner bids first.
Board: 78	♠ KJ10743	West Opens 1♥.
Dealer: W	♥ A6	West Doubles Pass if possible.
Vul: None	♦ 87	East Bids X♠ if possible.
HCP: 13	♣ KQ9	
You bid first.		

Overcalls Both hands (Answers Page)

Board: 73	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: 74	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: 75	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: 76	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: 77	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: 78	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)

Overcalls

Board: 73 ♠ 862 East Opens 1♣.
Dealer: E ♥ J8 West Bids 2♥ if possible.
Vul: NS ♦ AQJ42
HCP: 11 ♣ K94 You bid first.

Board: 74 ♠ 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: 75 ♠ A8 East Opens 1♠.
Dealer: E ♥ AJ1085 West Bids 3♠ if possible.
Vul: EW ♦ 76
HCP: 12 ♣ K1053 You bid first.

Board: 76 ♠ 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: 77 ♠ J942 East Opens 1♠.
Dealer: E ♥ Q6 West Bids 4♥ if possible.
Vul: NS ♦ AQJ1054
HCP: 13 ♣ K You bid first.

Board: 78 ♠ 98 West Opens 1♥.
Dealer: W ♥ J854 West Doubles Pass if possible.
Vul: None ♦ AKJ6 East Bids X♠ if possible.
HCP: 9 ♣ 543 Partner bids first.

Overcalls Both hands (Answers Page)

Board: 73	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: 74	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: 75	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: 76	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: 77	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: 78	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)

Overcalls

Board: 79 ♠ 8 East Opens 1♥.
Dealer: E ♥ 9
Vul: NS ♦ AK9843 Partner bids first.
HCP: 16 ♣ AKQ97

Board: 80 ♠ Q3 West Opens 1♦.
Dealer: W ♥ AJ5
Vul: EW ♦ Q86 You bid first.
HCP: 14 ♣ KQ1042

Board: 81 ♠ Q62 East Opens 1♠.
Dealer: E ♥ 1092 East Bids 2♠ if possible.
Vul: None ♦ K72
HCP: 9 ♣ A1093 Partner bids first.

Board: 82 ♠ AK73 West Opens 1♦.
Dealer: W ♥ 104 West Doubles Pass if possible.
Vul: NS ♦ 94
HCP: 12 ♣ KQ1092 You bid first.

Board: 83 ♠ Q109 East Opens 1♠.
Dealer: E ♥ Q109854
Vul: EW ♦ 10 Partner bids first.
HCP: 6 ♣ Q96

Board: 84 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 79	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: 80	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: 81	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: 82	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: 83	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: 84	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)

Overcalls

Board: 79	♠ AK432	East Opens 1♥.
Dealer: E	♥ QJ1073	
Vul: NS	♦ J	You bid first.
HCP: 11	♣ 52	
Board: 80	♠ KJ65	West Opens 1♦.
Dealer: W	♥ 8	
Vul: EW	♦ 7432	Partner bids first.
HCP: 8	♣ A753	
Board: 81	♠ K753	East Opens 1♠.
Dealer: E	♥ AKJ65	East Bids 2♠ if possible.
Vul: None	♦ 86	
HCP: 16	♣ KQ	You bid first.
Board: 82	♠ 96	West Opens 1♦.
Dealer: W	♥ KQ83	West Doubles Pass if possible.
Vul: NS	♦ QJ7652	
HCP: 8	♣ 4	Partner bids first.
Board: 83	♠ K2	East Opens 1♠.
Dealer: E	♥ KJ2	
Vul: EW	♦ AKQ76	You bid first.
HCP: 16	♣ 1053	
Board: 84	♠ 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.

Overcalls Both hands (Answers Page)

Board: 79	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: 80	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: 81	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: 82	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: 83	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: 84	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)

Overcalls

Board: 85	♠ 95	East Opens 1♦.
Dealer: E	♥ A106	
Vul: EW	♦ J104	Partner bids first.
HCP: 11	♣ AQ842	
Board: 86	♠ 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: 87	♠ Q765	East Opens 1♣.
Dealer: E	♥ J853	West Bids 3NT if possible.
Vul: None	♦ 5	
HCP: 4	♣ J1043	Partner bids first.
Board: 88	♠ 8	West Opens 1♠.
Dealer: W	♥ KJ86	East Bids 3♠ if possible.
Vul: Both	♦ 3	
HCP: 10	♣ KQJ10984	You bid first.
Board: 89	♠ 43	East Opens 1♣.
Dealer: E	♥ 10743	
Vul: None	♦ Q86	Partner bids first.
HCP: 6	♣ KJ85	
Board: 90	♠ AK1097	West Opens 1♣.
Dealer: W	♥ 109	
Vul: NS	♦ 9632	You bid first.
HCP: 10	♣ K10	

Overcalls Both hands (Answers Page)

Board: 85	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: 86	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: 87	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: 88	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ J62				
Vul: Both	♥ KJ86	♥ Q5	1♠	2♣	3♠	AP
North HCP: 10	♦ 3	♦ KJ1074				
South HCP: 11	♣ KQJ10984	♣ A65				
Contract: 3♠ W						

Board: 89	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: 90	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						

South hands (Practice Page)

Overcalls

Board: 85	♠ KQJ83	East Opens 1♦.
Dealer: E	♥ Q8	
Vul: EW	♦ 62	You bid first.
HCP: 9	♣ J963	
Board: 86	♠ 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: 87	♠ 82	East Opens 1♣.
Dealer: E	♥ A76	West Bids 3NT if possible.
Vul: None	♦ AJ1096	
HCP: 9	♣ 986	You bid first.
Board: 88	♠ J62	West Opens 1♠.
Dealer: W	♥ Q5	East Bids 3♠ if possible.
Vul: Both	♦ KJ1074	
HCP: 11	♣ A65	Partner bids first.
Board: 89	♠ A762	East Opens 1♣.
Dealer: E	♥ A2	
Vul: None	♦ AKJ432	You bid first.
HCP: 16	♣ 7	
Board: 90	♠ 52	West Opens 1♣.
Dealer: W	♥ KJ872	
Vul: NS	♦ K7	Partner bids first.
HCP: 11	♣ A753	

Overcalls Both hands (Answers Page)

Board: 85	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: 86	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: 87	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: 88	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ J62				
Vul: Both	♥ KJ86	♥ Q5	1♠	2♣	3♠	AP
North HCP: 10	♦ 3	♦ KJ1074				
South HCP: 11	♣ KQJ10984	♣ A65				
Contract: 3♠ W						

Board: 89	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: 90	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)

Overcalls

Board: 91	♠ A97	East Opens 1♦.
Dealer: E	♥ 107	
Vul: Both	♦ 765	Partner bids first.
HCP: 9	♣ KQ643	
Board: 92	♠ AK10542	West Opens 1♥.
Dealer: W	♥ KJ75	East Bids 3♦ if possible.
Vul: None	♦ 2	West Bids 5♠ if possible.
HCP: 12	♣ J9	West Bids 6♦ if possible.
		You bid first.
Board: 93	♠ 1065	East Opens 1♥.
Dealer: E	♥ 8762	West Bids 4♥ if possible.
Vul: NS	♦ 975	
HCP: 3	♣ K85	Partner bids first.
Board: 94	♠ AKQ95	West Opens 1♥.
Dealer: W	♥ AJ2	East Bids 2♥ if possible.
Vul: EW	♦ J87	
HCP: 17	♣ Q2	You bid first.
Board: 95	♠ 8532	East Opens 1♣.
Dealer: E	♥ AK854	West Doubles 2♦ if possible.
Vul: NS	♦ —	East Bids 2♠ if possible.
HCP: 8	♣ J984	Partner bids first.
Board: 96	♠ KQ1086	West Opens 1♦.
Dealer: W	♥ A932	
Vul: EW	♦ 3	You bid first.
HCP: 14	♣ KQ3	

Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ KQ10863			1♦	2♠
Vul: Both	♥ 107	♥ Q5				
North HCP: 9	♦ 765	♦ K4	Pass	3♠	AP	
South HCP: 10	♣ KQ643	♣ 982				
Contract: 3♠ S						

Board: 92	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♦	X♦	AP	
South HCP: 8	♣ J9	♣ KQ87653	1. Exclusion, for ♦			
Contract: 6♦ X E						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ 82			1♥	4♦
Vul: NS	♥ 8762	♥ J				
North HCP: 3	♦ 975	♦ AKQJ8632	4♥	AP		
South HCP: 11	♣ K85	♣ 73				
Contract: 4♥ E						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ J62	1♥	1♠	2♥	3♠
Vul: EW	♥ AJ2	♥ 3				
North HCP: 17	♦ J87	♦ Q6532	AP			
South HCP: 3	♣ Q2	♣ 9873				
Contract: 3♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ 8532	♠ Q104			1♣	2♦
Vul: NS	♥ AK854	♥ 97				
North HCP: 8	♦ —	♦ AKJ943	X	Pass	2♠	AP
South HCP: 10	♣ J984	♣ 63				
Contract: 2♠ E						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ KQ1086	♠ 952	1♦	1♠	Pass	2♠
Vul: EW	♥ A932	♥ QJ84				
North HCP: 14	♦ 3	♦ KQ85	AP			
South HCP: 8	♣ KQ3	♣ 64				
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 91 ♠ KQ10863
Dealer: E ♥ Q5
Vul: Both ♦ K4
HCP: 10 ♣ 982

East Opens 1♦.

You bid first.

Board: 92 ♠ 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: 93 ♠ 82
Dealer: E ♥ J
Vul: NS ♦ AKQJ8632
HCP: 11 ♣ 73

East Opens 1♥.

West Bids 4♥ if possible.

You bid first.

Board: 94 ♠ J62
Dealer: W ♥ 3
Vul: EW ♦ Q6532
HCP: 3 ♣ 9873

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 95 ♠ 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: 96 ♠ 952
Dealer: W ♥ QJ84
Vul: EW ♦ KQ85
HCP: 8 ♣ 64

West Opens 1♦.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ KQ10863			1♦	2♠
Vul: Both	♥ 107	♥ Q5				
North HCP: 9	♦ 765	♦ K4	Pass	3♠	AP	
South HCP: 10	♣ KQ643	♣ 982				
Contract: 3♠ S						

Board: 92	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♦	X♦	AP	
South HCP: 8	♣ J9	♣ KQ87653	1. Exclusion, for ♦			
Contract: 6♦ X E						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ 82			1♥	4♦
Vul: NS	♥ 8762	♥ J				
North HCP: 3	♦ 975	♦ AKQJ8632	4♥	AP		
South HCP: 11	♣ K85	♣ 73				
Contract: 4♥ E						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ J62	1♥	1♠	2♥	3♠
Vul: EW	♥ AJ2	♥ 3				
North HCP: 17	♦ J87	♦ Q6532	AP			
South HCP: 3	♣ Q2	♣ 9873				
Contract: 3♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ 8532	♠ Q104			1♣	2♦
Vul: NS	♥ AK854	♥ 97				
North HCP: 8	♦ —	♦ AKJ943	X	Pass	2♠	AP
South HCP: 10	♣ J984	♣ 63				
Contract: 2♠ E						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ KQ1086	♠ 952	1♦	1♠	Pass	2♠
Vul: EW	♥ A932	♥ QJ84				
North HCP: 14	♦ 3	♦ KQ85	AP			
South HCP: 8	♣ KQ3	♣ 64				
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 97	♠ 97	East Opens 1♠.
Dealer: E	♥ 542	
Vul: None	♦ A10952	Partner bids first.
HCP: 4	♣ 942	
Board: 98	♠ Q42	West Opens 1♣.
Dealer: W	♥ AJ10976	
Vul: EW	♦ J8	You bid first.
HCP: 10	♣ Q3	
Board: 99	♠ KJ6	East Opens 1♦.
Dealer: E	♥ Q973	West Bids 1♠ if possible.
Vul: Both	♦ 987	East Bids 3♣ if possible.
HCP: 6	♣ 1076	West Bids X♥ if possible.
		Partner bids first.
Board: 100	♠ K6	West Opens 1♦.
Dealer: W	♥ 943	East Bids 3♦ if possible.
Vul: None	♦ K8	
HCP: 15	♣ AKQ542	You bid first.
Board: 101	♠ J1092	East Opens 1♣.
Dealer: E	♥ KQ52	
Vul: NS	♦ Q6	Partner bids first.
HCP: 8	♣ 1043	
Board: 102	♠ 96	West Opens 1♦.
Dealer: W	♥ KQJ10875	East Bids 2NT if possible.
Vul: None	♦ K	
HCP: 13	♣ KJ3	You bid first.

Overcalls Both hands (Answers Page)

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

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ AJ1087	1♣	2♥	Pass	3♥
Vul: EW	♥ AJ10976	♥ Q53	AP			
North HCP: 10	♦ J8	♦ A95				
South HCP: 11	♣ Q3	♣ 102				
Contract: 3♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ 8753	1♠	2♥	1♦	1♥
Vul: Both	♥ Q973	♥ AKJ862	X♥	AP	3♣	4♥
North HCP: 6	♦ 987	♦ —				
South HCP: 13	♣ 1076	♣ AJ5				
Contract: 4♥ X S						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 9752	1♦	2♣	3♦	AP
Vul: None	♥ 943	♥ AQ1076				
North HCP: 15	♦ K8	♦ 4				
South HCP: 6	♣ AKQ542	♣ 763				
Contract: 3♦ W						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ J1092	♠ K5			1♣	4♦
Vul: NS	♥ KQ52	♥ —	AP			
North HCP: 8	♦ Q6	♦ AK1087543				
South HCP: 10	♣ 1043	♣ 752				
Contract: 4♦ S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ K1074	1♦	1♥	2NT ¹	AP
Vul: None	♥ KQJ10875	♥ 64	1. 1X-(1Y)-2Z weak			
North HCP: 13	♦ K	♦ 9765				
South HCP: 3	♣ KJ3	♣ 854				
Contract: 2N E						

South hands (Practice Page)

Overcalls

Board: 97	♠ A108	East Opens 1♠.
Dealer: E	♥ K97	
Vul: None	♦ K8	You bid first.
HCP: 16	♣ AQ1083	
Board: 98	♠ AJ1087	West Opens 1♣.
Dealer: W	♥ Q53	
Vul: EW	♦ A95	Partner bids first.
HCP: 11	♣ 102	
Board: 99	♠ 8753	East Opens 1♦.
Dealer: E	♥ AKJ862	West Bids 1♠ if possible.
Vul: Both	♦ —	East Bids 3♣ if possible.
HCP: 13	♣ AJ5	West Bids X♥ if possible.
		You bid first.
Board: 100	♠ 9752	West Opens 1♦.
Dealer: W	♥ AQ1076	East Bids 3♦ if possible.
Vul: None	♦ 4	
HCP: 6	♣ 763	Partner bids first.
Board: 101	♠ K5	East Opens 1♣.
Dealer: E	♥ —	
Vul: NS	♦ AK1087543	You bid first.
HCP: 10	♣ 752	
Board: 102	♠ K1074	West Opens 1♦.
Dealer: W	♥ 64	East Bids 2NT if possible.
Vul: None	♦ 9765	
HCP: 3	♣ 854	Partner bids first.

Overcalls Both hands (Answers Page)

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

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ AJ1087	1♣	2♥	Pass	3♥
Vul: EW	♥ AJ10976	♥ Q53	AP			
North HCP: 10	♦ J8	♦ A95				
South HCP: 11	♣ Q3	♣ 102				
Contract: 3♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ 8753			1♦	1♥
Vul: Both	♥ Q973	♥ AKJ862	1♠	2♥	3♣	4♥
North HCP: 6	♦ 987	♦ —	X♥	AP		
South HCP: 13	♣ 1076	♣ AJ5				
Contract: 4♥ X S						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 9752	1♦	2♣	3♦	AP
Vul: None	♥ 943	♥ AQ1076				
North HCP: 15	♦ K8	♦ 4				
South HCP: 6	♣ AKQ542	♣ 763				
Contract: 3♦ W						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ J1092	♠ K5			1♣	4♦
Vul: NS	♥ KQ52	♥ —	AP			
North HCP: 8	♦ Q6	♦ AK1087543				
South HCP: 10	♣ 1043	♣ 752				
Contract: 4♦ S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ K1074	1♦	1♥	2NT ¹	AP
Vul: None	♥ KQJ10875	♥ 64	1. 1X-(1Y)-2Z weak			
North HCP: 13	♦ K	♦ 9765				
South HCP: 3	♣ KJ3	♣ 854				
Contract: 2N E						

North hands (Practice Page)

Overcalls

Board: 103	♠ KJ853	East Opens 1♣.
Dealer: E	♥ AQ1085	West Bids 1NT if possible.
Vul: EW	♦ 4	
HCP: 10	♣ 82	Partner bids first.
Board: 104	♠ 103	West Opens 1♠.
Dealer: W	♥ 7	East Bids 3♣ if possible.
Vul: NS	♦ KQ43	West Bids 4♠ if possible.
HCP: 14	♣ AKQ983	You bid first.
Board: 105	♠ K9865	East Opens 1♦.
Dealer: E	♥ J6	West Doubles 1♠ if possible.
Vul: EW	♦ AJ102	East Doubles Pass if possible.
HCP: 10	♣ J6	Partner bids first.
Board: 106	♠ 7	West Opens 1♠.
Dealer: W	♥ 842	East Bids 4♠ if possible.
Vul: Both	♦ KQJ107642	
HCP: 10	♣ A	You bid first.
Board: 107	♠ K974	East Opens 1♦.
Dealer: E	♥ 832	West Bids 1♠ if possible.
Vul: NS	♦ 6	East Doubles 2♥ if possible.
HCP: 7	♣ A8764	West Bids 4♠ if possible.
		Partner bids first.
Board: 108	♠ 7	West Opens 1♣.
Dealer: W	♥ Q6	East Bids 1♥ if possible.
Vul: EW	♦ AQJ74	West Bids 1♠ if possible.
HCP: 16	♣ AQJ92	West Bids 2♥ if possible.
		East Bids 3♥ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ KJ853	♠ 4			1♣	1♦
Vul: EW	♥ AQ1085	♥ 964				
North HCP: 10	♦ 4	♦ KQJ65	1NT	2♠	AP	
South HCP: 9	♣ 82	♣ QJ97				
Contract: 2♠ N						

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

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ AQJ42			1♦	1♠
Vul: EW	♥ J6	♥ 10987	X	3♦ ¹	Pass	4♠
North HCP: 10	♦ AJ102	♦ KQ5	Pass	Pass	X	AP
South HCP: 12	♣ J6	♣ 3	1. Mixed raise, ♠			
Contract: 4♠X S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 32	1♠	4♦	4♠	AP
Vul: Both	♥ 842	♥ KQ1073				
North HCP: 10	♦ KQJ107642	♦ 85				
South HCP: 5	♣ A	♣ 8754				
Contract: 4♠ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ K974	♠ 6			1♦	1♥
Vul: NS	♥ 832	♥ AKQJ1097	1♠	2♥	X ¹	4♥
North HCP: 7	♦ 6	♦ Q53	4♠	X	AP	
South HCP: 13	♣ A8764	♣ J2	1. Support double redouble			
Contract: 4♠X W						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 106532	1♣	1♦	1♥	Pass
Vul: EW	♥ Q6	♥ 1092	1♠	2♣	Pass	Pass
North HCP: 16	♦ AQJ74	♦ 62	2♥	3♣	3♥	AP
South HCP: 0	♣ AQJ92	♣ 853				
Contract: 3♥ E						

South hands (Practice Page)

Overcalls

Board: 103	♠ 4	East Opens 1♣.
Dealer: E	♥ 964	West Bids 1NT if possible.
Vul: EW	♦ KQJ65	
HCP: 9	♣ QJ97	You bid first.
Board: 104	♠ 84	West Opens 1♠.
Dealer: W	♥ Q932	East Bids 3♣ if possible.
Vul: NS	♦ 109876	West Bids 4♠ if possible.
HCP: 2	♣ 104	Partner bids first.
Board: 105	♠ AQJ42	East Opens 1♦.
Dealer: E	♥ 10987	West Doubles 1♠ if possible.
Vul: EW	♦ KQ5	East Doubles Pass if possible.
HCP: 12	♣ 3	You bid first.
Board: 106	♠ 32	West Opens 1♠.
Dealer: W	♥ KQ1073	East Bids 4♠ if possible.
Vul: Both	♦ 85	
HCP: 5	♣ 8754	Partner bids first.
Board: 107	♠ 6	East Opens 1♦.
Dealer: E	♥ AKQJ1097	West Bids 1♠ if possible.
Vul: NS	♦ Q53	East Doubles 2♥ if possible.
HCP: 13	♣ J2	West Bids 4♠ if possible.
		You bid first.
Board: 108	♠ 106532	West Opens 1♣.
Dealer: W	♥ 1092	East Bids 1♥ if possible.
Vul: EW	♦ 62	West Bids 1♠ if possible.
HCP: 0	♣ 853	West Bids 2♥ if possible.
		East Bids 3♥ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ KJ853	♠ 4			1♣	1♦
Vul: EW	♥ AQ1085	♥ 964				
North HCP: 10	♦ 4	♦ KQJ65	1NT	2♠	AP	
South HCP: 9	♣ 82	♣ QJ97				
Contract: 2♠ N						

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

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ AQJ42			1♦	1♠
Vul: EW	♥ J6	♥ 10987	X	3♦ ¹	Pass	4♠
North HCP: 10	♦ AJ102	♦ KQ5	Pass	Pass	X	AP
South HCP: 12	♣ J6	♣ 3				
Contract: 4♠X S						1. Mixed raise, ♠

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 32	1♠	4♦	4♠	AP
Vul: Both	♥ 842	♥ KQ1073				
North HCP: 10	♦ KQJ107642	♦ 85				
South HCP: 5	♣ A	♣ 8754				
Contract: 4♠ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ K974	♠ 6			1♦	1♥
Vul: NS	♥ 832	♥ AKQJ1097	1♠	2♥	X ¹	4♥
North HCP: 7	♦ 6	♦ Q53	4♠	X	AP	
South HCP: 13	♣ A8764	♣ J2				
Contract: 4♠X W						1. Support double redouble

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 106532	1♣	1♦	1♥	Pass
Vul: EW	♥ Q6	♥ 1092	1♠	2♣	Pass	Pass
North HCP: 16	♦ AQJ74	♦ 62	2♥	3♣	3♥	AP
South HCP: 0	♣ AQJ92	♣ 853				
Contract: 3♥ E						

North hands (Practice Page)

Overcalls

Board: 109 ♠ Q10864
Dealer: E ♥ 9842
Vul: Both ♦ A
HCP: 7 ♣ J109

East Opens 1♦.

Partner bids first.

Board: 110 ♠ AQJ53
Dealer: W ♥ KJ7
Vul: None ♦ J62
HCP: 12 ♣ 43

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

You bid first.

Board: 111 ♠ 10972
Dealer: E ♥ A1085
Vul: EW ♦ Q5
HCP: 7 ♣ J107

East Opens 1♦.

Partner bids first.

Board: 112 ♠ KQJ753
Dealer: W ♥ A9
Vul: Both ♦ 86
HCP: 11 ♣ J95

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

You bid first.

Board: 113 ♠ Q62
Dealer: E ♥ K76
Vul: None ♦ K987
HCP: 8 ♣ 982

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

Partner bids first.

Board: 114 ♠ 9632
Dealer: W ♥ AQJ86
Vul: NS ♦ AQ4
HCP: 13 ♣ 8

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ Q10864	♠ 9				
Vul: Both	♥ 9842	♥ KQ10763			1♦	2♥
North HCP: 7	♦ A	♦ KJ8	Pass	4♥	AP	
South HCP: 11	♣ J109	♣ Q82				
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ AQJ53	♠ 1074	1♥	1♠	2♥	2♠
Vul: None	♥ KJ7	♥ 4	3♥	3♠	Pass	Pass
North HCP: 12	♦ J62	♦ Q94	4♥	X♥	AP	
South HCP: 8	♣ 43	♣ AQ10982				
Contract: 4♥X W						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ 10972	♠ K				
Vul: EW	♥ A1085	♥ K			1♦	2♣
North HCP: 7	♦ Q5	♦ KJ10762	AP			
South HCP: 16	♣ J107	♣ AQ943				
Contract: 2♣ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ KQJ753	♠ A4				
Vul: Both	♥ A9	♥ 107	1♥	2♠	3♥	AP
North HCP: 11	♦ 86	♦ Q9543				
South HCP: 10	♣ J95	♣ A1086				
Contract: 3♥ W						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ 10854			1♦	2♣
Vul: None	♥ K76	♥ 3	X	Pass	2♥	Pass
North HCP: 8	♦ K987	♦ 103	Pass	3♣	Pass	Pass
South HCP: 10	♣ 982	♣ AKQJ74	3♥	AP		
Contract: 3♥ E						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ Q104	1♣	1♥	Pass	Pass
Vul: NS	♥ AQJ86	♥ K	1♠	Pass	Pass	2♣
North HCP: 13	♦ AQ4	♦ 10973	AP			
South HCP: 9	♣ 8	♣ A9653				
Contract: 2♣ S						

South hands (Practice Page)

Overcalls

Board: 109	♠ 9	East Opens 1♦.
Dealer: E	♥ KQ10763	
Vul: Both	♦ KJ8	You bid first.
HCP: 11	♣ Q82	
Board: 110	♠ 1074	West Opens 1♥.
Dealer: W	♥ 4	East Bids 2♥ if possible.
Vul: None	♦ Q94	West Bids 3♥ if possible.
HCP: 8	♣ AQ10982	West Bids 4♥ if possible.
		Partner bids first.
Board: 111	♠ K	East Opens 1♦.
Dealer: E	♥ K	
Vul: EW	♦ KJ10762	You bid first.
HCP: 16	♣ AQ943	
Board: 112	♠ A4	West Opens 1♥.
Dealer: W	♥ 107	East Bids 3♥ if possible.
Vul: Both	♦ Q9543	
HCP: 10	♣ A1086	Partner bids first.
Board: 113	♠ 10854	East Opens 1♦.
Dealer: E	♥ 3	West Doubles 2♣ if possible.
Vul: None	♦ 103	East Bids 2♥ if possible.
HCP: 10	♣ AKQJ74	West Bids 3♥ if possible.
		You bid first.
Board: 114	♠ Q104	West Opens 1♣.
Dealer: W	♥ K	West Bids 1♠ if possible.
Vul: NS	♦ 10973	
HCP: 9	♣ A9653	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ Q10864	♠ 9				
Vul: Both	♥ 9842	♥ KQ10763			1♦	2♥
North HCP: 7	♦ A	♦ KJ8	Pass	4♥	AP	
South HCP: 11	♣ J109	♣ Q82				
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ AQJ53	♠ 1074	1♥	1♠	2♥	2♠
Vul: None	♥ KJ7	♥ 4	3♥	3♠	Pass	Pass
North HCP: 12	♦ J62	♦ Q94	4♥	X♥	AP	
South HCP: 8	♣ 43	♣ AQ10982				
Contract: 4♥X W						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ 10972	♠ K				
Vul: EW	♥ A1085	♥ K			1♦	2♣
North HCP: 7	♦ Q5	♦ KJ10762	AP			
South HCP: 16	♣ J107	♣ AQ943				
Contract: 2♣ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ KQJ753	♠ A4				
Vul: Both	♥ A9	♥ 107	1♥	2♠	3♥	AP
North HCP: 11	♦ 86	♦ Q9543				
South HCP: 10	♣ J95	♣ A1086				
Contract: 3♥ W						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ 10854			1♦	2♣
Vul: None	♥ K76	♥ 3	X	Pass	2♥	Pass
North HCP: 8	♦ K987	♦ 103	Pass	3♣	Pass	Pass
South HCP: 10	♣ 982	♣ AKQJ74	3♥	AP		
Contract: 3♥ E						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ Q104	1♣	1♥	Pass	Pass
Vul: NS	♥ AQJ86	♥ K	1♠	Pass	Pass	2♣
North HCP: 13	♦ AQ4	♦ 10973	AP			
South HCP: 9	♣ 8	♣ A9653				
Contract: 2♣ S						

North hands (Practice Page)

Overcalls

Board: 115 ♠ Q952
Dealer: E ♥ 432
Vul: EW ♦ Q43
HCP: 7 ♣ K42

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

Partner bids first.

Board: 116 ♠ AK10752
Dealer: W ♥ A64
Vul: None ♦ 9
HCP: 12 ♣ J93

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

You bid first.

Board: 117 ♠ J10
Dealer: E ♥ K876432
Vul: NS ♦ 7
HCP: 5 ♣ J108

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

Partner bids first.

Board: 118 ♠ KJ1083
Dealer: W ♥ 10
Vul: EW ♦ AK8
HCP: 12 ♣ J1043

West Opens 1♣.
You bid first.

Board: 119 ♠ AKJ9642
Dealer: E ♥ —
Vul: Both ♦ J6
HCP: 9 ♣ 10864

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

Partner bids first.

Board: 120 ♠ Q106
Dealer: W ♥ Q95
Vul: NS ♦ KJ1097
HCP: 12 ♣ A8

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ Q952	♠ AK10643			1♣	2♣ ¹
Vul: EW	♥ 432	♥ QJ865	2♦ ²	4♠	X	AP
North HCP: 7	♦ Q43	♦ 98	1. Michaels Cuebid			
South HCP: 10	♣ K42	♣ —	2. 1X-(Y)-2Z forcing			
Contract: 4♠X N						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AK10752	♠ J8	1♦	1♠	1NT	Pass
Vul: None	♥ A64	♥ 10952	Pass	2♠	AP	
North HCP: 12	♦ 9	♦ Q73				
South HCP: 5	♣ J93	♣ Q765				
Contract: 2♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ Q9	1♠	Pass	1NT	Pass
Vul: NS	♥ K876432	♥ J	3♠	Pass	4♦ ¹	X
North HCP: 5	♦ 7	♦ AKQ9652	4♠	AP		
South HCP: 12	♣ J108	♣ 532	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ KJ1083	♠ Q	1♣	1♠	Pass	2♦
Vul: EW	♥ 10	♥ Q86	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ AK8	♦ Q9632	AP			
South HCP: 12	♣ J1043	♣ AQ65	1. limit raise or better in ♦			
Contract: 3♦ S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9642	♠ 5	Pass	1♠	1♦	1♥
Vul: Both	♥ —	♥ KQ106543	Pass	2♣	4♥	
North HCP: 9	♦ J6	♦ Q92	X♥	AP		
South HCP: 12	♣ 10864	♣ AJ				
Contract: 4♥X S						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ K543	1♥	2♦	Pass	Pass
Vul: NS	♥ Q95	♥ 64	2♥	Pass	Pass	3♦
North HCP: 12	♦ KJ1097	♦ A83	Pass	Pass	3♥	AP
South HCP: 10	♣ A8	♣ K1032				
Contract: 3♥ W						

South hands (Practice Page)

Overcalls

Board: 115 ♠ AK10643
Dealer: E ♥ QJ865
Vul: EW ♦ 98
HCP: 10 ♣ —

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

You bid first.

Board: 116 ♠ J8
Dealer: W ♥ 10952
Vul: None ♦ Q73
HCP: 5 ♣ Q765

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

Partner bids first.

Board: 117 ♠ Q9
Dealer: E ♥ J
Vul: NS ♦ AKQ9652
HCP: 12 ♣ 532

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

You bid first.

Board: 118 ♠ Q
Dealer: W ♥ Q86
Vul: EW ♦ Q9632
HCP: 12 ♣ AQ65

West Opens 1♣.

Partner bids first.

Board: 119 ♠ 5
Dealer: E ♥ KQ106543
Vul: Both ♦ Q92
HCP: 12 ♣ AJ

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

You bid first.

Board: 120 ♠ K543
Dealer: W ♥ 64
Vul: NS ♦ A83
HCP: 10 ♣ K1032

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ Q952	♠ AK10643			1♣	2♣ ¹
Vul: EW	♥ 432	♥ QJ865	2♦ ²	4♠	X	AP
North HCP: 7	♦ Q43	♦ 98	1. Michaels Cuebid			
South HCP: 10	♣ K42	♣ —	2. 1X-(Y)-2Z forcing			
Contract: 4♠X N						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AK10752	♠ J8	1♦	1♠	1NT	Pass
Vul: None	♥ A64	♥ 10952	Pass	2♠	AP	
North HCP: 12	♦ 9	♦ Q73				
South HCP: 5	♣ J93	♣ Q765				
Contract: 2♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ Q9	1♠	Pass	1NT	Pass
Vul: NS	♥ K876432	♥ J	3♠	Pass	4♦ ¹	X
North HCP: 5	♦ 7	♦ AKQ9652	4♠	AP		
South HCP: 12	♣ J108	♣ 532	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ KJ1083	♠ Q	1♣	1♠	Pass	2♦
Vul: EW	♥ 10	♥ Q86	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ AK8	♦ Q9632	AP			
South HCP: 12	♣ J1043	♣ AQ65	1. limit raise or better in ♦			
Contract: 3♦ S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9642	♠ 5	Pass	1♠	1♦	1♥
Vul: Both	♥ —	♥ KQ106543	Pass	2♣	4♥	
North HCP: 9	♦ J6	♦ Q92	X♥	AP		
South HCP: 12	♣ 10864	♣ AJ				
Contract: 4♥X S						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ K543	1♥	2♦	Pass	Pass
Vul: NS	♥ Q95	♥ 64	2♥	Pass	Pass	3♦
North HCP: 12	♦ KJ1097	♦ A83	Pass	Pass	3♥	AP
South HCP: 10	♣ A8	♣ K1032				
Contract: 3♥ W						

North hands (Practice Page)

Overcalls

Board: 121 ♠ A1074
Dealer: E ♥ J98
Vul: EW ♦ 6
HCP: 8 ♣ QJ542

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

Partner bids first.

Board: 122 ♠ 9532
Dealer: W ♥ AQJ108
Vul: None ♦ J72
HCP: 9 ♣ J

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

You bid first.

Board: 123 ♠ K96
Dealer: E ♥ 108764
Vul: EW ♦ Q32
HCP: 5 ♣ 62

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

Partner bids first.

Board: 124 ♠ QJ1084
Dealer: W ♥ Q84
Vul: None ♦ K
HCP: 11 ♣ QJ97

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

You bid first.

Board: 125 ♠ AJ62
Dealer: E ♥ 42
Vul: NS ♦ AQ108
HCP: 11 ♣ 1098

East Opens 1♣.
Partner bids first.

Board: 126 ♠ KQ4
Dealer: W ♥ AKJ9632
Vul: Both ♦ Q2
HCP: 15 ♣ 5

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ A1074	♠ J5			1♠	2♥
Vul: EW	♥ J98	♥ KQ1032	Pass	Pass	X	Pass
North HCP: 8	♦ 6	♦ AQ109				
South HCP: 16	♣ QJ542	♣ A6	3♦	3♥	AP	
Contract: 3♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ K106	1♣	1♥	X	2♥
Vul: None	♥ AQJ108	♥ 432	Pass	Pass	X	Pass
North HCP: 9	♦ J72	♦ 543				
South HCP: 5	♣ J	♣ Q874	3♣	AP		
Contract: 3♣ W						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ K96	♠ J4			1♠	2♣
Vul: EW	♥ 108764	♥ Q52	Pass	Pass	2♠	3♣
North HCP: 5	♦ Q32	♦ K9				
South HCP: 14	♣ 62	♣ AKJ983	3♣	AP		
Contract: 3♠ E						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ QJ1084	♠ K7	1♦	1♠	X	Pass
Vul: None	♥ Q84	♥ 97652	2♣	Pass	5♦	AP
North HCP: 11	♦ K	♦ J6				
South HCP: 4	♣ QJ97	♣ 6542				
Contract: 5♦ W						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AJ62	♠ 109			1♣	1♥
Vul: NS	♥ 42	♥ AK1087	Pass	1♠	Pass	1NT
North HCP: 11	♦ AQ108	♦ 743				
South HCP: 11	♣ 1098	♣ KJ6	AP			
Contract: 1N S						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ AJ5	1♣	1♥	2♦ ¹	Pass
Vul: Both	♥ AKJ9632	♥ 875	3♦	3♥	Pass	Pass
North HCP: 15	♦ Q2	♦ 105	4♦	4♥	AP	
South HCP: 5	♣ 5	♣ 109874				
Contract: 4♥ N			1. 1X-(Y)-2Z forcing			

South hands (Practice Page)

Overcalls

Board: 121 ♠ J5
Dealer: E ♥ KQ1032
Vul: EW ♦ AQ109
HCP: 16 ♣ A6

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

You bid first.

Board: 122 ♠ K106
Dealer: W ♥ 432
Vul: None ♦ 543
HCP: 5 ♣ Q874

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

Partner bids first.

Board: 123 ♠ J4
Dealer: E ♥ Q52
Vul: EW ♦ K9
HCP: 14 ♣ AKJ983

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

You bid first.

Board: 124 ♠ K7
Dealer: W ♥ 97652
Vul: None ♦ J6
HCP: 4 ♣ 6542

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

Partner bids first.

Board: 125 ♠ 109
Dealer: E ♥ AK1087
Vul: NS ♦ 743
HCP: 11 ♣ KJ6

East Opens 1♣.

You bid first.

Board: 126 ♠ AJ5
Dealer: W ♥ 875
Vul: Both ♦ 105
HCP: 5 ♣ 109874

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ A1074	♠ J5			1♠	2♥
Vul: EW	♥ J98	♥ KQ1032	Pass	Pass	X	Pass
North HCP: 8	♦ 6	♦ AQ109	3♦	3♥	AP	
South HCP: 16	♣ QJ542	♣ A6				
Contract: 3♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ K106	1♣	1♥	X	2♥
Vul: None	♥ AQJ108	♥ 432	Pass	Pass	X	Pass
North HCP: 9	♦ J72	♦ 543	3♣	AP		
South HCP: 5	♣ J	♣ Q874				
Contract: 3♣ W						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ K96	♠ J4			1♠	2♣
Vul: EW	♥ 108764	♥ Q52	Pass	Pass	2♠	3♣
North HCP: 5	♦ Q32	♦ K9	3♠	AP		
South HCP: 14	♣ 62	♣ AKJ983				
Contract: 3♠ E						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ QJ1084	♠ K7	1♦	1♠	X	Pass
Vul: None	♥ Q84	♥ 97652	2♣	Pass	5♦	AP
North HCP: 11	♦ K	♦ J6				
South HCP: 4	♣ QJ97	♣ 6542				
Contract: 5♦ W						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AJ62	♠ 109			1♣	1♥
Vul: NS	♥ 42	♥ AK1087	Pass	1♠	Pass	1NT
North HCP: 11	♦ AQ108	♦ 743	AP			
South HCP: 11	♣ 1098	♣ KJ6				
Contract: 1N S						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ AJ5	1♣	1♥	2♦ ¹	Pass
Vul: Both	♥ AKJ9632	♥ 875	3♦	3♥	Pass	Pass
North HCP: 15	♦ Q2	♦ 105	4♦	4♥	AP	
South HCP: 5	♣ 5	♣ 109874	1. 1X-(Y)-2Z forcing			
Contract: 4♥ N						

North hands (Practice Page)

Overcalls

Board: 127	♠ AQ9632	East Opens 1♦.
Dealer: E	♥ K83	West Bids 4♦ if possible.
Vul: None	♦ 32	
HCP: 12	♣ K9	Partner bids first.
Board: 128	♠ AKJ6542	West Opens 1♦.
Dealer: W	♥ AK8	West Bids 2♣ if possible.
Vul: NS	♦ Q	West Doubles 3♣ if possible.
HCP: 17	♣ 102	You bid first.
Board: 129	♠ 9843	East Opens 1♠.
Dealer: E	♥ 9	West Doubles 2♠ if possible.
Vul: None	♦ A7632	West Bids 3♠ if possible.
HCP: 5	♣ J94	Partner bids first.
Board: 130	♠ —	West Opens 1♣.
Dealer: W	♥ KQJ64	East Bids 1♠ if possible.
Vul: NS	♦ QJ5	West Bids 3♠ if possible.
HCP: 14	♣ AJ764	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		You bid first.
Board: 131	♠ J108652	West Opens 1♣.
Dealer: E	♥ 102	East Bids 1♠ if possible.
Vul: EW	♦ AJ2	West Bids 3♠ if possible.
HCP: 6	♣ 74	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		You bid first.
Board: 132	♠ AQJ762	West Opens 1♦.
Dealer: W	♥ A987	Partner bids first.
Vul: NS	♦ 76	
HCP: 15	♣ A	

Overcalls Both hands (Answers Page)

Board: 127
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♠ N

North:	South:		West	North	East	South
♠ AQ9632	♠ J75					
♥ K83	♥ Q52				1♦	2♣
♦ 32	♦ A8		4♦	4♠	AP	
♣ K9	♣ AJ1073					

Board: 128
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 8
 Contract: 4♠ N

North:	South:		West	North	East	South
♠ AKJ6542	♠ 87		1♦	1♠	Pass	Pass
♥ AK8	♥ J632		2♣	2♠	Pass	3♠ ¹
♦ Q	♦ J53		X	XX	Pass	3♠
♣ 102	♣ AQ64		Pass	4♠	AP	

1. limit raise or better in ♠

Board: 129
 Dealer: E
 Vul: None
 North HCP: 5
 South HCP: 17
 Contract: 3♠ E

North:	South:		West	North	East	South
♠ 9843	♠ —				1♠	2♠ ¹
♥ 9	♥ KQJ54		X	2NT ²	Pass	3♣
♦ A7632	♦ KJ5		3♠	AP		
♣ J94	♣ AK1063					

1. Michaels Cuebid
 2. to the partner's longer

Board: 130
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 4
 Contract: 4♠ E

North:	South:		West	North	East	South
♠ —	♠ J976		1♣	1♥	1♠	Pass
♥ KQJ64	♥ 985		3♠	Pass	3NT ¹	Pass
♦ QJ5	♦ K1082		4♠	AP		
♣ AJ764	♣ 103					

1. Cue bid, a ♥ stopper

Board: 131
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 15
 Contract: 3♥ N

North:	South:		West	North	East	South
♠ J108652	♠ 43				1♦	2NT ¹
♥ 102	♥ AQJ84					
♦ AJ2	♦ 7		Pass	3♥	AP	
♣ 74	♣ AKJ53					

1. Unusual 2NT

Board: 132
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 6
 Contract: 1♠ N

North:	South:		West	North	East	South
♠ AQJ762	♠ 3					
♥ A987	♥ 654		1♥	1♠	AP	
♦ 76	♦ K98					
♣ A	♣ K98752					

South hands (Practice Page)

Overcalls

Board: 127	♠ J75	East Opens 1♦.
Dealer: E	♥ Q52	West Bids 4♦ if possible.
Vul: None	♦ A8	
HCP: 12	♣ AJ1073	You bid first.
Board: 128	♠ 87	West Opens 1♦.
Dealer: W	♥ J632	West Bids 2♣ if possible.
Vul: NS	♦ J53	West Doubles 3♣ if possible.
HCP: 8	♣ AQ64	Partner bids first.
Board: 129	♠ —	East Opens 1♠.
Dealer: E	♥ KQJ54	West Doubles 2♠ if possible.
Vul: None	♦ KJ5	West Bids 3♠ if possible.
HCP: 17	♣ AK1063	You bid first.
Board: 130	♠ J976	West Opens 1♣.
Dealer: W	♥ 985	East Bids 1♠ if possible.
Vul: NS	♦ K1082	West Bids 3♠ if possible.
HCP: 4	♣ 103	East Bids 3NT if possible.
		West Bids 4♠ if possible.
		Partner bids first.
Board: 131	♠ 43	East Opens 1♦.
Dealer: E	♥ AQJ84	
Vul: EW	♦ 7	You bid first.
HCP: 15	♣ AKJ53	
Board: 132	♠ 3	West Opens 1♥.
Dealer: W	♥ 654	
Vul: NS	♦ K98	Partner bids first.
HCP: 6	♣ K98752	

Overcalls Both hands (Answers Page)

Board: 127
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♠ N

North:	South:		West	North	East	South
♠ AQ9632	♠ J75					
♥ K83	♥ Q52				1♦	2♣
♦ 32	♦ A8		4♦	4♠	AP	
♣ K9	♣ AJ1073					

Board: 128
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 8
 Contract: 4♠ N

North:	South:		West	North	East	South
♠ AKJ6542	♠ 87		1♦	1♠	Pass	Pass
♥ AK8	♥ J632		2♣	2♠	Pass	3♠ ¹
♦ Q	♦ J53		X	XX	Pass	3♠
♣ 102	♣ AQ64		Pass	4♠	AP	

1. limit raise or better in ♠

Board: 129
 Dealer: E
 Vul: None
 North HCP: 5
 South HCP: 17
 Contract: 3♠ E

North:	South:		West	North	East	South
♠ 9843	♠ —				1♠	2♠ ¹
♥ 9	♥ KQJ54		X	2NT ²	Pass	3♣
♦ A7632	♦ KJ5		3♠	AP		
♣ J94	♣ AK1063					

1. Michaels Cuebid
 2. to the partner's longer

Board: 130
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 4
 Contract: 4♠ E

North:	South:		West	North	East	South
♠ —	♠ J976		1♣	1♥	1♠	Pass
♥ KQJ64	♥ 985		3♠	Pass	3NT ¹	Pass
♦ QJ5	♦ K1082		4♠	AP		
♣ AJ764	♣ 103					

1. Cue bid, a ♥ stopper

Board: 131
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 15
 Contract: 3♥ N

North:	South:		West	North	East	South
♠ J108652	♠ 43				1♦	2NT ¹
♥ 102	♥ AQJ84					
♦ AJ2	♦ 7		Pass	3♥	AP	
♣ 74	♣ AKJ53					

1. Unusual 2NT

Board: 132
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 6
 Contract: 1♠ N

North:	South:		West	North	East	South
♠ AQJ762	♠ 3					
♥ A987	♥ 654		1♥	1♠	AP	
♦ 76	♦ K98					
♣ A	♣ K98752					

North hands (Practice Page)

Overcalls

Board: 133	♠ AJ932	East Opens 1♦.
Dealer: E	♥ QJ2	
Vul: Both	♦ A10	Partner bids first.
HCP: 12	♣ 654	
Board: 134	♠ 42	West Opens 1♠.
Dealer: W	♥ 8	East Bids 3♠ if possible.
Vul: None	♦ KQJ53	
HCP: 11	♣ AJ932	You bid first.
Board: 135	♠ KJ74	East Opens 1♦.
Dealer: E	♥ 542	
Vul: EW	♦ A84	Partner bids first.
HCP: 8	♣ 953	
Board: 136	♠ Q97	West Opens 1♠.
Dealer: W	♥ K95	East Bids XA♠♠ if possible.
Vul: Both	♦ —	
HCP: 10	♣ AJ108764	You bid first.
Board: 137	♠ 74	East Opens 1♠.
Dealer: E	♥ A10743	West Bids 3♦ if possible.
Vul: None	♦ J64	East Bids 3♠ if possible.
HCP: 6	♣ J84	Partner bids first.
Board: 138	♠ AKJ109	West Opens 1♣.
Dealer: W	♥ Q105	East Bids 2♦ if possible.
Vul: NS	♦ —	West Bids 2♥ if possible.
HCP: 11	♣ J10987	East Bids 2♠ if possible.
		West Bids 3♦ if possible.
		East Bids 3NT if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ AJ932	♠ K6			1♦	2♣
Vul: Both	♥ QJ2	♥ K10	Pass	2♠	Pass	3♣
North HCP: 12	♦ A10	♦ 432	Pass	3NT	AP	
South HCP: 12	♣ 654	♣ KQJ1072				
Contract: 3N N						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ A7				
Vul: None	♥ 8	♥ 10942	1♠	2NT ¹	3♠	AP
North HCP: 11	♦ KQJ53	♦ 1094	1. Unusual 2NT			
South HCP: 6	♣ AJ932	♣ Q654				
Contract: 3♠ W						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ KJ74	♠ Q				
Vul: EW	♥ 542	♥ KQJ10983			1♦	3♥
North HCP: 8	♦ A84	♦ Q6	AP			
South HCP: 11	♣ 953	♣ J74				
Contract: 3♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ Q97	♠ —				
Vul: Both	♥ K95	♥ QJ10732	1♠	3♣	Pass	5♣
North HCP: 10	♦ —	♦ AQJ6	Pass	Pass	XA♠♠	AP
South HCP: 12	♣ AJ108764	♣ Q53				
Contract: 5♣X N						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ J8				
Vul: None	♥ A10743	♥ J8			1♠	2♦
North HCP: 6	♦ J64	♦ KQ1072	3♦ ¹	Pass	3♠	AP
South HCP: 13	♣ J84	♣ AQ102	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AKJ109	♠ 42	1♣	1♠	2♦ ¹	Pass
Vul: NS	♥ Q105	♥ 9742	2♥	Pass	2♠ ²	Pass
North HCP: 11	♦ —	♦ KJ642	3♦	Pass	3NT	AP
South HCP: 4	♣ J10987	♣ 52	1. 1X-(Y)-2Z forcing			
Contract: 3N E			2. strength cue bid			

South hands (Practice Page)

Overcalls

Board: 133	♠ K6	East Opens 1♦.
Dealer: E	♥ K10	
Vul: Both	♦ 432	You bid first.
HCP: 12	♣ KQJ1072	
Board: 134	♠ A7	West Opens 1♠.
Dealer: W	♥ 10942	East Bids 3♠ if possible.
Vul: None	♦ 1094	
HCP: 6	♣ Q654	Partner bids first.
Board: 135	♠ Q	East Opens 1♦.
Dealer: E	♥ KQJ10983	
Vul: EW	♦ Q6	You bid first.
HCP: 11	♣ J74	
Board: 136	♠ —	West Opens 1♠.
Dealer: W	♥ QJ10732	East Bids XA♠♠ if possible.
Vul: Both	♦ AQJ6	
HCP: 12	♣ Q53	Partner bids first.
Board: 137	♠ J8	East Opens 1♠.
Dealer: E	♥ J8	West Bids 3♦ if possible.
Vul: None	♦ KQ1072	East Bids 3♠ if possible.
HCP: 13	♣ AQ102	You bid first.
Board: 138	♠ 42	West Opens 1♣.
Dealer: W	♥ 9742	East Bids 2♦ if possible.
Vul: NS	♦ KJ642	West Bids 2♥ if possible.
HCP: 4	♣ 52	East Bids 2♠ if possible.
		West Bids 3♦ if possible.
		East Bids 3NT if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ AJ932	♠ K6			1♦	2♣
Vul: Both	♥ QJ2	♥ K10	Pass	2♣	Pass	3♣
North HCP: 12	♦ A10	♦ 432	Pass	3NT	AP	
South HCP: 12	♣ 654	♣ KQJ1072				
Contract: 3N N						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ A7				
Vul: None	♥ 8	♥ 10942	1♠	2NT ¹	3♠	AP
North HCP: 11	♦ KQJ53	♦ 1094	1. Unusual 2NT			
South HCP: 6	♣ AJ932	♣ Q654				
Contract: 3♠ W						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ KJ74	♠ Q				
Vul: EW	♥ 542	♥ KQJ10983			1♦	3♥
North HCP: 8	♦ A84	♦ Q6	AP			
South HCP: 11	♣ 953	♣ J74				
Contract: 3♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ Q97	♠ —				
Vul: Both	♥ K95	♥ QJ10732	1♠	3♣	Pass	5♣
North HCP: 10	♦ —	♦ AQJ6	Pass	Pass	XA♠♠	AP
South HCP: 12	♣ AJ108764	♣ Q53				
Contract: 5♣X N						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ J8				
Vul: None	♥ A10743	♥ J8			1♠	2♦
North HCP: 6	♦ J64	♦ KQ1072	3♦ ¹	Pass	3♠	AP
South HCP: 13	♣ J84	♣ AQ102	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AKJ109	♠ 42	1♣	1♠	2♦ ¹	Pass
Vul: NS	♥ Q105	♥ 9742	2♥	Pass	2♠ ²	Pass
North HCP: 11	♦ —	♦ KJ642	3♦	Pass	3NT	AP
South HCP: 4	♣ J10987	♣ 52	1. 1X-(Y)-2Z forcing			
Contract: 3N E			2. strength cue bid			

North hands (Practice Page)

Overcalls

Board: 139	♠ J62	East Opens 1♥.
Dealer: E	♥ K97	East Bids 2♥ if possible.
Vul: Both	♦ 53	
HCP: 9	♣ KQ1064	Partner bids first.
Board: 140	♠ 76	West Opens 1♣.
Dealer: W	♥ KQ4	West Doubles Pass if possible.
Vul: None	♦ KQJ1073	East Bids 2♥ if possible.
HCP: 11	♣ 65	You bid first.
Board: 141	♠ A3	East Opens 1♦.
Dealer: E	♥ 73	East Doubles Pass if possible.
Vul: EW	♦ 853	
HCP: 10	♣ KQJ1075	Partner bids first.
Board: 142	♠ 9	West Opens 1♣.
Dealer: W	♥ J42	East Bids 1♠ if possible.
Vul: None	♦ AKJ32	West Bids 1NT if possible.
HCP: 12	♣ QJ32	East Redoubles if possible.
		West Bids 3NT if possible.
		You bid first.
Board: 143	♠ AJ64	East Opens 1♣.
Dealer: E	♥ QJ10943	
Vul: NS	♦ 3	Partner bids first.
HCP: 8	♣ 96	
Board: 144	♠ Q	West Opens 1♣.
Dealer: W	♥ AQ1043	West Doubles 1♠ if possible.
Vul: EW	♦ J	
HCP: 12	♣ QJ10743	You bid first.

Overcalls Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ A8			1♥	2♦
Vul: Both	♥ K97	♥ 106			2♥	3♦
North HCP: 9	♦ 53	♦ AKQ10876	Pass	Pass		
South HCP: 13	♣ KQ1064	♣ 97	AP			
Contract: 3♦ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ Q93	1♣	2♦	Pass	Pass
Vul: None	♥ KQ4	♥ A63	X	Pass	2♥	3♦
North HCP: 11	♦ KQJ1073	♦ 986	AP			
South HCP: 10	♣ 65	♣ A1043				
Contract: 3♦ N						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ K2			1♦	1♥
Vul: EW	♥ 73	♥ AK1052	Pass	2♣	Pass	6NT
North HCP: 10	♦ 853	♦ AK76	Pass	Pass	X	AP
South HCP: 17	♣ KQJ1075	♣ 84				
Contract: 6NX S						

Board: 142	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						

Board: 143	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	Pass	3♠	AP	
South HCP: 15	♣ 96	♣ K32				
Contract: 3♠ S						

Board: 144	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						

South hands (Practice Page)

Overcalls

Board: 139	♠ A8	East Opens 1♥.
Dealer: E	♥ 106	East Bids 2♥ if possible.
Vul: Both	♦ AKQ10876	
HCP: 13	♣ 97	You bid first.
Board: 140	♠ Q93	West Opens 1♣.
Dealer: W	♥ A63	West Doubles Pass if possible.
Vul: None	♦ 986	East Bids 2♥ if possible.
HCP: 10	♣ A1043	Partner bids first.
Board: 141	♠ K2	East Opens 1♦.
Dealer: E	♥ AK1052	East Doubles Pass if possible.
Vul: EW	♦ AK76	
HCP: 17	♣ 84	You bid first.
Board: 142	♠ Q1072	West Opens 1♣.
Dealer: W	♥ 108763	East Bids 1♠ if possible.
Vul: None	♦ 965	West Bids 1NT if possible.
HCP: 2	♣ 8	East Redoubles if possible.
		West Bids 3NT if possible.
		Partner bids first.
Board: 143	♠ K1085	East Opens 1♣.
Dealer: E	♥ K	
Vul: NS	♦ KQJ52	You bid first.
HCP: 15	♣ K32	
Board: 144	♠ A10652	West Opens 1♣.
Dealer: W	♥ 92	West Doubles 1♠ if possible.
Vul: EW	♦ Q92	
HCP: 10	♣ A92	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ A8			1♥	2♦
Vul: Both	♥ K97	♥ 106			2♥	3♦
North HCP: 9	♦ 53	♦ AKQ10876	Pass	Pass		
South HCP: 13	♣ KQ1064	♣ 97	AP			
Contract: 3♦ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ Q93	1♣	2♦	Pass	Pass
Vul: None	♥ KQ4	♥ A63	X	Pass	2♥	3♦
North HCP: 11	♦ KQJ1073	♦ 986	AP			
South HCP: 10	♣ 65	♣ A1043				
Contract: 3♦ N						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ K2			1♦	1♥
Vul: EW	♥ 73	♥ AK1052	Pass	2♣	Pass	6NT
North HCP: 10	♦ 853	♦ AK76	Pass	Pass	X	AP
South HCP: 17	♣ KQJ1075	♣ 84				
Contract: 6NX S						

Board: 142	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						

Board: 143	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	Pass	3♠	AP	
South HCP: 15	♣ 96	♣ K32				
Contract: 3♠ S						

Board: 144	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						

North hands (Practice Page)

Overcalls

Board: 145	♠ J9754	East Opens 1♣.
Dealer: E	♥ A8752	West Doubles 1♥ if possible.
Vul: Both	♦ AJ8	
HCP: 10	♣ —	Partner bids first.
Board: 146	♠ 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: 147	♠ Q8	East Opens 1♥.
Dealer: E	♥ AJ84	
Vul: Both	♦ J10964	Partner bids first.
HCP: 8	♣ 54	
Board: 148	♠ 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.
Board: 149	♠ Q1042	East Opens 1♦.
Dealer: E	♥ 9	West Doubles 1♥ if possible.
Vul: EW	♦ K952	East Bids 2♣ if possible.
HCP: 8	♣ QJ43	Partner bids first.
Board: 150	♠ AK1087	West Opens 1♣.
Dealer: W	♥ K2	
Vul: None	♦ Q942	You bid first.
HCP: 12	♣ 65	

Overcalls Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ J9754	♠ 2				
Vul: Both	♥ A8752	♥ KJ1064			1♣	1♥
North HCP: 10	♦ AJ8	♦ 732	X	4♥	AP	
South HCP: 11	♣ —	♣ AK107				
Contract: 4♥ S						

Board: 146	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: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AKJ104				
Vul: Both	♥ AJ84	♥ Q5			1♥	1♠
North HCP: 8	♦ J10964	♦ K87	AP			
South HCP: 14	♣ 54	♣ J32				
Contract: 1♠ S						

Board: 148	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						

Board: 149	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: 150	North:	South:	West	North	East	South
Dealer: W	♠ AK1087	♠ Q2				
Vul: None	♥ K2	♥ Q743	1♣	1♠	Pass	1NT
North HCP: 12	♦ Q942	♦ 106	Pass	2♦	Pass	2♠
South HCP: 13	♣ 65	♣ AKQ43	AP			
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 145	♠ 2	East Opens 1♣.
Dealer: E	♥ KJ1064	West Doubles 1♥ if possible.
Vul: Both	♦ 732	
HCP: 11	♣ AK107	You bid first.

Board: 146	♠ 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: 147	♠ AKJ104	East Opens 1♥.
Dealer: E	♥ Q5	
Vul: Both	♦ K87	You bid first.
HCP: 14	♣ J32	

Board: 148	♠ 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.

Board: 149	♠ J87	East Opens 1♦.
Dealer: E	♥ KQ1063	West Doubles 1♥ if possible.
Vul: EW	♦ 43	East Bids 2♣ if possible.
HCP: 10	♣ A65	You bid first.

Board: 150	♠ Q2	West Opens 1♣.
Dealer: W	♥ Q743	
Vul: None	♦ 106	Partner bids first.
HCP: 13	♣ AKQ43	

Overcalls Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ J9754	♠ 2				
Vul: Both	♥ A8752	♥ KJ1064			1♣	1♥
North HCP: 10	♦ AJ8	♦ 732	X	4♥	AP	
South HCP: 11	♣ —	♣ AK107				
Contract: 4♥ S						

Board: 146	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: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ AKJ104				
Vul: Both	♥ AJ84	♥ Q5			1♥	1♠
North HCP: 8	♦ J10964	♦ K87	AP			
South HCP: 14	♣ 54	♣ J32				
Contract: 1♠ S						

Board: 148	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						

Board: 149	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: 150	North:	South:	West	North	East	South
Dealer: W	♠ AK1087	♠ Q2				
Vul: None	♥ K2	♥ Q743	1♣	1♠	Pass	1NT
North HCP: 12	♦ Q942	♦ 106	Pass	2♦	Pass	2♠
South HCP: 13	♣ 65	♣ AKQ43	AP			
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 151 ♠ 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: 152 ♠ KJ42
Dealer: W ♥ 973
Vul: None ♦ 6
HCP: 13 ♣ AKQ106

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

You bid first.

Board: 153 ♠ Q1095
Dealer: E ♥ A10543
Vul: NS ♦ J762
HCP: 7 ♣ —

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

Partner bids first.

Board: 154 ♠ 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: 155 ♠ 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: 156 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 151	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	1. limit raise or better in ♥			
Contract: 4♠X S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ Q875	1♥	2♣	Pass	2♦
Vul: None	♥ 973	♥ Q65	2♥	Pass	Pass	2♠
North HCP: 13	♦ 6	♦ AJ873	Pass	3♥ ¹	Pass	4♠
South HCP: 10	♣ AKQ106	♣ J	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ Q1095	♠ A82			1♠	3♣
Vul: NS	♥ A10543	♥ 8	X	AP		
North HCP: 7	♦ J762	♦ Q4				
South HCP: 11	♣ —	♣ KQ107653				
Contract: 3♣X S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A876432	1♦	2NT ¹	Pass	3♣
Vul: None	♥ KJ1063	♥ 9	X	XX	3♦	4♠
North HCP: 19	♦ K8	♦ J97	AP			
South HCP: 5	♣ AKQJ6	♣ 104	1. Unusual 2NT			
Contract: 4♠ S						

Board: 155	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	XA♠♠
South HCP: 14	♣ 2	♣ A10953	AP			
Contract: 5♦X E						

Board: 156	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						

South hands (Practice Page)

Overcalls

Board: 151 ♠ 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: 152 ♠ Q875
Dealer: W ♥ Q65
Vul: None ♦ AJ873
HCP: 10 ♣ J

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

Partner bids first.

Board: 153 ♠ A82
Dealer: E ♥ 8
Vul: NS ♦ Q4
HCP: 11 ♣ KQ107653

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

You bid first.

Board: 154 ♠ 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: 155 ♠ 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: 156 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 151	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	1. limit raise or better in ♥			
Contract: 4♠X S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ Q875	1♥	2♣	Pass	2♦
Vul: None	♥ 973	♥ Q65	2♥	Pass	Pass	2♠
North HCP: 13	♦ 6	♦ AJ873	Pass	3♥ ¹	Pass	4♠
South HCP: 10	♣ AKQ106	♣ J	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ Q1095	♠ A82			1♠	3♣
Vul: NS	♥ A10543	♥ 8	X	AP		
North HCP: 7	♦ J762	♦ Q4				
South HCP: 11	♣ —	♣ KQ107653				
Contract: 3♣X S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A876432	1♦	2NT ¹	Pass	3♣
Vul: None	♥ KJ1063	♥ 9	X	XX	3♦	4♠
North HCP: 19	♦ K8	♦ J97	AP			
South HCP: 5	♣ AKQJ6	♣ 104	1. Unusual 2NT			
Contract: 4♠ S						

Board: 155	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	XA♠♠
South HCP: 14	♣ 2	♣ A10953	AP			
Contract: 5♦X E						

Board: 156	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						

North hands (Practice Page)

Overcalls

Board: 157 ♠ QJ94
Dealer: E ♥ 10853
Vul: Both ♦ 4
HCP: 9 ♣ AQ83

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

Partner bids first.

Board: 158 ♠ Q72
Dealer: W ♥ 74
Vul: NS ♦ AQJ73
HCP: 9 ♣ 872

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

You bid first.

Board: 159 ♠ K843
Dealer: E ♥ 9843
Vul: EW ♦ 1042
HCP: 3 ♣ 107

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

Partner bids first.

Board: 160 ♠ J82
Dealer: W ♥ 7
Vul: None ♦ AKQ10765
HCP: 10 ♣ 83

West Opens 1♣.

You bid first.

Board: 161 ♠ 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: 162 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ 6				
Vul: Both	♥ 10853	♥ AQJ972			1♦	1♥
North HCP: 9	♦ 4	♦ AQ	4♦	AP		
South HCP: 14	♣ AQ83	♣ J764				
Contract: 4♦ E						

Board: 158	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	X	Pass	4♠	AP
South HCP: 10	♣ 872	♣ AQ9643				
Contract: 4♠ W						

Board: 159	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♦	AP		
South HCP: 14	♣ 107	♣ AKQJ852				
Contract: 3♦ E						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 10763	1♣	3♦	AP	
Vul: None	♥ 7	♥ Q1092				
North HCP: 10	♦ AKQ10765	♦ J32				
South HCP: 7	♣ 83	♣ A9				
Contract: 3♦ N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQJ62			1♣	1♠
Vul: EW	♥ J72	♥ A943	1NT	Pass	2NT	AP
North HCP: 6	♦ 743	♦ 965				
South HCP: 11	♣ AJ9765	♣ 8				
Contract: 2N W						

Board: 162	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				
South HCP: 4	♣ AK10	♣ Q743				
Contract: 3♥ W						

1. limit raise or better in ♥

South hands (Practice Page)

Overcalls

Board: 157	♠ 6	East Opens 1♦.
Dealer: E	♥ AQJ972	West Bids 4♦ if possible.
Vul: Both	♦ AQ	
HCP: 14	♣ J764	You bid first.
Board: 158	♠ 10	West Opens 1♣.
Dealer: W	♥ A10852	East Doubles 1♦ if possible.
Vul: NS	♦ 8	West Bids 2♠ if possible.
HCP: 10	♣ AQ9643	West Doubles 3♣ if possible.
		East Bids 4♠ if possible.
Board: 159	♠ A5	East Opens 1♦.
Dealer: E	♥ 106	West Bids 2♦ if possible.
Vul: EW	♦ 83	West Bids 3♦ if possible.
HCP: 14	♣ AKQJ852	You bid first.
Board: 160	♠ 10763	West Opens 1♣.
Dealer: W	♥ Q1092	
Vul: None	♦ J32	Partner bids first.
HCP: 7	♣ A9	
Board: 161	♠ AQJ62	East Opens 1♣.
Dealer: E	♥ A943	West Bids 1NT if possible.
Vul: EW	♦ 965	East Bids 2NT if possible.
HCP: 11	♣ 8	You bid first.
Board: 162	♠ J1065	West Opens 1♥.
Dealer: W	♥ J5	East Bids 3♦ if possible.
Vul: Both	♦ 832	West Bids 3♥ if possible.
HCP: 4	♣ Q743	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ 6				
Vul: Both	♥ 10853	♥ AQJ972			1♦	1♥
North HCP: 9	♦ 4	♦ AQ	4♦	AP		
South HCP: 14	♣ AQ83	♣ J764				
Contract: 4♦ E						

Board: 158	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	X	Pass	4♠	AP
South HCP: 10	♣ 872	♣ AQ9643				
Contract: 4♠ W						

Board: 159	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♦	AP		
South HCP: 14	♣ 107	♣ AKQJ852				
Contract: 3♦ E						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 10763	1♣	3♦	AP	
Vul: None	♥ 7	♥ Q1092				
North HCP: 10	♦ AKQ10765	♦ J32				
South HCP: 7	♣ 83	♣ A9				
Contract: 3♦ N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQJ62			1♣	1♠
Vul: EW	♥ J72	♥ A943				
North HCP: 6	♦ 743	♦ 965	1NT	Pass	2NT	AP
South HCP: 11	♣ AJ9765	♣ 8				
Contract: 2N W						

Board: 162	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				
South HCP: 4	♣ AK10	♣ Q743				
Contract: 3♥ W						

1. limit raise or better in ♥

North hands (Practice Page)

Overcalls

Board: 163	♠ KJ984	East Opens 1♦.
Dealer: E	♥ J1063	
Vul: None	♦ 76	Partner bids first.
HCP: 5	♣ 106	
Board: 164	♠ QJ74	West Opens 1♣.
Dealer: W	♥ KQ1083	West Bids 4♣ if possible.
Vul: NS	♦ A74	East Bids 5♣ if possible.
HCP: 12	♣ 4	You bid first.
Board: 165	♠ KQ6	East Opens 1♠.
Dealer: E	♥ 52	
Vul: Both	♦ A84	Partner bids first.
HCP: 13	♣ KJ985	
Board: 166	♠ AKJ87	West Opens 1♥.
Dealer: W	♥ 6	
Vul: NS	♦ QJ6	You bid first.
HCP: 12	♣ J743	
Board: 167	♠ J96432	East Opens 1♦.
Dealer: E	♥ 4	West Bids XN if possible.
Vul: EW	♦ QJ1032	East Bids 3♣ if possible.
HCP: 4	♣ 5	West Bids 3NT if possible.
		Partner bids first.
Board: 168	♠ 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.

Overcalls Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ KJ984	♠ A5			1♦	1NT
Vul: None	♥ J1063	♥ Q85				
North HCP: 5	♦ 76	♦ KJ8	Pass	2♥	Pass	2♠
South HCP: 16	♣ 106	♣ KQJ74	AP			
Contract: 2♠ S						

Board: 164	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	XA♠♠	AP	
South HCP: 9	♣ 4	♣ 97				
Contract: 5♣X W			1. Mixed raise, ♥			

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 2				
Vul: Both	♥ 52	♥ AQJ10843			1♠	3♥
North HCP: 13	♦ A84	♦ 62	AP			
South HCP: 9	♣ KJ985	♣ Q32				
Contract: 3♥ S						

Board: 166	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: 167	North:	South:	West	North	East	South
Dealer: E	♠ J96432	♠ —			1♦	2NT ¹
Vul: EW	♥ 4	♥ AKQ73	XN ¹	XX ²	3♣ ³	Pass
North HCP: 4	♦ QJ1032	♦ K94	3NT	AP		
South HCP: 13	♣ 5	♣ J9873				
Contract: 3N W			1. Unusual 2NT			
			2. show your better suit			
			3. strength cue bid			

Board: 168	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						

South hands (Practice Page)

Overcalls

Board: 163 ♠ A5
Dealer: E ♥ Q85
Vul: None ♦ KJ8
HCP: 16 ♣ KQJ74

East Opens 1♦.

You bid first.

Board: 164 ♠ 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.

Board: 165 ♠ 2
Dealer: E ♥ AQJ10843
Vul: Both ♦ 62
HCP: 9 ♣ Q32

East Opens 1♠.

You bid first.

Board: 166 ♠ 10
Dealer: W ♥ Q9832
Vul: NS ♦ A10432
HCP: 9 ♣ K6

West Opens 1♥.

Partner bids first.

Board: 167 ♠ —
Dealer: E ♥ AKQ73
Vul: EW ♦ K94
HCP: 13 ♣ J9873

East Opens 1♦.

West Bids XN if possible.

East Bids 3♣ if possible.

West Bids 3NT if possible.

You bid first.

Board: 168 ♠ J5
Dealer: W ♥ K842
Vul: None ♦ J1096
HCP: 5 ♣ 843

West Opens 1♥.

East Doubles 1♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ KJ984	♠ A5			1♦	1NT
Vul: None	♥ J1063	♥ Q85				
North HCP: 5	♦ 76	♦ KJ8	Pass	2♥	Pass	2♠
South HCP: 16	♣ 106	♣ KQJ74	AP			
Contract: 2♠ S						

Board: 164	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	XA♠♠	AP	
South HCP: 9	♣ 4	♣ 97				
Contract: 5♣X W			1. Mixed raise, ♥			

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 2				
Vul: Both	♥ 52	♥ AQJ10843			1♠	3♥
North HCP: 13	♦ A84	♦ 62	AP			
South HCP: 9	♣ KJ985	♣ Q32				
Contract: 3♥ S						

Board: 166	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: 167	North:	South:	West	North	East	South
Dealer: E	♠ J96432	♠ —			1♦	2NT ¹
Vul: EW	♥ 4	♥ AKQ73	XN ¹	XX ²	3♣ ³	Pass
North HCP: 4	♦ QJ1032	♦ K94	3NT	AP		
South HCP: 13	♣ 5	♣ J9873				
Contract: 3N W			1. Unusual 2NT			
			2. show your better suit			
			3. strength cue bid			

Board: 168	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						

North hands (Practice Page)

Overcalls

Board: 169 ♠ A8
Dealer: E ♥ 98752
Vul: EW ♦ J1098
HCP: 5 ♣ 32

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

Partner bids first.

Board: 170 ♠ AJ1063
Dealer: W ♥ QJ
Vul: Both ♦ 98
HCP: 13 ♣ KQ103

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

You bid first.

Board: 171 ♠ —
Dealer: E ♥ Q82
Vul: NS ♦ 76
HCP: 12 ♣ AKQJ8763

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

Partner bids first.

Board: 172 ♠ 10
Dealer: W ♥ AKQ107
Vul: EW ♦ KQ76
HCP: 14 ♣ 642

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

You bid first.

Board: 173 ♠ A9
Dealer: E ♥ 932
Vul: Both ♦ AK1063
HCP: 12 ♣ J53

East Opens 1♦.

Partner bids first.

Board: 174 ♠ AKQ965
Dealer: W ♥ 654
Vul: None ♦ J10
HCP: 10 ♣ 76

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 169
Dealer: E
Vul: EW
North HCP: 5
South HCP: 12
Contract: 3♠ W

North:
♠ A8
♥ 98752
♦ J1098
♣ 32

South:
♠ 72
♥ QJ63
♦ K3
♣ AQ1086

West	North	East	South
		1♦	2♣
2♠ ¹	Pass	3♠	AP

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

Board: 170
Dealer: W
Vul: Both
North HCP: 13
South HCP: 5
Contract: 4♥ W

North:
♠ AJ1063
♥ QJ
♦ 98
♣ KQ103

South:
♠ 974
♥ 62
♦ 65
♣ AJ9764

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

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Splinter

Board: 171
Dealer: E
Vul: NS
North HCP: 12
South HCP: 11
Contract: 4♣ N

North:
♠ —
♥ Q82
♦ 76
♣ AKQJ8763

South:
♠ AK1053
♥ 74
♦ KJ85
♣ 109

West	North	East	South
		1♥	1♠
3♥	4♣	AP	

Board: 172
Dealer: W
Vul: EW
North HCP: 14
South HCP: 8
Contract: 4♠ W

North:
♠ 10
♥ AKQ107
♦ KQ76
♣ 642

South:
♠ 83
♥ J652
♦ 854
♣ AQJ8

West	North	East	South
1♠	2♥	3♠	4♥
4♠	AP		

Board: 173
Dealer: E
Vul: Both
North HCP: 12
South HCP: 10
Contract: 4♥ S

North:
♠ A9
♥ 932
♦ AK1063
♣ J53

South:
♠ J653
♥ AKQ8764
♦ —
♣ 64

West	North	East	South
		1♦	4♥
AP			

Board: 174
Dealer: W
Vul: None
North HCP: 10
South HCP: 11
Contract: 4♠ N

North:
♠ AKQ965
♥ 654
♦ J10
♣ 76

South:
♠ 8742
♥ A8
♦ AK94
♣ 1043

West	North	East	South
1♥	2♠	3♥	4♠
AP			

South hands (Practice Page)

Overcalls

Board: 169 ♠ 72
Dealer: E ♥ QJ63
Vul: EW ♦ K3
HCP: 12 ♣ AQ1086

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

You bid first.

Board: 170 ♠ 974
Dealer: W ♥ 62
Vul: Both ♦ 65
HCP: 5 ♣ AJ9764

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

Partner bids first.

Board: 171 ♠ AK1053
Dealer: E ♥ 74
Vul: NS ♦ KJ85
HCP: 11 ♣ 109

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

You bid first.

Board: 172 ♠ 83
Dealer: W ♥ J652
Vul: EW ♦ 854
HCP: 8 ♣ AQJ8

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

Partner bids first.

Board: 173 ♠ J653
Dealer: E ♥ AKQ8764
Vul: Both ♦ —
HCP: 10 ♣ 64

East Opens 1♦.

You bid first.

Board: 174 ♠ 8742
Dealer: W ♥ A8
Vul: None ♦ AK94
HCP: 11 ♣ 1043

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 169

Dealer: E

Vul: EW

North HCP: 5

South HCP: 12

Contract: 3♠ W

North:

♠ A8

♥ 98752

♦ J1098

♣ 32

South:

♠ 72

♥ QJ63

♦ K3

♣ AQ1086

West North East South

1♦ 2♣

2♠¹ Pass 3♠ AP

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

Board: 170

Dealer: W

Vul: Both

North HCP: 13

South HCP: 5

Contract: 4♥ W

North:

♠ AJ1063

♥ QJ

♦ 98

♣ KQ103

South:

♠ 974

♥ 62

♦ 65

♣ AJ9764

West North East South

1♥ 1♠ 2♠¹ Pass

2NT² Pass 4♣³ Pass

4♥ AP

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Splinter

Board: 171

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 4♣ N

North:

♠ —

♥ Q82

♦ 76

♣ AKQJ8763

South:

♠ AK1053

♥ 74

♦ KJ85

♣ 109

West North East South

1♥ 1♠

3♥ 4♣ AP

Board: 172

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♠ W

North:

♠ 10

♥ AKQ107

♦ KQ76

♣ 642

South:

♠ 83

♥ J652

♦ 854

♣ AQJ8

West North East South

1♠ 2♥ 3♠ 4♥

4♠ AP

Board: 173

Dealer: E

Vul: Both

North HCP: 12

South HCP: 10

Contract: 4♥ S

North:

♠ A9

♥ 932

♦ AK1063

♣ J53

South:

♠ J653

♥ AKQ8764

♦ —

♣ 64

West North East South

1♦ 4♥

AP

Board: 174

Dealer: W

Vul: None

North HCP: 10

South HCP: 11

Contract: 4♠ N

North:

♠ AKQ965

♥ 654

♦ J10

♣ 76

South:

♠ 8742

♥ A8

♦ AK94

♣ 1043

West North East South

1♥ 2♠ 3♥ 4♠

AP

North hands (Practice Page)

Overcalls

Board: 175	♠ 5	East Opens 1♦.
Dealer: E	♥ KJ10	East Bids 3♦ if possible.
Vul: Both	♦ J6	
HCP: 15	♣ AKQJ654	Partner bids first.
Board: 176	♠ 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.
Board: 177	♠ J52	East Opens 1♦.
Dealer: E	♥ 42	West Doubles 2♣ if possible.
Vul: Both	♦ K98542	East Bids 2♠ if possible.
HCP: 4	♣ 53	West Bids 3♠ if possible.
		Partner bids first.
Board: 178	♠ A7	West Opens 1♠.
Dealer: W	♥ A972	East Bids 3♦ if possible.
Vul: None	♦ KQJ865	West Bids 4♠ if possible.
HCP: 14	♣ 6	You bid first.
Board: 179	♠ A5	East Opens 1♥.
Dealer: E	♥ K9653	
Vul: NS	♦ K97	Partner bids first.
HCP: 10	♣ 853	
Board: 180	♠ AQ97	West Opens 1♣.
Dealer: W	♥ J9	West Doubles 1♥ if possible.
Vul: EW	♦ AQJ1087	
HCP: 16	♣ Q	You bid first.

Overcalls Both hands (Answers Page)

Board: 175	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: 176	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						

Board: 177	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: 178	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: 179	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: 180	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						

South hands (Practice Page)

Overcalls

Board: 175	♠ AQJ87	East Opens 1♦.
Dealer: E	♥ A93	East Bids 3♦ if possible.
Vul: Both	♦ Q3	
HCP: 13	♣ 932	You bid first.
Board: 176	♠ 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.
Board: 177	♠ 103	East Opens 1♦.
Dealer: E	♥ QJ85	West Doubles 2♣ if possible.
Vul: Both	♦ A	East Bids 2♠ if possible.
HCP: 14	♣ AQJ842	West Bids 3♠ if possible.
		You bid first.
Board: 178	♠ 4	West Opens 1♠.
Dealer: W	♥ QJ6543	East Bids 3♦ if possible.
Vul: None	♦ 972	West Bids 4♠ if possible.
HCP: 6	♣ K53	Partner bids first.
Board: 179	♠ Q109643	East Opens 1♥.
Dealer: E	♥ 2	
Vul: NS	♦ 4	You bid first.
HCP: 12	♣ AKQJ6	
Board: 180	♠ J10	West Opens 1♣.
Dealer: W	♥ A764	West Doubles 1♥ if possible.
Vul: EW	♦ 94	
HCP: 10	♣ AJ872	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 175	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: 176	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						

Board: 177	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: 178	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: 179	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: 180	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						

North hands (Practice Page)

Overcalls

Board: 181 ♠ 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: 182 ♠ Q1092
Dealer: W ♥ A
Vul: NS ♦ AKQ432
HCP: 15 ♣ 104

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

You bid first.

Board: 183 ♠ 73
Dealer: E ♥ Q10543
Vul: EW ♦ QJ632
HCP: 5 ♣ 3

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

Partner bids first.

Board: 184 ♠ 105
Dealer: W ♥ KJ42
Vul: Both ♦ A3
HCP: 13 ♣ KQ1065

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

You bid first.

Board: 185 ♠ 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.
East Bids 4♠ if possible.

Partner bids first.

Board: 186 ♠ KQJ32
Dealer: W ♥ J76
Vul: EW ♦ K5
HCP: 12 ♣ Q65

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ KJ			1♣	1♦
Vul: None	♥ 10984	♥ KJ2				
North HCP: 1	♦ J2	♦ AQ10974	1♠	Pass	1NT	2♦
South HCP: 17	♣ 872	♣ K9	3♣	Pass	3♠	AP
Contract: 3♠ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ Q1092	♠ 7				
Vul: NS	♥ A	♥ J942				
North HCP: 15	♦ AKQ432	♦ J	1♠	2♦	4♥	AP
South HCP: 4	♣ 104	♣ Q876532				
Contract: 4♥ E						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ J105				
Vul: EW	♥ Q10543	♥ AKJ72			1♣	1♥
North HCP: 5	♦ QJ632	♦ 974	1♠	4♥	AP	
South HCP: 9	♣ 3	♣ 75				
Contract: 4♥ S						

Board: 184	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	XA♠♠	AP
Contract: 3♣X N						

Board: 185	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	3♠	Pass	4♠	AP
Contract: 4♠ W						

Board: 186	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						

South hands (Practice Page)

Overcalls

Board: 181 ♠ 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: 182 ♠ 7
Dealer: W ♥ J942
Vul: NS ♦ J
HCP: 4 ♣ Q876532

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

Partner bids first.

Board: 183 ♠ J105
Dealer: E ♥ AKJ72
Vul: EW ♦ 974
HCP: 9 ♣ 75

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

You bid first.

Board: 184 ♠ 9876
Dealer: W ♥ AQ3
Vul: Both ♦ J972
HCP: 7 ♣ 97

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

Partner bids first.

Board: 185 ♠ 9
Dealer: E ♥ Q653
Vul: NS ♦ AKQ542
HCP: 11 ♣ 85

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

You bid first.

Board: 186 ♠ 86
Dealer: W ♥ Q1093
Vul: EW ♦ A6
HCP: 9 ♣ K8743

West Opens 1♦.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ KJ			1♣	1♦
Vul: None	♥ 10984	♥ KJ2				
North HCP: 1	♦ J2	♦ AQ10974	1♠	Pass	1NT	2♦
South HCP: 17	♣ 872	♣ K9	3♣	Pass	3♠	AP
Contract: 3♠ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ Q1092	♠ 7				
Vul: NS	♥ A	♥ J942				
North HCP: 15	♦ AKQ432	♦ J	1♠	2♦	4♥	AP
South HCP: 4	♣ 104	♣ Q876532				
Contract: 4♥ E						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ J105				
Vul: EW	♥ Q10543	♥ AKJ72			1♣	1♥
North HCP: 5	♦ QJ632	♦ 974	1♠	4♥	AP	
South HCP: 9	♣ 3	♣ 75				
Contract: 4♥ S						

Board: 184	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	XA♠♠	AP
Contract: 3♣X N						

Board: 185	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	3♠	Pass	4♠	AP
Contract: 4♠ W						

Board: 186	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						

North hands (Practice Page)

Overcalls

Board: 187 ♠ K1093
Dealer: E ♥ A73
Vul: Both ♦ 873
HCP: 7 ♣ 964

East Opens 1♠.

Partner bids first.

Board: 188 ♠ J
Dealer: W ♥ QJ864
Vul: None ♦ AKQJ3
HCP: 18 ♣ A2

West Opens 1♣.

You bid first.

Board: 189 ♠ 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: 190 ♠ K94
Dealer: W ♥ KQ10654
Vul: Both ♦ KQ7
HCP: 13 ♣ 6

West Opens 1♣.

West Bids 3♠ if possible.

You bid first.

Board: 191 ♠ 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: 192 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ K1093	♠ 6			1♠	2NT ¹
Vul: Both	♥ A73	♥ 96				
North HCP: 7	♦ 873	♦ AK642	Pass	3♦	AP	
South HCP: 16	♣ 964	♣ AKQ72	1. Unusual 2NT			
Contract: 3♦ N						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q542	1♣	2NT ¹	Pass	4♦
Vul: None	♥ QJ864	♥ A5	AP			
North HCP: 18	♦ AKQJ3	♦ 7542	1. Unusual 2NT			
South HCP: 6	♣ A2	♣ 943				
Contract: 4♦ S						

Board: 189	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: 190	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ 75	1♣	1♥	Pass	1NT
Vul: Both	♥ KQ10654	♥ A2	3♠ ¹	X♠ ¹	AP	
North HCP: 13	♦ KQ7	♦ A9543	1. 1m opening allows 5M			
South HCP: 10	♣ 6	♣ Q1074				
Contract: 3♠X W						

Board: 191	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: 192	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	1. Lebensohl after 1m			
Contract: 3N E						

South hands (Practice Page)

Overcalls

Board: 187 ♠ 6
Dealer: E ♥ 96
Vul: Both ♦ AK642
HCP: 16 ♣ AKQ72

East Opens 1♠.

You bid first.

Board: 188 ♠ Q542
Dealer: W ♥ A5
Vul: None ♦ 7542
HCP: 6 ♣ 943

West Opens 1♣.

Partner bids first.

Board: 189 ♠ 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: 190 ♠ 75
Dealer: W ♥ A2
Vul: Both ♦ A9543
HCP: 10 ♣ Q1074

West Opens 1♣.

West Bids 3♠ if possible.

Partner bids first.

Board: 191 ♠ 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: 192 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ K1093	♠ 6			1♠	2NT ¹
Vul: Both	♥ A73	♥ 96				
North HCP: 7	♦ 873	♦ AK642	Pass	3♦	AP	
South HCP: 16	♣ 964	♣ AKQ72	1. Unusual 2NT			
Contract: 3♦ N						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q542	1♣	2NT ¹	Pass	4♦
Vul: None	♥ QJ864	♥ A5	AP			
North HCP: 18	♦ AKQJ3	♦ 7542	1. Unusual 2NT			
South HCP: 6	♣ A2	♣ 943				
Contract: 4♦ S						

Board: 189	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: 190	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ 75	1♣	1♥	Pass	1NT
Vul: Both	♥ KQ10654	♥ A2	3♠ ¹	X♠ ¹	AP	
North HCP: 13	♦ KQ7	♦ A9543	1. 1m opening allows 5M			
South HCP: 10	♣ 6	♣ Q1074				
Contract: 3♠X W						

Board: 191	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: 192	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	1. Lebensohl after 1m			
Contract: 3N E						

North hands (Practice Page)

Overcalls

Board: 193 ♠ 75
Dealer: E ♥ 764
Vul: None ♦ 8762
HCP: 4 ♣ A632

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

Partner bids first.

Board: 194 ♠ Q962
Dealer: W ♥ Q
Vul: NS ♦ Q9
HCP: 15 ♣ AKQ873

West Opens 1♠.

You bid first.

Board: 195 ♠ 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: 196 ♠ 32
Dealer: W ♥ 74
Vul: None ♦ 8
HCP: 10 ♣ AKQJ6532

West Opens 1♦.

You bid first.

Board: 197 ♠ 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: 198 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ 86			1♦	2♣
Vul: None	♥ 764	♥ A10	2♣ ¹	3♣	4♣	5♣
North HCP: 4	♦ 8762	♦ A95	X♣	AP		
South HCP: 12	♣ A632	♣ KJ10984				
Contract: 5♣X S			1. 1X-(Y)-2Z forcing			

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ Q962	♠ 75	1♠	2♣	Pass	3♣
Vul: NS	♥ Q	♥ A876	AP			
North HCP: 15	♦ Q9	♦ K84				
South HCP: 7	♣ AKQ873	♣ 10652				
Contract: 3♣ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ 64	X	Pass	1♣	1♥
Vul: EW	♥ 64	♥ KQ1092	1NT	2♦	2♥ ¹	Pass
North HCP: 10	♦ 98642	♦ A5	2♣	AP		
South HCP: 10	♣ AK3	♣ J1042				
Contract: 2♠ E			1. limit raise or better in ♠			

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ J1075	1♦	5♣	AP	
Vul: None	♥ 74	♥ 10983				
North HCP: 10	♦ 8	♦ AQ54				
South HCP: 7	♣ AKQJ6532	♣ 8				
Contract: 5♣ N						

Board: 197	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	1. Michaels Cuebid			
South HCP: 14	♣ QJ87	♣ —				
Contract: 3♠ E						

Board: 198	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						

South hands (Practice Page)

Overcalls

Board: 193 ♠ 86
Dealer: E ♥ A10
Vul: None ♦ A95
HCP: 12 ♣ KJ10984

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

You bid first.

Board: 194 ♠ 75
Dealer: W ♥ A876
Vul: NS ♦ K84
HCP: 7 ♣ 10652

West Opens 1♠.
Partner bids first.

Board: 195 ♠ 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: 196 ♠ J1075
Dealer: W ♥ 10983
Vul: None ♦ AQ54
HCP: 7 ♣ 8

West Opens 1♦.
Partner bids first.

Board: 197 ♠ 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: 198 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ 86			1♦	2♣
Vul: None	♥ 764	♥ A10	2♣ ¹	3♣	4♣	5♣
North HCP: 4	♦ 8762	♦ A95	X♣	AP		
South HCP: 12	♣ A632	♣ KJ10984				
Contract: 5♣X S			1. 1X-(Y)-2Z forcing			

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ Q962	♠ 75	1♠	2♣	Pass	3♣
Vul: NS	♥ Q	♥ A876	AP			
North HCP: 15	♦ Q9	♦ K84				
South HCP: 7	♣ AKQ873	♣ 10652				
Contract: 3♣ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ 64	X	Pass	1♣	1♥
Vul: EW	♥ 64	♥ KQ1092	1NT	2♦	2♥ ¹	Pass
North HCP: 10	♦ 98642	♦ A5	2♣	AP		
South HCP: 10	♣ AK3	♣ J1042				
Contract: 2♠ E			1. limit raise or better in ♠			

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ J1075	1♦	5♣	AP	
Vul: None	♥ 74	♥ 10983				
North HCP: 10	♦ 8	♦ AQ54				
South HCP: 7	♣ AKQJ6532	♣ 8				
Contract: 5♣ N						

Board: 197	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	1. Michaels Cuebid			
South HCP: 14	♣ QJ87	♣ —				
Contract: 3♠ E						

Board: 198	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						

North hands (Practice Page)

Overcalls

Board: 199 ♠ Q9732
Dealer: E ♥ —
Vul: Both ♦ 87
HCP: 9 ♣ AK10983

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

Partner bids first.

Board: 200 ♠ 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.

Board: 201 ♠ 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: 202 ♠ 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: 203 ♠ QJ3
Dealer: E ♥ J107532
Vul: None ♦ 9
HCP: 8 ♣ A103

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

Partner bids first.

Board: 204 ♠ AKJ85
Dealer: W ♥ 8
Vul: EW ♦ K943
HCP: 11 ♣ 653

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ Q9732	♠ K5			1♥	2♦
Vul: Both	♥ —	♥ K7				
North HCP: 9	♦ 87	♦ AQJ9653	3♥	Pass	Pass	4♦
South HCP: 14	♣ AK10983	♣ J4	AP			
Contract: 4♦ S						

Board: 200	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						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 873	♠ 6542			1♦	1♥
Vul: EW	♥ J96	♥ AKQ54				
North HCP: 1	♦ 9754	♦ —	2♦	Pass	Pass	X
South HCP: 14	♣ 1073	♣ AJ94	XX	2♥	3♦	AP
Contract: 3♦ E						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 65	1♠	2♦	3♦ ¹	Pass
Vul: Both	♥ 92	♥ K874				
North HCP: 16	♦ AKQJ53	♦ 864	4♠	AP		
South HCP: 3	♣ KJ3	♣ 10982				
Contract: 4♠ W						

1. limit raise or better in ♠

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ AK10985				
Vul: None	♥ J107532	♥ A94			1♦	1♠
North HCP: 8	♦ 9	♦ Q8	4♦	AP		
South HCP: 13	♣ A103	♣ 94				
Contract: 4♦ E						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ AKJ85	♠ 764				
Vul: EW	♥ 8	♥ K1072	1♦	1♠	1NT	2♠
North HCP: 11	♦ K943	♦ AJ				
South HCP: 8	♣ 653	♣ 10874	AP			
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 199 ♠ K5
Dealer: E ♥ K7
Vul: Both ♦ AQJ9653
HCP: 14 ♣ J4

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

Board: 200 ♠ 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.

Board: 201 ♠ 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: 202 ♠ 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: 203 ♠ AK10985
Dealer: E ♥ A94
Vul: None ♦ Q8
HCP: 13 ♣ 94

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

You bid first.

Board: 204 ♠ 764
Dealer: W ♥ K1072
Vul: EW ♦ AJ
HCP: 8 ♣ 10874

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ Q9732	♠ K5				
Vul: Both	♥ —	♥ K7			1♥	2♦
North HCP: 9	♦ 87	♦ AQJ9653	3♥	Pass	Pass	4♦
South HCP: 14	♣ AK10983	♣ J4	AP			
Contract: 4♦ S						

Board: 200	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						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 873	♠ 6542				
Vul: EW	♥ J96	♥ AKQ54			1♦	1♥
North HCP: 1	♦ 9754	♦ —	2♦	Pass	Pass	X
South HCP: 14	♣ 1073	♣ AJ94	XX	2♥	3♦	AP
Contract: 3♦ E						

Board: 202	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				
South HCP: 3	♣ KJ3	♣ 10982				
Contract: 4♠ W						

1. limit raise or better in ♠

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ AK10985				
Vul: None	♥ J107532	♥ A94			1♦	1♠
North HCP: 8	♦ 9	♦ Q8	4♦	AP		
South HCP: 13	♣ A103	♣ 94				
Contract: 4♦ E						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ AKJ85	♠ 764				
Vul: EW	♥ 8	♥ K1072	1♦	1♠	1NT	2♠
North HCP: 11	♦ K943	♦ AJ	AP			
South HCP: 8	♣ 653	♣ 10874				
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 205 ♠ 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: 206 ♠ AKJ94
Dealer: W ♥ 1043
Vul: None ♦ AQ
HCP: 14 ♣ 962

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

You bid first.

Board: 207 ♠ 1098765
Dealer: E ♥ 654
Vul: EW ♦ K92
HCP: 3 ♣ 10

East Opens 1♣.

Partner bids first.

Board: 208 ♠ AK1053
Dealer: W ♥ 64
Vul: None ♦ 107
HCP: 11 ♣ A965

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

You bid first.

Board: 209 ♠ J54
Dealer: E ♥ J
Vul: NS ♦ 983
HCP: 7 ♣ KQ9863

East Opens 1♠.

Partner bids first.

Board: 210 ♠ AQ764
Dealer: W ♥ KJ1072
Vul: EW ♦ Q9
HCP: 12 ♣ 6

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 205	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♥	AP
South HCP: 12	♣ —	♣ AKQ10943				
Contract: 3♥ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AKJ94	♠ 653	1♥	1♠	2♠ ¹	3♠
Vul: None	♥ 1043	♥ 2	4♥	X♥	AP	
North HCP: 14	♦ AQ	♦ J964	1. limit raise or better in ♥			
South HCP: 3	♣ 962	♣ Q7543				
Contract: 4♥X W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ 1098765	♠ K2			1♣	1NT
Vul: EW	♥ 654	♥ J7	Pass	2♥	Pass	2♠
North HCP: 3	♦ K92	♦ A873	AP			
South HCP: 17	♣ 10	♣ AKQ62				
Contract: 2♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ AK1053	♠ Q9764	1♥	1♠	2♦ ¹	4♠
Vul: None	♥ 64	♥ J932	5♦	X♦	AP	
North HCP: 11	♦ 107	♦ 52	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ A965	♣ 103				
Contract: 5♦X E						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ AQ87			1♠	2♥
Vul: NS	♥ J	♥ KQ10975	AP			
North HCP: 7	♦ 983	♦ K10				
South HCP: 14	♣ KQ9863	♣ 4				
Contract: 2♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ AQ764	♠ J10	1♦	2♦ ¹	Pass	2♥
Vul: EW	♥ KJ1072	♥ 96	AP			
North HCP: 12	♦ Q9	♦ AJ52	1. Michaels Cuebid			
South HCP: 12	♣ 6	♣ AQ874				
Contract: 2♥ S						

South hands (Practice Page)

Overcalls

Board: 205	♠ QJ6	East Opens 1♥.
Dealer: E	♥ 63	West Bids 2♥ if possible.
Vul: Both	♦ 5	East Bids 3♥ if possible.
HCP: 12	♣ AKQ10943	You bid first.
Board: 206	♠ 653	West Opens 1♥.
Dealer: W	♥ 2	East Bids 2♠ if possible.
Vul: None	♦ J964	West Bids 4♥ if possible.
HCP: 3	♣ Q7543	Partner bids first.
Board: 207	♠ K2	East Opens 1♣.
Dealer: E	♥ J7	You bid first.
Vul: EW	♦ A873	
HCP: 17	♣ AKQ62	
Board: 208	♠ Q9764	West Opens 1♥.
Dealer: W	♥ J932	East Bids 2♦ if possible.
Vul: None	♦ 52	West Bids 5♦ if possible.
HCP: 3	♣ 103	Partner bids first.
Board: 209	♠ AQ87	East Opens 1♠.
Dealer: E	♥ KQ10975	You bid first.
Vul: NS	♦ K10	
HCP: 14	♣ 4	
Board: 210	♠ J10	West Opens 1♦.
Dealer: W	♥ 96	Partner bids first.
Vul: EW	♦ AJ52	
HCP: 12	♣ AQ874	

Overcalls Both hands (Answers Page)

Board: 205	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♥	AP
South HCP: 12	♣ —	♣ AKQ10943				
Contract: 3♥ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AKJ94	♠ 653	1♥	1♠	2♠ ¹	3♠
Vul: None	♥ 1043	♥ 2	4♥	X♥	AP	
North HCP: 14	♦ AQ	♦ J964	1. limit raise or better in ♥			
South HCP: 3	♣ 962	♣ Q7543				
Contract: 4♥X W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ 1098765	♠ K2			1♣	1NT
Vul: EW	♥ 654	♥ J7	Pass	2♥	Pass	2♠
North HCP: 3	♦ K92	♦ A873	AP			
South HCP: 17	♣ 10	♣ AKQ62				
Contract: 2♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ AK1053	♠ Q9764	1♥	1♠	2♦ ¹	4♠
Vul: None	♥ 64	♥ J932	5♦	X♦	AP	
North HCP: 11	♦ 107	♦ 52	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ A965	♣ 103				
Contract: 5♦X E						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ AQ87			1♠	2♥
Vul: NS	♥ J	♥ KQ10975	AP			
North HCP: 7	♦ 983	♦ K10				
South HCP: 14	♣ KQ9863	♣ 4				
Contract: 2♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ AQ764	♠ J10	1♦	2♦ ¹	Pass	2♥
Vul: EW	♥ KJ1072	♥ 96	AP			
North HCP: 12	♦ Q9	♦ AJ52	1. Michaels Cuebid			
South HCP: 12	♣ 6	♣ AQ874				
Contract: 2♥ S						

North hands (Practice Page)

Overcalls

Board: 211 ♠ 975
Dealer: E ♥ 97
Vul: Both ♦ QJ98
HCP: 7 ♣ KJ64

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

Partner bids first.

Board: 212 ♠ KJ5
Dealer: W ♥ KJ1076
Vul: NS ♦ AK743
HCP: 15 ♣ —

West Opens 1♣.

You bid first.

Board: 213 ♠ AJ97
Dealer: E ♥ J94
Vul: EW ♦ 2
HCP: 7 ♣ J8642

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

Partner bids first.

Board: 214 ♠ AJ9
Dealer: W ♥ 1063
Vul: Both ♦ K
HCP: 16 ♣ AKJ875

West Opens 1♥.

You bid first.

Board: 215 ♠ J8732
Dealer: E ♥ J95
Vul: Both ♦ J82
HCP: 4 ♣ J2

East Opens 1♣.
West Bids 1♥ 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: 216 ♠ AQ1097
Dealer: W ♥ J106
Vul: None ♦ A85
HCP: 11 ♣ 72

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 975	♠ KQJ64			1♥	1♠
Vul: Both	♥ 97	♥ A2				
North HCP: 7	♦ QJ98	♦ 76	2♠ ¹	Pass	4♥	AP
South HCP: 10	♣ KJ64	♣ 10752	1. limit raise or better in ♥			
Contract: 4♥ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ A6	1♣	2NT ¹	Pass	5♦
Vul: NS	♥ KJ1076	♥ 95				
North HCP: 15	♦ AK743	♦ J1082	AP			
South HCP: 13	♣ —	♣ AKJ102	1. Unusual 2NT			
Contract: 5♦ S						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ AJ97	♠ K10542			1♦	2♦ ¹
Vul: EW	♥ J94	♥ KQ1032				
North HCP: 7	♦ 2	♦ J	X	3♠	4♦	AP
South HCP: 11	♣ J8642	♣ Q7	1. Michaels Cuebid			
Contract: 4♦ E						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AJ9	♠ 10872	1♥	2♣	Pass	2♦
Vul: Both	♥ 1063	♥ KJ				
North HCP: 16	♦ K	♦ A9872	Pass	3♣	AP	
South HCP: 8	♣ AKJ875	♣ 96				
Contract: 3♣ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ J8732	♠ Q1096			1♣	1♦
Vul: Both	♥ J95	♥ K	1♥	1♠	4♥	4♠
North HCP: 4	♦ J82	♦ KQ10943	4NT ¹	Pass	5♥	Pass
South HCP: 10	♣ J2	♣ 98	6♥	AP		
Contract: 6♥ W			1. Blackwood 1430, for ♥			

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ AQ1097	♠ 83	1♥	1♠	2♦ ¹	Pass
Vul: None	♥ J106	♥ 85				
North HCP: 11	♦ A85	♦ K109	4♥	AP		
South HCP: 5	♣ 72	♣ Q109654	1. 1X-(Y)-2Z forcing			
Contract: 4♥ W						

South hands (Practice Page)

Overcalls

Board: 211 ♠ KQJ64
Dealer: E ♥ A2
Vul: Both ♦ 76
HCP: 10 ♣ 10752

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

You bid first.

Board: 212 ♠ A6
Dealer: W ♥ 95
Vul: NS ♦ J1082
HCP: 13 ♣ AKJ102

West Opens 1♣.

Partner bids first.

Board: 213 ♠ K10542
Dealer: E ♥ KQ1032
Vul: EW ♦ J
HCP: 11 ♣ Q7

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

You bid first.

Board: 214 ♠ 10872
Dealer: W ♥ KJ
Vul: Both ♦ A9872
HCP: 8 ♣ 96

West Opens 1♥.

Partner bids first.

Board: 215 ♠ Q1096
Dealer: E ♥ K
Vul: Both ♦ KQ10943
HCP: 10 ♣ 98

East Opens 1♣.
West Bids 1♥ 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: 216 ♠ 83
Dealer: W ♥ 85
Vul: None ♦ K109
HCP: 5 ♣ Q109654

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 975	♠ KQJ64			1♥	1♠
Vul: Both	♥ 97	♥ A2				
North HCP: 7	♦ QJ98	♦ 76	2♠ ¹	Pass	4♥	AP
South HCP: 10	♣ KJ64	♣ 10752				
Contract: 4♥ E						1. limit raise or better in ♥

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ A6	1♣	2NT ¹	Pass	5♦
Vul: NS	♥ KJ1076	♥ 95				
North HCP: 15	♦ AK743	♦ J1082	AP			
South HCP: 13	♣ —	♣ AKJ102				
Contract: 5♦ S						1. Unusual 2NT

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ AJ97	♠ K10542			1♦	2♦ ¹
Vul: EW	♥ J94	♥ KQ1032				
North HCP: 7	♦ 2	♦ J	X	3♠	4♦	AP
South HCP: 11	♣ J8642	♣ Q7				
Contract: 4♦ E						1. Michaels Cuebid

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AJ9	♠ 10872	1♥	2♣	Pass	2♦
Vul: Both	♥ 1063	♥ KJ				
North HCP: 16	♦ K	♦ A9872	Pass	3♣	AP	
South HCP: 8	♣ AKJ875	♣ 96				
Contract: 3♣ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ J8732	♠ Q1096			1♣	1♦
Vul: Both	♥ J95	♥ K	1♥	1♠	4♥	4♠
North HCP: 4	♦ J82	♦ KQ10943	4NT ¹	Pass	5♥	Pass
South HCP: 10	♣ J2	♣ 98	6♥	AP		
Contract: 6♥ W						1. Blackwood 1430, for ♥

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ AQ1097	♠ 83	1♥	1♠	2♦ ¹	Pass
Vul: None	♥ J106	♥ 85				
North HCP: 11	♦ A85	♦ K109	4♥	AP		
South HCP: 5	♣ 72	♣ Q109654				
Contract: 4♥ W						1. 1X-(Y)-2Z forcing

North hands (Practice Page)

Overcalls

Board: 217	♠ KQJ106	East Opens 1♦.
Dealer: E	♥ Q10985	West Bids 3♦ if possible.
Vul: NS	♦ Q8	
HCP: 10	♣ 6	Partner bids first.
Board: 218	♠ AJ1074	West Opens 1♥.
Dealer: W	♥ Q	
Vul: Both	♦ AKQ53	You bid first.
HCP: 16	♣ 93	
Board: 219	♠ Q98652	East Opens 1♣.
Dealer: E	♥ J1097	West Bids 3NT if possible.
Vul: None	♦ 7	
HCP: 3	♣ 42	Partner bids first.
Board: 220	♠ Q9	West Opens 1♠.
Dealer: W	♥ AQ4	
Vul: NS	♦ KQJ1042	You bid first.
HCP: 14	♣ 54	
Board: 221	♠ J8	East Opens 1♦.
Dealer: E	♥ J96532	
Vul: EW	♦ AK82	Partner bids first.
HCP: 11	♣ Q	
Board: 222	♠ Q64	West Opens 1♠.
Dealer: W	♥ AQJ9862	West Bids 4♠ if possible.
Vul: None	♦ K	
HCP: 14	♣ Q2	You bid first.

Overcalls Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ KQJ106	♠ 852				
Vul: NS	♥ Q10985	♥ K32			1♦	2♣
North HCP: 10	♦ Q8	♦ 4	3♦	AP		
South HCP: 12	♣ 6	♣ AKQ952				
Contract: 3♦ E						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ AJ1074	♠ Q953	1♥	2♥ ¹	Pass	3♠
Vul: Both	♥ Q	♥ 1062	Pass	4♠	AP	
North HCP: 16	♦ AKQ53	♦ 1092	1. Michaels Cuebid			
South HCP: 6	♣ 93	♣ A82				
Contract: 4♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ Q98652	♠ 104				
Vul: None	♥ J1097	♥ A8			1♣	1♦
North HCP: 3	♦ 7	♦ QJ1063	3NT	AP		
South HCP: 9	♣ 42	♣ Q1087				
Contract: 3N W						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ J1073	1♠	2♦	AP	
Vul: NS	♥ AQ4	♥ K10876				
North HCP: 14	♦ KQJ1042	♦ 3				
South HCP: 4	♣ 54	♣ 1082				
Contract: 2♦ N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ AK10763				
Vul: EW	♥ J96532	♥ Q7			1♦	2♠
North HCP: 11	♦ AK82	♦ 103	AP			
South HCP: 9	♣ Q	♣ 952				
Contract: 2♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ J	1♠	2♥	Pass	Pass
Vul: None	♥ AQJ9862	♥ 104	4♠	AP		
North HCP: 14	♦ K	♦ Q107542				
South HCP: 3	♣ Q2	♣ 9754				
Contract: 4♠ W						

South hands (Practice Page)

Overcalls

Board: 217	♠ 852	East Opens 1♦.
Dealer: E	♥ K32	West Bids 3♦ if possible.
Vul: NS	♦ 4	
HCP: 12	♣ AKQ952	You bid first.
Board: 218	♠ Q953	West Opens 1♥.
Dealer: W	♥ 1062	
Vul: Both	♦ 1092	Partner bids first.
HCP: 6	♣ A82	
Board: 219	♠ 104	East Opens 1♣.
Dealer: E	♥ A8	West Bids 3NT if possible.
Vul: None	♦ QJ1063	
HCP: 9	♣ Q1087	You bid first.
Board: 220	♠ J1073	West Opens 1♠.
Dealer: W	♥ K10876	
Vul: NS	♦ 3	Partner bids first.
HCP: 4	♣ 1082	
Board: 221	♠ AK10763	East Opens 1♦.
Dealer: E	♥ Q7	
Vul: EW	♦ 103	You bid first.
HCP: 9	♣ 952	
Board: 222	♠ J	West Opens 1♠.
Dealer: W	♥ 104	West Bids 4♠ if possible.
Vul: None	♦ Q107542	
HCP: 3	♣ 9754	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ KQJ106	♠ 852				
Vul: NS	♥ Q10985	♥ K32			1♦	2♣
North HCP: 10	♦ Q8	♦ 4	3♦	AP		
South HCP: 12	♣ 6	♣ AKQ952				
Contract: 3♦ E						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ AJ1074	♠ Q953	1♥	2♥ ¹	Pass	3♠
Vul: Both	♥ Q	♥ 1062	Pass	4♠	AP	
North HCP: 16	♦ AKQ53	♦ 1092	1. Michaels Cuebid			
South HCP: 6	♣ 93	♣ A82				
Contract: 4♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ Q98652	♠ 104				
Vul: None	♥ J1097	♥ A8			1♣	1♦
North HCP: 3	♦ 7	♦ QJ1063	3NT	AP		
South HCP: 9	♣ 42	♣ Q1087				
Contract: 3N W						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ J1073	1♠	2♦	AP	
Vul: NS	♥ AQ4	♥ K10876				
North HCP: 14	♦ KQJ1042	♦ 3				
South HCP: 4	♣ 54	♣ 1082				
Contract: 2♦ N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ AK10763				
Vul: EW	♥ J96532	♥ Q7			1♦	2♠
North HCP: 11	♦ AK82	♦ 103	AP			
South HCP: 9	♣ Q	♣ 952				
Contract: 2♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ J	1♠	2♥	Pass	Pass
Vul: None	♥ AQJ9862	♥ 104	4♠	AP		
North HCP: 14	♦ K	♦ Q107542				
South HCP: 3	♣ Q2	♣ 9754				
Contract: 4♠ W						

North hands (Practice Page)

Overcalls

Board: 223 ♠ J10
Dealer: E ♥ 643
Vul: NS ♦ 1083
HCP: 1 ♣ 86542

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

Partner bids first.

Board: 224 ♠ K72
Dealer: W ♥ AKQ973
Vul: EW ♦ 432
HCP: 12 ♣ 7

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

You bid first.

Board: 225 ♠ 103
Dealer: E ♥ Q1084
Vul: Both ♦ 1063
HCP: 2 ♣ 10954

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

Partner bids first.

Board: 226 ♠ KQ108542
Dealer: W ♥ K
Vul: NS ♦ KQ
HCP: 13 ♣ 953

West Opens 1♦.
West Doubles 2♥ if possible.

You bid first.

Board: 227 ♠ Q5
Dealer: E ♥ 985
Vul: EW ♦ Q9642
HCP: 8 ♣ KJ10

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

Partner bids first.

Board: 228 ♠ AKQ83
Dealer: W ♥ J8743
Vul: None ♦ Q9
HCP: 12 ♣ 4

West Opens 1♥.

You bid first.

Overcalls Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ K2			1♠	2♦
Vul: NS	♥ 643	♥ Q87				
North HCP: 1	♦ 1083	♦ AQJ742	3♦ ¹	Pass	4♠	AP
South HCP: 12	♣ 86542	♣ 93	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ K72	♠ 94	1♦	1♥	1♠	X
Vul: EW	♥ AKQ973	♥ J4	XX ¹	2♥	2♠	3♥
North HCP: 12	♦ 432	♦ A10976	AP			
South HCP: 10	♣ 7	♣ KQ95	1. Support double redouble			
Contract: 3♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ —			1♠	2♣
Vul: Both	♥ Q1084	♥ KJ5	3♣ ¹	Pass	4♠	5♣
North HCP: 2	♦ 1063	♦ Q2	Pass	Pass	5♠	AP
South HCP: 16	♣ 10954	♣ AKQJ8762	1. limit raise or better in ♠			
Contract: 5♠ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ KQ108542	♠ 7				
Vul: NS	♥ K	♥ Q1097652	1♦	1♠	Pass	2♥
North HCP: 13	♦ KQ	♦ A42	X	4♠	AP	
South HCP: 9	♣ 953	♣ K6				
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ 82				
Vul: EW	♥ 985	♥ AKQ743			1♠	2♥
North HCP: 8	♦ Q9642	♦ J1083	3♣	AP		
South HCP: 10	♣ KJ10	♣ 8				
Contract: 3♣ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ AKQ83	♠ J975	1♥	1♠	Pass	2♥ ¹
Vul: None	♥ J8743	♥ A	Pass	4♣ ²	Pass	4♦ ³
North HCP: 12	♦ Q9	♦ A62	Pass	4♠	AP	
South HCP: 12	♣ 4	♣ K10972	1. limit raise or better in ♠			
Contract: 4♠ N			2. Splinter			
			3. Cue bid, a ♦ stopper			

South hands (Practice Page)

Overcalls

Board: 223 ♠ K2
Dealer: E ♥ Q87
Vul: NS ♦ AQJ742
HCP: 12 ♣ 93

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

You bid first.

Board: 224 ♠ 94
Dealer: W ♥ J4
Vul: EW ♦ A10976
HCP: 10 ♣ KQ95

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

Partner bids first.

Board: 225 ♠ —
Dealer: E ♥ KJ5
Vul: Both ♦ Q2
HCP: 16 ♣ AKQJ8762

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

You bid first.

Board: 226 ♠ 7
Dealer: W ♥ Q1097652
Vul: NS ♦ A42
HCP: 9 ♣ K6

West Opens 1♦.
West Doubles 2♥ if possible.

Partner bids first.

Board: 227 ♠ 82
Dealer: E ♥ AKQ743
Vul: EW ♦ J1083
HCP: 10 ♣ 8

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

You bid first.

Board: 228 ♠ J975
Dealer: W ♥ A
Vul: None ♦ A62
HCP: 12 ♣ K10972

West Opens 1♥.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ K2			1♠	2♦
Vul: NS	♥ 643	♥ Q87				
North HCP: 1	♦ 1083	♦ AQJ742	3♦ ¹	Pass	4♠	AP
South HCP: 12	♣ 86542	♣ 93	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ K72	♠ 94	1♦	1♥	1♠	X
Vul: EW	♥ AKQ973	♥ J4	XX ¹	2♥	2♠	3♥
North HCP: 12	♦ 432	♦ A10976	AP			
South HCP: 10	♣ 7	♣ KQ95	1. Support double redouble			
Contract: 3♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ —			1♠	2♣
Vul: Both	♥ Q1084	♥ KJ5	3♣ ¹	Pass	4♠	5♣
North HCP: 2	♦ 1063	♦ Q2	Pass	Pass	5♠	AP
South HCP: 16	♣ 10954	♣ AKQJ8762	1. limit raise or better in ♠			
Contract: 5♠ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ KQ108542	♠ 7				
Vul: NS	♥ K	♥ Q1097652	1♦	1♠	Pass	2♥
North HCP: 13	♦ KQ	♦ A42	X	4♠	AP	
South HCP: 9	♣ 953	♣ K6				
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ 82				
Vul: EW	♥ 985	♥ AKQ743			1♠	2♥
North HCP: 8	♦ Q9642	♦ J1083	3♣	AP		
South HCP: 10	♣ KJ10	♣ 8				
Contract: 3♣ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ AKQ83	♠ J975	1♥	1♠	Pass	2♥ ¹
Vul: None	♥ J8743	♥ A	Pass	4♣ ²	Pass	4♦ ³
North HCP: 12	♦ Q9	♦ A62	Pass	4♠	AP	
South HCP: 12	♣ 4	♣ K10972	1. limit raise or better in ♠			
Contract: 4♠ N			2. Splinter			
			3. Cue bid, a ♦ stopper			

North hands (Practice Page)

Overcalls

Board: 229 ♠ J
Dealer: E ♥ KQ4
Vul: EW ♦ K97632
HCP: 11 ♣ Q98

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

Partner bids first.

Board: 230 ♠ AKQ843
Dealer: W ♥ J92
Vul: Both ♦ 7
HCP: 11 ♣ J102

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

You bid first.

Board: 231 ♠ K8642
Dealer: E ♥ A84
Vul: None ♦ 74
HCP: 10 ♣ K42

East Opens 1♣.
Partner bids first.

Board: 232 ♠ 765
Dealer: W ♥ AKJ94
Vul: NS ♦ AJ
HCP: 16 ♣ K42

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

You bid first.

Board: 233 ♠ K1076
Dealer: E ♥ A
Vul: None ♦ A53
HCP: 11 ♣ 109853

East Opens 1♦.
Partner bids first.

Board: 234 ♠ AKQ64
Dealer: W ♥ A9
Vul: NS ♦ 1096
HCP: 13 ♣ 642

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 229	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: 230	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: 231	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: 232	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: 233	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: 234	North:	South:	West	North	East	South
Dealer: W	♠ AKQ64	♠ 8				
Vul: NS	♥ A9	♥ 654	1♥	1♠	Pass	Pass
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)

Overcalls

Board: 229 ♠ 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: 230 ♠ 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: 231 ♠ 1093
Dealer: E ♥ J106
Vul: None ♦ AKJ105
HCP: 9 ♣ 86

East Opens 1♣.

You bid first.

Board: 232 ♠ KJ108
Dealer: W ♥ Q83
Vul: NS ♦ 982
HCP: 7 ♣ J106

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

Partner bids first.

Board: 233 ♠ AQJ43
Dealer: E ♥ 854
Vul: None ♦ K7
HCP: 12 ♣ Q64

East Opens 1♦.

You bid first.

Board: 234 ♠ 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.

Overcalls Both hands (Answers Page)

Board: 229	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: 230	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: 231	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: 232	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: 233	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: 234	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)

Overcalls

Board: 235 ♠ KQJ3
Dealer: E ♥ 104 East Opens 1♦.
Vul: EW ♦ A874
HCP: 10 ♣ 982 Partner bids first.

Board: 236 ♠ AK10864
Dealer: W ♥ 8742 West Opens 1♥.
Vul: None ♦ AQ
HCP: 13 ♣ 8 You bid first.

Board: 237 ♠ K873
Dealer: E ♥ A986 East Opens 1♠.
Vul: NS ♦ Q5 East Bids 2♥ if possible.
HCP: 9 ♣ 1062 West Bids 2♠ if possible.
Partner bids first.

Board: 238 ♠ AJ102
Dealer: W ♥ AQJ1065 West Opens 1♣.
Vul: Both ♦ 42 East Bids 1NT if possible.
HCP: 12 ♣ 6 West Bids 2♣ if possible.
East Bids 3♣ if possible.
West Bids 4♣ if possible.
You bid first.

Board: 239 ♠ AQ9763
Dealer: E ♥ 976 East Opens 1♥.
Vul: NS ♦ J8 West Bids 2♥ if possible.
HCP: 8 ♣ J9 Partner bids first.

Board: 240 ♠ J10
Dealer: W ♥ KQ9 West Opens 1♦.
Vul: None ♦ A104
HCP: 16 ♣ KQJ52 You bid first.

Overcalls Both hands (Answers Page)

Board: 235	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: 236	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: 237	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: 238	North:	South:	West	North	East	South
Dealer: W	♠ AJ102	♠ K97	1♣	1♥	1NT	Pass
Vul: Both	♥ AQJ1065	♥ 93	2♣	2♥	3♣	3♥
North HCP: 12	♦ 42	♦ KJ95	4♣	AP		
South HCP: 7	♣ 6	♣ 10853				
Contract: 4♣ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ AQ9763	♠ K8			1♥	2♣
Vul: NS	♥ 976	♥ 52	2♥	2♠	AP	
North HCP: 8	♦ J8	♦ K743				
South HCP: 13	♣ J9	♣ AK1032				
Contract: 2♠ N						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ A4	1♦	1NT	Pass	2♦
Vul: None	♥ KQ9	♥ 108543	Pass	2♥	AP	
North HCP: 16	♦ A104	♦ Q63				
South HCP: 6	♣ KQJ52	♣ 1063				
Contract: 2♥ N						

South hands (Practice Page)

Overcalls

Board: 235	♠ —	East Opens 1♦.
Dealer: E	♥ Q9853	
Vul: EW	♦ Q9	You bid first.
HCP: 11	♣ AQJ743	
Board: 236	♠ 97	West Opens 1♥.
Dealer: W	♥ KQ6	
Vul: None	♦ 632	Partner bids first.
HCP: 14	♣ AKQ53	
Board: 237	♠ 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: 238	♠ K97	West Opens 1♣.
Dealer: W	♥ 93	East Bids 1NT if possible.
Vul: Both	♦ KJ95	West Bids 2♣ if possible.
HCP: 7	♣ 10853	East Bids 3♣ if possible.
		West Bids 4♣ if possible.
		Partner bids first.
Board: 239	♠ K8	East Opens 1♥.
Dealer: E	♥ 52	West Bids 2♥ if possible.
Vul: NS	♦ K743	
HCP: 13	♣ AK1032	You bid first.
Board: 240	♠ A4	West Opens 1♦.
Dealer: W	♥ 108543	
Vul: None	♦ Q63	Partner bids first.
HCP: 6	♣ 1063	

Overcalls Both hands (Answers Page)

Board: 235	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: 236	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: 237	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: 238	North:	South:	West	North	East	South
Dealer: W	♠ AJ102	♠ K97	1♣	1♥	1NT	Pass
Vul: Both	♥ AQJ1065	♥ 93	2♣	2♥	3♣	3♥
North HCP: 12	♦ 42	♦ KJ95	4♣	AP		
South HCP: 7	♣ 6	♣ 10853				
Contract: 4♣ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ AQ9763	♠ K8			1♥	2♣
Vul: NS	♥ 976	♥ 52	2♥	2♠	AP	
North HCP: 8	♦ J8	♦ K743				
South HCP: 13	♣ J9	♣ AK1032				
Contract: 2♠ N						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ A4	1♦	1NT	Pass	2♦
Vul: None	♥ KQ9	♥ 108543	Pass	2♥	AP	
North HCP: 16	♦ A104	♦ Q63				
South HCP: 6	♣ KQJ52	♣ 1063				
Contract: 2♥ N						

North hands (Practice Page)

Overcalls

Board: 241 ♠ AJ6
Dealer: E ♥ 10876
Vul: Both ♦ 75
HCP: 9 ♣ A862

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

Partner bids first.

Board: 242 ♠ 8
Dealer: W ♥ J
Vul: NS ♦ AQ52
HCP: 16 ♣ AKQ9843

West Opens 1♠.
East Bids 3♣ if possible.
West Bids 5♣ if possible.
East Redoubles if possible.
West Bids 5♠ if possible.

You bid first.

Board: 243 ♠ 8753
Dealer: E ♥ A876
Vul: None ♦ 54
HCP: 8 ♣ A85

East Opens 1♣.
Partner bids first.

Board: 244 ♠ Q85
Dealer: W ♥ AQ10653
Vul: NS ♦ 3
HCP: 11 ♣ K106

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

You bid first.

Board: 245 ♠ 65
Dealer: E ♥ A9853
Vul: EW ♦ 10764
HCP: 4 ♣ 72

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

Partner bids first.

Board: 246 ♠ 53
Dealer: W ♥ KQ10976
Vul: None ♦ 942
HCP: 9 ♣ A7

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 241			West	North	East	South
Dealer: E	North:	South:			1♠	2♦
Vul: Both	♠ AJ6	♠ Q4	Pass	Pass	X	Pass
North HCP: 9	♥ 10876	♥ AQ42	2♠	Pass	Pass	3♦
South HCP: 16	♦ 75	♦ AKJ932	Pass	3♠ ¹	Pass	4♦
Contract: 4♦ S	♣ A862	♣ 4	AP			
			1. limit raise or better in ♦			

Board: 242			West	North	East	South
Dealer: W	North:	South:	1♠	2♣	3♣ ¹	Pass
Vul: NS	♠ 8	♠ —	5♣ ²	X	XX	Pass
North HCP: 16	♥ J	♥ Q107654	5♠	X♠	AP	
South HCP: 3	♦ AQ52	♦ 8743	1. limit raise or better in ♠			
Contract: 5♠X W	♣ AKQ9843	♣ J52	2. Exclusion, for ♠			

Board: 243			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: None	♠ 8753	♠ QJ2	Pass	1♥	Pass	1NT
North HCP: 8	♥ A876	♥ J92	AP			
South HCP: 13	♦ 54	♦ AKQ106				
Contract: 1N S	♣ A85	♣ 104				

Board: 244			West	North	East	South
Dealer: W	North:	South:	1♦	2♥	Pass	Pass
Vul: NS	♠ Q85	♠ J7	X	Pass	2♠	AP
North HCP: 11	♥ AQ10653	♥ K4				
South HCP: 10	♦ 3	♦ K10852				
Contract: 2♠ E	♣ K106	♣ QJ42				

Board: 245			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: EW	♠ 65	♠ 74	1♠	3♦	AP	
North HCP: 4	♥ A9853	♥ 2				
South HCP: 14	♦ 10764	♦ KQJ92				
Contract: 3♦ S	♣ 72	♣ AKJ65				

Board: 246			West	North	East	South
Dealer: W	North:	South:	1♦	2♥	Pass	Pass
Vul: None	♠ 53	♠ AKJ10862	3♣	Pass	Pass	3♥
North HCP: 9	♥ KQ10976	♥ J4	Pass	Pass	4♦	AP
South HCP: 12	♦ 942	♦ J5				
Contract: 4♦ W	♣ A7	♣ Q3				

South hands (Practice Page)

Overcalls

Board: 241 ♠ Q4
Dealer: E ♥ AQ42
Vul: Both ♦ AKJ932
HCP: 16 ♣ 4

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

You bid first.

Board: 242 ♠ —
Dealer: W ♥ Q107654
Vul: NS ♦ 8743
HCP: 3 ♣ J52

West Opens 1♠.
East Bids 3♣ if possible.
West Bids 5♣ if possible.
East Redoubles if possible.
West Bids 5♠ if possible.

Partner bids first.

Board: 243 ♠ QJ2
Dealer: E ♥ J92
Vul: None ♦ AKQ106
HCP: 13 ♣ 104

East Opens 1♣.

You bid first.

Board: 244 ♠ J7
Dealer: W ♥ K4
Vul: NS ♦ K10852
HCP: 10 ♣ QJ42

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

Partner bids first.

Board: 245 ♠ 74
Dealer: E ♥ 2
Vul: EW ♦ KQJ92
HCP: 14 ♣ AKJ65

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

You bid first.

Board: 246 ♠ AKJ10862
Dealer: W ♥ J4
Vul: None ♦ J5
HCP: 12 ♣ Q3

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 241			West	North	East	South
Dealer: E	North:	South:			1♠	2♦
Vul: Both	♠ AJ6	♠ Q4	Pass	Pass	X	Pass
North HCP: 9	♥ 10876	♥ AQ42	2♠	Pass	Pass	3♦
South HCP: 16	♦ 75	♦ AKJ932	Pass	3♠ ¹	Pass	4♦
Contract: 4♦ S	♣ A862	♣ 4	AP			
			1. limit raise or better in ♦			

Board: 242			West	North	East	South
Dealer: W	North:	South:	1♠	2♣	3♣ ¹	Pass
Vul: NS	♠ 8	♠ —	5♣ ²	X	XX	Pass
North HCP: 16	♥ J	♥ Q107654	5♠	X♠	AP	
South HCP: 3	♦ AQ52	♦ 8743	1. limit raise or better in ♠			
Contract: 5♠X W	♣ AKQ9843	♣ J52	2. Exclusion, for ♠			

Board: 243			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: None	♠ 8753	♠ QJ2	Pass	1♥	Pass	1NT
North HCP: 8	♥ A876	♥ J92	AP			
South HCP: 13	♦ 54	♦ AKQ106				
Contract: 1N S	♣ A85	♣ 104				

Board: 244			West	North	East	South
Dealer: W	North:	South:	1♦	2♥	Pass	Pass
Vul: NS	♠ Q85	♠ J7	X	Pass	2♠	AP
North HCP: 11	♥ AQ10653	♥ K4				
South HCP: 10	♦ 3	♦ K10852				
Contract: 2♠ E	♣ K106	♣ QJ42				

Board: 245			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: EW	♠ 65	♠ 74	1♠	3♦	AP	
North HCP: 4	♥ A9853	♥ 2				
South HCP: 14	♦ 10764	♦ KQJ92				
Contract: 3♦ S	♣ 72	♣ AKJ65				

Board: 246			West	North	East	South
Dealer: W	North:	South:	1♦	2♥	Pass	Pass
Vul: None	♠ 53	♠ AKJ10862	3♣	Pass	Pass	3♥
North HCP: 9	♥ KQ10976	♥ J4	Pass	Pass	4♦	AP
South HCP: 12	♦ 942	♦ J5				
Contract: 4♦ W	♣ A7	♣ Q3				

North hands (Practice Page)

Overcalls

Board: 247	♠ AK4	East Opens 1♣.
Dealer: E	♥ Q10943	
Vul: EW	♦ Q8	Partner bids first.
HCP: 11	♣ 1042	
Board: 248	♠ AJ	West Opens 1♦.
Dealer: W	♥ KJ53	East Doubles 2♣ if possible.
Vul: Both	♦ 5	West Bids 2♠ if possible.
HCP: 12	♣ QJ10974	You bid first.
Board: 249	♠ AJ10752	East Opens 1♣.
Dealer: E	♥ J	East Bids 2♣ if possible.
Vul: EW	♦ A654	West Bids 3♣ if possible.
HCP: 13	♣ K8	Partner bids first.
Board: 250	♠ QJ8	West Opens 1♦.
Dealer: W	♥ Q106	West Doubles 6♥ if possible.
Vul: Both	♦ A7	
HCP: 16	♣ AK1095	You bid first.
Board: 251	♠ 87	East Opens 1♣.
Dealer: E	♥ AQ54	East Bids 3♣ if possible.
Vul: None	♦ Q9854	West Bids 4♣ if possible.
HCP: 12	♣ A3	Partner bids first.
Board: 252	♠ Q7	West Opens 1♠.
Dealer: W	♥ A	
Vul: EW	♦ A9643	You bid first.
HCP: 19	♣ AKQ105	

Board: 247	North:	South:			
Dealer: E	♠ AK4	♠ J106	West	North	East South
Vul: EW	♥ Q10943	♥ 65			1♣ 2♦
North HCP: 11	♦ Q8	♦ AJ10753	AP		
South HCP: 9	♣ 1042	♣ K8			
Contract: 2♦ S					

Board: 248	North:	South:			
Dealer: W	♠ AJ	♠ Q1096	West	North	East South
Vul: Both	♥ KJ53	♥ A10	1♦	2♣	X Pass
North HCP: 12	♦ 5	♦ Q10982	2♠	AP	
South HCP: 8	♣ QJ10974	♣ 62			
Contract: 2♠ W					

Board: 249	North:	South:			
Dealer: E	♠ AJ10752	♠ K98	West	North	East South
Vul: EW	♥ J	♥ AQ10876			1♣ 1♥
North HCP: 13	♦ A654	♦ K83	Pass	1♠	2♣ 2♥
South HCP: 12	♣ K8	♣ 5	3♣	AP	
Contract: 3♣ E					

Board: 250	North:	South:	West	North	East South
Dealer: W	♠ QJ8	♠ AK4	1♦	1NT	Pass 2♦
Vul: Both	♥ Q106	♥ K9842	Pass	2♥	Pass 3NT
North HCP: 16	♦ A7	♦ J106	Pass	4♦ ¹	Pass 4NT ²
South HCP: 11	♣ AK1095	♣ 83	Pass	5♠	Pass 6♥
Contract: 6♥ X N			X	AP	
			1. limit raise or better in ♥		
			2. Blackwood 1430, for ♥		

Board: 251	North:	South:			
Dealer: E	♠ 87	♠ KQJ96	West	North	East South
Vul: None	♥ AQ54	♥ K3			1♣ 1♠
North HCP: 12	♦ Q9854	♦ J10763	Pass	2♦	3♣ 3♦
South HCP: 10	♣ A3	♣ 6	4♣	4♦	AP
Contract: 4♦ N					

Board: 252	North:	South:			
Dealer: W	♠ Q7	♠ A42	West	North	East South
Vul: EW	♥ A	♥ QJ84	1♠	2NT ¹	Pass 4♦
North HCP: 19	♦ A9643	♦ J752	AP		
South HCP: 8	♣ AKQ105	♣ 98	1. Unusual 2NT		
Contract: 4♦ S					

South hands (Practice Page)

Overcalls

Board: 247	♠ J106	East Opens 1♣.
Dealer: E	♥ 65	
Vul: EW	♦ AJ10753	You bid first.
HCP: 9	♣ K8	
Board: 248	♠ Q1096	West Opens 1♦.
Dealer: W	♥ A10	East Doubles 2♣ if possible.
Vul: Both	♦ Q10982	West Bids 2♠ if possible.
HCP: 8	♣ 62	Partner bids first.
Board: 249	♠ K98	East Opens 1♣.
Dealer: E	♥ AQ10876	East Bids 2♣ if possible.
Vul: EW	♦ K83	West Bids 3♣ if possible.
HCP: 12	♣ 5	You bid first.
Board: 250	♠ AK4	West Opens 1♦.
Dealer: W	♥ K9842	West Doubles 6♥ if possible.
Vul: Both	♦ J106	Partner bids first.
HCP: 11	♣ 83	
Board: 251	♠ KQJ96	East Opens 1♣.
Dealer: E	♥ K3	East Bids 3♣ if possible.
Vul: None	♦ J10763	West Bids 4♣ if possible.
HCP: 10	♣ 6	You bid first.
Board: 252	♠ A42	West Opens 1♠.
Dealer: W	♥ QJ84	Partner bids first.
Vul: EW	♦ J752	
HCP: 8	♣ 98	

Overcalls Both hands (Answers Page)

Board: 247
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 9
 Contract: 2♦ S

North:	South:		West	North	East	South
♠ AK4	♠ J106				1♣	2♦
♥ Q10943	♥ 65					
♦ Q8	♦ AJ10753		AP			
♣ 1042	♣ K8					

Board: 248
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 8
 Contract: 2♠ W

North:	South:		West	North	East	South
♠ AJ	♠ Q1096				X	Pass
♥ KJ53	♥ A10		1♦	2♣		
♦ 5	♦ Q10982		2♠	AP		
♣ QJ10974	♣ 62					

Board: 249
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 12
 Contract: 3♣ E

North:	South:		West	North	East	South
♠ AJ10752	♠ K98				1♣	1♥
♥ J	♥ AQ10876		Pass	1♠	2♣	2♥
♦ A654	♦ K83		3♣	AP		
♣ K8	♣ 5					

Board: 250
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 11
 Contract: 6♥ X N

North:	South:		West	North	East	South
♠ QJ8	♠ AK4		1♦	1NT	Pass	2♦
♥ Q106	♥ K9842		Pass	2♥	Pass	3NT
♦ A7	♦ J106		Pass	4♦ ¹	Pass	4NT ²
♣ AK1095	♣ 83		Pass	5♠	Pass	6♥
			X	AP		

1. limit raise or better in ♥
 2. Blackwood 1430, for ♥

Board: 251
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 10
 Contract: 4♦ N

North:	South:		West	North	East	South
♠ 87	♠ KQJ96				1♣	1♠
♥ AQ54	♥ K3					
♦ Q9854	♦ J10763		Pass	2♦	3♣	3♦
♣ A3	♣ 6		4♣	4♦	AP	

Board: 252
 Dealer: W
 Vul: EW
 North HCP: 19
 South HCP: 8
 Contract: 4♦ S

North:	South:		West	North	East	South
♠ Q7	♠ A42		1♠	2NT ¹	Pass	4♦
♥ A	♥ QJ84					
♦ A9643	♦ J752		AP			
♣ AKQ105	♣ 98					

1. Unusual 2NT

North hands (Practice Page)

Overcalls

Board: 253 ♠ Q753 East Opens 1♠.
Dealer: E ♥ Q1087 West Bids 3♥ if possible.
Vul: Both ♦ 92 East Bids 4♠ if possible.
HCP: 7 ♣ K82 Partner bids first.

Board: 254 ♠ 832 West Opens 1♣.
Dealer: W ♥ KQ1075 East Bids 4♣ if possible.
Vul: None ♦ AJ83 You bid first.
HCP: 14 ♣ A

Board: 255 ♠ KJ982 East Opens 1♥.
Dealer: E ♥ 4 East Bids 2♥ if possible.
Vul: NS ♦ 74 West Bids 3♥ if possible.
HCP: 6 ♣ Q10873 Partner bids first.

Board: 256 ♠ AQJ96 West Opens 1♦.
Dealer: W ♥ AK32 You bid first.
Vul: Both ♦ —
HCP: 14 ♣ 8542

Board: 257 ♠ A985 East Opens 1♦.
Dealer: E ♥ AJ East Bids 3♦ if possible.
Vul: None ♦ J72 East Bids 4♦ if possible.
HCP: 13 ♣ K973 West Bids 5♦ if possible.
Partner bids first.

Board: 258 ♠ K653 West Opens 1♣.
Dealer: W ♥ AJ1095 You bid first.
Vul: NS ♦ —
HCP: 10 ♣ Q953

Overcalls Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ Q753	♠ —			1♠	2♠ ¹
Vul: Both	♥ Q1087	♥ J9642	3♥ ²	Pass	4♠	AP
North HCP: 7	♦ 92	♦ Q104	1. Michaels Cuebid			
South HCP: 9	♣ K82	♣ AQ1094	2. limit raise or better in ♠			
Contract: 4♠ E						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ 832	♠ AQ10				
Vul: None	♥ KQ1075	♥ J943	1♣	1♥	4♣	AP
North HCP: 14	♦ AJ83	♦ 965				
South HCP: 7	♣ A	♣ 1064				
Contract: 4♣ W						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ KJ982	♠ AQ5			1♥	2♦
Vul: NS	♥ 4	♥ K95	Pass	Pass	2♥	3♦
North HCP: 6	♦ 74	♦ AK10652	3♥	AP		
South HCP: 17	♣ Q10873	♣ J				
Contract: 3♥ E						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ AQJ96	♠ 1082				
Vul: Both	♥ AK32	♥ QJ	1♦	1♠	AP	
North HCP: 14	♦ —	♦ Q109643				
South HCP: 8	♣ 8542	♣ K6				
Contract: 1♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ A985	♠ Q2			1♦	2♥
Vul: None	♥ AJ	♥ K106542	Pass	Pass	3♦	Pass
North HCP: 13	♦ J72	♦ —	Pass	3♥	4♦	Pass
South HCP: 11	♣ K973	♣ AQ1086	Pass	4♥	Pass	Pass
Contract: 5♦ X E			5♦	X	AP	

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ 1098				
Vul: NS	♥ AJ1095	♥ 8	1♣	1♥	Pass	2♦
North HCP: 10	♦ —	♦ AQ108432	AP			
South HCP: 9	♣ Q953	♣ K2				
Contract: 2♦ S						

South hands (Practice Page)

Overcalls

Board: 253 ♠ —
Dealer: E ♥ J9642
Vul: Both ♦ Q104
HCP: 9 ♣ AQ1094

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

You bid first.

Board: 254 ♠ AQ10
Dealer: W ♥ J943
Vul: None ♦ 965
HCP: 7 ♣ 1064

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

Partner bids first.

Board: 255 ♠ AQ5
Dealer: E ♥ K95
Vul: NS ♦ AK10652
HCP: 17 ♣ J

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

You bid first.

Board: 256 ♠ 1082
Dealer: W ♥ QJ
Vul: Both ♦ Q109643
HCP: 8 ♣ K6

West Opens 1♦.

Partner bids first.

Board: 257 ♠ Q2
Dealer: E ♥ K106542
Vul: None ♦ —
HCP: 11 ♣ AQ1086

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

You bid first.

Board: 258 ♠ 1098
Dealer: W ♥ 8
Vul: NS ♦ AQ108432
HCP: 9 ♣ K2

West Opens 1♣.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ Q753	♠ —			1♠	2♠ ¹
Vul: Both	♥ Q1087	♥ J9642	3♥ ²	Pass	4♠	AP
North HCP: 7	♦ 92	♦ Q104	1. Michaels Cuebid			
South HCP: 9	♣ K82	♣ AQ1094	2. limit raise or better in ♠			
Contract: 4♠ E						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ 832	♠ AQ10				
Vul: None	♥ KQ1075	♥ J943	1♣	1♥	4♣	AP
North HCP: 14	♦ AJ83	♦ 965				
South HCP: 7	♣ A	♣ 1064				
Contract: 4♣ W						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ KJ982	♠ AQ5			1♥	2♦
Vul: NS	♥ 4	♥ K95	Pass	Pass	2♥	3♦
North HCP: 6	♦ 74	♦ AK10652	3♥	AP		
South HCP: 17	♣ Q10873	♣ J				
Contract: 3♥ E						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ AQJ96	♠ 1082				
Vul: Both	♥ AK32	♥ QJ	1♦	1♠	AP	
North HCP: 14	♦ —	♦ Q109643				
South HCP: 8	♣ 8542	♣ K6				
Contract: 1♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ A985	♠ Q2			1♦	2♥
Vul: None	♥ AJ	♥ K106542	Pass	Pass	3♦	Pass
North HCP: 13	♦ J72	♦ —	Pass	3♥	4♦	Pass
South HCP: 11	♣ K973	♣ AQ1086	Pass	4♥	Pass	Pass
Contract: 5♦ X E			5♦	X	AP	

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ 1098				
Vul: NS	♥ AJ1095	♥ 8	1♣	1♥	Pass	2♦
North HCP: 10	♦ —	♦ AQ108432	AP			
South HCP: 9	♣ Q953	♣ K2				
Contract: 2♦ S						

North hands (Practice Page)

Overcalls

Board: 259 ♠ A1075
Dealer: E ♥ 872
Vul: EW ♦ J732
HCP: 6 ♣ J9

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

Partner bids first.

Board: 260 ♠ 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: 261 ♠ 9532
Dealer: E ♥ 1053
Vul: EW ♦ K83
HCP: 6 ♣ QJ8

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

Partner bids first.

Board: 262 ♠ KJ106
Dealer: W ♥ K2
Vul: Both ♦ 8
HCP: 15 ♣ AKJ932

West Opens 1♠.

You bid first.

Board: 263 ♠ 5
Dealer: E ♥ 52
Vul: NS ♦ QJ7543
HCP: 10 ♣ AK108

East Opens 1♥.

Partner bids first.

Board: 264 ♠ AKQ10652
Dealer: W ♥ 8
Vul: EW ♦ 43
HCP: 10 ♣ J64

West Opens 1♣.

You bid first.

Overcalls Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ A1075	♠ J6			1♠	2♥
Vul: EW	♥ 872	♥ AKJ95	Pass	Pass	X	Pass
North HCP: 6	♦ J732	♦ AK9	2♠	Pass	Pass	X
South HCP: 16	♣ J9	♣ 1042	Pass	3♥	Pass	Pass
Contract: 3♥X S			XA♠♠	AP		

Board: 260	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: 261	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: 262	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						

Board: 263	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: 264	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						

South hands (Practice Page)

Overcalls

Board: 259

Dealer: E

Vul: EW

HCP: 16

♠ J6

♥ AKJ95

♦ AK9

♣ 1042

East Opens 1♠.

East Doubles Pass if possible.

West Bids 2♠ if possible.

West Bids XA♠♠ if possible.

You bid first.

Board: 260

Dealer: W

Vul: NS

HCP: 5

♠ A1062

♥ J1053

♦ 853

♣ 42

West Opens 1♠.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 261

Dealer: E

Vul: EW

HCP: 15

♠ AK1087

♥ K92

♦ Q6

♣ K94

East Opens 1♦.

West Doubles 1♠ if possible.

You bid first.

Board: 262

Dealer: W

Vul: Both

HCP: 11

♠ 8

♥ AJ8743

♦ KJ3

♣ Q86

West Opens 1♠.

Partner bids first.

Board: 263

Dealer: E

Vul: NS

HCP: 13

♠ AKQ102

♥ KJ98

♦ —

♣ 9432

East Opens 1♥.

You bid first.

Board: 264

Dealer: W

Vul: EW

HCP: 9

♠ J93

♥ J962

♦ AQJ652

♣ —

West Opens 1♣.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ A1075	♠ J6			1♠	2♥
Vul: EW	♥ 872	♥ AKJ95	Pass	Pass	X	Pass
North HCP: 6	♦ J732	♦ AK9	2♠	Pass	Pass	X
South HCP: 16	♣ J9	♣ 1042	Pass	3♥	Pass	Pass
Contract: 3♥X S			XA♠♠	AP		

Board: 260	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: 261	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: 262	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						

Board: 263	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: 264	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						

North hands (Practice Page)

Overcalls

Board: 265 ♠ 1032
Dealer: E ♥ 10763
Vul: Both ♦ J94
HCP: 1 ♣ 965

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

Partner bids first.

Board: 266 ♠ K5
Dealer: W ♥ QJ10852
Vul: Both ♦ 83
HCP: 10 ♣ A65

West Opens 1♦.

You bid first.

Board: 267 ♠ QJ986
Dealer: E ♥ 9762
Vul: NS ♦ 8
HCP: 4 ♣ J73

East Opens 1♣.

Partner bids first.

Board: 268 ♠ KQ10753
Dealer: W ♥ AK5
Vul: Both ♦ 97
HCP: 16 ♣ KJ

West Opens 1♣.

You bid first.

Board: 269 ♠ 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: 270 ♠ Q9
Dealer: W ♥ 8
Vul: NS ♦ K74
HCP: 9 ♣ KJ106542

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 265	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: 266	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: 267	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: 268	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						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ A108			1♣	1♦
Vul: None	♥ KQ1095	♥ —	X	Pass	1♠	Pass
North HCP: 12	♦ AK876	♦ Q10543	2♠	3♣ ¹	3♠	4♦
South HCP: 10	♣ 52	♣ KJ1063	Pass	Pass	4♠	X♠
Contract: 4♠X E			AP			

1. limit raise or better in ♦

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ 54				
Vul: NS	♥ 8	♥ AQ53	1♠	3♣	Pass	Pass
North HCP: 9	♦ K74	♦ AJ1085	3♠	Pass	Pass	4♣
South HCP: 15	♣ KJ106542	♣ A8	AP			
Contract: 4♣ N						

South hands (Practice Page)

Overcalls

Board: 265 ♠ 84
Dealer: E ♥ KQ4
Vul: Both ♦ AQ10876
HCP: 15 ♣ KJ

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

You bid first.

Board: 266 ♠ Q976
Dealer: W ♥ K93
Vul: Both ♦ J109
HCP: 8 ♣ Q98

West Opens 1♦.
Partner bids first.

Board: 267 ♠ A74
Dealer: E ♥ AK83
Vul: NS ♦ AQ1042
HCP: 17 ♣ 6

East Opens 1♣.
You bid first.

Board: 268 ♠ 86
Dealer: W ♥ Q743
Vul: Both ♦ J85
HCP: 3 ♣ 5432

West Opens 1♣.
Partner bids first.

Board: 269 ♠ 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: 270 ♠ 54
Dealer: W ♥ AQ53
Vul: NS ♦ AJ1085
HCP: 15 ♣ A8

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

Overcalls Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 1032	♠ 84			1♣	1♦
Vul: Both	♥ 10763	♥ KQ4				
North HCP: 1	♦ J94	♦ AQ10876	1♠	Pass	2♣	2♦
South HCP: 15	♣ 965	♣ KJ	3♣	AP		
Contract: 3♣ E						

Board: 266	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: 267	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: 268	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						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ A108			1♣	1♦
Vul: None	♥ KQ1095	♥ —	X	Pass	1♠	Pass
North HCP: 12	♦ AK876	♦ Q10543	2♠	3♣ ¹	3♠	4♦
South HCP: 10	♣ 52	♣ KJ1063	Pass	Pass	4♠	X♠
Contract: 4♠X E			AP			
			1. limit raise or better in ♦			

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ 54				
Vul: NS	♥ 8	♥ AQ53	1♠	3♣	Pass	Pass
North HCP: 9	♦ K74	♦ AJ1085	3♠	Pass	Pass	4♣
South HCP: 15	♣ KJ106542	♣ A8	AP			
Contract: 4♣ N						

North hands (Practice Page)

Overcalls

Board: 271 ♠ 1098 East Opens 1♦.
Dealer: E ♥ A632 West Bids XA♠♠ if possible.
Vul: EW ♦ KQ9
HCP: 11 ♣ Q82 Partner bids first.

Board: 272 ♠ Q98 West Opens 1♦.
Dealer: W ♥ J108 East Bids 3♦ if possible.
Vul: None ♦ 4
HCP: 12 ♣ AKQ643 You bid first.

Board: 273 ♠ J742 East Opens 1♥.
Dealer: E ♥ AJ7
Vul: NS ♦ 95 Partner bids first.
HCP: 9 ♣ QJ65

Board: 274 ♠ KQJ1052 West Opens 1♦.
Dealer: W ♥ AK85 East Doubles 1♠ if possible.
Vul: EW ♦ K3 East Bids X♠ if possible.
HCP: 16 ♣ 5 You bid first.

Board: 275 ♠ 1032 East Opens 1♣.
Dealer: E ♥ 9 West Doubles 1♥ if possible.
Vul: Both ♦ AJ732 East Bids 1♠ if possible.
HCP: 6 ♣ J973 Partner bids first.

Board: 276 ♠ 63 West Opens 1♣.
Dealer: W ♥ 10852 East Bids 3♣ if possible.
Vul: EW ♦ AQJ76
HCP: 10 ♣ K5 You bid first.

Overcalls Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ 76			1♦	2♥
Vul: EW	♥ A632	♥ KQJ1084	Pass	4♥	Pass	Pass
North HCP: 11	♦ KQ9	♦ 5	XA♠♠	AP		
South HCP: 9	♣ Q82	♣ K976				
Contract: 4♥X S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ Q98	♠ K5432				
Vul: None	♥ J108	♥ Q4	1♦	2♣	3♦	AP
North HCP: 12	♦ 4	♦ A97				
South HCP: 10	♣ AKQ643	♣ J109				
Contract: 3♦ W						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ J742	♠ AQ1065			1♥	1♠
Vul: NS	♥ AJ7	♥ 965	Pass	3♥ ¹	Pass	4♠
North HCP: 9	♦ 95	♦ AQ	AP			
South HCP: 16	♣ QJ65	♣ A83	1. Mixed raise, ♠			
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ KQJ1052	♠ A864				
Vul: EW	♥ AK85	♥ 94	1♦	1♠	X	3♠
North HCP: 16	♦ K3	♦ 986	Pass	4♠	X♠	AP
South HCP: 4	♣ 5	♣ 10864				
Contract: 4♠X N						

Board: 275	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: 276	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ 1084				
Vul: EW	♥ 10852	♥ AK976	1♣	1♦	3♣	3♦
North HCP: 10	♦ AQJ76	♦ K93	AP			
South HCP: 14	♣ K5	♣ A10				
Contract: 3♦ N						

South hands (Practice Page)

Overcalls

Board: 271	♠ 76	East Opens 1♦.
Dealer: E	♥ KQJ1084	West Bids XA♠ if possible.
Vul: EW	♦ 5	
HCP: 9	♣ K976	You bid first.
Board: 272	♠ K5432	West Opens 1♦.
Dealer: W	♥ Q4	East Bids 3♦ if possible.
Vul: None	♦ A97	
HCP: 10	♣ J109	Partner bids first.
Board: 273	♠ AQ1065	East Opens 1♥.
Dealer: E	♥ 965	
Vul: NS	♦ AQ	You bid first.
HCP: 16	♣ A83	
Board: 274	♠ A864	West Opens 1♦.
Dealer: W	♥ 94	East Doubles 1♠ if possible.
Vul: EW	♦ 986	East Bids X♠ if possible.
HCP: 4	♣ 10864	Partner bids first.
Board: 275	♠ A96	East Opens 1♣.
Dealer: E	♥ AKQ1072	West Doubles 1♥ if possible.
Vul: Both	♦ 984	East Bids 1♠ if possible.
HCP: 13	♣ 5	You bid first.
Board: 276	♠ 1084	West Opens 1♣.
Dealer: W	♥ AK976	East Bids 3♣ if possible.
Vul: EW	♦ K93	
HCP: 14	♣ A10	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ 76			1♦	2♥
Vul: EW	♥ A632	♥ KQJ1084				
North HCP: 11	♦ KQ9	♦ 5	Pass	4♥	Pass	Pass
South HCP: 9	♣ Q82	♣ K976	XA♠♠	AP		
Contract: 4♥X S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ Q98	♠ K5432				
Vul: None	♥ J108	♥ Q4				
North HCP: 12	♦ 4	♦ A97	1♦	2♣	3♦	AP
South HCP: 10	♣ AKQ643	♣ J109				
Contract: 3♦ W						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ J742	♠ AQ1065			1♥	1♠
Vul: NS	♥ AJ7	♥ 965				
North HCP: 9	♦ 95	♦ AQ	Pass	3♥ ¹	Pass	4♠
South HCP: 16	♣ QJ65	♣ A83	AP			
Contract: 4♠ S			1. Mixed raise, ♠			

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ KQJ1052	♠ A864				
Vul: EW	♥ AK85	♥ 94	1♦	1♠	X	3♠
North HCP: 16	♦ K3	♦ 986	Pass	4♠	X♠	AP
South HCP: 4	♣ 5	♣ 10864				
Contract: 4♠X N						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 1032	♠ A96				
Vul: Both	♥ 9	♥ AKQ1072			1♣	1♥
North HCP: 6	♦ AJ732	♦ 984	X	Pass	1♠	2♥
South HCP: 13	♣ J973	♣ 5	AP			
Contract: 2♥ S						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ 1084				
Vul: EW	♥ 10852	♥ AK976	1♣	1♦	3♣	3♦
North HCP: 10	♦ AQJ76	♦ K93				
South HCP: 14	♣ K5	♣ A10	AP			
Contract: 3♦ N						

North hands (Practice Page)

Overcalls

Board: 277 ♠ AQ852
Dealer: E ♥ J73
Vul: Both ♦ Q93
HCP: 9 ♣ 87

East Opens 1♦.

Partner bids first.

Board: 278 ♠ QJ1086
Dealer: W ♥ AQ
Vul: EW ♦ J93
HCP: 14 ♣ A82

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

You bid first.

Board: 279 ♠ QJ107
Dealer: E ♥ 92
Vul: None ♦ J853
HCP: 7 ♣ K64

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

Partner bids first.

Board: 280 ♠ AQJ1098
Dealer: W ♥ J753
Vul: NS ♦ J86
HCP: 9 ♣ —

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

You bid first.

Board: 281 ♠ 8
Dealer: E ♥ J763
Vul: Both ♦ AK93
HCP: 11 ♣ K732

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

Partner bids first.

Board: 282 ♠ 9
Dealer: W ♥ AQJ9632
Vul: None ♦ Q2
HCP: 13 ♣ A32

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ AQ852	♠ KJ4			1♦	2♣
Vul: Both	♥ J73	♥ K98				
North HCP: 9	♦ Q93	♦ 102	AP			
South HCP: 13	♣ 87	♣ KQJ52				
Contract: 2♣ S						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ QJ1086	♠ 52	1♦	1♠	X	Pass
Vul: EW	♥ AQ	♥ 9875	2♥	X	Pass	2♣
North HCP: 14	♦ J93	♦ A10872	AP			
South HCP: 7	♣ A82	♣ K3				
Contract: 2♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ QJ107	♠ A93			1♣	1♥
Vul: None	♥ 92	♥ AQ1064				
North HCP: 7	♦ J853	♦ Q1096	1NT	Pass	2♣	AP
South HCP: 12	♣ K64	♣ 9				
Contract: 2♣ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ AQJ1098	♠ 53	1♥	2♠	3♣	Pass
Vul: NS	♥ J753	♥ 92	3♥	Pass	3♠ ¹	Pass
North HCP: 9	♦ J86	♦ 742	4♥	AP		
South HCP: 2	♣ —	♣ Q109843	1. strength cue bid			
Contract: 4♥ W						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ 75			1♠	2♥
Vul: Both	♥ J763	♥ AKQ1092				
North HCP: 11	♦ AK93	♦ Q862	3♠	4♥	4♣	AP
South HCP: 11	♣ K732	♣ 6				
Contract: 4♠ E						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ 763	1♣	1♥	1♠	Pass
Vul: None	♥ AQJ9632	♥ K8	3♠	4♥	4♣	5♥
North HCP: 13	♦ Q2	♦ 10754	X	AP		
South HCP: 6	♣ A32	♣ QJ98				
Contract: 5♥X N						

South hands (Practice Page)

Overcalls

Board: 277 ♠ KJ4
Dealer: E ♥ K98
Vul: Both ♦ 102
HCP: 13 ♣ KQJ52

East Opens 1♦.

You bid first.

Board: 278 ♠ 52
Dealer: W ♥ 9875
Vul: EW ♦ A10872
HCP: 7 ♣ K3

West Opens 1♦.

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 279 ♠ A93
Dealer: E ♥ AQ1064
Vul: None ♦ Q1096
HCP: 12 ♣ 9

East Opens 1♣.

West Bids 1NT if possible.

East Bids 2♣ if possible.

You bid first.

Board: 280 ♠ 53
Dealer: W ♥ 92
Vul: NS ♦ 742
HCP: 2 ♣ Q109843

West Opens 1♥.

East Bids 3♣ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 281 ♠ 75
Dealer: E ♥ AKQ1092
Vul: Both ♦ Q862
HCP: 11 ♣ 6

East Opens 1♠.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 282 ♠ 763
Dealer: W ♥ K8
Vul: None ♦ 10754
HCP: 6 ♣ QJ98

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

West Doubles 5♥ if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ AQ852	♠ KJ4			1♦	2♣
Vul: Both	♥ J73	♥ K98				
North HCP: 9	♦ Q93	♦ 102	AP			
South HCP: 13	♣ 87	♣ KQJ52				
Contract: 2♣ S						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ QJ1086	♠ 52	1♦	1♠	X	Pass
Vul: EW	♥ AQ	♥ 9875	2♥	X	Pass	2♣
North HCP: 14	♦ J93	♦ A10872	AP			
South HCP: 7	♣ A82	♣ K3				
Contract: 2♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ QJ107	♠ A93			1♣	1♥
Vul: None	♥ 92	♥ AQ1064				
North HCP: 7	♦ J853	♦ Q1096	1NT	Pass	2♣	AP
South HCP: 12	♣ K64	♣ 9				
Contract: 2♣ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ AQJ1098	♠ 53	1♥	2♠	3♣	Pass
Vul: NS	♥ J753	♥ 92	3♥	Pass	3♠ ¹	Pass
North HCP: 9	♦ J86	♦ 742	4♥	AP		
South HCP: 2	♣ —	♣ Q109843	1. strength cue bid			
Contract: 4♥ W						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ 75			1♠	2♥
Vul: Both	♥ J763	♥ AKQ1092				
North HCP: 11	♦ AK93	♦ Q862	3♠	4♥	4♣	AP
South HCP: 11	♣ K732	♣ 6				
Contract: 4♠ E						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ 763	1♣	1♥	1♠	Pass
Vul: None	♥ AQJ9632	♥ K8	3♠	4♥	4♣	5♥
North HCP: 13	♦ Q2	♦ 10754	X	AP		
South HCP: 6	♣ A32	♣ QJ98				
Contract: 5♥X N						

North hands (Practice Page)

Overcalls

Board: 283 ♠ Q93
Dealer: E ♥ 94
Vul: NS ♦ 7642
HCP: 7 ♣ KQ87

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

Partner bids first.

Board: 284 ♠ 75
Dealer: W ♥ K93
Vul: EW ♦ AK4
HCP: 13 ♣ QJ1096

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

You bid first.

Board: 285 ♠ J73
Dealer: E ♥ 2
Vul: None ♦ 854
HCP: 3 ♣ Q87642

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

Partner bids first.

Board: 286 ♠ AKQJ86
Dealer: W ♥ —
Vul: EW ♦ J105
HCP: 12 ♣ J976

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

You bid first.

Board: 287 ♠ 92
Dealer: E ♥ 9
Vul: Both ♦ AJ1073
HCP: 9 ♣ A9864

East Opens 1♠.
Partner bids first.

Board: 288 ♠ 8
Dealer: W ♥ K953
Vul: EW ♦ AKJ764
HCP: 13 ♣ Q9

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ A76			1♦	1♥
Vul: NS	♥ 94	♥ AKQ107	Pass	Pass	X	Pass
North HCP: 7	♦ 7642	♦ 95	2♦	Pass	Pass	X
South HCP: 13	♣ KQ87	♣ 543	Pass	3♣	Pass	Pass
Contract: 3♣X N			XA♠♠	AP		

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ J108	1♠	2♣	3♣ ¹	Pass
Vul: EW	♥ K93	♥ 8762	4♣	AP		
North HCP: 13	♦ AK4	♦ 106	1. limit raise or better in ♠			
South HCP: 1	♣ QJ1096	♣ 8752				
Contract: 4♠ W						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ J73	♠ 10			1♥	2NT ¹
Vul: None	♥ 2	♥ 9	3♣ ²	5♣	X	AP
North HCP: 3	♦ 854	♦ AQ762	1. Unusual 2NT			
South HCP: 14	♣ Q87642	♣ AKJ1053	2. limit raise or better in ♥			
Contract: 5♣X N						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ86	♠ 109753	1♦	1♠	2♥ ¹	4♠
Vul: EW	♥ —	♥ Q1082	5♥	5♠	X♠	AP
North HCP: 12	♦ J105	♦ 86	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ J976	♣ 43				
Contract: 5♠X N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ A65			1♠	2♠ ¹
Vul: Both	♥ 9	♥ AQJ84	Pass	2NT ²	Pass	3♦
North HCP: 9	♦ AJ1073	♦ K9864	AP			
South HCP: 14	♣ A9864	♣ —	1. Michaels Cuebid			
Contract: 3♦ S			2. to the partner's longer			

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ 109	1♠	2♦	Pass	3♦
Vul: EW	♥ K953	♥ AJ64	4♠	5♦	X♦	AP
North HCP: 13	♦ AKJ764	♦ 10532				
South HCP: 8	♣ Q9	♣ K105				
Contract: 5♦X N						

South hands (Practice Page)

Overcalls

Board: 283 ♠ A76
Dealer: E ♥ AKQ107
Vul: NS ♦ 95
HCP: 13 ♣ 543

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

You bid first.

Board: 284 ♠ J108
Dealer: W ♥ 8762
Vul: EW ♦ 106
HCP: 1 ♣ 8752

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

Partner bids first.

Board: 285 ♠ 10
Dealer: E ♥ 9
Vul: None ♦ AQ762
HCP: 14 ♣ AKJ1053

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

You bid first.

Board: 286 ♠ 109753
Dealer: W ♥ Q1082
Vul: EW ♦ 86
HCP: 2 ♣ 43

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

Partner bids first.

Board: 287 ♠ A65
Dealer: E ♥ AQJ84
Vul: Both ♦ K9864
HCP: 14 ♣ —

East Opens 1♠.
You bid first.

Board: 288 ♠ 109
Dealer: W ♥ AJ64
Vul: EW ♦ 10532
HCP: 8 ♣ K105

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ A76			1♦	1♥
Vul: NS	♥ 94	♥ AKQ107	Pass	Pass	X	Pass
North HCP: 7	♦ 7642	♦ 95	2♦	Pass	Pass	X
South HCP: 13	♣ KQ87	♣ 543	Pass	3♣	Pass	Pass
Contract: 3♣X N			XA♠♠	AP		

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ J108	1♠	2♣	3♣ ¹	Pass
Vul: EW	♥ K93	♥ 8762	4♠	AP		
North HCP: 13	♦ AK4	♦ 106	1. limit raise or better in ♠			
South HCP: 1	♣ QJ1096	♣ 8752				
Contract: 4♠ W						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ J73	♠ 10			1♥	2NT ¹
Vul: None	♥ 2	♥ 9	3♣ ²	5♣	X	AP
North HCP: 3	♦ 854	♦ AQ762	1. Unusual 2NT			
South HCP: 14	♣ Q87642	♣ AKJ1053	2. limit raise or better in ♥			
Contract: 5♣X N						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ86	♠ 109753	1♦	1♠	2♥ ¹	4♠
Vul: EW	♥ —	♥ Q1082	5♥	5♠	X♠	AP
North HCP: 12	♦ J105	♦ 86	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ J976	♣ 43				
Contract: 5♠X N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ A65			1♠	2♠ ¹
Vul: Both	♥ 9	♥ AQJ84	Pass	2NT ²	Pass	3♦
North HCP: 9	♦ AJ1073	♦ K9864	AP			
South HCP: 14	♣ A9864	♣ —	1. Michaels Cuebid			
Contract: 3♦ S			2. to the partner's longer			

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ 109	1♠	2♦	Pass	3♦
Vul: EW	♥ K953	♥ AJ64	4♠	5♦	X♦	AP
North HCP: 13	♦ AKJ764	♦ 10532				
South HCP: 8	♣ Q9	♣ K105				
Contract: 5♦X N						

North hands (Practice Page)

Overcalls

Board: 289 ♠ 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: 290 ♠ Q94
Dealer: W ♥ K8
Vul: NS ♦ K94
HCP: 16 ♣ AKJ103

West Opens 1♣.

You bid first.

Board: 291 ♠ A7
Dealer: E ♥ 98
Vul: None ♦ 842
HCP: 10 ♣ KQJ973

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

Partner bids first.

Board: 292 ♠ 3
Dealer: W ♥ 2
Vul: EW ♦ AQJ96432
HCP: 10 ♣ QJ9

West Opens 1♣.

You bid first.

Board: 293 ♠ Q976
Dealer: E ♥ J865
Vul: NS ♦ A2
HCP: 7 ♣ 1063

East Opens 1♦.

Partner bids first.

Board: 294 ♠ AQJ1052
Dealer: W ♥ Q9
Vul: EW ♦ A82
HCP: 13 ♣ 102

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ K9843			1♣	1♠
Vul: EW	♥ 653	♥ A9				
North HCP: 3	♦ K85	♦ AQ1032	2♥ ¹	Pass	3♥	AP
South HCP: 13	♣ 10983	♣ 5	1. 1X-(Y)-2Z forcing			
Contract: 3♥ W						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ AJ8732	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ K8	♥ Q102				
North HCP: 16	♦ K94	♦ 1086	Pass	4♠	AP	
South HCP: 7	♣ AKJ103	♣ 4	1. Texas			
Contract: 4♠ N						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J5			1♠	2♠ ¹
Vul: None	♥ 98	♥ KQ732				
North HCP: 10	♦ 842	♦ KQJ73	3♠	AP		
South HCP: 12	♣ KQJ973	♣ 6	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ K10952				
Vul: EW	♥ 2	♥ Q1096	1♣	5♦	AP	
North HCP: 10	♦ AQJ96432	♦ —				
South HCP: 9	♣ QJ9	♣ A743				
Contract: 5♦ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ Q976	♠ AKJ52			1♦	1♠
Vul: NS	♥ J865	♥ 97				
North HCP: 7	♦ A2	♦ 96	Pass	2♠	AP	
South HCP: 12	♣ 1063	♣ A542				
Contract: 2♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ AQJ1052	♠ K9				
Vul: EW	♥ Q9	♥ J1043	1♦	1♠	AP	
North HCP: 13	♦ A82	♦ J1076				
South HCP: 8	♣ 102	♣ QJ7				
Contract: 1♠ N						

South hands (Practice Page)

Overcalls

Board: 289	♠ K9843	East Opens 1♣.
Dealer: E	♥ A9	West Bids 2♥ if possible.
Vul: EW	♦ AQ1032	East Bids 3♥ if possible.
HCP: 13	♣ 5	You bid first.

Board: 290	♠ AJ8732	West Opens 1♣.
Dealer: W	♥ Q102	Partner bids first.
Vul: NS	♦ 1086	
HCP: 7	♣ 4	

Board: 291	♠ J5	East Opens 1♠.
Dealer: E	♥ KQ732	West Bids 3♠ if possible.
Vul: None	♦ KQJ73	
HCP: 12	♣ 6	You bid first.

Board: 292	♠ K10952	West Opens 1♣.
Dealer: W	♥ Q1096	Partner bids first.
Vul: EW	♦ —	
HCP: 9	♣ A743	

Board: 293	♠ AKJ52	East Opens 1♦.
Dealer: E	♥ 97	You bid first.
Vul: NS	♦ 96	
HCP: 12	♣ A542	

Board: 294	♠ K9	West Opens 1♦.
Dealer: W	♥ J1043	Partner bids first.
Vul: EW	♦ J1076	
HCP: 8	♣ QJ7	

Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ K9843			1♣	1♠
Vul: EW	♥ 653	♥ A9				
North HCP: 3	♦ K85	♦ AQ1032	2♥ ¹	Pass	3♥	AP
South HCP: 13	♣ 10983	♣ 5	1. 1X-(Y)-2Z forcing			
Contract: 3♥ W						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ AJ8732	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ K8	♥ Q102				
North HCP: 16	♦ K94	♦ 1086	Pass	4♠	AP	
South HCP: 7	♣ AKJ103	♣ 4	1. Texas			
Contract: 4♠ N						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ J5			1♠	2♠ ¹
Vul: None	♥ 98	♥ KQ732				
North HCP: 10	♦ 842	♦ KQJ73	3♠	AP		
South HCP: 12	♣ KQJ973	♣ 6	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ K10952				
Vul: EW	♥ 2	♥ Q1096	1♣	5♦	AP	
North HCP: 10	♦ AQJ96432	♦ —				
South HCP: 9	♣ QJ9	♣ A743				
Contract: 5♦ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ Q976	♠ AKJ52			1♦	1♠
Vul: NS	♥ J865	♥ 97				
North HCP: 7	♦ A2	♦ 96	Pass	2♠	AP	
South HCP: 12	♣ 1063	♣ A542				
Contract: 2♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ AQJ1052	♠ K9				
Vul: EW	♥ Q9	♥ J1043	1♦	1♠	AP	
North HCP: 13	♦ A82	♦ J1076				
South HCP: 8	♣ 102	♣ QJ7				
Contract: 1♠ N						

North hands (Practice Page)

Overcalls

Board: 295 ♠ 102
Dealer: E ♥ Q86532
Vul: Both ♦ 1064
HCP: 4 ♣ Q4

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

Partner bids first.

Board: 296 ♠ 7
Dealer: W ♥ AK10975
Vul: NS ♦ 87
HCP: 10 ♣ K972

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

You bid first.

Board: 297 ♠ 6
Dealer: E ♥ 7542
Vul: EW ♦ Q654
HCP: 7 ♣ AJ43

East Opens 1♦.

Partner bids first.

Board: 298 ♠ Q92
Dealer: W ♥ AQ1042
Vul: None ♦ 65
HCP: 9 ♣ J95

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

You bid first.

Board: 299 ♠ K7543
Dealer: E ♥ AQJ8
Vul: Both ♦ —
HCP: 11 ♣ J974

East Opens 1♣.

Partner bids first.

Board: 300 ♠ 53
Dealer: W ♥ K94
Vul: None ♦ AK107654
HCP: 10 ♣ 2

West Opens 1♣.

You bid first.

Overcalls Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ Q4			1♦	2♣
Vul: Both	♥ Q86532	♥ K97				
North HCP: 4	♦ 1064	♦ 753	2♠ ¹	Pass	4♣	AP
South HCP: 12	♣ Q4	♣ AK1062	1. 1X-(Y)-2Z forcing			
Contract: 4♠ W						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 108632	1♦	2♥	3♥ ¹	Pass
Vul: NS	♥ AK10975	♥ 632	3♣	Pass	4♦	AP
North HCP: 10	♦ 87	♦ K4	1. limit raise or better in ♦			
South HCP: 3	♣ K972	♣ 1083				
Contract: 4♦ W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ K10932			1♦	2♦ ¹
Vul: EW	♥ 7542	♥ AKQ96	Pass	4♥	AP	
North HCP: 7	♦ Q654	♦ 8	1. Michaels Cuebid			
South HCP: 15	♣ AJ43	♣ K8				
Contract: 4♥ N						

Board: 298	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						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ K7543	♠ Q8			1♣	1♦
Vul: Both	♥ AQJ8	♥ 1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ —	♦ AQJ73	AP			
South HCP: 13	♣ J974	♣ A106				
Contract: 1N S						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ AQJ10872	1♣	3♦	AP	
Vul: None	♥ K94	♥ Q7				
North HCP: 10	♦ AK107654	♦ Q2				
South HCP: 12	♣ 2	♣ J6				
Contract: 3♦ N						

South hands (Practice Page)

Overcalls

Board: 295 ♠ Q4
Dealer: E ♥ K97
Vul: Both ♦ 753
HCP: 12 ♣ AK1062

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

You bid first.

Board: 296 ♠ 108632
Dealer: W ♥ 632
Vul: NS ♦ K4
HCP: 3 ♣ 1083

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

Partner bids first.

Board: 297 ♠ K10932
Dealer: E ♥ AKQ96
Vul: EW ♦ 8
HCP: 15 ♣ K8

East Opens 1♦.

You bid first.

Board: 298 ♠ 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.

Board: 299 ♠ Q8
Dealer: E ♥ 1042
Vul: Both ♦ AQJ73
HCP: 13 ♣ A106

East Opens 1♣.

You bid first.

Board: 300 ♠ AQJ10872
Dealer: W ♥ Q7
Vul: None ♦ Q2
HCP: 12 ♣ J6

West Opens 1♣.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ Q4			1♦	2♣
Vul: Both	♥ Q86532	♥ K97				
North HCP: 4	♦ 1064	♦ 753	2♠ ¹	Pass	4♣	AP
South HCP: 12	♣ Q4	♣ AK1062	1. 1X-(Y)-2Z forcing			
Contract: 4♠ W						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 108632	1♦	2♥	3♥ ¹	Pass
Vul: NS	♥ AK10975	♥ 632	3♣	Pass	4♦	AP
North HCP: 10	♦ 87	♦ K4	1. limit raise or better in ♦			
South HCP: 3	♣ K972	♣ 1083				
Contract: 4♦ W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ K10932			1♦	2♦ ¹
Vul: EW	♥ 7542	♥ AKQ96	Pass	4♥	AP	
North HCP: 7	♦ Q654	♦ 8	1. Michaels Cuebid			
South HCP: 15	♣ AJ43	♣ K8				
Contract: 4♥ N						

Board: 298	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						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ K7543	♠ Q8			1♣	1♦
Vul: Both	♥ AQJ8	♥ 1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ —	♦ AQJ73	AP			
South HCP: 13	♣ J974	♣ A106				
Contract: 1N S						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ AQJ10872	1♣	3♦	AP	
Vul: None	♥ K94	♥ Q7				
North HCP: 10	♦ AK107654	♦ Q2				
South HCP: 12	♣ 2	♣ J6				
Contract: 3♦ N						

North hands (Practice Page)

Overcalls

Board: 301	♠ 854	East Opens 1♣.
Dealer: E	♥ AQ	West Doubles 1♠ if possible.
Vul: NS	♦ Q853	
HCP: 9	♣ J932	Partner bids first.
Board: 302	♠ AK1095	West Opens 1♥.
Dealer: W	♥ 1087	East Bids 2♦ if possible.
Vul: Both	♦ QJ6	West Bids 3♦ if possible.
HCP: 10	♣ 85	You bid first.
Board: 303	♠ A	East Opens 1♣.
Dealer: E	♥ A1092	East Bids 2♦ if possible.
Vul: None	♦ 10853	
HCP: 10	♣ Q942	Partner bids first.
Board: 304	♠ KQJ873	West Opens 1♦.
Dealer: W	♥ Q52	
Vul: None	♦ 1075	You bid first.
HCP: 10	♣ Q	
Board: 305	♠ K8	East Opens 1♦.
Dealer: E	♥ J10942	West Bids 1NT if possible.
Vul: NS	♦ Q8	East Bids 2♦ if possible.
HCP: 9	♣ K763	West Bids 3♦ if possible.
		Partner bids first.
Board: 306	♠ KQJ1043	West Opens 1♦.
Dealer: W	♥ 6	
Vul: EW	♦ A943	You bid first.
HCP: 10	♣ 73	

Overcalls Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AQJ106			1♣	1♠
Vul: NS	♥ AQ	♥ 9753			AP	
North HCP: 9	♦ Q853	♦ 962	X	2♠		
South HCP: 11	♣ J932	♣ A				
Contract: 2♠ S						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ AK1095	♠ 843	1♥	1♠	2♦ ¹	Pass
Vul: Both	♥ 1087	♥ Q52	3♦	AP		
North HCP: 10	♦ QJ6	♦ 93	1. 1X-(Y)-2Z forcing			
South HCP: 6	♣ 85	♣ A7432				
Contract: 3♦ E						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ KJ109852			1♣	1♠
Vul: None	♥ A1092	♥ K3	Pass	1NT	2♦	4♠
North HCP: 10	♦ 10853	♦ KQ	AP			
South HCP: 13	♣ Q942	♣ J5				
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ KQJ873	♠ 1095	1♦	2♠	Pass	3♠
Vul: None	♥ Q52	♥ A73	AP			
North HCP: 10	♦ 1075	♦ A84				
South HCP: 11	♣ Q	♣ K952				
Contract: 3♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ QJ1097			1♦	1♠
Vul: NS	♥ J10942	♥ 85	1NT	Pass	2♦	Pass
North HCP: 9	♦ Q8	♦ K10	3♦	AP		
South HCP: 9	♣ K763	♣ QJ52				
Contract: 3♦ E						

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ KQJ1043	♠ 5	1♦	2♠	AP	
Vul: EW	♥ 6	♥ K9854				
North HCP: 10	♦ A943	♦ Q7				
South HCP: 6	♣ 73	♣ J10642				
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 301	♠ AQJ106	East Opens 1♣.
Dealer: E	♥ 9753	West Doubles 1♠ if possible.
Vul: NS	♦ 962	
HCP: 11	♣ A	You bid first.
Board: 302	♠ 843	West Opens 1♥.
Dealer: W	♥ Q52	East Bids 2♦ if possible.
Vul: Both	♦ 93	West Bids 3♦ if possible.
HCP: 6	♣ A7432	Partner bids first.
Board: 303	♠ KJ109852	East Opens 1♣.
Dealer: E	♥ K3	East Bids 2♦ if possible.
Vul: None	♦ KQ	
HCP: 13	♣ J5	You bid first.
Board: 304	♠ 1095	West Opens 1♦.
Dealer: W	♥ A73	
Vul: None	♦ A84	Partner bids first.
HCP: 11	♣ K952	
Board: 305	♠ QJ1097	East Opens 1♦.
Dealer: E	♥ 85	West Bids 1NT if possible.
Vul: NS	♦ K10	East Bids 2♦ if possible.
HCP: 9	♣ QJ52	West Bids 3♦ if possible.
		You bid first.
Board: 306	♠ 5	West Opens 1♦.
Dealer: W	♥ K9854	
Vul: EW	♦ Q7	Partner bids first.
HCP: 6	♣ J10642	

Overcalls Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AQJ106			1♣	1♠
Vul: NS	♥ AQ	♥ 9753			AP	
North HCP: 9	♦ Q853	♦ 962	X	2♠		
South HCP: 11	♣ J932	♣ A				
Contract: 2♠ S						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ AK1095	♠ 843	1♥	1♠	2♦ ¹	Pass
Vul: Both	♥ 1087	♥ Q52	3♦	AP		
North HCP: 10	♦ QJ6	♦ 93	1. 1X-(Y)-2Z forcing			
South HCP: 6	♣ 85	♣ A7432				
Contract: 3♦ E						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ KJ109852			1♣	1♠
Vul: None	♥ A1092	♥ K3	Pass	1NT	2♦	4♠
North HCP: 10	♦ 10853	♦ KQ	AP			
South HCP: 13	♣ Q942	♣ J5				
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ KQJ873	♠ 1095	1♦	2♠	Pass	3♠
Vul: None	♥ Q52	♥ A73	AP			
North HCP: 10	♦ 1075	♦ A84				
South HCP: 11	♣ Q	♣ K952				
Contract: 3♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ QJ1097			1♦	1♠
Vul: NS	♥ J10942	♥ 85	1NT	Pass	2♦	Pass
North HCP: 9	♦ Q8	♦ K10	3♦	AP		
South HCP: 9	♣ K763	♣ QJ52				
Contract: 3♦ E						

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ KQJ1043	♠ 5	1♦	2♠	AP	
Vul: EW	♥ 6	♥ K9854				
North HCP: 10	♦ A943	♦ Q7				
South HCP: 6	♣ 73	♣ J10642				
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 307	♠ 73	East Opens 1♦.
Dealer: E	♥ J1074	West Doubles 1♠ if possible.
Vul: Both	♦ J754	East Bids 2♦ if possible.
HCP: 2	♣ 943	West Bids 3NT if possible.
		Partner bids first.
Board: 308	♠ 7643	West Opens 1♣.
Dealer: W	♥ AKJ953	You bid first.
Vul: NS	♦ J6	
HCP: 9	♣ 5	
Board: 309	♠ AJ8	East Opens 1♣.
Dealer: E	♥ A8	Partner bids first.
Vul: EW	♦ A987	
HCP: 13	♣ 9732	
Board: 310	♠ AJ1097	West Opens 1♣.
Dealer: W	♥ 953	East Doubles 1♠ if possible.
Vul: None	♦ AK952	West Bids 2♥ if possible.
HCP: 12	♣ —	You bid first.
Board: 311	♠ Q7	East Opens 1♣.
Dealer: E	♥ J932	Partner bids first.
Vul: Both	♦ K984	
HCP: 10	♣ A109	
Board: 312	♠ AKJ63	West Opens 1♥.
Dealer: W	♥ 86	East Bids 2♠ if possible.
Vul: None	♦ 3	West Doubles 4♠ if possible.
HCP: 11	♣ K8732	You bid first.

Overcalls Both hands (Answers Page)

Board: 307
 Dealer: E
 Vul: Both
 North HCP: 2
 South HCP: 10
 Contract: 3N W

North:	South:	West	North	East	South
♠ 73	♠ QJ1096			1♦	1♠
♥ J1074	♥ K6	X	Pass	2♦	Pass
♦ J754	♦ 6	3NT	AP		
♣ 943	♣ KJ752				

Board: 308
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 8
 Contract: 2♥ N

North:	South:	West	North	East	South
♠ 7643	♠ A10982				
♥ AKJ953	♥ 62	1♣	2♥	AP	
♦ J6	♦ 1075				
♣ 5	♣ A73				

Board: 309
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 11
 Contract: 2♦ S

North:	South:	West	North	East	South
♠ AJ8	♠ 4			1♣	1♦
♥ A8	♥ J42	Pass	2♦	AP	
♦ A987	♦ KQJ106				
♣ 9732	♣ A1084				

Board: 310
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 7
 Contract: 2♥X W

North:	South:	West	North	East	South
♠ AJ1097	♠ 4	1♣	1♠	X	Pass
♥ 953	♥ QJ10	2♥	X	AP	
♦ AK952	♦ J8				
♣ —	♣ K986543				

Board: 311
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 10
 Contract: 4♦ S

North:	South:	West	North	East	South
♠ Q7	♠ A65			1♣	2♦
♥ J932	♥ 7	Pass	4♦	AP	
♦ K984	♦ AQ10632				
♣ A109	♣ 543				

Board: 312
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 7
 Contract: 4♠X S

North:	South:	West	North	East	South
♠ AKJ63	♠ 8752	1♥	2♥ ¹	2♠ ²	4♠
♥ 86	♥ 952	X	AP		
♦ 3	♦ AQJ42	1. Michaels Cuebid			
♣ K8732	♣ 6	2. limit raise or better in ♥			

South hands (Practice Page)

Overcalls

Board: 307 ♠ QJ1096
Dealer: E ♥ K6
Vul: Both ♦ 6
HCP: 10 ♣ KJ752

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

You bid first.

Board: 308 ♠ A10982
Dealer: W ♥ 62
Vul: NS ♦ 1075
HCP: 8 ♣ A73

West Opens 1♣.

Partner bids first.

Board: 309 ♠ 4
Dealer: E ♥ J42
Vul: EW ♦ KQJ106
HCP: 11 ♣ A1084

East Opens 1♣.

You bid first.

Board: 310 ♠ 4
Dealer: W ♥ QJ10
Vul: None ♦ J8
HCP: 7 ♣ K986543

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

Partner bids first.

Board: 311 ♠ A65
Dealer: E ♥ 7
Vul: Both ♦ AQ10632
HCP: 10 ♣ 543

East Opens 1♣.

You bid first.

Board: 312 ♠ 8752
Dealer: W ♥ 952
Vul: None ♦ AQJ42
HCP: 7 ♣ 6

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ QJ1096			1♦	1♠
Vul: Both	♥ J1074	♥ K6	X	Pass	2♦	Pass
North HCP: 2	♦ J754	♦ 6	3NT	AP		
South HCP: 10	♣ 943	♣ KJ752				
Contract: 3N W						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ 7643	♠ A10982				
Vul: NS	♥ AKJ953	♥ 62	1♣	2♥	AP	
North HCP: 9	♦ J6	♦ 1075				
South HCP: 8	♣ 5	♣ A73				
Contract: 2♥ N						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ 4				
Vul: EW	♥ A8	♥ J42			1♣	1♦
North HCP: 13	♦ A987	♦ KQJ106	Pass	2♦	AP	
South HCP: 11	♣ 9732	♣ A1084				
Contract: 2♦ S						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ 4				
Vul: None	♥ 953	♥ QJ10	1♣	1♠	X	Pass
North HCP: 12	♦ AK952	♦ J8	2♥	X	AP	
South HCP: 7	♣ —	♣ K986543				
Contract: 2♥X W						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ A65				
Vul: Both	♥ J932	♥ 7			1♣	2♦
North HCP: 10	♦ K984	♦ AQ10632	Pass	4♦	AP	
South HCP: 10	♣ A109	♣ 543				
Contract: 4♦ S						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ AKJ63	♠ 8752	1♥	2♥ ¹	2♠ ²	4♠
Vul: None	♥ 86	♥ 952	X	AP		
North HCP: 11	♦ 3	♦ AQJ42	1. Michaels Cuebid			
South HCP: 7	♣ K8732	♣ 6	2. limit raise or better in ♥			
Contract: 4♠X S						

North hands (Practice Page)

Overcalls

Board: 313 ♠ 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: 314 ♠ AQ10842
Dealer: W ♥ 109
Vul: None ♦ A103
HCP: 10 ♣ 109

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

You bid first.

Board: 315 ♠ 9875
Dealer: E ♥ A7654
Vul: EW ♦ K7
HCP: 7 ♣ 32

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

Partner bids first.

Board: 316 ♠ AJ2
Dealer: W ♥ 8
Vul: None ♦ AK1093
HCP: 15 ♣ K862

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

You bid first.

Board: 317 ♠ K9853
Dealer: E ♥ K62
Vul: NS ♦ K1053
HCP: 9 ♣ 2

East Opens 1♥.

Partner bids first.

Board: 318 ♠ KJ1062
Dealer: W ♥ 103
Vul: NS ♦ 4
HCP: 12 ♣ AKJ103

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ KQ962	♠ 10			1♥	2♣
Vul: Both	♥ 104	♥ Q8				
North HCP: 5	♦ 8642	♦ AQJ7	3♣ ¹	Pass	3♥	AP
South HCP: 15	♣ 63	♣ KQJ975	1. limit raise or better in ♥			
Contract: 3♥ E						

Board: 314	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						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 9875	♠ AKQJ10				
Vul: EW	♥ A7654	♥ —			1♣	1♠
North HCP: 7	♦ K7	♦ Q10952	X	3♠	AP	
South HCP: 12	♣ 32	♣ 654				
Contract: 3♠ S						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ AJ2	♠ K853	1♣	1♦	X	Pass
Vul: None	♥ 8	♥ Q653	1♥	X	Pass	2♦
North HCP: 15	♦ AK1093	♦ J2	2♥	AP		
South HCP: 8	♣ K862	♣ Q103				
Contract: 2♥ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ K9853	♠ A7			1♥	1NT
Vul: NS	♥ K62	♥ QJ8	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1053	♦ 942	Pass	2NT	AP	
South HCP: 15	♣ 2	♣ AKJ109				
Contract: 2N S						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ KJ1062	♠ Q				
Vul: NS	♥ 103	♥ AQ84	1♣	1♠	X	2♦
North HCP: 12	♦ 4	♦ Q98732	Pass	2NT	AP	
South HCP: 10	♣ AKJ103	♣ 95				
Contract: 2N N						

South hands (Practice Page)

Overcalls

Board: 313	♠ 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: 314	♠ 973	West Opens 1♦.
Dealer: W	♥ KJ653	East Bids 3NT if possible.
Vul: None	♦ 84	Partner bids first.
HCP: 4	♣ 854	
Board: 315	♠ AKQJ10	East Opens 1♣.
Dealer: E	♥ —	West Doubles 1♠ if possible.
Vul: EW	♦ Q10952	You bid first.
HCP: 12	♣ 654	
Board: 316	♠ K853	West Opens 1♣.
Dealer: W	♥ Q653	East Doubles 1♦ if possible.
Vul: None	♦ J2	West Bids 1♥ if possible.
HCP: 8	♣ Q103	West Bids 2♥ if possible.
		Partner bids first.
Board: 317	♠ A7	East Opens 1♥.
Dealer: E	♥ QJ8	You bid first.
Vul: NS	♦ 942	
HCP: 15	♣ AKJ109	
Board: 318	♠ Q	West Opens 1♣.
Dealer: W	♥ AQ84	East Doubles 1♠ if possible.
Vul: NS	♦ Q98732	Partner bids first.
HCP: 10	♣ 95	

Overcalls Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ KQ962	♠ 10			1♥	2♣
Vul: Both	♥ 104	♥ Q8				
North HCP: 5	♦ 8642	♦ AQJ7	3♣ ¹	Pass	3♥	AP
South HCP: 15	♣ 63	♣ KQJ975	1. limit raise or better in ♥			
Contract: 3♥ E						

Board: 314	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						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 9875	♠ AKQJ10				
Vul: EW	♥ A7654	♥ —			1♣	1♠
North HCP: 7	♦ K7	♦ Q10952	X	3♠	AP	
South HCP: 12	♣ 32	♣ 654				
Contract: 3♠ S						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ AJ2	♠ K853	1♣	1♦	X	Pass
Vul: None	♥ 8	♥ Q653	1♥	X	Pass	2♦
North HCP: 15	♦ AK1093	♦ J2	2♥	AP		
South HCP: 8	♣ K862	♣ Q103				
Contract: 2♥ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ K9853	♠ A7			1♥	1NT
Vul: NS	♥ K62	♥ QJ8	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1053	♦ 942	Pass	2NT	AP	
South HCP: 15	♣ 2	♣ AKJ109				
Contract: 2N S						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ KJ1062	♠ Q	1♣	1♠	X	2♦
Vul: NS	♥ 103	♥ AQ84	Pass	2NT	AP	
North HCP: 12	♦ 4	♦ Q98732				
South HCP: 10	♣ AKJ103	♣ 95				
Contract: 2N N						

North hands (Practice Page)

Overcalls

Board: 319 ♠ K10976
Dealer: E ♥ 64
Vul: EW ♦ 98
HCP: 10 ♣ AK107

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

Partner bids first.

Board: 320 ♠ 3
Dealer: W ♥ AKQ432
Vul: None ♦ KJ2
HCP: 16 ♣ K52

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

You bid first.

Board: 321 ♠ K53
Dealer: E ♥ Q96
Vul: EW ♦ J1065
HCP: 6 ♣ 432

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

Partner bids first.

Board: 322 ♠ K6
Dealer: W ♥ K1052
Vul: Both ♦ AK1098
HCP: 13 ♣ 109

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

You bid first.

Board: 323 ♠ 9832
Dealer: E ♥ J10962
Vul: None ♦ 86
HCP: 1 ♣ 65

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

Partner bids first.

Board: 324 ♠ K863
Dealer: W ♥ Q
Vul: NS ♦ KJ1043
HCP: 12 ♣ K73

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

You bid first.

South hands (Practice Page)

Overcalls

Board: 319 ♠ AJ8
Dealer: E ♥ K
Vul: EW ♦ AJ107532
HCP: 14 ♣ J8

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

You bid first.

Board: 320 ♠ 97654
Dealer: W ♥ 87
Vul: None ♦ 95
HCP: 2 ♣ Q1064

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

Partner bids first.

Board: 321 ♠ 84
Dealer: E ♥ AKJ842
Vul: EW ♦ 92
HCP: 12 ♣ A65

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

You bid first.

Board: 322 ♠ QJ85
Dealer: W ♥ AJ43
Vul: Both ♦ 42
HCP: 8 ♣ 842

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

Partner bids first.

Board: 323 ♠ K10
Dealer: E ♥ Q75
Vul: None ♦ 105
HCP: 11 ♣ AQ10732

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

You bid first.

Board: 324 ♠ Q97
Dealer: W ♥ J97
Vul: NS ♦ Q98
HCP: 7 ♣ Q1082

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 319			West	North	East	South
Dealer: E	North:	South:			1 ♣	1 ♦
Vul: EW	♠ K10976	♠ AJ8	1 ♥	1 ♠	X ¹	2 ♣ ²
North HCP: 10	♥ 64	♥ K	2 ♥	4 ♣	AP	
South HCP: 14	♦ 98	♦ AJ107532				
Contract: 4 ♠ N	♣ AK107	♣ J8				

1. Support double redouble
2. limit raise or better in ♠

Board: 320	North:	South:				
Dealer: W	♠ 3	♠ 97654	West	North	East	South
Vul: None	♥ AKQ432	♥ 87	1♣	1♥	Pass	Pass
North HCP: 16	♦ KJ2	♦ 95	1♠	2♥	AP	
South HCP: 2	♣ K52	♣ Q1064				
Contract: 2♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ 84			1♣	1♥
Vul: EW	♥ Q96	♥ AKJ842			2♣	3♥
North HCP: 6	♦ J1065	♦ 92	X	2♥		
South HCP: 12	♣ 432	♣ A65	3♠	AP		
Contract: 3♠ E						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ QJ85	1♣	1♦	1♠	X
Vul: Both	♥ K1052	♥ AJ43	XX ¹	2♣ ²	Pass	2♥
North HCP: 13	♦ AK1098	♦ 42	2♠	3♥	AP	
South HCP: 8	♣ 109	♣ 842	1. Support double redouble			
Contract: 3♥ S			2. limit raise or better in ♥			

Board: 323			West	North	East	South
Dealer: E	North:	South:			1♠	2♣
Vul: None	♠ 9832	♠ K10	2♦ ¹	Pass	2♠	Pass
North HCP: 1	♥ J10962	♥ Q75	3♣ ²	Pass	3NT	AP
South HCP: 11	♦ 86	♦ 105	1. 1X-(Y)-2Z forcing			
Contract: 3N E	♣ 65	♣ AQ10732	2. strength cue bid			

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ K863	♠ Q97				
Vul: NS	♥ Q	♥ J97	1♣	1♦	2♥ ¹	AP
North HCP: 12	♦ KJ1043	♦ Q98	1. 1X-(1Y)-2Z weak			
South HCP: 7	♣ K73	♣ Q1082				
Contract: 2♥ E						

North hands (Practice Page)

Overcalls

Board: 325 ♠ K843
Dealer: E ♥ Q43
Vul: Both ♦ J8
HCP: 11 ♣ KQ93

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

Partner bids first.

Board: 326 ♠ AQ10984
Dealer: W ♥ AK5
Vul: None ♦ 52
HCP: 13 ♣ 109

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

You bid first.

Board: 327 ♠ 94
Dealer: E ♥ KJ3
Vul: NS ♦ Q96542
HCP: 6 ♣ 105

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

Partner bids first.

Board: 328 ♠ QJ108743
Dealer: W ♥ Q62
Vul: EW ♦ A6
HCP: 9 ♣ 3

West Opens 1♦.

You bid first.

Board: 329 ♠ 75
Dealer: E ♥ J7
Vul: None ♦ 965432
HCP: 1 ♣ 653

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

Partner bids first.

Board: 330 ♠ 109654
Dealer: W ♥ J
Vul: Both ♦ Q
HCP: 11 ♣ AKJ653

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ 5			1♦	2♣
Vul: Both	♥ Q43	♥ A92	Pass	2♦ ¹	3♦	X♦
North HCP: 11	♦ J8	♦ K63	Pass	4♣	Pass	5♣
South HCP: 12	♣ KQ93	♣ AJ10762	AP			
Contract: 5♣ S						

1. strength cue bid

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ AQ10984	♠ 63	1♥	1♠	2♦ ¹	Pass
Vul: None	♥ AK5	♥ 1042	2♥	2♠	3NT	AP
North HCP: 13	♦ 52	♦ 10964				
South HCP: 1	♣ 109	♣ J753				
Contract: 3N E						

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

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ KQJ752			1♦	1♠
Vul: NS	♥ KJ3	♥ A742	2♣ ¹	Pass	3♣	AP
North HCP: 6	♦ Q96542	♦ J10				
South HCP: 11	♣ 105	♣ 3				
Contract: 3♣ W						

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

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ QJ108743	♠ 9				
Vul: EW	♥ Q62	♥ J94	1♦	3♠	AP	
North HCP: 9	♦ A6	♦ K1087542				
South HCP: 8	♣ 3	♣ A2				
Contract: 3♠ N						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ AKQJ103			1♥	2♠
Vul: None	♥ J7	♥ 1064	3♠ ¹	Pass	4♥	AP
North HCP: 1	♦ 965432	♦ 10				
South HCP: 10	♣ 653	♣ 1098				
Contract: 4♥ E						

1. limit raise or better in ♥

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 109654	♠ —				
Vul: Both	♥ J	♥ K108532	1♦	1♠	Pass	Pass
North HCP: 11	♦ Q	♦ K765	3♦	AP		
South HCP: 6	♣ AKJ653	♣ 874				
Contract: 3♦ W						

South hands (Practice Page)

Overcalls

Board: 325 ♠ 5
Dealer: E ♥ A92
Vul: Both ♦ K63
HCP: 12 ♣ AJ10762

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

Board: 326 ♠ 63
Dealer: W ♥ 1042
Vul: None ♦ 10964
HCP: 1 ♣ J753

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

Partner bids first.

Board: 327 ♠ KQJ752
Dealer: E ♥ A742
Vul: NS ♦ J10
HCP: 11 ♣ 3

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

You bid first.

Board: 328 ♠ 9
Dealer: W ♥ J94
Vul: EW ♦ K1087542
HCP: 8 ♣ A2

West Opens 1♦.
Partner bids first.

Board: 329 ♠ AKQJ103
Dealer: E ♥ 1064
Vul: None ♦ 10
HCP: 10 ♣ 1098

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

You bid first.

Board: 330 ♠ —
Dealer: W ♥ K108532
Vul: Both ♦ K765
HCP: 6 ♣ 874

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ 5			1♦	2♣
Vul: Both	♥ Q43	♥ A92	Pass	2♦ ¹	3♦	X♦
North HCP: 11	♦ J8	♦ K63	Pass	4♣	Pass	5♣
South HCP: 12	♣ KQ93	♣ AJ10762	AP			
Contract: 5♣ S						

1. strength cue bid

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ AQ10984	♠ 63	1♥	1♠	2♦ ¹	Pass
Vul: None	♥ AK5	♥ 1042	2♥	2♠	3NT	AP
North HCP: 13	♦ 52	♦ 10964				
South HCP: 1	♣ 109	♣ J753				
Contract: 3N E						

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

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ KQJ752			1♦	1♠
Vul: NS	♥ KJ3	♥ A742	2♣ ¹	Pass	3♣	AP
North HCP: 6	♦ Q96542	♦ J10				
South HCP: 11	♣ 105	♣ 3				
Contract: 3♣ W						

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

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ QJ108743	♠ 9				
Vul: EW	♥ Q62	♥ J94	1♦	3♠	AP	
North HCP: 9	♦ A6	♦ K1087542				
South HCP: 8	♣ 3	♣ A2				
Contract: 3♠ N						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ AKQJ103			1♥	2♠
Vul: None	♥ J7	♥ 1064	3♠ ¹	Pass	4♥	AP
North HCP: 1	♦ 965432	♦ 10				
South HCP: 10	♣ 653	♣ 1098				
Contract: 4♥ E						

1. limit raise or better in ♥

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 109654	♠ —				
Vul: Both	♥ J	♥ K108532	1♦	1♠	Pass	Pass
North HCP: 11	♦ Q	♦ K765	3♦	AP		
South HCP: 6	♣ AKJ653	♣ 874				
Contract: 3♦ W						

North hands (Practice Page)

Overcalls

Board: 331 ♠ 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: 332 ♠ K4
Dealer: W ♥ AQJ9764
Vul: EW ♦ A32
HCP: 14 ♣ 9

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

You bid first.

Board: 333 ♠ 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: 334 ♠ 98
Dealer: W ♥ KQ1052
Vul: None ♦ A975
HCP: 14 ♣ AJ

West Opens 1♦.

You bid first.

Board: 335 ♠ 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: 336 ♠ 10842
Dealer: W ♥ AJ10854
Vul: None ♦ QJ
HCP: 12 ♣ A

West Opens 1♣.

You bid first.

Overcalls Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ Q432	♠ AJ87				
Vul: NS	♥ 984	♥ KQJ107			1♣	1♥
North HCP: 9	♦ K98	♦ 742	1♠	2♥	3♣	AP
South HCP: 11	♣ A74	♣ 8				
Contract: 3♣ E						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 1098532				
Vul: EW	♥ AQJ9764	♥ —	1♦	1♥	Pass	1♠
North HCP: 14	♦ A32	♦ 6	2♦	4♥	AP	
South HCP: 7	♣ 9	♣ AK10765				
Contract: 4♥ N						

Board: 333	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 1430, for ♥

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ A10732				
Vul: None	♥ KQ1052	♥ A6	1♦	1♥	Pass	1♠
North HCP: 14	♦ A975	♦ 1042	Pass	2NT	Pass	3♠
South HCP: 10	♣ AJ	♣ Q54	AP			
Contract: 3♠ S						

Board: 335	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: 336	North:	South:	West	North	East	South
Dealer: W	♠ 10842	♠ J5				
Vul: None	♥ AJ10854	♥ Q732	1♣	1♥	Pass	2♥
North HCP: 12	♦ QJ	♦ K9743	AP			
South HCP: 8	♣ A	♣ Q6				
Contract: 2♥ N						

South hands (Practice Page)

Overcalls

Board: 331 ♠ 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: 332 ♠ 1098532
Dealer: W ♥ —
Vul: EW ♦ 6
HCP: 7 ♣ AK10765

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

Partner bids first.

Board: 333 ♠ 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: 334 ♠ A10732
Dealer: W ♥ A6
Vul: None ♦ 1042
HCP: 10 ♣ Q54

West Opens 1♦.

Partner bids first.

Board: 335 ♠ 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: 336 ♠ J5
Dealer: W ♥ Q732
Vul: None ♦ K9743
HCP: 8 ♣ Q6

West Opens 1♣.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ Q432	♠ AJ87				
Vul: NS	♥ 984	♥ KQJ107			1♣	1♥
North HCP: 9	♦ K98	♦ 742	1♠	2♥	3♣	AP
South HCP: 11	♣ A74	♣ 8				
Contract: 3♣ E						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 1098532				
Vul: EW	♥ AQJ9764	♥ —	1♦	1♥	Pass	1♠
North HCP: 14	♦ A32	♦ 6	2♦	4♥	AP	
South HCP: 7	♣ 9	♣ AK10765				
Contract: 4♥ N						

Board: 333	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 1430, for ♥

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ A10732				
Vul: None	♥ KQ1052	♥ A6	1♦	1♥	Pass	1♠
North HCP: 14	♦ A975	♦ 1042	Pass	2NT	Pass	3♠
South HCP: 10	♣ AJ	♣ Q54	AP			
Contract: 3♠ S						

Board: 335	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: 336	North:	South:	West	North	East	South
Dealer: W	♠ 10842	♠ J5				
Vul: None	♥ AJ10854	♥ Q732	1♣	1♥	Pass	2♥
North HCP: 12	♦ QJ	♦ K9743	AP			
South HCP: 8	♣ A	♣ Q6				
Contract: 2♥ N						

North hands (Practice Page)

Overcalls

Board: 337	♠ J108	East Opens 1♥.
Dealer: E	♥ AQ75	East Bids 3♥ if possible.
Vul: Both	♦ J862	
HCP: 8	♣ 73	Partner bids first.
Board: 338	♠ J9865	West Opens 1♣.
Dealer: W	♥ AJ1083	
Vul: None	♦ 4	You bid first.
HCP: 10	♣ A5	
Board: 339	♠ A10652	East Opens 1♦.
Dealer: E	♥ J10986	East Bids 3♦ if possible.
Vul: NS	♦ Q7	
HCP: 7	♣ 2	Partner bids first.
Board: 340	♠ K105	West Opens 1♦.
Dealer: W	♥ Q85	East Bids 2♠ if possible.
Vul: NS	♦ 65	West Bids 3♥ if possible.
HCP: 13	♣ AKJ52	East Bids 3♠ if possible.
		You bid first.
Board: 341	♠ 1073	East Opens 1♥.
Dealer: E	♥ 8	East Doubles 2♥ if possible.
Vul: EW	♦ K1076	
HCP: 11	♣ AKJ75	Partner bids first.
Board: 342	♠ AJ1097	West Opens 1♦.
Dealer: W	♥ 942	East Bids 3♦ if possible.
Vul: Both	♦ J	
HCP: 10	♣ A973	You bid first.

Overcalls Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ KQ7			1♥	2♦
Vul: Both	♥ AQ75	♥ 3	Pass	3♦	3♥	4♦
North HCP: 8	♦ J862	♦ AK10754	AP			
South HCP: 13	♣ 73	♣ J65				
Contract: 4♦ S						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ J9865	♠ Q104	1♣	2♣ ¹	Pass	3♠
Vul: None	♥ AJ1083	♥ Q6	AP			
North HCP: 10	♦ 4	♦ QJ953	1. Michaels Cuebid			
South HCP: 10	♣ A5	♣ K87				
Contract: 3♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ A10652	♠ 97			1♦	3♣
Vul: NS	♥ J10986	♥ K	Pass	Pass	3♦	AP
North HCP: 7	♦ Q7	♦ J53				
South HCP: 11	♣ 2	♣ AK109763				
Contract: 3♦ E						

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ K105	♠ 963	1♦	2♣	2♠ ¹	Pass
Vul: NS	♥ Q85	♥ 9632	3♥	Pass	3♠	AP
North HCP: 13	♦ 65	♦ K943	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ AKJ52	♣ 104				
Contract: 3♠ E						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AJ862			1♥	1♠
Vul: EW	♥ 8	♥ AQ1092	Pass	2♥ ¹	X	XX
North HCP: 11	♦ K1076	♦ 43	Pass	3♠	Pass	4♠
South HCP: 11	♣ AKJ75	♣ 9	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ Q8	1♦	1♠	3♦	AP
Vul: Both	♥ 942	♥ K10653				
North HCP: 10	♦ J	♦ K83				
South HCP: 10	♣ A973	♣ Q65				
Contract: 3♦ W						

South hands (Practice Page)

Overcalls

Board: 337	♠ KQ7	East Opens 1♥.
Dealer: E	♥ 3	East Bids 3♥ if possible.
Vul: Both	♦ AK10754	
HCP: 13	♣ J65	You bid first.
Board: 338	♠ Q104	West Opens 1♣.
Dealer: W	♥ Q6	
Vul: None	♦ QJ953	Partner bids first.
HCP: 10	♣ K87	
Board: 339	♠ 97	East Opens 1♦.
Dealer: E	♥ K	East Bids 3♦ if possible.
Vul: NS	♦ J53	
HCP: 11	♣ AK109763	You bid first.
Board: 340	♠ 963	West Opens 1♦.
Dealer: W	♥ 9632	East Bids 2♠ if possible.
Vul: NS	♦ K943	West Bids 3♥ if possible.
HCP: 3	♣ 104	East Bids 3♠ if possible.
		Partner bids first.
Board: 341	♠ AJ862	East Opens 1♥.
Dealer: E	♥ AQ1092	East Doubles 2♥ if possible.
Vul: EW	♦ 43	
HCP: 11	♣ 9	You bid first.
Board: 342	♠ Q8	West Opens 1♦.
Dealer: W	♥ K10653	East Bids 3♦ if possible.
Vul: Both	♦ K83	
HCP: 10	♣ Q65	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ KQ7			1♥	2♦
Vul: Both	♥ AQ75	♥ 3	Pass	3♦	3♥	4♦
North HCP: 8	♦ J862	♦ AK10754	AP			
South HCP: 13	♣ 73	♣ J65				
Contract: 4♦ S						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ J9865	♠ Q104	1♣	2♣ ¹	Pass	3♠
Vul: None	♥ AJ1083	♥ Q6	AP			
North HCP: 10	♦ 4	♦ QJ953	1. Michaels Cuebid			
South HCP: 10	♣ A5	♣ K87				
Contract: 3♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ A10652	♠ 97			1♦	3♣
Vul: NS	♥ J10986	♥ K	Pass	Pass	3♦	AP
North HCP: 7	♦ Q7	♦ J53				
South HCP: 11	♣ 2	♣ AK109763				
Contract: 3♦ E						

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ K105	♠ 963	1♦	2♣	2♠ ¹	Pass
Vul: NS	♥ Q85	♥ 9632	3♥	Pass	3♠	AP
North HCP: 13	♦ 65	♦ K943	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ AKJ52	♣ 104				
Contract: 3♠ E						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AJ862			1♥	1♠
Vul: EW	♥ 8	♥ AQ1092	Pass	2♥ ¹	X	XX
North HCP: 11	♦ K1076	♦ 43	Pass	3♠	Pass	4♠
South HCP: 11	♣ AKJ75	♣ 9	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ Q8	1♦	1♠	3♦	AP
Vul: Both	♥ 942	♥ K10653				
North HCP: 10	♦ J	♦ K83				
South HCP: 10	♣ A973	♣ Q65				
Contract: 3♦ W						

North hands (Practice Page)

Overcalls

Board: 343 ♠ J963
Dealer: E ♥ 10
Vul: EW ♦ 86
HCP: 5 ♣ A87654

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

Partner bids first.

Board: 344 ♠ 104
Dealer: W ♥ AQ1065
Vul: Both ♦ KQJ5
HCP: 12 ♣ 32

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

You bid first.

Board: 345 ♠ 87
Dealer: E ♥ 8543
Vul: EW ♦ 10974
HCP: 3 ♣ K62

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

Partner bids first.

Board: 346 ♠ K10972
Dealer: W ♥ AK1083
Vul: Both ♦ —
HCP: 13 ♣ QJ5

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

You bid first.

Board: 347 ♠ 763
Dealer: E ♥ AKQ7
Vul: Both ♦ AJ92
HCP: 14 ♣ 95

East Opens 1♦.

Partner bids first.

Board: 348 ♠ AQJ32
Dealer: W ♥ 5
Vul: None ♦ K32
HCP: 12 ♣ Q1064

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ J963	♠ A104			1♦	2♣
Vul: EW	♥ 10	♥ J765				
North HCP: 5	♦ 86	♦ 4	2♠ ¹	5♣	X	AP
South HCP: 11	♣ A87654	♣ KQJ102	1. 1X-(Y)-2Z forcing			
Contract: 5♣X S						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ 87532	1♣	1♥	Pass	2♥
Vul: Both	♥ AQ1065	♥ K73	3♣	3♥	4♣	AP
North HCP: 12	♦ KQJ5	♦ A876				
South HCP: 7	♣ 32	♣ 4				
Contract: 4♣ W						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AJ10	1♠	3♥	1♣	1♥
Vul: EW	♥ 8543	♥ AQJ62	4♠	AP	3♠	Pass
North HCP: 3	♦ 10974	♦ Q				
South HCP: 14	♣ K62	♣ 10853				
Contract: 4♠ W						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ K10972	♠ A6	1♦	2♦ ¹	Pass	2♥
Vul: Both	♥ AK1083	♥ 652	3♦	Pass	Pass	3♥
North HCP: 13	♦ —	♦ Q32	AP			
South HCP: 10	♣ QJ5	♣ A9763	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 347	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: 348	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						

South hands (Practice Page)

Overcalls

Board: 343 ♠ A104
Dealer: E ♥ J765
Vul: EW ♦ 4
HCP: 11 ♣ KQJ102

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

You bid first.

Board: 344 ♠ 87532
Dealer: W ♥ K73
Vul: Both ♦ A876
HCP: 7 ♣ 4

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

Partner bids first.

Board: 345 ♠ AJ10
Dealer: E ♥ AQJ62
Vul: EW ♦ Q
HCP: 14 ♣ 10853

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

You bid first.

Board: 346 ♠ A6
Dealer: W ♥ 652
Vul: Both ♦ Q32
HCP: 10 ♣ A9763

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

Partner bids first.

Board: 347 ♠ 109
Dealer: E ♥ J965
Vul: Both ♦ —
HCP: 9 ♣ AKJ10642

East Opens 1♦.

You bid first.

Board: 348 ♠ K10
Dealer: W ♥ Q1087
Vul: None ♦ AQ8
HCP: 15 ♣ KJ75

West Opens 1♦.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ J963	♠ A104			1♦	2♣
Vul: EW	♥ 10	♥ J765				
North HCP: 5	♦ 86	♦ 4	2♠ ¹	5♣	X	AP
South HCP: 11	♣ A87654	♣ KQJ102	1. 1X-(Y)-2Z forcing			
Contract: 5♣X S						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ 87532	1♣	1♥	Pass	2♥
Vul: Both	♥ AQ1065	♥ K73	3♣	3♥	4♣	AP
North HCP: 12	♦ KQJ5	♦ A876				
South HCP: 7	♣ 32	♣ 4				
Contract: 4♣ W						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AJ10	1♠	3♥	1♣	1♥
Vul: EW	♥ 8543	♥ AQJ62	4♠	AP	3♠	Pass
North HCP: 3	♦ 10974	♦ Q				
South HCP: 14	♣ K62	♣ 10853				
Contract: 4♠ W						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ K10972	♠ A6	1♦	2♦ ¹	Pass	2♥
Vul: Both	♥ AK1083	♥ 652	3♦	Pass	Pass	3♥
North HCP: 13	♦ —	♦ Q32	AP			
South HCP: 10	♣ QJ5	♣ A9763	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 347	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: 348	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						

North hands (Practice Page)

Overcalls

Board: 349 ♠ 853
Dealer: E ♥ KQ8
Vul: NS ♦ 972
HCP: 8 ♣ QJ102

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

Partner bids first.

Board: 350 ♠ KQ
Dealer: W ♥ K5
Vul: EW ♦ AJ107654
HCP: 13 ♣ 63

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

You bid first.

Board: 351 ♠ K1042
Dealer: E ♥ 632
Vul: None ♦ AQJ
HCP: 12 ♣ Q62

East Opens 1♣.

Partner bids first.

Board: 352 ♠ Q108
Dealer: W ♥ A
Vul: NS ♦ QJ10532
HCP: 11 ♣ Q54

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

You bid first.

Board: 353 ♠ 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: 354 ♠ KJ10962
Dealer: W ♥ Q5
Vul: Both ♦ Q104
HCP: 13 ♣ AJ

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ J1072			1♥	2♦
Vul: NS	♥ KQ8	♥ 4	3♦ ¹	Pass	4♥	Pass
North HCP: 8	♦ 972	♦ AQJ643	Pass	X	AP	
South HCP: 11	♣ QJ102	♣ K6				
Contract: 4♥X E			1. limit raise or better in ♥			

Board: 350	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: 351	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				
Contract: 3♥ S			1. limit raise or better in ♥			

Board: 352	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						

Board: 353	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	XA♠♠
South HCP: 9	♣ Q6	♣ 975	AP			
Contract: 6♠X W			1. Blackwood 1430, for ♠			

Board: 354	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						

South hands (Practice Page)

Overcalls

Board: 349 ♠ J1072
Dealer: E ♥ 4
Vul: NS ♦ AQJ643
HCP: 11 ♣ K6

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

You bid first.

Board: 350 ♠ A92
Dealer: W ♥ Q1082
Vul: EW ♦ 8
HCP: 6 ♣ 109754

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

Partner bids first.

Board: 351 ♠ Q76
Dealer: E ♥ AQJ97
Vul: None ♦ 52
HCP: 10 ♣ J87

East Opens 1♣.

You bid first.

Board: 352 ♠ 2
Dealer: W ♥ 75432
Vul: NS ♦ AK74
HCP: 10 ♣ K86

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

Partner bids first.

Board: 353 ♠ 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: 354 ♠ —
Dealer: W ♥ AKJ10876
Vul: Both ♦ 75
HCP: 8 ♣ 9863

West Opens 1♦.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ J1072			1♥	2♦
Vul: NS	♥ KQ8	♥ 4	3♦ ¹	Pass	4♥	Pass
North HCP: 8	♦ 972	♦ AQJ643	Pass	X	AP	
South HCP: 11	♣ QJ102	♣ K6				
Contract: 4♥X E			1. limit raise or better in ♥			

Board: 350	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: 351	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				
Contract: 3♥ S			1. limit raise or better in ♥			

Board: 352	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						

Board: 353	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	XA♠♠
South HCP: 9	♣ Q6	♣ 975	AP			
Contract: 6♠X W			1. Blackwood 1430, for ♠			

Board: 354	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						

North hands (Practice Page)

Overcalls

Board: 355	♠ 94	East Opens 1♠.
Dealer: E	♥ Q65	West Bids 2♠ if possible.
Vul: EW	♦ 7642	East Doubles 3♥ if possible.
HCP: 5	♣ QJ76	Partner bids first.
Board: 356	♠ —	West Opens 1♣.
Dealer: W	♥ J985	You bid first.
Vul: Both	♦ AQJ1085	
HCP: 12	♣ A84	
Board: 357	♠ 9764	East Opens 1♥.
Dealer: E	♥ AQ5	West Bids 3♥ if possible.
Vul: None	♦ 10542	West Bids 5♥ if possible.
HCP: 9	♣ K9	Partner bids first.
Board: 358	♠ 10	West Opens 1♠.
Dealer: W	♥ AKJ987	East Bids 3♠ if possible.
Vul: EW	♦ Q10	West Bids 4♠ if possible.
HCP: 14	♣ A653	You bid first.
Board: 359	♠ 107	East Opens 1♠.
Dealer: E	♥ 109763	West Bids 2♠ if possible.
Vul: None	♦ A1073	East Bids 3♠ if possible.
HCP: 4	♣ 105	Partner bids first.
Board: 360	♠ A8652	West Opens 1♦.
Dealer: W	♥ J	You bid first.
Vul: NS	♦ KQJ532	
HCP: 13	♣ Q	

Overcalls Both hands (Answers Page)

Board: 355	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♥	X	AP
South HCP: 15	♣ QJ76	♣ K43				
Contract: 3♥X S						

Board: 356	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: 357	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	XA♠♠
South HCP: 9	♣ K9	♣ Q875	AP			
Contract: 5♥X E						

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 6				
Vul: EW	♥ AKJ987	♥ Q104	1♠	2♥	3♠	4♥
North HCP: 14	♦ Q10	♦ K753	4♣	5♥	AP	
South HCP: 9	♣ A653	♣ KJ1074				
Contract: 5♥ N						

Board: 359	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: 360	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						

South hands (Practice Page)

Overcalls

Board: 355	♠ Q7	East Opens 1♠.
Dealer: E	♥ AKJ92	West Bids 2♠ if possible.
Vul: EW	♦ Q98	East Doubles 3♥ if possible.
HCP: 15	♣ K43	You bid first.
Board: 356	♠ AKQ1063	West Opens 1♣.
Dealer: W	♥ K74	Partner bids first.
Vul: Both	♦ 97	
HCP: 12	♣ 103	
Board: 357	♠ KQJ1082	East Opens 1♥.
Dealer: E	♥ 10	West Bids 3♥ if possible.
Vul: None	♦ J8	West Bids 5♥ if possible.
HCP: 9	♣ Q875	You bid first.
Board: 358	♠ 6	West Opens 1♠.
Dealer: W	♥ Q104	East Bids 3♠ if possible.
Vul: EW	♦ K753	West Bids 4♠ if possible.
HCP: 9	♣ KJ1074	Partner bids first.
Board: 359	♠ 95	East Opens 1♠.
Dealer: E	♥ K52	West Bids 2♠ if possible.
Vul: None	♦ KQ8	East Bids 3♠ if possible.
HCP: 14	♣ KQJ82	You bid first.
Board: 360	♠ Q9	West Opens 1♦.
Dealer: W	♥ KQ974	Partner bids first.
Vul: NS	♦ 9	
HCP: 12	♣ AJ952	

Overcalls Both hands (Answers Page)

Board: 355	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♥	X	AP
South HCP: 15	♣ QJ76	♣ K43				
Contract: 3♥X S						

Board: 356	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: 357	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	XA♠♠
South HCP: 9	♣ K9	♣ Q875	AP			
Contract: 5♥X E						

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 6				
Vul: EW	♥ AKJ987	♥ Q104	1♠	2♥	3♠	4♥
North HCP: 14	♦ Q10	♦ K753	4♣	5♥	AP	
South HCP: 9	♣ A653	♣ KJ1074				
Contract: 5♥ N						

Board: 359	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: 360	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						

North hands (Practice Page)

Overcalls

Board: 361	♠ K8632	East Opens 1♣.
Dealer: E	♥ K96	
Vul: Both	♦ Q43	Partner bids first.
HCP: 8	♣ 73	
Board: 362	♠ AKJ984	West Opens 1♦.
Dealer: W	♥ J7	East Bids 4♥ if possible.
Vul: None	♦ AKQ103	
HCP: 18	♣ —	You bid first.
Board: 363	♠ 1074	East Opens 1♣.
Dealer: E	♥ AJ62	
Vul: NS	♦ J7	Partner bids first.
HCP: 11	♣ AJ97	
Board: 364	♠ K5	West Opens 1♦.
Dealer: W	♥ KJ1076	East Bids 1♠ if possible.
Vul: None	♦ J95	West Bids 1NT if possible.
HCP: 11	♣ K98	East Bids 4♠ if possible.
		You bid first.
Board: 365	♠ 3	East Opens 1♥.
Dealer: E	♥ 75	West Bids 3♥ if possible.
Vul: NS	♦ AQJ103	
HCP: 9	♣ Q9864	Partner bids first.
Board: 366	♠ K	West Opens 1♥.
Dealer: W	♥ —	East Bids 5♥ if possible.
Vul: EW	♦ AQ10654	
HCP: 10	♣ J108762	You bid first.

Overcalls Both hands (Answers Page)

Board: 361	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: 362	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: 363	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: 364	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						

Board: 365	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: 366	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J986542				
Vul: EW	♥ —	♥ 72	1♥	4NT ¹	Pass	5♣
North HCP: 10	♦ AQ10654	♦ 98	Pass	Pass ²	5♥	AP
South HCP: 1	♣ J108762	♣ 94				
Contract: 5♥ W						

1. Unusual 4NT
2. bidable suit

South hands (Practice Page)

Overcalls

Board: 361	♠ A7	East Opens 1♣.
Dealer: E	♥ AJ1083	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ QJ84	
Board: 362	♠ Q6532	West Opens 1♦.
Dealer: W	♥ 62	East Bids 4♥ if possible.
Vul: None	♦ J7	
HCP: 3	♣ 8762	Partner bids first.
Board: 363	♠ Q3	East Opens 1♣.
Dealer: E	♥ 1098	
Vul: NS	♦ AKQ103	You bid first.
HCP: 13	♣ Q105	
Board: 364	♠ 32	West Opens 1♦.
Dealer: W	♥ 953	East Bids 1♠ if possible.
Vul: None	♦ 73	West Bids 1NT if possible.
HCP: 1	♣ J106432	East Bids 4♠ if possible.
		Partner bids first.
Board: 365	♠ AKJ742	East Opens 1♥.
Dealer: E	♥ —	West Bids 3♥ if possible.
Vul: NS	♦ 8752	
HCP: 11	♣ K53	You bid first.
Board: 366	♠ J986542	West Opens 1♥.
Dealer: W	♥ 72	East Bids 5♥ if possible.
Vul: EW	♦ 98	
HCP: 1	♣ 94	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 361	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: 362	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: 363	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: 364	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						

Board: 365	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: 366	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J986542				
Vul: EW	♥ —	♥ 72	1♥	4NT ¹	Pass	5♣
North HCP: 10	♦ AQ10654	♦ 98	Pass	Pass ²	5♥	AP
South HCP: 1	♣ J108762	♣ 94				
Contract: 5♥ W						

1. Unusual 4NT
2. bidable suit

North hands (Practice Page)

Overcalls

Board: 367 ♠ 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: 368 ♠ QJ1073
Dealer: W ♥ Q1084
Vul: Both ♦ K5
HCP: 9 ♣ J4

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

You bid first.

Board: 369 ♠ Q104
Dealer: E ♥ 43
Vul: None ♦ 7
HCP: 6 ♣ A1097654

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

Partner bids first.

Board: 370 ♠ 4
Dealer: W ♥ Q5
Vul: EW ♦ AKJ108
HCP: 14 ♣ KJ982

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

You bid first.

Board: 371 ♠ K97
Dealer: E ♥ KQ876
Vul: Both ♦ 72
HCP: 11 ♣ K85

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

Partner bids first.

Board: 372 ♠ K53
Dealer: W ♥ KQ1087
Vul: None ♦ A106
HCP: 12 ♣ 107

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 367	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: 368	North:	South:	West	North	East	South
Dealer: W	♠ QJ1073	♠ K54	1♦	1♠	2♣ ¹	2♠
Vul: Both	♥ Q1084	♥ J73	3♣	Pass	5♣	AP
North HCP: 9	♦ K5	♦ J7642	1. 1X-(Y)-2Z forcing			
South HCP: 8	♣ J4	♣ K9				
Contract: 5♣ E						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ A7			1♠	2♠ ¹
Vul: None	♥ 43	♥ KQ1082	3♥ ²	Pass	3♠	AP
North HCP: 6	♦ 7	♦ QJ863	1. Michaels Cuebid			
South HCP: 12	♣ A1097654	♣ 3	2. limit raise or better in ♠			
Contract: 3♠ E						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ 862	1♠	2NT ¹	3♠	AP
Vul: EW	♥ Q5	♥ J10432	1. Unusual 2NT			
North HCP: 14	♦ AKJ108	♦ Q52				
South HCP: 5	♣ KJ982	♣ Q10				
Contract: 3♠ W						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ AQJ1082			1♦	1♠
Vul: Both	♥ KQ876	♥ J4	Pass	2♦ ¹	3♦	5♦ ²
North HCP: 11	♦ 72	♦ —	Pass	5♠	AP	
South HCP: 13	♣ K85	♣ AJ732	1. limit raise or better in ♠			
Contract: 5♠ S			2. Exclusion, for ♠			

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ K53	♠ 107	1♠	2♥	Pass	Pass
Vul: None	♥ KQ1087	♥ J4	2♠	Pass	4♠	AP
North HCP: 12	♦ A106	♦ KQJ				
South HCP: 7	♣ 107	♣ 965432				
Contract: 4♠ W						

South hands (Practice Page)

Overcalls

Board: 367 ♠ 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: 368 ♠ K54
Dealer: W ♥ J73
Vul: Both ♦ J7642
HCP: 8 ♣ K9

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

Partner bids first.

Board: 369 ♠ A7
Dealer: E ♥ KQ1082
Vul: None ♦ QJ863
HCP: 12 ♣ 3

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

You bid first.

Board: 370 ♠ 862
Dealer: W ♥ J10432
Vul: EW ♦ Q52
HCP: 5 ♣ Q10

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

Partner bids first.

Board: 371 ♠ AQJ1082
Dealer: E ♥ J4
Vul: Both ♦ —
HCP: 13 ♣ AJ732

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

You bid first.

Board: 372 ♠ 107
Dealer: W ♥ J4
Vul: None ♦ KQJ
HCP: 7 ♣ 965432

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 367	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: 368	North:	South:	West	North	East	South
Dealer: W	♠ QJ1073	♠ K54	1♦	1♠	2♣ ¹	2♠
Vul: Both	♥ Q1084	♥ J73	3♣	Pass	5♣	AP
North HCP: 9	♦ K5	♦ J7642	1. 1X-(Y)-2Z forcing			
South HCP: 8	♣ J4	♣ K9				
Contract: 5♣ E						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ A7			1♠	2♠ ¹
Vul: None	♥ 43	♥ KQ1082	3♥ ²	Pass	3♠	AP
North HCP: 6	♦ 7	♦ QJ863	1. Michaels Cuebid			
South HCP: 12	♣ A1097654	♣ 3	2. limit raise or better in ♠			
Contract: 3♠ E						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ 862	1♠	2NT ¹	3♠	AP
Vul: EW	♥ Q5	♥ J10432	1. Unusual 2NT			
North HCP: 14	♦ AKJ108	♦ Q52				
South HCP: 5	♣ KJ982	♣ Q10				
Contract: 3♠ W						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ AQJ1082			1♦	1♠
Vul: Both	♥ KQ876	♥ J4	Pass	2♦ ¹	3♦	5♦ ²
North HCP: 11	♦ 72	♦ —	Pass	5♠	AP	
South HCP: 13	♣ K85	♣ AJ732	1. limit raise or better in ♠			
Contract: 5♠ S			2. Exclusion, for ♠			

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ K53	♠ 107	1♠	2♥	Pass	Pass
Vul: None	♥ KQ1087	♥ J4	2♠	Pass	4♠	AP
North HCP: 12	♦ A106	♦ KQJ				
South HCP: 7	♣ 107	♣ 965432				
Contract: 4♠ W						

North hands (Practice Page)

Overcalls

Board: 373 ♠ AQ63
Dealer: E ♥ 742
Vul: NS ♦ J104
HCP: 7 ♣ 964

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

Partner bids first.

Board: 374 ♠ —
Dealer: W ♥ AK1043
Vul: Both ♦ A10732
HCP: 16 ♣ KQ9

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

You bid first.

Board: 375 ♠ J10852
Dealer: E ♥ —
Vul: None ♦ J98632
HCP: 4 ♣ Q9

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

Partner bids first.

Board: 376 ♠ 862
Dealer: W ♥ A
Vul: NS ♦ AQJ1073
HCP: 13 ♣ Q32

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

You bid first.

Board: 377 ♠ 9765
Dealer: E ♥ QJ32
Vul: EW ♦ 52
HCP: 3 ♣ 963

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

Partner bids first.

Board: 378 ♠ 10
Dealer: W ♥ AQJ109
Vul: None ♦ 64
HCP: 11 ♣ A7653

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ AQ63	♠ 95			1♣	1♥
Vul: NS	♥ 742	♥ AKQ103	Pass	Pass	X	Pass
North HCP: 7	♦ J104	♦ KQ3	2♦	2♥	AP	
South HCP: 14	♣ 964	♣ 753				
Contract: 2♥ S						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 10653	1♠	2♠ ¹	X	3♥
Vul: Both	♥ AK1043	♥ J652	3♠	X	Pass	4♥
North HCP: 16	♦ A10732	♦ K8	Pass	Pass	4♠	X
South HCP: 5	♣ KQ9	♣ J72	AP			
Contract: 4♠X W			1. Michaels Cuebid			

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ J10852	♠ 9			1♠	3♥
Vul: None	♥ —	♥ KQJ10983	3NT	AP		
North HCP: 4	♦ J98632	♦ 7				
South HCP: 9	♣ Q9	♣ K864				
Contract: 3N W						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ 862	♠ AKQJ10	1♥	2♦	Pass	2♠
Vul: NS	♥ A	♥ 42	4♥	Pass	Pass	X
North HCP: 13	♦ AQJ1073	♦ 82	AP			
South HCP: 10	♣ Q32	♣ 7654				
Contract: 4♥X W						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ AJ3			1♣	2♦
Vul: EW	♥ QJ32	♥ 94	2♥ ¹	Pass	3♣	Pass
North HCP: 3	♦ 52	♦ AQ10964	3♠	Pass	3NT	AP
South HCP: 11	♣ 963	♣ 52	1. 1X-(Y)-2Z forcing			
Contract: 3N E						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 9765432	1♣	1♥	2♦ ¹	Pass
Vul: None	♥ AQJ109	♥ K3	3♦	AP		
North HCP: 11	♦ 64	♦ 10	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ A7653	♣ Q102				
Contract: 3♦ E						

South hands (Practice Page)

Overcalls

Board: 373 ♠ 95
Dealer: E ♥ AKQ103
Vul: NS ♦ KQ3
HCP: 14 ♣ 753

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

You bid first.

Board: 374 ♠ 10653
Dealer: W ♥ J652
Vul: Both ♦ K8
HCP: 5 ♣ J72

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

Partner bids first.

Board: 375 ♠ 9
Dealer: E ♥ KQJ10983
Vul: None ♦ 7
HCP: 9 ♣ K864

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

You bid first.

Board: 376 ♠ AKQJ10
Dealer: W ♥ 42
Vul: NS ♦ 82
HCP: 10 ♣ 7654

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

Partner bids first.

Board: 377 ♠ AJ3
Dealer: E ♥ 94
Vul: EW ♦ AQ10964
HCP: 11 ♣ 52

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

You bid first.

Board: 378 ♠ 9765432
Dealer: W ♥ K3
Vul: None ♦ 10
HCP: 5 ♣ Q102

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ AQ63	♠ 95			1♣	1♥
Vul: NS	♥ 742	♥ AKQ103	Pass	Pass	X	Pass
North HCP: 7	♦ J104	♦ KQ3	2♦	2♥	AP	
South HCP: 14	♣ 964	♣ 753				
Contract: 2♥ S						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 10653	1♠	2♠ ¹	X	3♥
Vul: Both	♥ AK1043	♥ J652	3♠	X	Pass	4♥
North HCP: 16	♦ A10732	♦ K8	Pass	Pass	4♠	X
South HCP: 5	♣ KQ9	♣ J72	AP			
Contract: 4♠X W			1. Michaels Cuebid			

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ J10852	♠ 9			1♠	3♥
Vul: None	♥ —	♥ KQJ10983	3NT	AP		
North HCP: 4	♦ J98632	♦ 7				
South HCP: 9	♣ Q9	♣ K864				
Contract: 3N W						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ 862	♠ AKQJ10	1♥	2♦	Pass	2♠
Vul: NS	♥ A	♥ 42	4♥	Pass	Pass	X
North HCP: 13	♦ AQJ1073	♦ 82	AP			
South HCP: 10	♣ Q32	♣ 7654				
Contract: 4♥X W						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ AJ3			1♣	2♦
Vul: EW	♥ QJ32	♥ 94	2♥ ¹	Pass	3♣	Pass
North HCP: 3	♦ 52	♦ AQ10964	3♠	Pass	3NT	AP
South HCP: 11	♣ 963	♣ 52	1. 1X-(Y)-2Z forcing			
Contract: 3N E						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 9765432	1♣	1♥	2♦ ¹	Pass
Vul: None	♥ AQJ109	♥ K3	3♦	AP		
North HCP: 11	♦ 64	♦ 10	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ A7653	♣ Q102				
Contract: 3♦ E						

North hands (Practice Page)

Overcalls

Board: 379 ♠ 762
Dealer: E ♥ J2
Vul: NS ♦ Q97
HCP: 8 ♣ KQ832

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

Partner bids first.

Board: 380 ♠ K6
Dealer: W ♥ Q987
Vul: EW ♦ 10
HCP: 14 ♣ AKQ1085

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 379

Dealer: E

Vul: NS

North HCP: 8

South HCP: 14

Contract: 3♥ E

North:

♠ 762

♥ J2

♦ Q97

♣ KQ832

South:

♠ KQ95

♥ Q9

♦ AK10852

♣ 7

West North East South

3♥ AP

1♥ 2♦

Board: 380

Dealer: W

Vul: EW

North HCP: 14

South HCP: 13

Contract: 5♥ S

North:

♠ K6

♥ Q987

♦ 10

♣ AKQ1085

South:

♠ 97

♥ K532

♦ AKQ85

♣ J2

West North East South

1♠ 2♣ Pass 2♦

2♠ 3♣ Pass 3♥

3♠ 4♥ Pass Pass

4♠ 5♥ AP

South hands (Practice Page)

Overcalls

Board: 379 ♠ KQ95
Dealer: E ♥ Q9
Vul: NS ♦ AK10852
HCP: 14 ♣ 7

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

Board: 380 ♠ 97
Dealer: W ♥ K532
Vul: EW ♦ AKQ85
HCP: 13 ♣ J2

West Opens 1♠.
West Bids 2♠ if possible.
West Bids 3♠ if possible.
West Bids 4♠ if possible.
Partner bids first.

Overcalls Both hands (Answers Page)

Board: 379

Dealer: E

Vul: NS

North HCP: 8

South HCP: 14

Contract: 3♥ E

North:

♠ 762

♥ J2

♦ Q97

♣ KQ832

South:

♠ KQ95

♥ Q9

♦ AK10852

♣ 7

West North East South

3♥ AP 1♥ 2♦

Board: 380

Dealer: W

Vul: EW

North HCP: 14

South HCP: 13

Contract: 5♥ S

North:

♠ K6

♥ Q987

♦ 10

♣ AKQ1085

South:

♠ 97

♥ K532

♦ AKQ85

♣ J2

West North East South

1♠ 2♣ Pass 2♦

2♠ 3♣ Pass 3♥

3♠ 4♥ Pass Pass

4♠ 5♥ AP