

## North hands (Practice Page)

### Overcalls

Board: 1      ♠ 1098  
Dealer: E      ♥ 542  
Vul: None     ♦ KQJ1095  
HCP: 6        ♣ 3

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

Board: 2      ♠ K76  
Dealer: W      ♥ QJ10532  
Vul: NS        ♦ J64  
HCP: 9        ♣ Q

West Opens 1♦.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
You bid first.

Board: 3      ♠ KJ103  
Dealer: E      ♥ 1093  
Vul: EW        ♦ 962  
HCP: 4        ♣ 1052

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

Board: 4      ♠ 982  
Dealer: W      ♥ AJ1053  
Vul: EW        ♦ 7  
HCP: 9        ♣ A942

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

Board: 5      ♠ K85  
Dealer: E      ♥ 1064  
Vul: Both     ♦ A10  
HCP: 12      ♣ AJ1074

East Opens 1♥.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ A4			1♣	1♥
Vul: None	♥ 542	♥ AQ109876	3♣	Pass	Pass	3♥
North HCP: 6	♦ KQJ1095	♦ 86	AP			
South HCP: 15	♣ 3	♣ AJ				
Contract: 3♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ K76	♠ 104	1♦	2♥	2♠ <sup>1</sup>	Pass
Vul: NS	♥ QJ10532	♥ 8	3♠	Pass	4♠	AP
North HCP: 9	♦ J64	♦ K7	1. 1X-(Y)-2Z forcing			
South HCP: 8	♣ Q	♣ AJ1096432				
Contract: 4♠ E						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ KJ103	♠ AQ742			1♣	1♠
Vul: EW	♥ 1093	♥ 72	2♥ <sup>1</sup>	3♠	Pass	Pass
North HCP: 4	♦ 962	♦ QJ1054	4♥	AP		
South HCP: 9	♣ 1052	♣ 8	1. 1X-(Y)-2Z forcing			
Contract: 4♥ W						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 982	♠ 1076	1♦	1♥	1♠	2♥
Vul: EW	♥ AJ1053	♥ KQ4	3♦	Pass	5♦	AP
North HCP: 9	♦ 7	♦ 105				
South HCP: 8	♣ A942	♣ QJ1087				
Contract: 5♦ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ K85	♠ AQ1093			1♥	1♠
Vul: Both	♥ 1064	♥ Q5	Pass	2♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A10	♦ K4	AP			
South HCP: 13	♣ AJ1074	♣ Q532	1. limit raise or better in ♠			
Contract: 4♠ S						

## South hands (Practice Page)

### Overcalls

Board: 1      ♠ A4  
Dealer: E      ♥ AQ109876  
Vul: None     ♦ 86  
HCP: 15      ♣ AJ

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

Board: 2      ♠ 104  
Dealer: W      ♥ 8  
Vul: NS       ♦ K7  
HCP: 8       ♣ AJ1096432

West Opens 1♦.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
Partner bids first.

Board: 3      ♠ AQ742  
Dealer: E      ♥ 72  
Vul: EW      ♦ QJ1054  
HCP: 9       ♣ 8

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

Board: 4      ♠ 1076  
Dealer: W      ♥ KQ4  
Vul: EW      ♦ 105  
HCP: 8       ♣ QJ1087

West Opens 1♦.  
East Bids 1♠ if possible.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.  
Partner bids first.

Board: 5      ♠ AQ1093  
Dealer: E      ♥ Q5  
Vul: Both     ♦ K4  
HCP: 13      ♣ Q532

East Opens 1♥.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ A4			1♣	1♥
Vul: None	♥ 542	♥ AQ109876	3♣	Pass	Pass	3♥
North HCP: 6	♦ KQJ1095	♦ 86	AP			
South HCP: 15	♣ 3	♣ AJ				
Contract: 3♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ K76	♠ 104	1♦	2♥	2♠ <sup>1</sup>	Pass
Vul: NS	♥ QJ10532	♥ 8	3♠	Pass	4♠	AP
North HCP: 9	♦ J64	♦ K7	1. 1X-(Y)-2Z forcing			
South HCP: 8	♣ Q	♣ AJ1096432				
Contract: 4♠ E						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ KJ103	♠ AQ742			1♣	1♠
Vul: EW	♥ 1093	♥ 72	2♥ <sup>1</sup>	3♠	Pass	Pass
North HCP: 4	♦ 962	♦ QJ1054	4♥	AP		
South HCP: 9	♣ 1052	♣ 8	1. 1X-(Y)-2Z forcing			
Contract: 4♥ W						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 982	♠ 1076	1♦	1♥	1♠	2♥
Vul: EW	♥ AJ1053	♥ KQ4	3♦	Pass	5♦	AP
North HCP: 9	♦ 7	♦ 105				
South HCP: 8	♣ A942	♣ QJ1087				
Contract: 5♦ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ K85	♠ AQ1093			1♥	1♠
Vul: Both	♥ 1064	♥ Q5	Pass	2♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A10	♦ K4	AP			
South HCP: 13	♣ AJ1074	♣ Q532	1. limit raise or better in ♠			
Contract: 4♠ S						

## North hands (Practice Page)

### Overcalls

Board: 6      ♠ —  
Dealer: W      ♥ AKQJ10842  
Vul: None     ♦ K543  
HCP: 13      ♣ 2

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

You bid first.

Board: 7      ♠ A974  
Dealer: E      ♥ 654  
Vul: EW      ♦ KJ8642  
HCP: 8      ♣ —

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

Partner bids first.

Board: 8      ♠ J  
Dealer: W      ♥ A4  
Vul: Both     ♦ A42  
HCP: 17      ♣ AKJ8654

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

You bid first.

Board: 9      ♠ 6  
Dealer: E      ♥ 1097653  
Vul: None     ♦ QJ  
HCP: 6      ♣ K963

East Opens 1♣.  
Partner bids first.

Board: 10     ♠ J2  
Dealer: W      ♥ AKJ105  
Vul: None     ♦ 63  
HCP: 10      ♣ J1082

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 843	1♠	2♥	3♠	Pass
Vul: None	♥ AKQJ10842	♥ 953	Pass	4♥	Pass	Pass
North HCP: 13	♦ K543	♦ AQ8	4♠	Pass	Pass	X
South HCP: 9	♣ 2	♣ K653	AP			
Contract: 4♠X W						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A974	♠ Q52			1♣	1♥
Vul: EW	♥ 654	♥ AK1092				
North HCP: 8	♦ KJ8642	♦ 1093	2♣	2♥	3♣	AP
South HCP: 10	♣ —	♣ J3				
Contract: 3♣ E						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ K985	1♥	2♣	4♥	5♣
Vul: Both	♥ A4	♥ —	Pass	6♣	Pass	Pass
North HCP: 17	♦ A42	♦ J10765	X	AP		
South HCP: 6	♣ AKJ8654	♣ Q973				
Contract: 6♣X N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AKJ107			1♣	2♣ <sup>1</sup>
Vul: None	♥ 1097653	♥ AQJ842				
North HCP: 6	♦ QJ	♦ 102	Pass	4♥	AP	
South HCP: 15	♣ K963	♣ —	1. Michaels Cuebid			
Contract: 4♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ KQ9854				
Vul: None	♥ AKJ105	♥ 862	1♦	1♥	3♦	AP
North HCP: 10	♦ 63	♦ K				
South HCP: 8	♣ J1082	♣ 964				
Contract: 3♦ W						

## South hands (Practice Page)

### Overcalls

Board: 6      ♠ 843  
Dealer: W     ♥ 953  
Vul: None    ♦ AQ8  
HCP: 9       ♣ K653

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

Partner bids first.

Board: 7      ♠ Q52  
Dealer: E     ♥ AK1092  
Vul: EW      ♦ 1093  
HCP: 10      ♣ J3

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

You bid first.

Board: 8      ♠ K985  
Dealer: W     ♥ —  
Vul: Both    ♦ J10765  
HCP: 6       ♣ Q973

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

Partner bids first.

Board: 9      ♠ AKJ107  
Dealer: E     ♥ AQJ842  
Vul: None    ♦ 102  
HCP: 15      ♣ —

East Opens 1♣.

You bid first.

Board: 10     ♠ KQ9854  
Dealer: W     ♥ 862  
Vul: None    ♦ K  
HCP: 8       ♣ 964

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 843	1♠	2♥	3♠	Pass
Vul: None	♥ AKQJ10842	♥ 953	Pass	4♥	Pass	Pass
North HCP: 13	♦ K543	♦ AQ8	4♠	Pass	Pass	X
South HCP: 9	♣ 2	♣ K653	AP			
Contract: 4♠X W						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A974	♠ Q52				
Vul: EW	♥ 654	♥ AK1092			1♣	1♥
North HCP: 8	♦ KJ8642	♦ 1093	2♣	2♥	3♣	AP
South HCP: 10	♣ —	♣ J3				
Contract: 3♣ E						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ K985	1♥	2♣	4♥	5♣
Vul: Both	♥ A4	♥ —	Pass	6♣	Pass	Pass
North HCP: 17	♦ A42	♦ J10765	X	AP		
South HCP: 6	♣ AKJ8654	♣ Q973				
Contract: 6♣X N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AKJ107			1♣	2♣ <sup>1</sup>
Vul: None	♥ 1097653	♥ AQJ842	Pass	4♥	AP	
North HCP: 6	♦ QJ	♦ 102	1. Michaels Cuebid			
South HCP: 15	♣ K963	♣ —				
Contract: 4♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ KQ9854				
Vul: None	♥ AKJ105	♥ 862	1♦	1♥	3♦	AP
North HCP: 10	♦ 63	♦ K				
South HCP: 8	♣ J1082	♣ 964				
Contract: 3♦ W						



## North hands (Practice Page)

### Overcalls

Board: 11      ♠ A983  
Dealer: E      ♥ 5  
Vul: EW      ♦ 765  
HCP: 6      ♣ Q8642

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

Partner bids first.

Board: 12      ♠ AKJ84  
Dealer: W      ♥ —  
Vul: None      ♦ J53  
HCP: 11      ♣ Q10965

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

You bid first.

Board: 13      ♠ Q10  
Dealer: E      ♥ 98  
Vul: NS      ♦ 1065  
HCP: 6      ♣ A98762

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

Partner bids first.

Board: 14      ♠ A98  
Dealer: W      ♥ 9  
Vul: EW      ♦ 82  
HCP: 11      ♣ AK108764

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

You bid first.

Board: 15      ♠ 75  
Dealer: E      ♥ Q976  
Vul: Both      ♦ QJ85  
HCP: 7      ♣ Q72

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ A983	♠ QJ1072			1♦	1♠
Vul: EW	♥ 5	♥ A43	2♥ <sup>1</sup>	4♠	Pass	Pass
North HCP: 6	♦ 765	♦ AJ102	X	AP		
South HCP: 12	♣ Q8642	♣ 10				
Contract: 4♠X S			1. 1X-(Y)-2Z forcing			

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ AKJ84	♠ 95	1♣	1♠	X	Pass
Vul: None	♥ —	♥ 97643	2♥	X	3♦	Pass
North HCP: 11	♦ J53	♦ Q109	4♥	AP		
South HCP: 2	♣ Q10965	♣ 872				
Contract: 4♥ W						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ KJ5				
Vul: NS	♥ 98	♥ KQ10742			1♠	2♥
North HCP: 6	♦ 1065	♦ A3	Pass	Pass	3♠	AP
South HCP: 13	♣ A98762	♣ 105				
Contract: 3♠ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ KJ63	1♥	2♣	2♥	X
Vul: EW	♥ 9	♥ QJ3	Pass	3♣	Pass	3NT
North HCP: 11	♦ 82	♦ A764	AP			
South HCP: 12	♣ AK108764	♣ J9				
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ AKJ82				
Vul: Both	♥ Q976	♥ 43			1♦	1♠
North HCP: 7	♦ QJ85	♦ 943	X	Pass	2♥	AP
South HCP: 9	♣ Q72	♣ J54				
Contract: 2♥ E						

## South hands (Practice Page)

### Overcalls

Board: 11      ♠ QJ1072  
Dealer: E      ♥ A43  
Vul: EW      ♦ AJ102  
HCP: 12      ♣ 10

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

You bid first.

Board: 12      ♠ 95  
Dealer: W      ♥ 97643  
Vul: None      ♦ Q109  
HCP: 2      ♣ 872

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

Partner bids first.

Board: 13      ♠ KJ5  
Dealer: E      ♥ KQ10742  
Vul: NS      ♦ A3  
HCP: 13      ♣ 105

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

You bid first.

Board: 14      ♠ KJ63  
Dealer: W      ♥ QJ3  
Vul: EW      ♦ A764  
HCP: 12      ♣ J9

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

Partner bids first.

Board: 15      ♠ AKJ82  
Dealer: E      ♥ 43  
Vul: Both      ♦ 943  
HCP: 9      ♣ J54

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ A983	♠ QJ1072			1♦	1♠
Vul: EW	♥ 5	♥ A43	2♥ <sup>1</sup>	4♠	Pass	Pass
North HCP: 6	♦ 765	♦ AJ102	X	AP		
South HCP: 12	♣ Q8642	♣ 10				
Contract: 4♠X S			1. 1X-(Y)-2Z forcing			

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ AKJ84	♠ 95	1♣	1♠	X	Pass
Vul: None	♥ —	♥ 97643	2♥	X	3♦	Pass
North HCP: 11	♦ J53	♦ Q109	4♥	AP		
South HCP: 2	♣ Q10965	♣ 872				
Contract: 4♥ W						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ KJ5				
Vul: NS	♥ 98	♥ KQ10742			1♠	2♥
North HCP: 6	♦ 1065	♦ A3	Pass	Pass	3♠	AP
South HCP: 13	♣ A98762	♣ 105				
Contract: 3♠ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ KJ63	1♥	2♣	2♥	X
Vul: EW	♥ 9	♥ QJ3	Pass	3♣	Pass	3NT
North HCP: 11	♦ 82	♦ A764	AP			
South HCP: 12	♣ AK108764	♣ J9				
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ AKJ82				
Vul: Both	♥ Q976	♥ 43			1♦	1♠
North HCP: 7	♦ QJ85	♦ 943	X	Pass	2♥	AP
South HCP: 9	♣ Q72	♣ J54				
Contract: 2♥ E						

## North hands (Practice Page)

### Overcalls

Board: 16      ♠ Q9876  
Dealer: W      ♥ 32  
Vul: Both      ♦ AKJ43  
HCP: 10      ♣ 9

West Opens 1♣.

You bid first.

Board: 17      ♠ J10432  
Dealer: E      ♥ 8764  
Vul: None      ♦ 86  
HCP: 1      ♣ 54

East Opens 1♦.

West Bids 2♥ if possible.

East Bids 3♦ if possible.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 18      ♠ AKQ54  
Dealer: W      ♥ KJ5  
Vul: EW      ♦ 107  
HCP: 14      ♣ J98

West Opens 1♦.

West Bids 2♣ if possible.

You bid first.

Board: 19      ♠ 872  
Dealer: E      ♥ A975  
Vul: Both      ♦ Q10  
HCP: 9      ♣ QJ108

East Opens 1♦.

Partner bids first.

Board: 20      ♠ 94  
Dealer: W      ♥ AK1072  
Vul: NS      ♦ A63  
HCP: 11      ♣ 1087

West Opens 1♣.

East Bids 3NT if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 16  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 4♦ N

North:  
 ♠ Q9876  
 ♥ 32  
 ♦ AKJ43  
 ♣ 9

South:  
 ♠ —  
 ♥ AK76  
 ♦ 98  
 ♣ AQJ10853

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

Board: 17  
 Dealer: E  
 Vul: None  
 North HCP: 1  
 South HCP: 16  
 Contract: 4♦ E

North:  
 ♠ J10432  
 ♥ 8764  
 ♦ 86  
 ♣ 54

South:  
 ♠ KQ85  
 ♥ A10  
 ♦ J4  
 ♣ KQJ92

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

1. 1X-(Y)-2Z forcing  
 2. limit raise or better in ♦

Board: 18  
 Dealer: W  
 Vul: EW  
 North HCP: 14  
 South HCP: 5  
 Contract: 2♣ W

North:  
 ♠ AKQ54  
 ♥ KJ5  
 ♦ 107  
 ♣ J98

South:  
 ♠ 82  
 ♥ Q1098742  
 ♦ QJ  
 ♣ 104

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

Board: 19  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ 872  
 ♥ A975  
 ♦ Q10  
 ♣ QJ108

South:  
 ♠ AKQJ109  
 ♥ 6  
 ♦ 43  
 ♣ K642

West	North	East	South
		1♦	1♠
Pass	2♠	Pass	4♠
AP			

Board: 20  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 4  
 Contract: 3N E

North:  
 ♠ 94  
 ♥ AK1072  
 ♦ A63  
 ♣ 1087

South:  
 ♠ J108532  
 ♥ 6  
 ♦ QJ10975  
 ♣ —

West	North	East	South
1♣	1♥	3NT	AP

## South hands (Practice Page)

### Overcalls

Board: 16      ♠ —  
Dealer: W      ♥ AK76  
Vul: Both     ♦ 98  
HCP: 14      ♣ AQJ10853

West Opens 1♣.

Partner bids first.

Board: 17      ♠ KQ85  
Dealer: E      ♥ A10  
Vul: None     ♦ J4  
HCP: 16      ♣ KQJ92

East Opens 1♦.

West Bids 2♥ if possible.

East Bids 3♦ if possible.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

You bid first.

Board: 18      ♠ 82  
Dealer: W      ♥ Q1098742  
Vul: EW      ♦ QJ  
HCP: 5      ♣ 104

West Opens 1♦.

West Bids 2♣ if possible.

Partner bids first.

Board: 19      ♠ AKQJ109  
Dealer: E      ♥ 6  
Vul: Both     ♦ 43  
HCP: 13      ♣ K642

East Opens 1♦.

You bid first.

Board: 20      ♠ J108532  
Dealer: W      ♥ 6  
Vul: NS      ♦ QJ10975  
HCP: 4      ♣ —

West Opens 1♣.

East Bids 3NT if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 16  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 4♦ N

North:  
 ♠ Q9876  
 ♥ 32  
 ♦ AKJ43  
 ♣ 9

South:  
 ♠ —  
 ♥ AK76  
 ♦ 98  
 ♣ AQJ10853

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

Board: 17  
 Dealer: E  
 Vul: None  
 North HCP: 1  
 South HCP: 16  
 Contract: 4♦ E

North:  
 ♠ J10432  
 ♥ 8764  
 ♦ 86  
 ♣ 54

South:  
 ♠ KQ85  
 ♥ A10  
 ♦ J4  
 ♣ KQJ92

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

1. 1X-(Y)-2Z forcing  
 2. limit raise or better in ♦

Board: 18  
 Dealer: W  
 Vul: EW  
 North HCP: 14  
 South HCP: 5  
 Contract: 2♣ W

North:  
 ♠ AKQ54  
 ♥ KJ5  
 ♦ 107  
 ♣ J98

South:  
 ♠ 82  
 ♥ Q1098742  
 ♦ QJ  
 ♣ 104

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

Board: 19  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ 872  
 ♥ A975  
 ♦ Q10  
 ♣ QJ108

South:  
 ♠ AKQJ109  
 ♥ 6  
 ♦ 43  
 ♣ K642

West	North	East	South
		1♦	1♠
Pass	2♠	Pass	4♠
AP			

Board: 20  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 4  
 Contract: 3N E

North:  
 ♠ 94  
 ♥ AK1072  
 ♦ A63  
 ♣ 1087

South:  
 ♠ J108532  
 ♥ 6  
 ♦ QJ10975  
 ♣ —

West	North	East	South
1♣	1♥	3NT	AP



## North hands (Practice Page)

### Overcalls

Board: 21      ♠ 10954  
Dealer: E      ♥ K102  
Vul: None     ♦ A  
HCP: 12      ♣ AJ1086

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

Partner bids first.

Board: 22      ♠ AKJ532  
Dealer: W      ♥ K9  
Vul: EW      ♦ Q4  
HCP: 13      ♣ 987

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

You bid first.

Board: 23      ♠ 762  
Dealer: E      ♥ Q5  
Vul: EW      ♦ 932  
HCP: 8      ♣ AQ964

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

Partner bids first.

Board: 24      ♠ 1083  
Dealer: W      ♥ —  
Vul: Both     ♦ AKQ98  
HCP: 10      ♣ J10632

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

You bid first.

Board: 25      ♠ 42  
Dealer: E      ♥ J9652  
Vul: NS      ♦ K7  
HCP: 5      ♣ J873

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 21  
 Dealer: E  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 5♦X E

North:  
 ♠ 10954  
 ♥ K102  
 ♦ A  
 ♣ AJ1086

South:  
 ♠ AKJ82  
 ♥ J954  
 ♦ 7  
 ♣ KQ4

West	North	East	South
		1♦	1♠
3♦	4♠	5♦	X
AP			

Board: 22  
 Dealer: W  
 Vul: EW  
 North HCP: 13  
 South HCP: 11  
 Contract: 5♥X E

North:  
 ♠ AKJ532  
 ♥ K9  
 ♦ Q4  
 ♣ 987

South:  
 ♠ 1096  
 ♥ 3  
 ♦ AK875  
 ♣ KJ106

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

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

Board: 23  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 10  
 Contract: 4♠ W

North:  
 ♠ 762  
 ♥ Q5  
 ♦ 932  
 ♣ AQ964

South:  
 ♠ 84  
 ♥ AK1063  
 ♦ QJ5  
 ♣ 1075

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

Board: 24  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♥ E

North:  
 ♠ 1083  
 ♥ —  
 ♦ AKQ98  
 ♣ J10632

South:  
 ♠ A76  
 ♥ A103  
 ♦ J632  
 ♣ K95

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

1. 1X-(1Y)-2Z weak
2. limit raise or better in ♦

Board: 25  
 Dealer: E  
 Vul: NS  
 North HCP: 5  
 South HCP: 17  
 Contract: 4♦ E

North:  
 ♠ 42  
 ♥ J9652  
 ♦ K7  
 ♣ J873

South:  
 ♠ KQJ98  
 ♥ K73  
 ♦ J8  
 ♣ AK4

West	North	East	South
		1♦	1♠
4♦	AP		

## South hands (Practice Page)

### Overcalls

Board: 21      ♠ AKJ82  
Dealer: E      ♥ J954  
Vul: None      ♦ 7  
HCP: 14      ♣ KQ4

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

Board: 22      ♠ 1096  
Dealer: W      ♥ 3  
Vul: EW      ♦ AK875  
HCP: 11      ♣ KJ106

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

Partner bids first.

Board: 23      ♠ 84  
Dealer: E      ♥ AK1063  
Vul: EW      ♦ QJ5  
HCP: 10      ♣ 1075

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

Board: 24      ♠ A76  
Dealer: W      ♥ A103  
Vul: Both      ♦ J632  
HCP: 12      ♣ K95

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

Board: 25      ♠ KQJ98  
Dealer: E      ♥ K73  
Vul: NS      ♦ J8  
HCP: 17      ♣ AK4

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

## Overcalls Both hands (Answers Page)

Board: 21  
 Dealer: E  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 5♦X E

North:  
 ♠ 10954  
 ♥ K102  
 ♦ A  
 ♣ AJ1086

South:  
 ♠ AKJ82  
 ♥ J954  
 ♦ 7  
 ♣ KQ4

West	North	East	South
		1♦	1♠
3♦	4♠	5♦	X
AP			

Board: 22  
 Dealer: W  
 Vul: EW  
 North HCP: 13  
 South HCP: 11  
 Contract: 5♥X E

North:  
 ♠ AKJ532  
 ♥ K9  
 ♦ Q4  
 ♣ 987

South:  
 ♠ 1096  
 ♥ 3  
 ♦ AK875  
 ♣ KJ106

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

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

Board: 23  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 10  
 Contract: 4♠ W

North:  
 ♠ 762  
 ♥ Q5  
 ♦ 932  
 ♣ AQ964

South:  
 ♠ 84  
 ♥ AK1063  
 ♦ QJ5  
 ♣ 1075

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

Board: 24  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♥ E

North:  
 ♠ 1083  
 ♥ —  
 ♦ AKQ98  
 ♣ J10632

South:  
 ♠ A76  
 ♥ A103  
 ♦ J632  
 ♣ K95

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

1. 1X-(1Y)-2Z weak
2. limit raise or better in ♦

Board: 25  
 Dealer: E  
 Vul: NS  
 North HCP: 5  
 South HCP: 17  
 Contract: 4♦ E

North:  
 ♠ 42  
 ♥ J9652  
 ♦ K7  
 ♣ J873

South:  
 ♠ KQJ98  
 ♥ K73  
 ♦ J8  
 ♣ AK4

West	North	East	South
		1♦	1♠
4♦	AP		

## North hands (Practice Page)

### Overcalls

Board: 26      ♠ AJ97  
Dealer: W      ♥ AQJ76  
Vul: Both     ♦ Q94  
HCP: 14      ♣ 4

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

You bid first.

Board: 27      ♠ 106  
Dealer: E      ♥ 832  
Vul: EW      ♦ Q7654  
HCP: 3      ♣ J82

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

Partner bids first.

Board: 28      ♠ A982  
Dealer: W      ♥ 75  
Vul: None     ♦ —  
HCP: 10      ♣ KQJ9765

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

You bid first.

Board: 29      ♠ 986  
Dealer: E      ♥ 543  
Vul: NS      ♦ J95  
HCP: 8      ♣ AK65

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

Partner bids first.

Board: 30      ♠ 73  
Dealer: W      ♥ KQ1062  
Vul: Both     ♦ QJ96  
HCP: 11      ♣ K8

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 26  
 Dealer: W  
 Vul: Both  
 North HCP: 14  
 South HCP: 5  
 Contract: 3♣ W

North:  
 ♠ AJ97  
 ♥ AQJ76  
 ♦ Q94  
 ♣ 4

South:  
 ♠ 43  
 ♥ 842  
 ♦ KJ763  
 ♣ J62

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

Board: 27  
 Dealer: E  
 Vul: EW  
 North HCP: 3  
 South HCP: 9  
 Contract: 4♥ W

North:  
 ♠ 106  
 ♥ 832  
 ♦ Q7654  
 ♣ J82

South:  
 ♠ KQJ84  
 ♥ 1075  
 ♦ 108  
 ♣ K109

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

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

Board: 28  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 10  
 Contract: 4♥ W

North:  
 ♠ A982  
 ♥ 75  
 ♦ —  
 ♣ KQJ9765

South:  
 ♠ Q7  
 ♥ K96  
 ♦ KQ9765  
 ♣ 32

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

1. limit raise or better in ♣

Board: 29  
 Dealer: E  
 Vul: NS  
 North HCP: 8  
 South HCP: 13  
 Contract: 3♠ E

North:  
 ♠ 986  
 ♥ 543  
 ♦ J95  
 ♣ AK65

South:  
 ♠ Q  
 ♥ A962  
 ♦ A4  
 ♣ QJ10872

West	North	East	South
		1♠	2♣
3♠	AP		

Board: 30  
 Dealer: W  
 Vul: Both  
 North HCP: 11  
 South HCP: 7  
 Contract: 2♣ W

North:  
 ♠ 73  
 ♥ KQ1062  
 ♦ QJ96  
 ♣ K8

South:  
 ♠ 109854  
 ♥ 74  
 ♦ AK74  
 ♣ 93

West	North	East	South
1♣	1♥	X	Pass
1NT	Pass	2♣	AP

## South hands (Practice Page)

### Overcalls

Board: 26      ♠ 43  
Dealer: W      ♥ 842  
Vul: Both     ♦ KJ763  
HCP: 5        ♣ J62

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

Partner bids first.

Board: 27      ♠ KQJ84  
Dealer: E      ♥ 1075  
Vul: EW       ♦ 108  
HCP: 9        ♣ K109

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

You bid first.

Board: 28      ♠ Q7  
Dealer: W      ♥ K96  
Vul: None     ♦ KQ9765  
HCP: 10       ♣ 32

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

Partner bids first.

Board: 29      ♠ Q  
Dealer: E      ♥ A962  
Vul: NS       ♦ A4  
HCP: 13       ♣ QJ10872

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

You bid first.

Board: 30      ♠ 109854  
Dealer: W      ♥ 74  
Vul: Both     ♦ AK74  
HCP: 7        ♣ 93

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 26  
 Dealer: W  
 Vul: Both  
 North HCP: 14  
 South HCP: 5  
 Contract: 3♣ W

North:  
 ♠ AJ97  
 ♥ AQJ76  
 ♦ Q94  
 ♣ 4

South:  
 ♠ 43  
 ♥ 842  
 ♦ KJ763  
 ♣ J62

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

Board: 27  
 Dealer: E  
 Vul: EW  
 North HCP: 3  
 South HCP: 9  
 Contract: 4♥ W

North:  
 ♠ 106  
 ♥ 832  
 ♦ Q7654  
 ♣ J82

South:  
 ♠ KQJ84  
 ♥ 1075  
 ♦ 108  
 ♣ K109

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

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

Board: 28  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 10  
 Contract: 4♥ W

North:  
 ♠ A982  
 ♥ 75  
 ♦ —  
 ♣ KQJ9765

South:  
 ♠ Q7  
 ♥ K96  
 ♦ KQ9765  
 ♣ 32

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

1. limit raise or better in ♣

Board: 29  
 Dealer: E  
 Vul: NS  
 North HCP: 8  
 South HCP: 13  
 Contract: 3♠ E

North:  
 ♠ 986  
 ♥ 543  
 ♦ J95  
 ♣ AK65

South:  
 ♠ Q  
 ♥ A962  
 ♦ A4  
 ♣ QJ10872

West	North	East	South
		1♠	2♣
3♠	AP		

Board: 30  
 Dealer: W  
 Vul: Both  
 North HCP: 11  
 South HCP: 7  
 Contract: 2♣ W

North:  
 ♠ 73  
 ♥ KQ1062  
 ♦ QJ96  
 ♣ K8

South:  
 ♠ 109854  
 ♥ 74  
 ♦ AK74  
 ♣ 93

West	North	East	South
1♣	1♥	X	Pass
1NT	Pass	2♣	AP



## North hands (Practice Page)

### Overcalls

Board: 31      ♠ 10632  
Dealer: E      ♥ 10843  
Vul: None     ♦ K94  
HCP: 3        ♣ 64

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

Partner bids first.

Board: 32      ♠ 108  
Dealer: W      ♥ AKJ1043  
Vul: NS        ♦ 2  
HCP: 10       ♣ Q852

West Opens 1♣.

You bid first.

Board: 33      ♠ AQ1063  
Dealer: E      ♥ K975  
Vul: None     ♦ 108  
HCP: 9        ♣ 95

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

Partner bids first.

Board: 34      ♠ —  
Dealer: W      ♥ AK9  
Vul: NS        ♦ AKJ65  
HCP: 16       ♣ J9543

West Opens 1♦.

You bid first.

Board: 35      ♠ AQ10865  
Dealer: E      ♥ K2  
Vul: NS        ♦ —  
HCP: 12       ♣ K8532

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ 10632	♠ 7			1♠	2♦
Vul: None	♥ 10843	♥ Q5				
North HCP: 3	♦ K94	♦ AQ10875	3♦ <sup>1</sup>	Pass	4♠	AP
South HCP: 14	♣ 64	♣ AQ95	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ 108	♠ Q9432				
Vul: NS	♥ AKJ1043	♥ Q	1♣	2♥	AP	
North HCP: 10	♦ 2	♦ A10653				
South HCP: 11	♣ Q852	♣ K10				
Contract: 2♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ AQ1063	♠ J854			1♣	Pass
Vul: None	♥ K975	♥ J	1♦	1♠	X	2♦ <sup>1</sup>
North HCP: 9	♦ 108	♦ 652	Pass	2♠	Pass	Pass
South HCP: 11	♣ 95	♣ AKQ107	3♦	3♠	Pass	4♠
Contract: 4♠ N			AP			
			1. limit raise or better in ♠			

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ QJ98653				
Vul: NS	♥ AK9	♥ 10842	1♦	2♣	AP	
North HCP: 16	♦ AKJ65	♦ 10				
South HCP: 3	♣ J9543	♣ 7				
Contract: 2♣ N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ AQ10865	♠ 97			1♦	1♥
Vul: NS	♥ K2	♥ AQ1083	Pass	1♠	2♦	Pass
North HCP: 12	♦ —	♦ 843	Pass	2♠	Pass	Pass
South HCP: 11	♣ K8532	♣ AJ10	3♦	Pass	Pass	X
Contract: 3♦ X E			AP			

## South hands (Practice Page)

### Overcalls

Board: 31  
Dealer: E  
Vul: None  
HCP: 14

♠ 7  
♥ Q5  
♦ AQ10875  
♣ AQ95

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

You bid first.

Board: 32  
Dealer: W  
Vul: NS  
HCP: 11

♠ Q9432  
♥ Q  
♦ A10653  
♣ K10

West Opens 1♣.

Partner bids first.

Board: 33  
Dealer: E  
Vul: None  
HCP: 11

♠ J854  
♥ J  
♦ 652  
♣ AKQ107

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

You bid first.

Board: 34  
Dealer: W  
Vul: NS  
HCP: 3

♠ QJ98653  
♥ 10842  
♦ 10  
♣ 7

West Opens 1♦.

Partner bids first.

Board: 35  
Dealer: E  
Vul: NS  
HCP: 11

♠ 97  
♥ AQ1083  
♦ 843  
♣ AJ10

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 31

Dealer: E

Vul: None

North HCP: 3

South HCP: 14

Contract: 4♠ E

North:

♠ 10632

♥ 10843

♦ K94

♣ 64

South:

♠ 7

♥ Q5

♦ AQ10875

♣ AQ95

West North East South

1♠ 2♦

3♦<sup>1</sup> Pass 4♠ AP

1. limit raise or better in ♠

Board: 32

Dealer: W

Vul: NS

North HCP: 10

South HCP: 11

Contract: 2♥ N

North:

♠ 108

♥ AKJ1043

♦ 2

♣ Q852

South:

♠ Q9432

♥ Q

♦ A10653

♣ K10

West North East South

1♣ 2♥ AP

Board: 33

Dealer: E

Vul: None

North HCP: 9

South HCP: 11

Contract: 4♠ N

North:

♠ AQ1063

♥ K975

♦ 108

♣ 95

South:

♠ J854

♥ J

♦ 652

♣ AKQ107

West North East South

1♣ Pass

1♦ 1♠ X 2♦<sup>1</sup>

Pass 2♠ Pass Pass

3♦ 3♠ Pass 4♠

AP

1. limit raise or better in ♠

Board: 34

Dealer: W

Vul: NS

North HCP: 16

South HCP: 3

Contract: 2♣ N

North:

♠ —

♥ AK9

♦ AKJ65

♣ J9543

South:

♠ QJ98653

♥ 10842

♦ 10

♣ 7

West North East South

1♦ 2♣ AP

Board: 35

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 3♦ X E

North:

♠ AQ10865

♥ K2

♦ —

♣ K8532

South:

♠ 97

♥ AQ1083

♦ 843

♣ AJ10

West North East South

1♦ 1♥

Pass 1♠ 2♦ Pass

Pass 2♠ Pass Pass

3♦ Pass Pass X

AP

## North hands (Practice Page)

### Overcalls

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

♠ Q72  
♥ J1032  
♦ KQJ95  
♣ A

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

Board: 37  
Dealer: E  
Vul: None  
HCP: 7

♠ 64  
♥ 109  
♦ 954  
♣ AQJ1032

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

Board: 38  
Dealer: W  
Vul: EW  
HCP: 11

♠ QJ1086  
♥ Q962  
♦ 2  
♣ AQ8

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

Board: 39  
Dealer: E  
Vul: None  
HCP: 5

♠ 96  
♥ 10843  
♦ J84  
♣ KJ92

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

Board: 40  
Dealer: W  
Vul: NS  
HCP: 14

♠ KJ754  
♥ 6  
♦ AKQJ102  
♣ 10

West Opens 1♦.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 36  
Dealer: W  
Vul: Both  
North HCP: 13  
South HCP: 5  
Contract: 3♦ N

North:  
♠ Q72  
♥ J1032  
♦ KQJ95  
♣ A

South:  
♠ AJ1094  
♥ 8  
♦ 10863  
♣ 542

West	North	East	South
1♣	1♦	1♥	3♦
AP			

Board: 37  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 12  
Contract: 3♥ E

North:  
♠ 64  
♥ 109  
♦ 954  
♣ AQJ1032

South:  
♠ AKJ1098  
♥ 8  
♦ J72  
♣ K94

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

Board: 38  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 3  
Contract: 3N E

North:  
♠ QJ1086  
♥ Q962  
♦ 2  
♣ AQ8

South:  
♠ 94  
♥ 3  
♦ QJ9743  
♣ 10763

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

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

Board: 39  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 12  
Contract: 3♠ W

North:  
♠ 96  
♥ 10843  
♦ J84  
♣ KJ92

South:  
♠ KJ7  
♥ J6  
♦ KQ1062  
♣ Q105

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

1. limit raise or better in ♠

Board: 40  
Dealer: W  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 5♠ N

North:  
♠ KJ754  
♥ 6  
♦ AKQJ102  
♣ 10

South:  
♠ Q1086  
♥ KJ103  
♦ —  
♣ AK876

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

1. Splinter  
2. Cue bid, surplus  
3. Blackwood 0314, for ♠  
4. A=1/5 or 4/5

## South hands (Practice Page)

### Overcalls

Board: 36      ♠ AJ1094  
Dealer: W      ♥ 8  
Vul: Both     ♦ 10863  
HCP: 5        ♣ 542

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

Board: 37      ♠ AKJ1098  
Dealer: E      ♥ 8  
Vul: None     ♦ J72  
HCP: 12       ♣ K94

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

Board: 38      ♠ 94  
Dealer: W      ♥ 3  
Vul: EW       ♦ QJ9743  
HCP: 3        ♣ 10763

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

Board: 39      ♠ KJ7  
Dealer: E      ♥ J6  
Vul: None     ♦ KQ1062  
HCP: 12       ♣ Q105

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

Board: 40      ♠ Q1086  
Dealer: W      ♥ KJ103  
Vul: NS       ♦ —  
HCP: 13       ♣ AK876

West Opens 1♦.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 36  
Dealer: W  
Vul: Both  
North HCP: 13  
South HCP: 5  
Contract: 3♦ N

North:  
♠ Q72  
♥ J1032  
♦ KQJ95  
♣ A

South:  
♠ AJ1094  
♥ 8  
♦ 10863  
♣ 542

West	North	East	South
1♣	1♦	1♥	3♦
AP			

Board: 37  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 12  
Contract: 3♥ E

North:  
♠ 64  
♥ 109  
♦ 954  
♣ AQJ1032

South:  
♠ AKJ1098  
♥ 8  
♦ J72  
♣ K94

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

Board: 38  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 3  
Contract: 3N E

North:  
♠ QJ1086  
♥ Q962  
♦ 2  
♣ AQ8

South:  
♠ 94  
♥ 3  
♦ QJ9743  
♣ 10763

West	North	East	South
1♥	1♠	2♦ <sup>1</sup>	Pass
2♥	Pass	3NT	AP
1. 1X-(Y)-2Z forcing			

Board: 39  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 12  
Contract: 3♠ W

North:  
♠ 96  
♥ 10843  
♦ J84  
♣ KJ92

South:  
♠ KJ7  
♥ J6  
♦ KQ1062  
♣ Q105

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

Board: 40  
Dealer: W  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 5♠ N

North:  
♠ KJ754  
♥ 6  
♦ AKQJ102  
♣ 10

South:  
♠ Q1086  
♥ KJ103  
♦ —  
♣ AK876

West	North	East	South
1♦	1♠	Pass	4♦ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	4♠
Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Pass	5♠	AP	
1. Splinter			
2. Cue bid, surplus			
3. Blackwood 0314, for ♠			
4. A=1/5 or 4/5			



## North hands (Practice Page)

### Overcalls

Board: 41      ♠ A8654  
Dealer: E      ♥ K  
Vul: None     ♦ 8653  
HCP: 8        ♣ J94

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

Partner bids first.

Board: 42      ♠ 106  
Dealer: W      ♥ K94  
Vul: NS        ♦ KQ1084  
HCP: 9        ♣ J109

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

You bid first.

Board: 43      ♠ 75  
Dealer: E      ♥ 654  
Vul: EW        ♦ AJ1096  
HCP: 6        ♣ J94

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

Partner bids first.

Board: 44      ♠ A8743  
Dealer: W      ♥ 9  
Vul: Both     ♦ 104  
HCP: 10       ♣ KQJ64

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

You bid first.

Board: 45      ♠ A9872  
Dealer: E      ♥ Q93  
Vul: None     ♦ J42  
HCP: 7        ♣ 109

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 41  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 14  
Contract: 4♠X N

North:  
♠ A8654  
♥ K  
♦ 8653  
♣ J94

South:  
♠ K1097  
♥ A6  
♦ AK1074  
♣ 102

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

1. Splinter

Board: 42  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 12  
Contract: 3♥ E

North:  
♠ 106  
♥ K94  
♦ KQ1084  
♣ J109

South:  
♠ AJ742  
♥ 72  
♦ A63  
♣ K82

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

1. Support double redouble  
2. limit raise or better in ♦

Board: 43  
Dealer: E  
Vul: EW  
North HCP: 6  
South HCP: 14  
Contract: 3♥ E

North:  
♠ 75  
♥ 654  
♦ AJ1096  
♣ J94

South:  
♠ KQJ1062  
♥ J2  
♦ K43  
♣ A10

West	North	East	South
		1♦	1♠
X	Pass	2♥	2♠
3♥	AP		

Board: 44  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 10  
Contract: 4♥ W

North:  
♠ A8743  
♥ 9  
♦ 104  
♣ KQJ64

South:  
♠ K6  
♥ K8  
♦ KJ98753  
♣ 95

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

1. limit raise or better in ♥

Board: 45  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 14  
Contract: 3♠ N

North:  
♠ A9872  
♥ Q93  
♦ J42  
♣ 109

South:  
♠ Q54  
♥ K86  
♦ AKQ53  
♣ 74

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

## South hands (Practice Page)

### Overcalls

Board: 41      ♠ K1097  
Dealer: E      ♥ A6  
Vul: None     ♦ AK1074  
HCP: 14      ♣ 102

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

You bid first.

Board: 42      ♠ AJ742  
Dealer: W      ♥ 72  
Vul: NS      ♦ A63  
HCP: 12      ♣ K82

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

Partner bids first.

Board: 43      ♠ KQJ1062  
Dealer: E      ♥ J2  
Vul: EW      ♦ K43  
HCP: 14      ♣ A10

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

You bid first.

Board: 44      ♠ K6  
Dealer: W      ♥ K8  
Vul: Both     ♦ KJ98753  
HCP: 10      ♣ 95

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

Partner bids first.

Board: 45      ♠ Q54  
Dealer: E      ♥ K86  
Vul: None     ♦ AKQ53  
HCP: 14      ♣ 74

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 41  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 14  
Contract: 4♠X N

North:  
♠ A8654  
♥ K  
♦ 8653  
♣ J94

South:  
♠ K1097  
♥ A6  
♦ AK1074  
♣ 102

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

1. Splinter

Board: 42  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 12  
Contract: 3♥ E

North:  
♠ 106  
♥ K94  
♦ KQ1084  
♣ J109

South:  
♠ AJ742  
♥ 72  
♦ A63  
♣ K82

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

1. Support double redouble  
2. limit raise or better in ♦

Board: 43  
Dealer: E  
Vul: EW  
North HCP: 6  
South HCP: 14  
Contract: 3♥ E

North:  
♠ 75  
♥ 654  
♦ AJ1096  
♣ J94

South:  
♠ KQJ1062  
♥ J2  
♦ K43  
♣ A10

West	North	East	South
		1♦	1♠
X	Pass	2♥	2♠
3♥	AP		

Board: 44  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 10  
Contract: 4♥ W

North:  
♠ A8743  
♥ 9  
♦ 104  
♣ KQJ64

South:  
♠ K6  
♥ K8  
♦ KJ98753  
♣ 95

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

1. limit raise or better in ♥

Board: 45  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 14  
Contract: 3♠ N

North:  
♠ A9872  
♥ Q93  
♦ J42  
♣ 109

South:  
♠ Q54  
♥ K86  
♦ AKQ53  
♣ 74

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

## North hands (Practice Page)

### Overcalls

Board: 46      ♠ K542  
Dealer: W      ♥ KJ7  
Vul: EW      ♦ AJ10543  
HCP: 12      ♣ —

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

You bid first.

Board: 47      ♠ 1095  
Dealer: E      ♥ J109632  
Vul: Both      ♦ 6  
HCP: 2      ♣ J96

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

Partner bids first.

Board: 48      ♠ K10  
Dealer: W      ♥ AKQ95  
Vul: None      ♦ 92  
HCP: 16      ♣ KJ73

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

You bid first.

Board: 49      ♠ AK9876  
Dealer: E      ♥ A2  
Vul: NS      ♦ 1072  
HCP: 11      ♣ 87

East Opens 1♦.  
Partner bids first.

Board: 50      ♠ A8542  
Dealer: W      ♥ 98  
Vul: NS      ♦ KQJ43  
HCP: 13      ♣ K

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ K542	♠ 76	1♣	1♦	1♠	Pass
Vul: EW	♥ KJ7	♥ 10985	1NT	2♦	3♣	Pass
North HCP: 12	♦ AJ10543	♦ 98	3♠	AP		
South HCP: 4	♣ —	♣ A8765				
Contract: 3♠ E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ AQJ72			1♣	1♠
Vul: Both	♥ J109632	♥ K	Pass	Pass	X	XX
North HCP: 2	♦ 6	♦ A53	2♦	2♠	Pass	Pass
South HCP: 17	♣ J96	♣ K1032	3♦	AP		
Contract: 3♦ W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ A75	1♦	1♥	Pass	Pass
Vul: None	♥ AKQ95	♥ 10742	1♠	2♣	Pass	4♥
North HCP: 16	♦ 92	♦ 753	AP			
South HCP: 8	♣ KJ73	♣ A95				
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ AK9876	♠ 5			1♦	2♣
Vul: NS	♥ A2	♥ 65	Pass	2♠	Pass	3♣
North HCP: 11	♦ 1072	♦ KJ43	Pass	3♠	Pass	4♣
South HCP: 14	♣ 87	♣ AKQJ106	Pass	5♣	AP	
Contract: 5♣ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ A8542	♠ 106	1♣	1♠	X	Pass
Vul: NS	♥ 98	♥ QJ106	2♥	Pass	3♣	AP
North HCP: 13	♦ KQJ43	♦ 10976				
South HCP: 3	♣ K	♣ 1094				
Contract: 3♣ W						

## South hands (Practice Page)

### Overcalls

Board: 46      ♠ 76  
Dealer: W      ♥ 10985  
Vul: EW      ♦ 98  
HCP: 4      ♣ A8765

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

Partner bids first.

Board: 47      ♠ AQJ72  
Dealer: E      ♥ K  
Vul: Both      ♦ A53  
HCP: 17      ♣ K1032

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

You bid first.

Board: 48      ♠ A75  
Dealer: W      ♥ 10742  
Vul: None      ♦ 753  
HCP: 8      ♣ A95

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

Partner bids first.

Board: 49      ♠ 5  
Dealer: E      ♥ 65  
Vul: NS      ♦ KJ43  
HCP: 14      ♣ AKQJ106

East Opens 1♦.

You bid first.

Board: 50      ♠ 106  
Dealer: W      ♥ QJ106  
Vul: NS      ♦ 10976  
HCP: 3      ♣ 1094

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ K542	♠ 76	1♣	1♦	1♠	Pass
Vul: EW	♥ KJ7	♥ 10985	1NT	2♦	3♣	Pass
North HCP: 12	♦ AJ10543	♦ 98	3♠	AP		
South HCP: 4	♣ —	♣ A8765				
Contract: 3♠ E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ AQJ72			1♣	1♠
Vul: Both	♥ J109632	♥ K	Pass	Pass	X	XX
North HCP: 2	♦ 6	♦ A53	2♦	2♠	Pass	Pass
South HCP: 17	♣ J96	♣ K1032	3♦	AP		
Contract: 3♦ W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ A75	1♦	1♥	Pass	Pass
Vul: None	♥ AKQ95	♥ 10742	1♠	2♣	Pass	4♥
North HCP: 16	♦ 92	♦ 753	AP			
South HCP: 8	♣ KJ73	♣ A95				
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ AK9876	♠ 5			1♦	2♣
Vul: NS	♥ A2	♥ 65	Pass	2♠	Pass	3♣
North HCP: 11	♦ 1072	♦ KJ43	Pass	3♠	Pass	4♣
South HCP: 14	♣ 87	♣ AKQJ106	Pass	5♣	AP	
Contract: 5♣ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ A8542	♠ 106	1♣	1♠	X	Pass
Vul: NS	♥ 98	♥ QJ106	2♥	Pass	3♣	AP
North HCP: 13	♦ KQJ43	♦ 10976				
South HCP: 3	♣ K	♣ 1094				
Contract: 3♣ W						



## North hands (Practice Page)

### Overcalls

Board: 51      ♠ 8  
Dealer: E      ♥ Q109854  
Vul: None     ♦ 853  
HCP: 4        ♣ Q98

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

Partner bids first.

Board: 52      ♠ 74  
Dealer: W      ♥ 74  
Vul: NS        ♦ AKJ954  
HCP: 12       ♣ A105

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

You bid first.

Board: 53      ♠ 1065  
Dealer: E      ♥ AQ9  
Vul: Both     ♦ J98  
HCP: 7        ♣ 9865

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

Partner bids first.

Board: 54      ♠ AKQ542  
Dealer: W      ♥ KQ6  
Vul: Both     ♦ 3  
HCP: 15       ♣ J43

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

You bid first.

Board: 55      ♠ 9532  
Dealer: E      ♥ KQJ107  
Vul: None     ♦ Q8  
HCP: 8        ♣ 43

East Opens 1♦.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 51  
Dealer: E  
Vul: None  
North HCP: 4  
South HCP: 14  
Contract: 4♠X S

North:  
♠ 8  
♥ Q109854  
♦ 853  
♣ Q98

South:  
♠ AKQ6432  
♥ A3  
♦ J7  
♣ 63

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

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

Board: 52  
Dealer: W  
Vul: NS  
North HCP: 12  
South HCP: 6  
Contract: 6♠X W

North:  
♠ 74  
♥ 74  
♦ AKJ954  
♣ A105

South:  
♠ —  
♥ QJ9  
♦ 10873  
♣ K98732

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

1. limit raise or better in ♠  
2. Splinter  
3. Blackwood 0314, for ♠  
4. A=2/5 or 5/5, Q(S)=1

Board: 53  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 13  
Contract: 3♠ S

North:  
♠ 1065  
♥ AQ9  
♦ J98  
♣ 9865

South:  
♠ AKQ842  
♥ 105  
♦ A7632  
♣ —

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

Board: 54  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 7  
Contract: 2♠ N

North:  
♠ AKQ542  
♥ KQ6  
♦ 3  
♣ J43

South:  
♠ 96  
♥ A53  
♦ K1084  
♣ 9862

West	North	East	South
1♦	1♠	X	Pass
2♦	2♠	AP	

Board: 55  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 12  
Contract: 2♣ S

North:  
♠ 9532  
♥ KQJ107  
♦ Q8  
♣ 43

South:  
♠ KQ104  
♥ 6  
♦ J73  
♣ AQ1072

West	North	East	South
		1♦	2♣
AP			

## South hands (Practice Page)

### Overcalls

Board: 51      ♠ AKQ6432  
Dealer: E      ♥ A3  
Vul: None     ♦ J7  
HCP: 14      ♣ 63

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

You bid first.

Board: 52      ♠ —  
Dealer: W      ♥ QJ9  
Vul: NS       ♦ 10873  
HCP: 6       ♣ K98732

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

Partner bids first.

Board: 53      ♠ AKQ842  
Dealer: E      ♥ 105  
Vul: Both     ♦ A7632  
HCP: 13      ♣ —

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

You bid first.

Board: 54      ♠ 96  
Dealer: W      ♥ A53  
Vul: Both     ♦ K1084  
HCP: 7       ♣ 9862

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

Partner bids first.

Board: 55      ♠ KQ104  
Dealer: E      ♥ 6  
Vul: None     ♦ J73  
HCP: 12      ♣ AQ1072

East Opens 1♦.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 51  
Dealer: E  
Vul: None  
North HCP: 4  
South HCP: 14  
Contract: 4♠X S

North:  
♠ 8  
♥ Q109854  
♦ 853  
♣ Q98

South:  
♠ AKQ6432  
♥ A3  
♦ J7  
♣ 63

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

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

Board: 52  
Dealer: W  
Vul: NS  
North HCP: 12  
South HCP: 6  
Contract: 6♠X W

North:  
♠ 74  
♥ 74  
♦ AKJ954  
♣ A105

South:  
♠ —  
♥ QJ9  
♦ 10873  
♣ K98732

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

1. limit raise or better in ♠  
2. Splinter  
3. Blackwood 0314, for ♠  
4. A=2/5 or 5/5, Q(S)=1

Board: 53  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 13  
Contract: 3♠ S

North:  
♠ 1065  
♥ AQ9  
♦ J98  
♣ 9865

South:  
♠ AKQ842  
♥ 105  
♦ A7632  
♣ —

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

Board: 54  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 7  
Contract: 2♠ N

North:  
♠ AKQ542  
♥ KQ6  
♦ 3  
♣ J43

South:  
♠ 96  
♥ A53  
♦ K1084  
♣ 9862

West	North	East	South
1♦	1♠	X	Pass
2♦	2♠	AP	

Board: 55  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 12  
Contract: 2♣ S

North:  
♠ 9532  
♥ KQJ107  
♦ Q8  
♣ 43

South:  
♠ KQ104  
♥ 6  
♦ J73  
♣ AQ1072

West	North	East	South
		1♦	2♣
AP			

## North hands (Practice Page)

### Overcalls

Board: 56      ♠ KQ1032  
Dealer: W      ♥ KQJ53  
Vul: EW      ♦ A  
HCP: 20      ♣ AJ

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

Board: 57      ♠ AK109  
Dealer: E      ♥ 984  
Vul: Both      ♦ K975  
HCP: 10      ♣ 85

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

Board: 58      ♠ A53  
Dealer: W      ♥ KQ10852  
Vul: None      ♦ 5  
HCP: 9      ♣ 1063

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

Board: 59      ♠ K102  
Dealer: E      ♥ Q6  
Vul: NS      ♦ A8654  
HCP: 9      ♣ 1062

East Opens 1♣.  
Partner bids first.

Board: 60      ♠ 42  
Dealer: W      ♥ 92  
Vul: None      ♦ A95  
HCP: 12      ♣ AKJ652

West Opens 1♦.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 56  
 Dealer: W  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 2♥ N

North:  
 ♠ KQ1032  
 ♥ KQJ53  
 ♦ A  
 ♣ AJ

South:  
 ♠ J5  
 ♥ 98  
 ♦ KQ985  
 ♣ 5432

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

Board: 57  
 Dealer: E  
 Vul: Both  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ AK109  
 ♥ 984  
 ♦ K975  
 ♣ 85

South:  
 ♠ 862  
 ♥ A7  
 ♦ J3  
 ♣ AQJ742

West	North	East	South
		1♣	Pass
1♥	Pass	1♠	2♣
AP			

Board: 58  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♥ N

North:  
 ♠ A53  
 ♥ KQ10852  
 ♦ 5  
 ♣ 1063

South:  
 ♠ Q62  
 ♥ A76  
 ♦ A64  
 ♣ AJ84

West	North	East	South
1♦	2♥	4♦	4♥
AP			

Board: 59  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 14  
 Contract: 2♠ N

North:  
 ♠ K102  
 ♥ Q6  
 ♦ A8654  
 ♣ 1062

South:  
 ♠ AQ9653  
 ♥ AK1052  
 ♦ J  
 ♣ 5

West	North	East	South
		1♣	2♣ <sup>1</sup>
Pass	2♠	AP	
1. Michaels Cuebid			

Board: 60  
 Dealer: W  
 Vul: None  
 North HCP: 12  
 South HCP: 3  
 Contract: 4♥ E

North:  
 ♠ 42  
 ♥ 92  
 ♦ A95  
 ♣ AKJ652

South:  
 ♠ 963  
 ♥ 1054  
 ♦ K743  
 ♣ 1043

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

## South hands (Practice Page)

### Overcalls

Board: 56  
Dealer: W  
Vul: EW  
HCP: 6

♠ J5  
♥ 98  
♦ KQ985  
♣ 5432

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

Board: 57  
Dealer: E  
Vul: Both  
HCP: 12

♠ 862  
♥ A7  
♦ J3  
♣ AQJ742

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

Board: 58  
Dealer: W  
Vul: None  
HCP: 15

♠ Q62  
♥ A76  
♦ A64  
♣ AJ84

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

Board: 59  
Dealer: E  
Vul: NS  
HCP: 14

♠ AQ9653  
♥ AK1052  
♦ J  
♣ 5

East Opens 1♣.  
You bid first.

Board: 60  
Dealer: W  
Vul: None  
HCP: 3

♠ 963  
♥ 1054  
♦ K743  
♣ 1043

West Opens 1♦.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 56  
 Dealer: W  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 2♥ N

North:  
 ♠ KQ1032  
 ♥ KQJ53  
 ♦ A  
 ♣ AJ

South:  
 ♠ J5  
 ♥ 98  
 ♦ KQ985  
 ♣ 5432

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

Board: 57  
 Dealer: E  
 Vul: Both  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ AK109  
 ♥ 984  
 ♦ K975  
 ♣ 85

South:  
 ♠ 862  
 ♥ A7  
 ♦ J3  
 ♣ AQJ742

West	North	East	South
		1♣	Pass
1♥	Pass	1♠	2♣
AP			

Board: 58  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♥ N

North:  
 ♠ A53  
 ♥ KQ10852  
 ♦ 5  
 ♣ 1063

South:  
 ♠ Q62  
 ♥ A76  
 ♦ A64  
 ♣ AJ84

West	North	East	South
1♦	2♥	4♦	4♥
AP			

Board: 59  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 14  
 Contract: 2♠ N

North:  
 ♠ K102  
 ♥ Q6  
 ♦ A8654  
 ♣ 1062

South:  
 ♠ AQ9653  
 ♥ AK1052  
 ♦ J  
 ♣ 5

West	North	East	South
		1♣	2♣ <sup>1</sup>
Pass	2♠	AP	
1. Michaels Cuebid			

Board: 60  
 Dealer: W  
 Vul: None  
 North HCP: 12  
 South HCP: 3  
 Contract: 4♥ E

North:  
 ♠ 42  
 ♥ 92  
 ♦ A95  
 ♣ AKJ652

South:  
 ♠ 963  
 ♥ 1054  
 ♦ K743  
 ♣ 1043

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



## North hands (Practice Page)

### Overcalls

Board: 61      ♠ 763  
Dealer: E      ♥ QJ98654  
Vul: NS      ♦ 5  
HCP: 4      ♣ J6

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

Partner bids first.

Board: 62      ♠ 1094  
Dealer: W      ♥ A  
Vul: EW      ♦ A3  
HCP: 13      ♣ AJ106532

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

You bid first.

Board: 63      ♠ 108432  
Dealer: E      ♥ 98  
Vul: None      ♦ Q62  
HCP: 2      ♣ 984

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

Partner bids first.

Board: 64      ♠ 76  
Dealer: W      ♥ J10  
Vul: EW      ♦ A4  
HCP: 12      ♣ AK109762

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

You bid first.

Board: 65      ♠ AQ10862  
Dealer: E      ♥ A86  
Vul: NS      ♦ 8  
HCP: 10      ♣ 972

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 4			1♠	2♣
Vul: NS	♥ QJ98654	♥ 107	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 4	♦ 5	♦ A32	4♠	AP		
South HCP: 11	♣ J6	♣ AK108432	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ 1094	♠ QJ53	1♦	2♣	Pass	Pass
Vul: EW	♥ A	♥ Q8753	X	Pass	2♦	Pass
North HCP: 13	♦ A3	♦ Q1072	Pass	3♣	AP	
South HCP: 7	♣ AJ106532	♣ —				
Contract: 3♣ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 108432	♠ 7			1♣	1♥
Vul: None	♥ 98	♥ AJ10652	2NT	Pass	3NT	AP
North HCP: 2	♦ Q62	♦ K10				
South HCP: 12	♣ 984	♣ KJ76				
Contract: 3N W						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ Q108	1♠	2♣	2♠	Pass
Vul: EW	♥ J10	♥ K8542	Pass	3♣	3♠	Pass
North HCP: 12	♦ A4	♦ J92	Pass	4♣	AP	
South HCP: 6	♣ AK109762	♣ 85				
Contract: 4♣ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AQ10862	♠ KJ			1♥	2♦
Vul: NS	♥ A86	♥ Q103	Pass	2♠	3♥	X
North HCP: 10	♦ 8	♦ AJ10962	AP			
South HCP: 14	♣ 972	♣ K4				
Contract: 3♥ X E						

## South hands (Practice Page)

### Overcalls

Board: 61      ♠ 4  
Dealer: E      ♥ 107  
Vul: NS      ♦ A32  
HCP: 11      ♣ AK108432

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

You bid first.

Board: 62      ♠ QJ53  
Dealer: W      ♥ Q8753  
Vul: EW      ♦ Q1072  
HCP: 7      ♣ —

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

Partner bids first.

Board: 63      ♠ 7  
Dealer: E      ♥ AJ10652  
Vul: None      ♦ K10  
HCP: 12      ♣ KJ76

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

You bid first.

Board: 64      ♠ Q108  
Dealer: W      ♥ K8542  
Vul: EW      ♦ J92  
HCP: 6      ♣ 85

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

Partner bids first.

Board: 65      ♠ KJ  
Dealer: E      ♥ Q103  
Vul: NS      ♦ AJ10962  
HCP: 14      ♣ K4

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 4			1♠	2♣
Vul: NS	♥ QJ98654	♥ 107	3♣ <sup>1</sup>	Pass	3♠	Pass
North HCP: 4	♦ 5	♦ A32	4♠	AP		
South HCP: 11	♣ J6	♣ AK108432	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ 1094	♠ QJ53	1♦	2♣	Pass	Pass
Vul: EW	♥ A	♥ Q8753	X	Pass	2♦	Pass
North HCP: 13	♦ A3	♦ Q1072	Pass	3♣	AP	
South HCP: 7	♣ AJ106532	♣ —				
Contract: 3♣ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 108432	♠ 7			1♣	1♥
Vul: None	♥ 98	♥ AJ10652	2NT	Pass	3NT	AP
North HCP: 2	♦ Q62	♦ K10				
South HCP: 12	♣ 984	♣ KJ76				
Contract: 3N W						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ Q108	1♠	2♣	2♠	Pass
Vul: EW	♥ J10	♥ K8542	Pass	3♣	3♠	Pass
North HCP: 12	♦ A4	♦ J92	Pass	4♣	AP	
South HCP: 6	♣ AK109762	♣ 85				
Contract: 4♣ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AQ10862	♠ KJ			1♥	2♦
Vul: NS	♥ A86	♥ Q103	Pass	2♠	3♥	X
North HCP: 10	♦ 8	♦ AJ10962	AP			
South HCP: 14	♣ 972	♣ K4				
Contract: 3♥ X E						

## North hands (Practice Page)

### Overcalls

Board: 66      ♠ Q5  
Dealer: W      ♥ AQJ1082  
Vul: EW      ♦ KQ8  
HCP: 17      ♣ K7

West Opens 1♠.

You bid first.

Board: 67      ♠ J74  
Dealer: E      ♥ K63  
Vul: None      ♦ QJ  
HCP: 10      ♣ QJ1084

East Opens 1♠.

East Bids 3♠ if possible.

Partner bids first.

Board: 68      ♠ KJ1065  
Dealer: W      ♥ J103  
Vul: Both      ♦ K94  
HCP: 11      ♣ K4

West Opens 1♣.

East Bids 3♣ if possible.

You bid first.

Board: 69      ♠ A875  
Dealer: E      ♥ 7  
Vul: NS      ♦ 1094  
HCP: 9      ♣ AJ832

East Opens 1♥.

East Bids 4♥ if possible.

Partner bids first.

Board: 70      ♠ J5  
Dealer: W      ♥ KQJ10972  
Vul: EW      ♦ KJ7  
HCP: 11      ♣ 6

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 66  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 10  
Contract: 4♥ N

North:  
♠ Q5  
♥ AQJ1082  
♦ KQ8  
♣ K7

South:  
♠ 1043  
♥ K96  
♦ AJ107  
♣ Q96

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

1. limit raise or better in ♥

Board: 67  
Dealer: E  
Vul: None  
North HCP: 10  
South HCP: 13  
Contract: 4♥ S

North:  
♠ J74  
♥ K63  
♦ QJ  
♣ QJ1084

South:  
♠ 53  
♥ AQJ108  
♦ K1076  
♣ K5

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

1. limit raise or better in ♥

Board: 68  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 12  
Contract: 3♣ W

North:  
♠ KJ1065  
♥ J103  
♦ K94  
♣ K4

South:  
♠ 42  
♥ AK954  
♦ J73  
♣ A98

West	North	East	South
1♣	1♠	3♣	AP

Board: 69  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 13  
Contract: 4♥ E

North:  
♠ A875  
♥ 7  
♦ 1094  
♣ AJ832

South:  
♠ K64  
♥ 109  
♦ AKQJ5  
♣ 975

West	North	East	South
		1♥	2♦
Pass	Pass	4♥	AP

Board: 70  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 8  
Contract: 4♦ S

North:  
♠ J5  
♥ KQJ10972  
♦ KJ7  
♣ 6

South:  
♠ K107  
♥ —  
♦ A986542  
♣ J107

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

## South hands (Practice Page)

### Overcalls

Board: 66	♠ 1043	West Opens 1♠.
Dealer: W	♥ K96	
Vul: EW	♦ AJ107	Partner bids first.
HCP: 10	♣ Q96	

Board: 67	♠ 53	East Opens 1♠.
Dealer: E	♥ AQJ108	East Bids 3♠ if possible.
Vul: None	♦ K1076	
HCP: 13	♣ K5	You bid first.

Board: 68	♠ 42	West Opens 1♣.
Dealer: W	♥ AK954	East Bids 3♣ if possible.
Vul: Both	♦ J73	
HCP: 12	♣ A98	Partner bids first.

Board: 69	♠ K64	East Opens 1♥.
Dealer: E	♥ 109	East Bids 4♥ if possible.
Vul: NS	♦ AKQJ5	
HCP: 13	♣ 975	You bid first.

Board: 70	♠ K107	West Opens 1♠.
Dealer: W	♥ —	West Bids 2♠ if possible.
Vul: EW	♦ A986542	East Bids 3♠ if possible.
HCP: 8	♣ J107	Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 66  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 10  
Contract: 4♥ N

North:  
♠ Q5  
♥ AQJ1082  
♦ KQ8  
♣ K7

South:  
♠ 1043  
♥ K96  
♦ AJ107  
♣ Q96

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

Board: 67  
Dealer: E  
Vul: None  
North HCP: 10  
South HCP: 13  
Contract: 4♥ S

North:  
♠ J74  
♥ K63  
♦ QJ  
♣ QJ1084

South:  
♠ 53  
♥ AQJ108  
♦ K1076  
♣ K5

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

Board: 68  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 12  
Contract: 3♣ W

North:  
♠ KJ1065  
♥ J103  
♦ K94  
♣ K4

South:  
♠ 42  
♥ AK954  
♦ J73  
♣ A98

West	North	East	South
1♣	1♠	3♣	AP

Board: 69  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 13  
Contract: 4♥ E

North:  
♠ A875  
♥ 7  
♦ 1094  
♣ AJ832

South:  
♠ K64  
♥ 109  
♦ AKQJ5  
♣ 975

West	North	East	South
		1♥	2♦
Pass	Pass	4♥	AP

Board: 70  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 8  
Contract: 4♦ S

North:  
♠ J5  
♥ KQJ10972  
♦ KJ7  
♣ 6

South:  
♠ K107  
♥ —  
♦ A986542  
♣ J107

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



## North hands (Practice Page)

### Overcalls

Board: 71      ♠ Q543  
Dealer: E      ♥ 8  
Vul: None     ♦ 9542  
HCP: 2        ♣ 8632

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

Partner bids first.

Board: 72      ♠ AQJ92  
Dealer: W      ♥ A72  
Vul: NS        ♦ —  
HCP: 11       ♣ 109872

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

You bid first.

Board: 73      ♠ 983  
Dealer: E      ♥ 763  
Vul: EW        ♦ K7  
HCP: 4        ♣ J10653

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

Partner bids first.

Board: 74      ♠ A  
Dealer: W      ♥ J93  
Vul: Both     ♦ AKQ32  
HCP: 14       ♣ 9742

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

You bid first.

Board: 75      ♠ A873  
Dealer: E      ♥ 763  
Vul: NS      ♦ 865  
HCP: 5      ♣ J43

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

West Bids 2♥ if possible.

East Bids 3♠ if possible.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 71

Dealer: E

Vul: None

North HCP: 2

South HCP: 14

Contract: 4♠ E

North:

♠ Q543

♥ 8

♦ 9542

♣ 8632

South:

♠ 106

♥ KQ10943

♦ AQ73

♣ K

West North East South

1♠ 2♥

3♣ Pass 4♠ AP

Board: 72

Dealer: W

Vul: NS

North HCP: 11

South HCP: 3

Contract: 3N E

North:

♠ AQJ92

♥ A72

♦ —

♣ 109872

South:

♠ 10864

♥ Q84

♦ 108765

♣ J

West North East South

1♦ 1♠ 2♥<sup>1</sup> Pass

2♠<sup>2</sup> Pass 3NT AP

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

2. strength cue bid

Board: 73

Dealer: E

Vul: EW

North HCP: 4

South HCP: 10

Contract: 4♠ W

North:

♠ 983

♥ 763

♦ K7

♣ J10653

South:

♠ 2

♥ KQJ94

♦ A10842

♣ 74

West North East South

1♦ 1♥

1♠ Pass 3♠ Pass

3NT<sup>1</sup> Pass 4♣<sup>2</sup> Pass

4♥<sup>3</sup> Pass 4♠ AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

Board: 74

Dealer: W

Vul: Both

North HCP: 14

South HCP: 4

Contract: 3♥ X S

North:

♠ A

♥ J93

♦ AKQ32

♣ 9742

South:

♠ K1076

♥ 108542

♦ J106

♣ 5

West North East South

1♣ 1♦ 1♠ Pass

2♠ X Pass 3♥

X AP

Board: 75

Dealer: E

Vul: NS

North HCP: 5

South HCP: 14

Contract: 3♠ W

North:

♠ A873

♥ 763

♦ 865

♣ J43

South:

♠ K

♥ J102

♦ AKQJ94

♣ 876

West North East South

1♣ 1♦

1♠ Pass 2♣ 2♦

2♥ 3♦ 3♠ AP

## South hands (Practice Page)

### Overcalls

Board: 71      ♠ 106  
Dealer: E      ♥ KQ10943  
Vul: None     ♦ AQ73  
HCP: 14      ♣ K

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

You bid first.

Board: 72      ♠ 10864  
Dealer: W      ♥ Q84  
Vul: NS       ♦ 108765  
HCP: 3       ♣ J

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

Partner bids first.

Board: 73      ♠ 2  
Dealer: E      ♥ KQJ94  
Vul: EW      ♦ A10842  
HCP: 10      ♣ 74

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

You bid first.

Board: 74      ♠ K1076  
Dealer: W      ♥ 108542  
Vul: Both     ♦ J106  
HCP: 4       ♣ 5

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

Partner bids first.

Board: 75

Dealer: E

Vul: NS

HCP: 14

♠ K

♥ J102

♦ AKQJ94

♣ 876

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

West Bids 2♥ if possible.

East Bids 3♠ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 71

Dealer: E

Vul: None

North HCP: 2

South HCP: 14

Contract: 4♠ E

North:

♠ Q543

♥ 8

♦ 9542

♣ 8632

South:

♠ 106

♥ KQ10943

♦ AQ73

♣ K

West North East South

1♠ 2♥

3♣ Pass 4♠ AP

Board: 72

Dealer: W

Vul: NS

North HCP: 11

South HCP: 3

Contract: 3N E

North:

♠ AQJ92

♥ A72

♦ —

♣ 109872

South:

♠ 10864

♥ Q84

♦ 108765

♣ J

West North East South

1♦ 1♠ 2♥<sup>1</sup> Pass

2♠<sup>2</sup> Pass 3NT AP

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

2. strength cue bid

Board: 73

Dealer: E

Vul: EW

North HCP: 4

South HCP: 10

Contract: 4♠ W

North:

♠ 983

♥ 763

♦ K7

♣ J10653

South:

♠ 2

♥ KQJ94

♦ A10842

♣ 74

West North East South

1♦ 1♥

1♠ Pass 3♠ Pass

3NT<sup>1</sup> Pass 4♣<sup>2</sup> Pass

4♥<sup>3</sup> Pass 4♠ AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

Board: 74

Dealer: W

Vul: Both

North HCP: 14

South HCP: 4

Contract: 3♥ X S

North:

♠ A

♥ J93

♦ AKQ32

♣ 9742

South:

♠ K1076

♥ 108542

♦ J106

♣ 5

West North East South

1♣ 1♦ 1♠ Pass

2♠ X Pass 3♥

X AP

Board: 75

Dealer: E

Vul: NS

North HCP: 5

South HCP: 14

Contract: 3♠ W

North:

♠ A873

♥ 763

♦ 865

♣ J43

South:

♠ K

♥ J102

♦ AKQJ94

♣ 876

West North East South

1♣ 1♦

1♠ Pass 2♣ 2♦

2♥ 3♦ 3♠ AP

## North hands (Practice Page)

### Overcalls

Board: 76      ♠ 984  
Dealer: W      ♥ K  
Vul: Both     ♦ A9  
HCP: 15      ♣ AKJ10964

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

You bid first.

Board: 77      ♠ 9  
Dealer: E      ♥ Q1065  
Vul: Both     ♦ J975  
HCP: 7      ♣ A743

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

Partner bids first.

Board: 78      ♠ QJ962  
Dealer: W      ♥ AQJ1085  
Vul: None     ♦ 83  
HCP: 10      ♣ —

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

You bid first.

Board: 79      ♠ J842  
Dealer: E      ♥ 1082  
Vul: Both     ♦ 952  
HCP: 4      ♣ K95

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

Partner bids first.

Board: 80      ♠ 4  
Dealer: W      ♥ AJ  
Vul: NS      ♦ KJ52  
HCP: 14      ♣ AJ10985

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 76  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 4  
Contract: 4♣X N

North:  
♠ 984  
♥ K  
♦ A9  
♣ AKJ10964

South:  
♠ Q5  
♥ Q1087542  
♦ 103  
♣ 85

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

Board: 77  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 10  
Contract: 4♥ W

North:  
♠ 9  
♥ Q1065  
♦ J975  
♣ A743

South:  
♠ K8532  
♥ 9  
♦ AK1083  
♣ 102

West	North	East	South
		1♣	1♠
2♥ <sup>1</sup>	Pass	3♥	Pass
4♥	AP		
1. 1X-(Y)-2Z forcing			

Board: 78  
Dealer: W  
Vul: None  
North HCP: 10  
South HCP: 5  
Contract: 3N E

North:  
♠ QJ962  
♥ AQJ1085  
♦ 83  
♣ —

South:  
♠ 743  
♥ 96  
♦ KQ764  
♣ 852

West	North	East	South
1♣	2♣ <sup>1</sup>	3NT	AP
1. Michaels Cuebid			

Board: 79  
Dealer: E  
Vul: Both  
North HCP: 4  
South HCP: 13  
Contract: 3N E

North:  
♠ J842  
♥ 1082  
♦ 952  
♣ K95

South:  
♠ KQ1093  
♥ KJ4  
♦ 7  
♣ A863

West	North	East	South
		1♣	1♠
2♦ <sup>1</sup>	Pass	2♥	Pass
2♠ <sup>2</sup>	Pass	3NT	AP
1. 1X-(Y)-2Z forcing			
2. strength cue bid			

Board: 80  
Dealer: W  
Vul: NS  
North HCP: 14  
South HCP: 10  
Contract: 5♣ N

North:  
♠ 4  
♥ AJ  
♦ KJ52  
♣ AJ10985

South:  
♠ A86  
♥ 92  
♦ AQ96  
♣ 7642

West	North	East	South
1♠	2♣	3♠	4♣
Pass	5♣	AP	



## South hands (Practice Page)

### Overcalls

Board: 76      ♠ Q5  
Dealer: W      ♥ Q1087542  
Vul: Both      ♦ 103  
HCP: 4      ♣ 85

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

Partner bids first.

Board: 77      ♠ K8532  
Dealer: E      ♥ 9  
Vul: Both      ♦ AK1083  
HCP: 10      ♣ 102

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

You bid first.

Board: 78      ♠ 743  
Dealer: W      ♥ 96  
Vul: None      ♦ KQ764  
HCP: 5      ♣ 852

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

Partner bids first.

Board: 79      ♠ KQ1093  
Dealer: E      ♥ KJ4  
Vul: Both      ♦ 7  
HCP: 13      ♣ A863

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

You bid first.

Board: 80      ♠ A86  
Dealer: W      ♥ 92  
Vul: NS      ♦ AQ96  
HCP: 10      ♣ 7642

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 76  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 4  
Contract: 4♣X N

North:  
♠ 984  
♥ K  
♦ A9  
♣ AKJ10964

South:  
♠ Q5  
♥ Q1087542  
♦ 103  
♣ 85

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

Board: 77  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 10  
Contract: 4♥ W

North:  
♠ 9  
♥ Q1065  
♦ J975  
♣ A743

South:  
♠ K8532  
♥ 9  
♦ AK1083  
♣ 102

West	North	East	South
		1♣	1♠
2♥ <sup>1</sup>	Pass	3♥	Pass
4♥	AP		
1. 1X-(Y)-2Z forcing			

Board: 78  
Dealer: W  
Vul: None  
North HCP: 10  
South HCP: 5  
Contract: 3N E

North:  
♠ QJ962  
♥ AQJ1085  
♦ 83  
♣ —

South:  
♠ 743  
♥ 96  
♦ KQ764  
♣ 852

West	North	East	South
1♣	2♣ <sup>1</sup>	3NT	AP
1. Michaels Cuebid			

Board: 79  
Dealer: E  
Vul: Both  
North HCP: 4  
South HCP: 13  
Contract: 3N E

North:  
♠ J842  
♥ 1082  
♦ 952  
♣ K95

South:  
♠ KQ1093  
♥ KJ4  
♦ 7  
♣ A863

West	North	East	South
		1♣	1♠
2♦ <sup>1</sup>	Pass	2♥	Pass
2♠ <sup>2</sup>	Pass	3NT	AP
1. 1X-(Y)-2Z forcing			
2. strength cue bid			

Board: 80  
Dealer: W  
Vul: NS  
North HCP: 14  
South HCP: 10  
Contract: 5♣ N

North:  
♠ 4  
♥ AJ  
♦ KJ52  
♣ AJ10985

South:  
♠ A86  
♥ 92  
♦ AQ96  
♣ 7642

West	North	East	South
1♠	2♣	3♠	4♣
Pass	5♣	AP	

## North hands (Practice Page)

### Overcalls

Board: 81  
Dealer: E  
Vul: EW  
HCP: 9

♠ Q74  
♥ AJ62  
♦ 865  
♣ Q63

East Opens 1♦.

Partner bids first.

Board: 82  
Dealer: W  
Vul: None  
HCP: 14

♠ AKJ10764  
♥ 5  
♦ QJ10  
♣ K2

West Opens 1♥.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

West Bids 5♥ if possible.

You bid first.

Board: 83  
Dealer: E  
Vul: EW  
HCP: 9

♠ 942  
♥ A82  
♦ 7  
♣ AJ10743

East Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 84  
Dealer: W  
Vul: NS  
HCP: 15

♠ A  
♥ K76  
♦ 82  
♣ AKJ7542

West Opens 1♥.

You bid first.

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

♠ AJ109  
♥ A542  
♦ 652  
♣ 65

East Opens 1♣.

West Bids 1♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ Q74	♠ KJ1098			1♦	1♠
Vul: EW	♥ AJ62	♥ 43	Pass	2♠	Pass	4♠
North HCP: 9	♦ 865	♦ A4	AP			
South HCP: 16	♣ Q63	♣ AKJ5				
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ AKJ10764	♠ Q8532	1♥	1♠	3♥	3♠
Vul: None	♥ 5	♥ K3	4♥	4♠	Pass	Pass
North HCP: 14	♦ QJ10	♦ A2	5♥	Pass	Pass	X
South HCP: 11	♣ K2	♣ Q876	Pass	5♠	AP	
Contract: 5♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ 53			1♥	2♦
Vul: EW	♥ A82	♥ Q7	Pass	Pass	2♥	Pass
North HCP: 9	♦ 7	♦ AQJ984	Pass	3♣	AP	
South HCP: 12	♣ AJ10743	♣ K52				
Contract: 3♣ N						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 109532	1♥	2♣	AP	
Vul: NS	♥ K76	♥ A109				
North HCP: 15	♦ 82	♦ 9743				
South HCP: 4	♣ AKJ7542	♣ 10				
Contract: 2♣ N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AJ109	♠ 83			1♣	1♦
Vul: EW	♥ A542	♥ KJ10	1♥	2♦	Pass <sup>1</sup>	Pass
North HCP: 9	♦ 652	♦ QJ10983	Pass			
South HCP: 11	♣ 65	♣ A9	1. max 2♥			
Contract: 2♦ S						

## South hands (Practice Page)

### Overcalls

Board: 81      ♠ KJ1098  
Dealer: E      ♥ 43  
Vul: EW      ♦ A4  
HCP: 16      ♣ AKJ5

East Opens 1♦.

You bid first.

Board: 82      ♠ Q8532  
Dealer: W      ♥ K3  
Vul: None      ♦ A2  
HCP: 11      ♣ Q876

West Opens 1♥.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

West Bids 5♥ if possible.

Partner bids first.

Board: 83      ♠ 53  
Dealer: E      ♥ Q7  
Vul: EW      ♦ AQJ984  
HCP: 12      ♣ K52

East Opens 1♥.

East Bids 2♥ if possible.

You bid first.

Board: 84      ♠ 109532  
Dealer: W      ♥ A109  
Vul: NS      ♦ 9743  
HCP: 4      ♣ 10

West Opens 1♥.

Partner bids first.

Board: 85      ♠ 83  
Dealer: E      ♥ KJ10  
Vul: EW      ♦ QJ10983  
HCP: 11      ♣ A9

East Opens 1♣.

West Bids 1♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ Q74	♠ KJ1098			1♦	1♠
Vul: EW	♥ AJ62	♥ 43	Pass	2♠	Pass	4♠
North HCP: 9	♦ 865	♦ A4	AP			
South HCP: 16	♣ Q63	♣ AKJ5				
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ AKJ10764	♠ Q8532	1♥	1♠	3♥	3♠
Vul: None	♥ 5	♥ K3	4♥	4♠	Pass	Pass
North HCP: 14	♦ QJ10	♦ A2	5♥	Pass	Pass	X
South HCP: 11	♣ K2	♣ Q876	Pass	5♠	AP	
Contract: 5♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ 53			1♥	2♦
Vul: EW	♥ A82	♥ Q7	Pass	Pass	2♥	Pass
North HCP: 9	♦ 7	♦ AQJ984	Pass	3♣	AP	
South HCP: 12	♣ AJ10743	♣ K52				
Contract: 3♣ N						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 109532	1♥	2♣	AP	
Vul: NS	♥ K76	♥ A109				
North HCP: 15	♦ 82	♦ 9743				
South HCP: 4	♣ AKJ7542	♣ 10				
Contract: 2♣ N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AJ109	♠ 83			1♣	1♦
Vul: EW	♥ A542	♥ KJ10	1♥	2♦	Pass <sup>1</sup>	Pass
North HCP: 9	♦ 652	♦ QJ10983	Pass			
South HCP: 11	♣ 65	♣ A9	1. max 2♥			
Contract: 2♦ S						

## North hands (Practice Page)

### Overcalls

Board: 86      ♠ KQJ53  
Dealer: W      ♥ A72  
Vul: Both     ♦ 72  
HCP: 14      ♣ A42

West Opens 1♣.

You bid first.

Board: 87      ♠ 6  
Dealer: E      ♥ QJ10753  
Vul: None     ♦ K10984  
HCP: 6      ♣ 8

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 88      ♠ 72  
Dealer: W      ♥ KQJ76  
Vul: EW      ♦ 105  
HCP: 9      ♣ K832

West Opens 1♦.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 89      ♠ KQ5  
Dealer: E      ♥ Q76  
Vul: Both     ♦ Q103  
HCP: 10      ♣ J1085

East Opens 1♣.

Partner bids first.

Board: 90      ♠ 5  
Dealer: W      ♥ AJ1076  
Vul: None     ♦ AK104  
HCP: 12      ♣ 876

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ KQJ53	♠ 72	1♣	1♠	Pass	2♥
Vul: Both	♥ A72	♥ KJ10853	Pass	3♣ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ 72	♦ A98	AP			
South HCP: 8	♣ A42	♣ 75				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AQ2			1♣	Pass
Vul: None	♥ QJ10753	♥ 62	1♠	2♣ <sup>1</sup>	2♠	3♣
North HCP: 6	♦ K10984	♦ 73	3♠	AP		
South HCP: 15	♣ 8	♣ AKQ754				
Contract: 3♠ W						1. Michaels Cuebid

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AQJ	1♦	1♥	3♠	Pass
Vul: EW	♥ KQJ76	♥ 854	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 9	♦ 105	♦ 8432				
South HCP: 11	♣ K832	♣ A95				
Contract: 4♠ E						1. limit raise or better in ♠

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ KQ5	♠ AJ102			1♣	1♥
Vul: Both	♥ Q76	♥ KJ1085	Pass	2♥	AP	
North HCP: 10	♦ Q103	♦ 95				
South HCP: 12	♣ J1085	♣ K2				
Contract: 2♥ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ 9876	1♣	1♥	1♠	Pass
Vul: None	♥ AJ1076	♥ 985	2♠	X	Pass	3♥
North HCP: 12	♦ AK104	♦ J2	3♠	AP		
South HCP: 5	♣ 876	♣ A1043				
Contract: 3♠ E						



## South hands (Practice Page)

### Overcalls

Board: 86      ♠ 72  
Dealer: W      ♥ KJ10853  
Vul: Both      ♦ A98  
HCP: 8      ♣ 75

West Opens 1♣.

Partner bids first.

Board: 87      ♠ AQ2  
Dealer: E      ♥ 62  
Vul: None      ♦ 73  
HCP: 15      ♣ AKQ754

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 88      ♠ AQJ  
Dealer: W      ♥ 854  
Vul: EW      ♦ 8432  
HCP: 11      ♣ A95

West Opens 1♦.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 89      ♠ AJ102  
Dealer: E      ♥ KJ1085  
Vul: Both      ♦ 95  
HCP: 12      ♣ K2

East Opens 1♣.

You bid first.

Board: 90      ♠ 9876  
Dealer: W      ♥ 985  
Vul: None      ♦ J2  
HCP: 5      ♣ A1043

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ KQJ53	♠ 72	1♣	1♠	Pass	2♥
Vul: Both	♥ A72	♥ KJ10853	Pass	3♣ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ 72	♦ A98	AP			
South HCP: 8	♣ A42	♣ 75				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AQ2			1♣	Pass
Vul: None	♥ QJ10753	♥ 62	1♠	2♣ <sup>1</sup>	2♠	3♣
North HCP: 6	♦ K10984	♦ 73	3♠	AP		
South HCP: 15	♣ 8	♣ AKQ754				
Contract: 3♠ W						1. Michaels Cuebid

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AQJ	1♦	1♥	3♠	Pass
Vul: EW	♥ KQJ76	♥ 854	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 9	♦ 105	♦ 8432				
South HCP: 11	♣ K832	♣ A95				
Contract: 4♠ E						1. limit raise or better in ♠

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ KQ5	♠ AJ102			1♣	1♥
Vul: Both	♥ Q76	♥ KJ1085	Pass	2♥	AP	
North HCP: 10	♦ Q103	♦ 95				
South HCP: 12	♣ J1085	♣ K2				
Contract: 2♥ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ 9876	1♣	1♥	1♠	Pass
Vul: None	♥ AJ1076	♥ 985	2♠	X	Pass	3♥
North HCP: 12	♦ AK104	♦ J2	3♠	AP		
South HCP: 5	♣ 876	♣ A1043				
Contract: 3♠ E						

## North hands (Practice Page)

### Overcalls

Board: 91      ♠ 2  
Dealer: E      ♥ J532  
Vul: NS      ♦ AQ843  
HCP: 11      ♣ KJ2

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

Partner bids first.

Board: 92      ♠ 73  
Dealer: W      ♥ A974  
Vul: None      ♦ AJ1084  
HCP: 12      ♣ K5

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

You bid first.

Board: 93      ♠ KJ87  
Dealer: E      ♥ 1064  
Vul: NS      ♦ 10832  
HCP: 8      ♣ A6

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

Partner bids first.

Board: 94      ♠ A72  
Dealer: W      ♥ AKQ104  
Vul: EW      ♦ 543  
HCP: 13      ♣ 83

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

You bid first.

Board: 95      ♠ 76  
Dealer: E      ♥ A5  
Vul: NS      ♦ J1093  
HCP: 7      ♣ Q9873

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKQ9			1♦	1♥
Vul: NS	♥ J532	♥ KQ1096				
North HCP: 11	♦ AQ843	♦ —	4♦	4♥	AP	
South HCP: 14	♣ KJ2	♣ 8653				
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ J92	1♠	2♦	2♥ <sup>1</sup>	Pass
Vul: None	♥ A974	♥ 65	2♣	Pass	3♣	Pass
North HCP: 12	♦ AJ1084	♦ 9753	3NT	AP		
South HCP: 1	♣ K5	♣ 10982				
Contract: 3N W						

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

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ KJ87	♠ 6			1♣	1♥
Vul: NS	♥ 1064	♥ AKQ52	Pass	Pass	X	Pass
North HCP: 8	♦ 10832	♦ K54	1♠	2♥	AP	
South HCP: 13	♣ A6	♣ J1054				
Contract: 2♥ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ A72	♠ Q85	1♦	1♥	2♣ <sup>1</sup>	3♥
Vul: EW	♥ AKQ104	♥ 9632	Pass	Pass	X	Pass
North HCP: 13	♦ 543	♦ 10	4♦	AP		
South HCP: 3	♣ 83	♣ J10972				
Contract: 4♦ W						

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

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ AQJ542			1♥	1♠
Vul: NS	♥ A5	♥ J98	2♥	Pass	Pass	2♠
North HCP: 7	♦ J1093	♦ 7	3♥	AP		
South HCP: 13	♣ Q9873	♣ AJ5				
Contract: 3♥ E						

## South hands (Practice Page)

### Overcalls

Board: 91      ♠ AKQ9  
Dealer: E      ♥ KQ1096  
Vul: NS      ♦ —  
HCP: 14      ♣ 8653

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

Board: 92      ♠ J92  
Dealer: W      ♥ 65  
Vul: None      ♦ 9753  
HCP: 1      ♣ 10982

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

Partner bids first.

Board: 93      ♠ 6  
Dealer: E      ♥ AKQ52  
Vul: NS      ♦ K54  
HCP: 13      ♣ J1054

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

Board: 94      ♠ Q85  
Dealer: W      ♥ 9632  
Vul: EW      ♦ 10  
HCP: 3      ♣ J10972

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

Partner bids first.

Board: 95      ♠ AQJ542  
Dealer: E      ♥ J98  
Vul: NS      ♦ 7  
HCP: 13      ♣ AJ5

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

## Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKQ9			1♦	1♥
Vul: NS	♥ J532	♥ KQ1096				
North HCP: 11	♦ AQ843	♦ —	4♦	4♥	AP	
South HCP: 14	♣ KJ2	♣ 8653				
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ J92	1♠	2♦	2♥ <sup>1</sup>	Pass
Vul: None	♥ A974	♥ 65	2♣	Pass	3♣	Pass
North HCP: 12	♦ AJ1084	♦ 9753	3NT	AP		
South HCP: 1	♣ K5	♣ 10982				
Contract: 3N W						

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

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ KJ87	♠ 6			1♣	1♥
Vul: NS	♥ 1064	♥ AKQ52	Pass	Pass	X	Pass
North HCP: 8	♦ 10832	♦ K54	1♠	2♥	AP	
South HCP: 13	♣ A6	♣ J1054				
Contract: 2♥ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ A72	♠ Q85	1♦	1♥	2♣ <sup>1</sup>	3♥
Vul: EW	♥ AKQ104	♥ 9632	Pass	Pass	X	Pass
North HCP: 13	♦ 543	♦ 10	4♦	AP		
South HCP: 3	♣ 83	♣ J10972				
Contract: 4♦ W						

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

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ AQJ542			1♥	1♠
Vul: NS	♥ A5	♥ J98	2♥	Pass	Pass	2♠
North HCP: 7	♦ J1093	♦ 7	3♥	AP		
South HCP: 13	♣ Q9873	♣ AJ5				
Contract: 3♥ E						

## North hands (Practice Page)

### Overcalls

Board: 96  
Dealer: W  
Vul: EW  
HCP: 10

♠ J4  
♥ AKQ93  
♦ 9862  
♣ 102

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

You bid first.

Board: 97  
Dealer: E  
Vul: Both  
HCP: 6

♠ QJ4  
♥ K8754  
♦ 42  
♣ 932

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

Partner bids first.

Board: 98  
Dealer: W  
Vul: Both  
HCP: 15

♠ A4  
♥ —  
♦ AQJ10976  
♣ A875

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

You bid first.

Board: 99  
Dealer: E  
Vul: EW  
HCP: 4

♠ 105  
♥ KJ653  
♦ 10643  
♣ 93

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

Partner bids first.

Board: 100  
Dealer: W  
Vul: Both  
HCP: 16

♠ A93  
♥ 74  
♦ AKQJ4  
♣ Q32

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 96  
Dealer: W  
Vul: EW  
North HCP: 10  
South HCP: 7  
Contract: 3♣ W

North:  
♠ J4  
♥ AKQ93  
♦ 9862  
♣ 102

South:  
♠ Q10762  
♥ J104  
♦ A10  
♣ 753

West	North	East	South
1♣	1♥	X	2♥
3♣	AP		

Board: 97  
Dealer: E  
Vul: Both  
North HCP: 6  
South HCP: 13  
Contract: 4♦ E

North:  
♠ QJ4  
♥ K8754  
♦ 42  
♣ 932

South:  
♠ 75  
♥ A92  
♦ 83  
♣ AKQ864

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

Board: 98  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 7  
Contract: 6♠X S

North:  
♠ A4  
♥ —  
♦ AQJ10976  
♣ A875

South:  
♠ KJ107653  
♥ 865  
♦ —  
♣ K94

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

1. Blackwood 0314, for ♠  
2. A=1/5 or 4/5

Board: 99  
Dealer: E  
Vul: EW  
North HCP: 4  
South HCP: 14  
Contract: 3♣ W

North:  
♠ 105  
♥ KJ653  
♦ 10643  
♣ 93

South:  
♠ AQJ964  
♥ Q9  
♦ A2  
♣ J85

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

Board: 100  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 5  
Contract: 2♠ S

North:  
♠ A93  
♥ 74  
♦ AKQJ4  
♣ Q32

South:  
♠ J654  
♥ K1086  
♦ 86  
♣ J96

West	North	East	South
1♥	2♦	Pass	Pass
2♥	X	Pass	2♠
AP			



## South hands (Practice Page)

### Overcalls

Board: 96  
Dealer: W  
Vul: EW  
HCP: 7

♠ Q10762  
♥ J104  
♦ A10  
♣ 753

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

Partner bids first.

Board: 97  
Dealer: E  
Vul: Both  
HCP: 13

♠ 75  
♥ A92  
♦ 83  
♣ AKQ864

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

You bid first.

Board: 98  
Dealer: W  
Vul: Both  
HCP: 7

♠ KJ107653  
♥ 865  
♦ —  
♣ K94

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

Partner bids first.

Board: 99  
Dealer: E  
Vul: EW  
HCP: 14

♠ AQJ964  
♥ Q9  
♦ A2  
♣ J85

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

You bid first.

Board: 100  
Dealer: W  
Vul: Both  
HCP: 5

♠ J654  
♥ K1086  
♦ 86  
♣ J96

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 96  
 Dealer: W  
 Vul: EW  
 North HCP: 10  
 South HCP: 7  
 Contract: 3♣ W

North:  
 ♠ J4  
 ♥ AKQ93  
 ♦ 9862  
 ♣ 102

South:  
 ♠ Q10762  
 ♥ J104  
 ♦ A10  
 ♣ 753

West	North	East	South
1♣	1♥	X	2♥
3♣	AP		

Board: 97  
 Dealer: E  
 Vul: Both  
 North HCP: 6  
 South HCP: 13  
 Contract: 4♦ E

North:  
 ♠ QJ4  
 ♥ K8754  
 ♦ 42  
 ♣ 932

South:  
 ♠ 75  
 ♥ A92  
 ♦ 83  
 ♣ AKQ864

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

Board: 98  
 Dealer: W  
 Vul: Both  
 North HCP: 15  
 South HCP: 7  
 Contract: 6♠X S

North:  
 ♠ A4  
 ♥ —  
 ♦ AQJ10976  
 ♣ A875

South:  
 ♠ KJ107653  
 ♥ 865  
 ♦ —  
 ♣ K94

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

1. Blackwood 0314, for ♠  
 2. A=1/5 or 4/5

Board: 99  
 Dealer: E  
 Vul: EW  
 North HCP: 4  
 South HCP: 14  
 Contract: 3♣ W

North:  
 ♠ 105  
 ♥ KJ653  
 ♦ 10643  
 ♣ 93

South:  
 ♠ AQJ964  
 ♥ Q9  
 ♦ A2  
 ♣ J85

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

Board: 100  
 Dealer: W  
 Vul: Both  
 North HCP: 16  
 South HCP: 5  
 Contract: 2♠ S

North:  
 ♠ A93  
 ♥ 74  
 ♦ AKQJ4  
 ♣ Q32

South:  
 ♠ J654  
 ♥ K1086  
 ♦ 86  
 ♣ J96

West	North	East	South
1♥	2♦	Pass	Pass
2♥	X	Pass	2♠
AP			

## North hands (Practice Page)

### Overcalls

Board: 101  
Dealer: E  
Vul: NS  
HCP: 7

♠ 753  
♥ AK753  
♦ 96  
♣ 654

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

Partner bids first.

Board: 102  
Dealer: W  
Vul: Both  
HCP: 13

♠ 1042  
♥ AQ10742  
♦ QJ  
♣ A8

West Opens 1♣.

You bid first.

Board: 103  
Dealer: E  
Vul: None  
HCP: 13

♠ KQJ932  
♥ K8  
♦ 2  
♣ A1054

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

Partner bids first.

Board: 104  
Dealer: W  
Vul: None  
HCP: 14

♠ 752  
♥ AQJ652  
♦ A  
♣ K92

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

You bid first.

Board: 105  
Dealer: E  
Vul: NS  
HCP: 6

♠ 87  
♥ K3  
♦ K10543  
♣ 8542

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 101

Dealer: E

Vul: NS

North HCP: 7

South HCP: 12

Contract: 2♦ S

North:

♠ 753

♥ AK753

♦ 96

♣ 654

South:

♠ K94

♥ 6

♦ KQ10872

♣ A109

West North East South

1♣ 1♦

1♥ Pass 1♠ 2♦

AP

Board: 102

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♥ N

North:

♠ 1042

♥ AQ10742

♦ QJ

♣ A8

South:

♠ AJ75

♥ —

♦ 98753

♣ KJ53

West North East South

1♣ 1♥ Pass 1♠

Pass 2♥ AP

Board: 103

Dealer: E

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ KQJ932

♥ K8

♦ 2

♣ A1054

South:

♠ 6

♥ AQ109543

♦ AK10

♣ 76

West North East South

1♦ 1♥

3♦ Pass Pass 3♥

Pass 4♦<sup>1</sup> X 4♥

AP

1. limit raise or better in ♥

Board: 104

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ 752

♥ AQJ652

♦ A

♣ K92

South:

♠ A63

♥ 98

♦ Q1085

♣ Q1084

West North East South

1♠ 2♥ Pass Pass

X Pass 3♦ Pass

Pass 3♥ Pass 3♠<sup>1</sup>

Pass 4♥ AP

1. limit raise or better in ♥

Board: 105

Dealer: E

Vul: NS

North HCP: 6

South HCP: 12

Contract: 3♥ E

North:

♠ 87

♥ K3

♦ K10543

♣ 8542

South:

♠ KQJ1093

♥ Q72

♦ J

♣ K107

West North East South

1♦ 1♠

X Pass 2♥ 2♠

Pass Pass X Pass

2NT Pass 3♥ AP

## South hands (Practice Page)

### Overcalls

Board: 101      ♠ K94  
Dealer: E        ♥ 6  
Vul: NS         ♦ KQ10872  
HCP: 12        ♣ A109

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

You bid first.

Board: 102      ♠ AJ75  
Dealer: W        ♥ —  
Vul: Both       ♦ 98753  
HCP: 9          ♣ KJ53

West Opens 1♣.

Partner bids first.

Board: 103      ♠ 6  
Dealer: E        ♥ AQ109543  
Vul: None       ♦ AK10  
HCP: 13        ♣ 76

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

You bid first.

Board: 104      ♠ A63  
Dealer: W        ♥ 98  
Vul: None       ♦ Q1085  
HCP: 8          ♣ Q1084

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

Partner bids first.

Board: 105      ♠ KQJ1093  
Dealer: E        ♥ Q72  
Vul: NS         ♦ J  
HCP: 12        ♣ K107

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 101

Dealer: E

Vul: NS

North HCP: 7

South HCP: 12

Contract: 2♦ S

North:

♠ 753

♥ AK753

♦ 96

♣ 654

South:

♠ K94

♥ 6

♦ KQ10872

♣ A109

West North East South

1♣ 1♦

1♥ Pass 1♠ 2♦

AP

Board: 102

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♥ N

North:

♠ 1042

♥ AQ10742

♦ QJ

♣ A8

South:

♠ AJ75

♥ —

♦ 98753

♣ KJ53

West North East South

1♣ 1♥ Pass 1♠

Pass 2♥ AP

Board: 103

Dealer: E

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ KQJ932

♥ K8

♦ 2

♣ A1054

South:

♠ 6

♥ AQ109543

♦ AK10

♣ 76

West North East South

1♦ 1♥

3♦ Pass Pass 3♥

Pass 4♦<sup>1</sup> X 4♥

AP

1. limit raise or better in ♥

Board: 104

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ 752

♥ AQJ652

♦ A

♣ K92

South:

♠ A63

♥ 98

♦ Q1085

♣ Q1084

West North East South

1♠ 2♥ Pass Pass

X Pass 3♦ Pass

Pass 3♥ Pass 3♠<sup>1</sup>

Pass 4♥ AP

1. limit raise or better in ♥

Board: 105

Dealer: E

Vul: NS

North HCP: 6

South HCP: 12

Contract: 3♥ E

North:

♠ 87

♥ K3

♦ K10543

♣ 8542

South:

♠ KQJ1093

♥ Q72

♦ J

♣ K107

West North East South

1♦ 1♠

X Pass 2♥ 2♠

Pass Pass X Pass

2NT Pass 3♥ AP

## North hands (Practice Page)

### Overcalls

Board: 106      ♠ AJ1086  
Dealer: W        ♥ AQ85  
Vul: NS         ♦ 53  
HCP: 13         ♣ Q7

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

Board: 107      ♠ AQ76  
Dealer: E        ♥ 742  
Vul: EW         ♦ J1085  
HCP: 7          ♣ 76

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

Board: 108      ♠ AKJ72  
Dealer: W        ♥ 853  
Vul: None       ♦ K5  
HCP: 12         ♣ J82

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

Board: 109      ♠ J53  
Dealer: E        ♥ 743  
Vul: NS         ♦ 875  
HCP: 6          ♣ KQ43

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

Board: 110      ♠ Q6  
Dealer: W        ♥ J6  
Vul: None       ♦ AKQ1032  
HCP: 16         ♣ A43

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

## Overcalls Both hands (Answers Page)

Board: 106  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 4  
Contract: 1N E

North:  
♠ AJ1086  
♥ AQ85  
♦ 53  
♣ Q7

South:  
♠ —  
♥ KJ76  
♦ 98762  
♣ 10542

West	North	East	South
1♣	1♠	1NT	AP

Board: 107  
Dealer: E  
Vul: EW  
North HCP: 7  
South HCP: 11  
Contract: 3♠ S

North:  
♠ AQ76  
♥ 742  
♦ J1085  
♣ 76

South:  
♠ KJ10984  
♥ A6  
♦ K97  
♣ 84

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

Board: 108  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 7  
Contract: 4♥ W

North:  
♠ AKJ72  
♥ 853  
♦ K5  
♣ J82

South:  
♠ 954  
♥ —  
♦ A107642  
♣ K1094

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

1. limit raise or better in ♥

Board: 109  
Dealer: E  
Vul: NS  
North HCP: 6  
South HCP: 12  
Contract: 3♣X S

North:  
♠ J53  
♥ 743  
♦ 875  
♣ KQ43

South:  
♠ 74  
♥ A9  
♦ K1062  
♣ AJ1087

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

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

Board: 110  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 8  
Contract: 4♠ S

North:  
♠ Q6  
♥ J6  
♦ AKQ1032  
♣ A43

South:  
♠ A1097432  
♥ K108  
♦ J  
♣ 106

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



## South hands (Practice Page)

### Overcalls

Board: 106  
Dealer: W  
Vul: NS  
HCP: 4

♠ —  
♥ KJ76  
♦ 98762  
♣ 10542

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

Board: 107  
Dealer: E  
Vul: EW  
HCP: 11

♠ KJ10984  
♥ A6  
♦ K97  
♣ 84

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

Board: 108  
Dealer: W  
Vul: None  
HCP: 7

♠ 954  
♥ —  
♦ A107642  
♣ K1094

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

Board: 109  
Dealer: E  
Vul: NS  
HCP: 12

♠ 74  
♥ A9  
♦ K1062  
♣ AJ1087

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

Board: 110  
Dealer: W  
Vul: None  
HCP: 8

♠ A1097432  
♥ K108  
♦ J  
♣ 106

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

## Overcalls Both hands (Answers Page)

Board: 106  
Dealer: W  
Vul: NS  
North HCP: 13  
South HCP: 4  
Contract: 1N E

North:  
♠ AJ1086  
♥ AQ85  
♦ 53  
♣ Q7

South:  
♠ —  
♥ KJ76  
♦ 98762  
♣ 10542

West	North	East	South
1♣	1♠	1NT	AP

Board: 107  
Dealer: E  
Vul: EW  
North HCP: 7  
South HCP: 11  
Contract: 3♠ S

North:  
♠ AQ76  
♥ 742  
♦ J1085  
♣ 76

South:  
♠ KJ10984  
♥ A6  
♦ K97  
♣ 84

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

Board: 108  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 7  
Contract: 4♥ W

North:  
♠ AKJ72  
♥ 853  
♦ K5  
♣ J82

South:  
♠ 954  
♥ —  
♦ A107642  
♣ K1094

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

1. limit raise or better in ♥

Board: 109  
Dealer: E  
Vul: NS  
North HCP: 6  
South HCP: 12  
Contract: 3♣X S

North:  
♠ J53  
♥ 743  
♦ 875  
♣ KQ43

South:  
♠ 74  
♥ A9  
♦ K1062  
♣ AJ1087

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

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

Board: 110  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 8  
Contract: 4♠ S

North:  
♠ Q6  
♥ J6  
♦ AKQ1032  
♣ A43

South:  
♠ A1097432  
♥ K108  
♦ J  
♣ 106

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

## North hands (Practice Page)

### Overcalls

Board: 111      ♠ 102  
Dealer: E        ♥ A9642  
Vul: NS         ♦ AQ763  
HCP: 11         ♣ J

East Opens 1♣.

Partner bids first.

Board: 112      ♠ AKQJ72  
Dealer: W        ♥ 105  
Vul: EW         ♦ K52  
HCP: 14         ♣ J10

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 113      ♠ KJ74  
Dealer: E        ♥ 102  
Vul: None       ♦ 72  
HCP: 7           ♣ K7542

East Opens 1♦.

Partner bids first.

Board: 114      ♠ AQ10876  
Dealer: W        ♥ 72  
Vul: EW         ♦ A106  
HCP: 10         ♣ 32

West Opens 1♣.

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

West Doubles Pass if possible.

East Bids 3♥ if possible.

You bid first.

Board: 115      ♠ 1032  
Dealer: E        ♥ 96  
Vul: Both       ♦ AK103  
HCP: 8           ♣ J1052

East Opens 1♣.

West Doubles 1♠ if possible.

East Bids 4♥ if possible.

West Bids 5♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 111

Dealer: E

Vul: NS

North HCP: 11

South HCP: 11

Contract: 2♠ S

North:

♠ 102

♥ A9642

♦ AQ763

♣ J

South:

♠ AQJ95

♥ J

♦ 54

♣ K5432

West North East South

1♣ 1♠

Pass 2♥ Pass 2♠

AP

Board: 112

Dealer: W

Vul: EW

North HCP: 14

South HCP: 3

Contract: 4♥ W

North:

♠ AKQJ72

♥ 105

♦ K52

♣ J10

South:

♠ 986

♥ 96

♦ 9864

♣ K964

West North East South

1♥ 1♠ 2♠<sup>1</sup> Pass

4♥ AP

1. limit raise or better in ♥

Board: 113

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 1♥ S

North:

♠ KJ74

♥ 102

♦ 72

♣ K7542

South:

♠ 962

♥ KQJ84

♦ AJ6

♣ QJ

West North East South

1♦ 1♥

AP

Board: 114

Dealer: W

Vul: EW

North HCP: 10

South HCP: 8

Contract: 3♥ W

North:

♠ AQ10876

♥ 72

♦ A106

♣ 32

South:

♠ 5

♥ K85

♦ Q9875

♣ K874

West North East South

1♣ 1♠ X Pass

2♥ 2♠ Pass Pass

X Pass 3♥ AP

Board: 115

Dealer: E

Vul: Both

North HCP: 8

South HCP: 11

Contract: 5♥ X E

North:

♠ 1032

♥ 96

♦ AK103

♣ J1052

South:

♠ AKQJ954

♥ 107

♦ J75

♣ 3

West North East South

1♣ 1♠

X 2♠ 4♥ 4♠

5♥ X AP

## South hands (Practice Page)

### Overcalls

Board: 111      ♠ AQJ95  
Dealer: E        ♥ J  
Vul: NS         ♦ 54  
HCP: 11         ♣ K5432

East Opens 1♣.

You bid first.

Board: 112      ♠ 986  
Dealer: W        ♥ 96  
Vul: EW         ♦ 9864  
HCP: 3           ♣ K964

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 113      ♠ 962  
Dealer: E        ♥ KQJ84  
Vul: None       ♦ AJ6  
HCP: 14         ♣ QJ

East Opens 1♦.

You bid first.

Board: 114      ♠ 5  
Dealer: W        ♥ K85  
Vul: EW         ♦ Q9875  
HCP: 8           ♣ K874

West Opens 1♣.

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

West Doubles Pass if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 115      ♠ AKQJ954  
Dealer: E        ♥ 107  
Vul: Both       ♦ J75  
HCP: 11         ♣ 3

East Opens 1♣.

West Doubles 1♠ if possible.

East Bids 4♥ if possible.

West Bids 5♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 111

Dealer: E

Vul: NS

North HCP: 11

South HCP: 11

Contract: 2♠ S

North:

♠ 102

♥ A9642

♦ AQ763

♣ J

South:

♠ AQJ95

♥ J

♦ 54

♣ K5432

West North East South

1♣ 1♠

Pass 2♥ Pass 2♠

AP

Board: 112

Dealer: W

Vul: EW

North HCP: 14

South HCP: 3

Contract: 4♥ W

North:

♠ AKQJ72

♥ 105

♦ K52

♣ J10

South:

♠ 986

♥ 96

♦ 9864

♣ K964

West North East South

1♥ 1♠ 2♠<sup>1</sup> Pass

4♥ AP

1. limit raise or better in ♥

Board: 113

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 1♥ S

North:

♠ KJ74

♥ 102

♦ 72

♣ K7542

South:

♠ 962

♥ KQJ84

♦ AJ6

♣ QJ

West North East South

1♦ 1♥

AP

Board: 114

Dealer: W

Vul: EW

North HCP: 10

South HCP: 8

Contract: 3♥ W

North:

♠ AQ10876

♥ 72

♦ A106

♣ 32

South:

♠ 5

♥ K85

♦ Q9875

♣ K874

West North East South

1♣ 1♠ X Pass

2♥ 2♠ Pass Pass

X Pass 3♥ AP

Board: 115

Dealer: E

Vul: Both

North HCP: 8

South HCP: 11

Contract: 5♥ X E

North:

♠ 1032

♥ 96

♦ AK103

♣ J1052

South:

♠ AKQJ954

♥ 107

♦ J75

♣ 3

West North East South

1♣ 1♠

X 2♠ 4♥ 4♠

5♥ X AP

## North hands (Practice Page)

### Overcalls

Board: 116      ♠ A83  
Dealer: W        ♥ AQJ9765  
Vul: NS         ♦ K  
HCP: 14         ♣ 43

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

You bid first.

Board: 117      ♠ A1086  
Dealer: E        ♥ K10965  
Vul: EW         ♦ A  
HCP: 14         ♣ K62

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

Partner bids first.

Board: 118      ♠ —  
Dealer: W        ♥ Q10  
Vul: Both       ♦ AKQ109843  
HCP: 11         ♣ 764

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

You bid first.

Board: 119      ♠ 532  
Dealer: E        ♥ 742  
Vul: EW         ♦ K32  
HCP: 3         ♣ 9532

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

Partner bids first.

Board: 120      ♠ KQJ865  
Dealer: W        ♥ QJ  
Vul: Both       ♦ Q8  
HCP: 15         ♣ A32

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ K9	1♦	1♥	Pass	2♥
Vul: NS	♥ AQJ9765	♥ K32	X	Pass	2♠	Pass
North HCP: 14	♦ K	♦ J102	Pass	4♥	4♠	X
South HCP: 10	♣ 43	♣ QJ876	AP			
Contract: 4♠X E						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ A1086	♠ 5			1♣	1♦
Vul: EW	♥ K10965	♥ AQ87	Pass	1♥	1♠	2♥
North HCP: 14	♦ A	♦ KJ10987	Pass	4♥	AP	
South HCP: 10	♣ K62	♣ 84				
Contract: 4♥ N						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J10875	1♣	1♦	1♠	Pass
Vul: Both	♥ Q10	♥ J972	1NT	2♦	4♥	Pass
North HCP: 11	♦ AKQ109843	♦ —	4♠	AP		
South HCP: 6	♣ 764	♣ A1098				
Contract: 4♠ E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ 532	♠ AKJ96			1♣	1♠
Vul: EW	♥ 742	♥ 63	X	2♠	Pass	Pass
North HCP: 3	♦ K32	♦ 10965	X	Pass	3♥	AP
South HCP: 12	♣ 9532	♣ A7				
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ KQJ865	♠ 1074	1♥	1♠	2♠ <sup>1</sup>	Pass
Vul: Both	♥ QJ	♥ 108	3♥	Pass	4♥	AP
North HCP: 15	♦ Q8	♦ 76532	1. limit raise or better in ♥			
South HCP: 3	♣ A32	♣ K108				
Contract: 4♥ W						



## South hands (Practice Page)

### Overcalls

Board: 116      ♠ K9  
Dealer: W        ♥ K32  
Vul: NS         ♦ J102  
HCP: 10         ♣ QJ876

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

Partner bids first.

Board: 117      ♠ 5  
Dealer: E        ♥ AQ87  
Vul: EW         ♦ KJ10987  
HCP: 10         ♣ 84

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

You bid first.

Board: 118      ♠ J10875  
Dealer: W        ♥ J972  
Vul: Both       ♦ —  
HCP: 6           ♣ A1098

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

Partner bids first.

Board: 119      ♠ AKJ96  
Dealer: E        ♥ 63  
Vul: EW         ♦ 10965  
HCP: 12         ♣ A7

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

You bid first.

Board: 120      ♠ 1074  
Dealer: W        ♥ 108  
Vul: Both       ♦ 76532  
HCP: 3           ♣ K108

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ K9	1♦	1♥	Pass	2♥
Vul: NS	♥ AQJ9765	♥ K32	X	Pass	2♠	Pass
North HCP: 14	♦ K	♦ J102	Pass	4♥	4♠	X
South HCP: 10	♣ 43	♣ QJ876	AP			
Contract: 4♠X E						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ A1086	♠ 5			1♣	1♦
Vul: EW	♥ K10965	♥ AQ87	Pass	1♥	1♠	2♥
North HCP: 14	♦ A	♦ KJ10987	Pass	4♥	AP	
South HCP: 10	♣ K62	♣ 84				
Contract: 4♥ N						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J10875	1♣	1♦	1♠	Pass
Vul: Both	♥ Q10	♥ J972	1NT	2♦	4♥	Pass
North HCP: 11	♦ AKQ109843	♦ —	4♠	AP		
South HCP: 6	♣ 764	♣ A1098				
Contract: 4♠ E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ 532	♠ AKJ96			1♣	1♠
Vul: EW	♥ 742	♥ 63	X	2♠	Pass	Pass
North HCP: 3	♦ K32	♦ 10965	X	Pass	3♥	AP
South HCP: 12	♣ 9532	♣ A7				
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ KQJ865	♠ 1074	1♥	1♠	2♠ <sup>1</sup>	Pass
Vul: Both	♥ QJ	♥ 108	3♥	Pass	4♥	AP
North HCP: 15	♦ Q8	♦ 76532	1. limit raise or better in ♥			
South HCP: 3	♣ A32	♣ K108				
Contract: 4♥ W						

## North hands (Practice Page)

### Overcalls

Board: 121      ♠ 52  
Dealer: E        ♥ 8654  
Vul: None       ♦ AJ  
HCP: 5           ♣ 109765

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

Partner bids first.

Board: 122      ♠ —  
Dealer: W        ♥ J8752  
Vul: NS          ♦ 1093  
HCP: 11          ♣ AKQJ8

West Opens 1♥.

You bid first.

Board: 123      ♠ Q10  
Dealer: E        ♥ 9753  
Vul: NS          ♦ AKQ32  
HCP: 11          ♣ 103

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

Partner bids first.

Board: 124      ♠ KQJ65  
Dealer: W        ♥ 2  
Vul: None       ♦ QJ854  
HCP: 9           ♣ 94

West Opens 1♣.

You bid first.

Board: 125      ♠ —  
Dealer: E        ♥ A108643  
Vul: NS          ♦ 7642  
HCP: 7           ♣ K108

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

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 121  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 18  
Contract: 4♠ S

North:  
♠ 52  
♥ 8654  
♦ AJ  
♣ 109765

South:  
♠ AKQ1064  
♥ AQ  
♦ 1083  
♣ K3

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

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

Board: 122  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 10  
Contract: 3♣ N

North:  
♠ —  
♥ J8752  
♦ 1093  
♣ AKQJ8

South:  
♠ J10972  
♥ AQ  
♦ K854  
♣ 65

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

Board: 123  
Dealer: E  
Vul: NS  
North HCP: 11  
South HCP: 12  
Contract: 4♥ S

North:  
♠ Q10  
♥ 9753  
♦ AKQ32  
♣ 103

South:  
♠ K73  
♥ AKQ8642  
♦ 84  
♣ 7

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

1. limit raise or better in ♥

Board: 124  
Dealer: W  
Vul: None  
North HCP: 9  
South HCP: 16  
Contract: 3♥ S

North:  
♠ KQJ65  
♥ 2  
♦ QJ854  
♣ 94

South:  
♠ 93  
♥ AK7654  
♦ —  
♣ AKQ65

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

Board: 125  
Dealer: E  
Vul: NS  
North HCP: 7  
South HCP: 11  
Contract: 2♠ S

North:  
♠ —  
♥ A108643  
♦ 7642  
♣ K108

South:  
♠ AQJ984  
♥ 9  
♦ A108  
♣ 952

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

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

## South hands (Practice Page)

### Overcalls

Board: 121      ♠ AKQ1064  
Dealer: E        ♥ AQ  
Vul: None        ♦ 1083  
HCP: 18          ♣ K3

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

You bid first.

Board: 122      ♠ J10972  
Dealer: W        ♥ AQ  
Vul: NS          ♦ K854  
HCP: 10          ♣ 65

West Opens 1♥.

Partner bids first.

Board: 123      ♠ K73  
Dealer: E        ♥ AKQ8642  
Vul: NS          ♦ 84  
HCP: 12          ♣ 7

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

You bid first.

Board: 124      ♠ 93  
Dealer: W        ♥ AK7654  
Vul: None        ♦ —  
HCP: 16          ♣ AKQ65

West Opens 1♣.

Partner bids first.

Board: 125      ♠ AQJ984  
Dealer: E        ♥ 9  
Vul: NS          ♦ A108  
HCP: 11          ♣ 952

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

You bid first.

# Overcalls Both hands (Answers Page)

Board: 121  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 18  
Contract: 4♠ S

North:  
♠ 52  
♥ 8654  
♦ AJ  
♣ 109765

South:  
♠ AKQ1064  
♥ AQ  
♦ 1083  
♣ K3

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

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

Board: 122  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 10  
Contract: 3♣ N

North:  
♠ —  
♥ J8752  
♦ 1093  
♣ AKQJ8

South:  
♠ J10972  
♥ AQ  
♦ K854  
♣ 65

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

Board: 123  
Dealer: E  
Vul: NS  
North HCP: 11  
South HCP: 12  
Contract: 4♥ S

North:  
♠ Q10  
♥ 9753  
♦ AKQ32  
♣ 103

South:  
♠ K73  
♥ AKQ8642  
♦ 84  
♣ 7

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

1. limit raise or better in ♥

Board: 124  
Dealer: W  
Vul: None  
North HCP: 9  
South HCP: 16  
Contract: 3♥ S

North:  
♠ KQJ65  
♥ 2  
♦ QJ854  
♣ 94

South:  
♠ 93  
♥ AK7654  
♦ —  
♣ AKQ65

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

Board: 125  
Dealer: E  
Vul: NS  
North HCP: 7  
South HCP: 11  
Contract: 2♠ S

North:  
♠ —  
♥ A108643  
♦ 7642  
♣ K108

South:  
♠ AQJ984  
♥ 9  
♦ A108  
♣ 952

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

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

## North hands (Practice Page)

### Overcalls

Board: 126  
Dealer: W  
Vul: EW  
HCP: 12

♠ K962  
♥ Q9  
♦ QJ1082  
♣ A6

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

Board: 127  
Dealer: E  
Vul: Both  
HCP: 5

♠ 97  
♥ 92  
♦ AJ1054  
♣ 10863

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

Board: 128  
Dealer: W  
Vul: EW  
HCP: 11

♠ 65  
♥ J953  
♦ —  
♣ AKQJ932

West Opens 1♠.  
West Doubles 5♦ if possible.  
You bid first.

Board: 129  
Dealer: E  
Vul: Both  
HCP: 3

♠ 8732  
♥ 6  
♦ K52  
♣ 107654

East Opens 1♠.  
East Doubles Pass if possible.  
West Doubles 3♥ if possible.  
Partner bids first.

Board: 130  
Dealer: W  
Vul: None  
HCP: 9

♠ 54  
♥ K63  
♦ KQJ72  
♣ 1064

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

## Overcalls Both hands (Answers Page)

Board: 126

Dealer: W

Vul: EW

North HCP: 12

South HCP: 10

Contract: 2♣ S

North:

♠ K962

♥ Q9

♦ QJ1082

♣ A6

South:

♠ 8

♥ AK108

♦ 54

♣ QJ10743

West North East South

1♣ 1♦ Pass 1♥

1♠ 1NT Pass 2♣

AP

Board: 127

Dealer: E

Vul: Both

North HCP: 5

South HCP: 12

Contract: 3♠ E

North:

♠ 97

♥ 92

♦ AJ1054

♣ 10863

South:

♠ A62

♥ KJ1076

♦ 876

♣ A2

West North East South

X 1♦ 1♥

Pass 2♠ Pass

3♣ AP

Board: 128

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 5♦ X S

North:

♠ 65

♥ J953

♦ —

♣ AKQJ932

South:

♠ Q82

♥ Q6

♦ AKQ9842

♣ 10

West North East South

1♠ 2♣ Pass 3NT

Pass 4♣ Pass 5♦

X AP

Board: 129

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♥ X S

North:

♠ 8732

♥ 6

♦ K52

♣ 107654

South:

♠ AQ

♥ AKJ10984

♦ 76

♣ J3

West North East South

Pass 1♠ 2♥

Pass Pass X 3♥

X AP

Board: 130

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 5♦ N

North:

♠ 54

♥ K63

♦ KQJ72

♣ 1064

South:

♠ A10876

♥ A10

♦ A9843

♣ Q

West North East South

1♣ 1♦ Pass 1♠

2♥ Pass Pass 3♣<sup>1</sup>

Pass 3♦ Pass 5♦

AP

1. limit raise or better in ♦



## South hands (Practice Page)

### Overcalls

Board: 126      ♠ 8  
Dealer: W      ♥ AK108  
Vul: EW      ♦ 54  
HCP: 10      ♣ QJ10743

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

Board: 127      ♠ A62  
Dealer: E      ♥ KJ1076  
Vul: Both      ♦ 876  
HCP: 12      ♣ A2

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

Board: 128      ♠ Q82  
Dealer: W      ♥ Q6  
Vul: EW      ♦ AKQ9842  
HCP: 13      ♣ 10

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

Board: 129      ♠ AQ  
Dealer: E      ♥ AKJ10984  
Vul: Both      ♦ 76  
HCP: 15      ♣ J3

East Opens 1♠.  
East Doubles Pass if possible.  
West Doubles 3♥ if possible.  
You bid first.

Board: 130      ♠ A10876  
Dealer: W      ♥ A10  
Vul: None      ♦ A9843  
HCP: 14      ♣ Q

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

## Overcalls Both hands (Answers Page)

Board: 126

Dealer: W

Vul: EW

North HCP: 12

South HCP: 10

Contract: 2♣ S

North:

♠ K962

♥ Q9

♦ QJ1082

♣ A6

South:

♠ 8

♥ AK108

♦ 54

♣ QJ10743

West North East South

1♣ 1♦ Pass 1♥

1♠ 1NT Pass 2♣

AP

Board: 127

Dealer: E

Vul: Both

North HCP: 5

South HCP: 12

Contract: 3♠ E

North:

♠ 97

♥ 92

♦ AJ1054

♣ 10863

South:

♠ A62

♥ KJ1076

♦ 876

♣ A2

West North East South

X 1♦ 1♥

Pass 2♠ Pass

3♣ AP

Board: 128

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 5♦ X S

North:

♠ 65

♥ J953

♦ —

♣ AKQJ932

South:

♠ Q82

♥ Q6

♦ AKQ9842

♣ 10

West North East South

1♠ 2♣ Pass 3NT

Pass 4♣ Pass 5♦

X AP

Board: 129

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♥ X S

North:

♠ 8732

♥ 6

♦ K52

♣ 107654

South:

♠ AQ

♥ AKJ10984

♦ 76

♣ J3

West North East South

Pass 1♠ 2♥

Pass Pass X 3♥

X AP

Board: 130

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 5♦ N

North:

♠ 54

♥ K63

♦ KQJ72

♣ 1064

South:

♠ A10876

♥ A10

♦ A9843

♣ Q

West North East South

1♣ 1♦ Pass 1♠

2♥ Pass Pass 3♣<sup>1</sup>

Pass 3♦ Pass 5♦

AP

1. limit raise or better in ♦

## North hands (Practice Page)

### Overcalls

Board: 131  
Dealer: E  
Vul: EW  
HCP: 3

♠ J8  
♥ 1084  
♦ 9853  
♣ Q1094

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

Partner bids first.

Board: 132  
Dealer: W  
Vul: Both  
HCP: 10

♠ AJ1093  
♥ 10532  
♦ 5  
♣ AJ4

West Opens 1♦.

You bid first.

Board: 133  
Dealer: E  
Vul: None  
HCP: 7

♠ 6542  
♥ 2  
♦ AK942  
♣ 986

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

Partner bids first.

Board: 134  
Dealer: W  
Vul: None  
HCP: 11

♠ AKJ632  
♥ —  
♦ K97  
♣ 8752

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

You bid first.

Board: 135  
Dealer: E  
Vul: None  
HCP: 11

♠ Q  
♥ Q432  
♦ QJ9762  
♣ A9

East Opens 1♥.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 131  
 Dealer: E  
 Vul: EW  
 North HCP: 3  
 South HCP: 12  
 Contract: 3♥XN

North:  
 ♠ J8  
 ♥ 1084  
 ♦ 9853  
 ♣ Q1094

South:  
 ♠ K6542  
 ♥ AKJ53  
 ♦ 10  
 ♣ J3

West	North	East	South
		1♣	2♣ <sup>1</sup>
2♦ <sup>2</sup>	3♥	Pass	Pass
X	AP		

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

Board: 132  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 4♥N

North:  
 ♠ AJ1093  
 ♥ 10532  
 ♦ 5  
 ♣ AJ4

South:  
 ♠ 84  
 ♥ KQ86  
 ♦ KJ942  
 ♣ KQ

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

Board: 133  
 Dealer: E  
 Vul: None  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♠S

North:  
 ♠ 6542  
 ♥ 2  
 ♦ AK942  
 ♣ 986

South:  
 ♠ AKQJ9  
 ♥ Q1097  
 ♦ J5  
 ♣ 72

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

Board: 134  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 11  
 Contract: 5♥XW

North:  
 ♠ AKJ632  
 ♥ —  
 ♦ K97  
 ♣ 8752

South:  
 ♠ 10975  
 ♥ 5  
 ♦ Q108  
 ♣ AKQ96

West	North	East	South
1♥	1♠	4♥	4♠
5♥	Pass	Pass	X
AP			

Board: 135  
 Dealer: E  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 2♠S

North:  
 ♠ Q  
 ♥ Q432  
 ♦ QJ9762  
 ♣ A9

South:  
 ♠ AKJ1054  
 ♥ K6  
 ♦ K543  
 ♣ 10

West	North	East	South
		1♥	1♠
Pass	1NT	Pass	2♠
AP			

## South hands (Practice Page)

### Overcalls

Board: 131      ♠ K6542  
Dealer: E        ♥ AKJ53  
Vul: EW         ♦ 10  
HCP: 12         ♣ J3

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

You bid first.

Board: 132      ♠ 84  
Dealer: W        ♥ KQ86  
Vul: Both       ♦ KJ942  
HCP: 14         ♣ KQ

West Opens 1♦.

Partner bids first.

Board: 133      ♠ AKQJ9  
Dealer: E        ♥ Q1097  
Vul: None       ♦ J5  
HCP: 13         ♣ 72

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

You bid first.

Board: 134      ♠ 10975  
Dealer: W        ♥ 5  
Vul: None       ♦ Q108  
HCP: 11         ♣ AKQ96

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

Partner bids first.

Board: 135      ♠ AKJ1054  
Dealer: E        ♥ K6  
Vul: None       ♦ K543  
HCP: 14         ♣ 10

East Opens 1♥.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 131  
 Dealer: E  
 Vul: EW  
 North HCP: 3  
 South HCP: 12  
 Contract: 3♥XN

North:  
 ♠ J8  
 ♥ 1084  
 ♦ 9853  
 ♣ Q1094

South:  
 ♠ K6542  
 ♥ AKJ53  
 ♦ 10  
 ♣ J3

West	North	East	South
		1♣	2♣ <sup>1</sup>
2♦ <sup>2</sup>	3♥	Pass	Pass
X	AP		

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

Board: 132  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 4♥N

North:  
 ♠ AJ1093  
 ♥ 10532  
 ♦ 5  
 ♣ AJ4

South:  
 ♠ 84  
 ♥ KQ86  
 ♦ KJ942  
 ♣ KQ

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

Board: 133  
 Dealer: E  
 Vul: None  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♠S

North:  
 ♠ 6542  
 ♥ 2  
 ♦ AK942  
 ♣ 986

South:  
 ♠ AKQJ9  
 ♥ Q1097  
 ♦ J5  
 ♣ 72

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

Board: 134  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 11  
 Contract: 5♥XW

North:  
 ♠ AKJ632  
 ♥ —  
 ♦ K97  
 ♣ 8752

South:  
 ♠ 10975  
 ♥ 5  
 ♦ Q108  
 ♣ AKQ96

West	North	East	South
1♥	1♠	4♥	4♠
5♥	Pass	Pass	X
AP			

Board: 135  
 Dealer: E  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 2♠S

North:  
 ♠ Q  
 ♥ Q432  
 ♦ QJ9762  
 ♣ A9

South:  
 ♠ AKJ1054  
 ♥ K6  
 ♦ K543  
 ♣ 10

West	North	East	South
		1♥	1♠
Pass	1NT	Pass	2♠
AP			

## North hands (Practice Page)

### Overcalls

Board: 136  
Dealer: W  
Vul: NS  
HCP: 16

♠ AJ4  
♥ KQJ98  
♦ J1064  
♣ A

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

You bid first.

Board: 137  
Dealer: E  
Vul: NS  
HCP: 5

♠ A83  
♥ 6532  
♦ 10  
♣ J10643

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

Partner bids first.

Board: 138  
Dealer: W  
Vul: Both  
HCP: 14

♠ A4  
♥ KJ10  
♦ KQJ763  
♣ 103

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

You bid first.

Board: 139      ♠ 984  
Dealer: E        ♥ 1084  
Vul: None       ♦ 853  
HCP: 0           ♣ 9764

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

Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 136

Dealer: W

Vul: NS

North HCP: 16

South HCP: 7

Contract: 4♥ N

North:

♠ AJ4

♥ KQJ98

♦ J1064

♣ A

South:

♠ 973

♥ 105432

♦ A

♣ QJ43

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

Board: 137

Dealer: E

Vul: NS

North HCP: 5

South HCP: 12

Contract: 5♦ E

North:

♠ A83

♥ 6532

♦ 10

♣ J10643

South:

♠ KQJ92

♥ QJ7

♦ 4

♣ K852

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

1. limit raise or better in ♦

Board: 138

Dealer: W

Vul: Both

North HCP: 14

South HCP: 6

Contract: 4♣ W

North:

♠ A4

♥ KJ10

♦ KQJ763

♣ 103

South:

♠ KQ9732

♥ 9764

♦ 9

♣ J8

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

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

Board: 139

Dealer: E

Vul: None

North HCP: 0

South HCP: 12

Contract: 5♠ W

North:

♠ 984

♥ 1084

♦ 853

♣ 9764

South:

♠ K10

♥ 762

♦ AQ1072

♣ QJ10

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

2. limit raise or better in ♠

3. Cue bid, surplus

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

## South hands (Practice Page)

### Overcalls

Board: 136      ♠ 973  
Dealer: W        ♥ 105432  
Vul: NS          ♦ A  
HCP: 7          ♣ QJ43

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

Partner bids first.

Board: 137      ♠ KQJ92  
Dealer: E        ♥ QJ7  
Vul: NS          ♦ 4  
HCP: 12        ♣ K852

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

You bid first.

Board: 138      ♠ KQ9732  
Dealer: W        ♥ 9764  
Vul: Both       ♦ 9  
HCP: 6          ♣ J8

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

Partner bids first.

Board: 139      ♠ K10  
Dealer: E        ♥ 762  
Vul: None       ♦ AQ1072  
HCP: 12         ♣ QJ10

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 136  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AJ4  
♥ KQJ98  
♦ J1064  
♣ A

South:  
♠ 973  
♥ 105432  
♦ A  
♣ QJ43

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

Board: 137  
Dealer: E  
Vul: NS  
North HCP: 5  
South HCP: 12  
Contract: 5♦ E

North:  
♠ A83  
♥ 6532  
♦ 10  
♣ J10643

South:  
♠ KQJ92  
♥ QJ7  
♦ 4  
♣ K852

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

1. limit raise or better in ♦

Board: 138  
Dealer: W  
Vul: Both  
North HCP: 14  
South HCP: 6  
Contract: 4♣ W

North:  
♠ A4  
♥ KJ10  
♦ KQJ763  
♣ 103

South:  
♠ KQ9732  
♥ 9764  
♦ 9  
♣ J8

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

Board: 139  
Dealer: E  
Vul: None  
North HCP: 0  
South HCP: 12  
Contract: 5♠ W

North:  
♠ 984  
♥ 1084  
♦ 853  
♣ 9764

South:  
♠ K10  
♥ 762  
♦ AQ1072  
♣ QJ10

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

1. 1X-(Y)-2Z forcing
2. limit raise or better in ♠
3. Cue bid, surplus
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5

## North hands (Practice Page)

### Overcalls

Board: 140      ♠ J      West Opens 1♦.  
Dealer: W      ♥ AK10872  
Vul: EW      ♦ 83      You bid first.  
HCP: 9      ♣ J754

Board: 141      ♠ 9      East Opens 1♦.  
Dealer: E      ♥ AQ1084      East Bids 3♦ if possible.  
Vul: Both      ♦ J1082  
HCP: 11      ♣ A94      Partner bids first.

Board: 142      ♠ KQ1097      West Opens 1♥.  
Dealer: W      ♥ K      West Bids 3♥ if possible.  
Vul: None      ♦ 84      East Bids 4♥ if possible.  
HCP: 12      ♣ A9842      You bid first.

Board: 143      ♠ 98      East Opens 1♦.  
Dealer: E      ♥ J83      West Bids 1♠ if possible.  
Vul: NS      ♦ 953      East Bids 2♠ if possible.  
HCP: 1      ♣ 98753      West Bids 2NT if possible.  
East Bids 3♣ if possible.  
West Bids 4♥ if possible.  
East Bids 4♠ if possible.  
West Bids 4NT if possible.  
East Bids 5♦ if possible.  
West Bids 5NT if possible.  
East Bids 6♥ if possible.  
West Bids 6♠ if possible.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 140

Dealer: W

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♥ N

North:

♠ J

♥ AK10872

♦ 83

♣ J754

South:

♠ AK863

♥ 9

♦ A1076

♣ Q108

West	North	East	South
1♦	2♥	AP	

Board: 141

Dealer: E

Vul: Both

North HCP: 11

South HCP: 11

Contract: 4♠ S

North:

♠ 9

♥ AQ1084

♦ J1082

♣ A94

South:

♠ KQJ8765

♥ 7

♦ —

♣ KQ862

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

Board: 142

Dealer: W

Vul: None

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ KQ1097

♥ K

♦ 84

♣ A9842

South:

♠ A852

♥ 432

♦ K107

♣ QJ10

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

1. Michaels Cuebid

West	North	East	South
		1♦	1♥
1♠	Pass	2♠	Pass
2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>	Pass
4♥ <sup>3</sup>	Pass	4♠	Pass
4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>	Pass
5NT <sup>6</sup>	Pass	6♥ <sup>7</sup>	Pass
6♠	AP		

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5
6. King ask by 5NT
7. K=2

Board: 143

Dealer: E

Vul: NS

North HCP: 1

South HCP: 10

Contract: 6♠ W

North:

♠ 98

♥ J83

♦ 953

♣ 98753

South:

♠ Q105

♥ KQ1042

♦ QJ4

♣ 102

## South hands (Practice Page)

### Overcalls

Board: 140      ♠ AK863  
Dealer: W        ♥ 9  
Vul: EW         ♦ A1076  
HCP: 13         ♣ Q108

West Opens 1♦.

Partner bids first.

Board: 141      ♠ KQJ8765  
Dealer: E        ♥ 7  
Vul: Both       ♦ —  
HCP: 11         ♣ KQ862

East Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 142      ♠ A852  
Dealer: W        ♥ 432  
Vul: None       ♦ K107  
HCP: 10         ♣ QJ10

West Opens 1♥.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 143      ♠ Q105  
Dealer: E        ♥ KQ1042  
Vul: NS         ♦ QJ4  
HCP: 10         ♣ 102

East Opens 1♦.

West Bids 1♠ if possible.

East Bids 2♠ if possible.

West Bids 2NT if possible.

East Bids 3♣ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

West Bids 4NT if possible.

East Bids 5♦ if possible.

West Bids 5NT if possible.

East Bids 6♥ if possible.

West Bids 6♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 140

Dealer: W

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♥ N

North:

♠ J

♥ AK10872

♦ 83

♣ J754

South:

♠ AK863

♥ 9

♦ A1076

♣ Q108

West	North	East	South
1♦	2♥	AP	

Board: 141

Dealer: E

Vul: Both

North HCP: 11

South HCP: 11

Contract: 4♠ S

North:

♠ 9

♥ AQ1084

♦ J1082

♣ A94

South:

♠ KQJ8765

♥ 7

♦ —

♣ KQ862

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

Board: 142

Dealer: W

Vul: None

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ KQ1097

♥ K

♦ 84

♣ A9842

South:

♠ A852

♥ 432

♦ K107

♣ QJ10

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

1. Michaels Cuebid

West	North	East	South
		1♦	1♥
1♠	Pass	2♠	Pass
2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>	Pass
4♥ <sup>3</sup>	Pass	4♠	Pass
4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>	Pass
5NT <sup>6</sup>	Pass	6♥ <sup>7</sup>	Pass
6♠	AP		

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5
6. King ask by 5NT
7. K=2

Board: 143

Dealer: E

Vul: NS

North HCP: 1

South HCP: 10

Contract: 6♠ W

North:

♠ 98

♥ J83

♦ 953

♣ 98753

South:

♠ Q105

♥ KQ1042

♦ QJ4

♣ 102



## North hands (Practice Page)

### Overcalls

Board: 144      ♠ 2  
Dealer: W        ♥ A5  
Vul: Both        ♦ Q105  
HCP: 12         ♣ KQJ10842

West Opens 1♦.

You bid first.

Board: 145      ♠ —  
Dealer: E        ♥ J82  
Vul: None        ♦ AQ9642  
HCP: 11         ♣ KJ32

East Opens 1♥.

East Doubles Pass if possible.

Partner bids first.

Board: 146      ♠ A8  
Dealer: W        ♥ KJ54  
Vul: EW         ♦ Q9  
HCP: 16         ♣ KQJ72

West Opens 1♦.

You bid first.

Board: 147      ♠ 1086  
Dealer: E        ♥ J1032  
Vul: None        ♦ 75  
HCP: 3          ♣ Q1076

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 148      ♠ 103  
Dealer: W        ♥ KJ10853  
Vul: NS         ♦ 76  
HCP: 11         ♣ AQJ

West Opens 1♣.

East Doubles 1♥ if possible.

West Bids 1NT if possible.

East Bids 3♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 144  
Dealer: W  
Vul: Both  
North HCP: 12  
South HCP: 9  
Contract: 3♣ N

North:  
♠ 2  
♥ A5  
♦ Q105  
♣ KQJ10842

South:  
♠ A10874  
♥ 97  
♦ AJ642  
♣ 6

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

Board: 145  
Dealer: E  
Vul: None  
North HCP: 11  
South HCP: 13  
Contract: 3N N

North:  
♠ —  
♥ J82  
♦ AQ9642  
♣ KJ32

South:  
♠ AKQJ1054  
♥ Q43  
♦ J  
♣ 108

West	North	East	South
		1♥	1♠
Pass	Pass	X	3♠
Pass	3NT	AP	

Board: 146  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 2♣ N

North:  
♠ A8  
♥ KJ54  
♦ Q9  
♣ KQJ72

South:  
♠ 7654  
♥ A863  
♦ A10  
♣ 1085

West	North	East	South
1♦	2♣	AP	

Board: 147  
Dealer: E  
Vul: None  
North HCP: 3  
South HCP: 12  
Contract: 2♠ W

North:  
♠ 1086  
♥ J1032  
♦ 75  
♣ Q1076

South:  
♠ J74  
♥ 9875  
♦ AKJ62  
♣ K

West	North	East	South
		1♣	1♦
1♠	Pass	1NT	Pass
2♣	Pass	Pass	X
Pass	2♥	2♠	AP

Board: 148  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 6  
Contract: 3♣ W

North:  
♠ 103  
♥ KJ10853  
♦ 76  
♣ AQJ

South:  
♠ Q9765  
♥ Q2  
♦ Q1043  
♣ 83

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

## South hands (Practice Page)

### Overcalls

Board: 144      ♠ A10874  
Dealer: W        ♥ 97  
Vul: Both        ♦ AJ642  
HCP: 9           ♣ 6

West Opens 1♦.

Partner bids first.

Board: 145      ♠ AKQJ1054  
Dealer: E        ♥ Q43  
Vul: None        ♦ J  
HCP: 13          ♣ 108

East Opens 1♥.

East Doubles Pass if possible.

You bid first.

Board: 146      ♠ 7654  
Dealer: W        ♥ A863  
Vul: EW          ♦ A10  
HCP: 8           ♣ 1085

West Opens 1♦.

Partner bids first.

Board: 147      ♠ J74  
Dealer: E        ♥ 9875  
Vul: None        ♦ AKJ62  
HCP: 12          ♣ K

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♠ if possible.

You bid first.

Board: 148      ♠ Q9765  
Dealer: W        ♥ Q2  
Vul: NS          ♦ Q1043  
HCP: 6           ♣ 83

West Opens 1♣.

East Doubles 1♥ if possible.

West Bids 1NT if possible.

East Bids 3♣ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 144  
Dealer: W  
Vul: Both  
North HCP: 12  
South HCP: 9  
Contract: 3♣ N

North:  
♠ 2  
♥ A5  
♦ Q105  
♣ KQJ10842

South:  
♠ A10874  
♥ 97  
♦ AJ642  
♣ 6

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

Board: 145  
Dealer: E  
Vul: None  
North HCP: 11  
South HCP: 13  
Contract: 3N N

North:  
♠ —  
♥ J82  
♦ AQ9642  
♣ KJ32

South:  
♠ AKQJ1054  
♥ Q43  
♦ J  
♣ 108

West	North	East	South
		1♥	1♠
Pass	Pass	X	3♠
Pass	3NT	AP	

Board: 146  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 2♣ N

North:  
♠ A8  
♥ KJ54  
♦ Q9  
♣ KQJ72

South:  
♠ 7654  
♥ A863  
♦ A10  
♣ 1085

West	North	East	South
1♦	2♣	AP	

Board: 147  
Dealer: E  
Vul: None  
North HCP: 3  
South HCP: 12  
Contract: 2♠ W

North:  
♠ 1086  
♥ J1032  
♦ 75  
♣ Q1076

South:  
♠ J74  
♥ 9875  
♦ AKJ62  
♣ K

West	North	East	South
		1♣	1♦
1♠	Pass	1NT	Pass
2♣	Pass	Pass	X
Pass	2♥	2♠	AP

Board: 148  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 6  
Contract: 3♣ W

North:  
♠ 103  
♥ KJ10853  
♦ 76  
♣ AQJ

South:  
♠ Q9765  
♥ Q2  
♦ Q1043  
♣ 83

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

## North hands (Practice Page)

### Overcalls

Board: 149      ♠ 43  
Dealer: E        ♥ J96  
Vul: Both        ♦ K87543  
HCP: 4           ♣ 109

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

Partner bids first.

Board: 150      ♠ 7543  
Dealer: W        ♥ A73  
Vul: Both        ♦ AKQ962  
HCP: 13          ♣ —

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

You bid first.

Board: 151      ♠ Q10954  
Dealer: E        ♥ J9742  
Vul: None        ♦ Q96  
HCP: 5           ♣ —

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

Partner bids first.

Board: 152      ♠ QJ1093  
Dealer: W        ♥ Q8  
Vul: Both        ♦ Q743  
HCP: 10          ♣ K2

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

You bid first.

Board: 153      ♠ K9876  
Dealer: E        ♥ 2  
Vul: Both        ♦ A932  
HCP: 8           ♣ J107

East Opens 1♦.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 149

Dealer: E

Vul: Both

North HCP: 4

South HCP: 16

Contract: 2♠ S

North:

♠ 43

♥ J96

♦ K87543

♣ 109

South:

♠ AKQ986

♥ 10

♦ J9

♣ KQJ3

West North East South

1♣ 1♠

X Pass 2♥ 2♠

AP

Board: 150

Dealer: W

Vul: Both

North HCP: 13

South HCP: 3

Contract: 5♣ W

North:

♠ 7543

♥ A73

♦ AKQ962

♣ —

South:

♠ 98

♥ Q10542

♦ J854

♣ 43

West North East South

1♣ 1♦ 1♠ Pass

2♣ 2♦ 2♠ Pass

5♣ AP

Board: 151

Dealer: E

Vul: None

North HCP: 5

South HCP: 14

Contract: 4♣ E

North:

♠ Q10954

♥ J9742

♦ Q96

♣ —

South:

♠ A6

♥ Q8

♦ AKJ10843

♣ 65

West North East South

1♣ 1♦

1♥ Pass 1NT 2♦

3♣ 3♦ 4♣ AP

Board: 152

Dealer: W

Vul: Both

North HCP: 10

South HCP: 5

Contract: 4♥ W

North:

♠ QJ1093

♥ Q8

♦ Q743

♣ K2

South:

♠ K865

♥ 64

♦ 10

♣ Q107643

West North East South

1♥ 1♠ 2♠<sup>1</sup> 3♠

4♥ AP

1. limit raise or better in ♥

Board: 153

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♣ S

North:

♠ K9876

♥ 2

♦ A932

♣ J107

South:

♠ A43

♥ KQJ103

♦ 4

♣ KQ98

West North East South

1♦ 1♥

Pass 1♠ Pass 2♣

AP

## South hands (Practice Page)

### Overcalls

Board: 149      ♠ AKQ986  
Dealer: E        ♥ 10  
Vul: Both        ♦ J9  
HCP: 16         ♣ KQJ3

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

You bid first.

Board: 150      ♠ 98  
Dealer: W        ♥ Q10542  
Vul: Both        ♦ J854  
HCP: 3           ♣ 43

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

Partner bids first.

Board: 151      ♠ A6  
Dealer: E        ♥ Q8  
Vul: None        ♦ AKJ10843  
HCP: 14         ♣ 65

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

You bid first.

Board: 152      ♠ K865  
Dealer: W        ♥ 64  
Vul: Both        ♦ 10  
HCP: 5           ♣ Q107643

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

Partner bids first.

Board: 153      ♠ A43  
Dealer: E        ♥ KQJ103  
Vul: Both        ♦ 4  
HCP: 15         ♣ KQ98

East Opens 1♦.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 149

Dealer: E

Vul: Both

North HCP: 4

South HCP: 16

Contract: 2♠ S

North:

♠ 43

♥ J96

♦ K87543

♣ 109

South:

♠ AKQ986

♥ 10

♦ J9

♣ KQJ3

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

		1♣	1♠
--	--	----	----

X	Pass	2♥	2♠
---	------	----	----

AP			
----	--	--	--

Board: 150

Dealer: W

Vul: Both

North HCP: 13

South HCP: 3

Contract: 5♣ W

North:

♠ 7543

♥ A73

♦ AKQ962

♣ —

South:

♠ 98

♥ Q10542

♦ J854

♣ 43

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

1♣	1♦	1♠	Pass
----	----	----	------

2♣	2♦	2♠	Pass
----	----	----	------

5♣	AP		
----	----	--	--

Board: 151

Dealer: E

Vul: None

North HCP: 5

South HCP: 14

Contract: 4♣ E

North:

♠ Q10954

♥ J9742

♦ Q96

♣ —

South:

♠ A6

♥ Q8

♦ AKJ10843

♣ 65

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

		1♣	1♦
--	--	----	----

1♥	Pass	1NT	2♦
----	------	-----	----

3♣	3♦	4♣	AP
----	----	----	----

Board: 152

Dealer: W

Vul: Both

North HCP: 10

South HCP: 5

Contract: 4♥ W

North:

♠ QJ1093

♥ Q8

♦ Q743

♣ K2

South:

♠ K865

♥ 64

♦ 10

♣ Q107643

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

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

4♥	AP		
----	----	--	--

1. limit raise or better in ♥

Board: 153

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♣ S

North:

♠ K9876

♥ 2

♦ A932

♣ J107

South:

♠ A43

♥ KQJ103

♦ 4

♣ KQ98

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

		1♦	1♥
--	--	----	----

Pass	1♠	Pass	2♣
------	----	------	----

AP			
----	--	--	--



## North hands (Practice Page)

### Overcalls

Board: 154      ♠ AQ1076  
Dealer: W        ♥ Q93  
Vul: None        ♦ 83  
HCP: 13          ♣ KQ8

West Opens 1♣.

You bid first.

Board: 155      ♠ J109  
Dealer: E        ♥ J64  
Vul: NS          ♦ 85  
HCP: 7           ♣ KQ753

East Opens 1♣.

East Doubles Pass if possible.

West Bids 1♥ if possible.

Partner bids first.

Board: 156      ♠ AK54  
Dealer: W        ♥ —  
Vul: EW          ♦ QJ1043  
HCP: 13          ♣ K762

West Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 157      ♠ AJ752  
Dealer: E        ♥ 2  
Vul: None        ♦ K10  
HCP: 12          ♣ KJ962

East Opens 1♥.

East Bids 4♥ if possible.

Partner bids first.

Board: 158      ♠ 7432  
Dealer: W        ♥ 2  
Vul: EW          ♦ AKQ974  
HCP: 10          ♣ J5

West Opens 1♣.

East Doubles 1♦ 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: 154

Dealer: W

Vul: None

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ AQ1076

♥ Q93

♦ 83

♣ KQ8

South:

♠ 83

♥ 1087

♦ KQJ9

♣ A1065

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

1♣	1♠	Pass	1NT
----	----	------	-----

Pass	2NT	Pass	3♠
------	-----	------	----

AP

Board: 155

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 1N N

North:

♠ J109

♥ J64

♦ 85

♣ KQ753

South:

♠ 632

♥ AK8

♦ AKJ42

♣ 92

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

		1♣	1♦
--	--	----	----

Pass	Pass	X	XX
------	------	---	----

1♥	1NT	AP	
----	-----	----	--

Board: 156

Dealer: W

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ AK54

♥ —

♦ QJ1043

♣ K762

South:

♠ 7

♥ KJ7542

♦ A95

♣ J98

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

1♠	2♦	2♠	3♦
----	----	----	----

AP

Board: 157

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ X E

North:

♠ AJ752

♥ 2

♦ K10

♣ KJ962

South:

♠ Q10

♥ K7

♦ AQJ7532

♣ 54

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

		1♥	2♦
--	--	----	----

Pass	2♠	4♥	X
------	----	----	---

AP

Board: 158

Dealer: W

Vul: EW

North HCP: 10

South HCP: 5

Contract: 6♥ W

North:

♠ 7432

♥ 2

♦ AKQ974

♣ J5

South:

♠ KJ85

♥ 105

♦ J103

♣ 9742

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

1♣	1♦	X	2♦
----	----	---	----

4♥	Pass	4NT <sup>1</sup>	Pass
----	------	------------------	------

5♠ <sup>2</sup>	Pass	6♥	AP
-----------------	------	----	----

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=1

## South hands (Practice Page)

### Overcalls

Board: 154  
Dealer: W  
Vul: None  
HCP: 10

♠ 83  
♥ 1087  
♦ KQJ9  
♣ A1065

West Opens 1♣.

Partner bids first.

Board: 155  
Dealer: E  
Vul: NS  
HCP: 15

♠ 632  
♥ AK8  
♦ AKJ42  
♣ 92

East Opens 1♣.

East Doubles Pass if possible.

West Bids 1♥ if possible.

You bid first.

Board: 156  
Dealer: W  
Vul: EW  
HCP: 9

♠ 7  
♥ KJ7542  
♦ A95  
♣ J98

West Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 157  
Dealer: E  
Vul: None  
HCP: 12

♠ Q10  
♥ K7  
♦ AQJ7532  
♣ 54

East Opens 1♥.

East Bids 4♥ if possible.

You bid first.

Board: 158  
Dealer: W  
Vul: EW  
HCP: 5

♠ KJ85  
♥ 105  
♦ J103  
♣ 9742

West Opens 1♣.

East Doubles 1♦ 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: 154

Dealer: W

Vul: None

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ AQ1076

♥ Q93

♦ 83

♣ KQ8

South:

♠ 83

♥ 1087

♦ KQJ9

♣ A1065

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

1♣	1♠	Pass	1NT
----	----	------	-----

Pass	2NT	Pass	3♠
------	-----	------	----

AP

Board: 155

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 1N N

North:

♠ J109

♥ J64

♦ 85

♣ KQ753

South:

♠ 632

♥ AK8

♦ AKJ42

♣ 92

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

		1♣	1♦
--	--	----	----

Pass	Pass	X	XX
------	------	---	----

1♥	1NT	AP	
----	-----	----	--

Board: 156

Dealer: W

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ AK54

♥ —

♦ QJ1043

♣ K762

South:

♠ 7

♥ KJ7542

♦ A95

♣ J98

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

1♠	2♦	2♠	3♦
----	----	----	----

AP

Board: 157

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ X E

North:

♠ AJ752

♥ 2

♦ K10

♣ KJ962

South:

♠ Q10

♥ K7

♦ AQJ7532

♣ 54

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

		1♥	2♦
--	--	----	----

Pass	2♠	4♥	X
------	----	----	---

AP

Board: 158

Dealer: W

Vul: EW

North HCP: 10

South HCP: 5

Contract: 6♥ W

North:

♠ 7432

♥ 2

♦ AKQ974

♣ J5

South:

♠ KJ85

♥ 105

♦ J103

♣ 9742

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

1♣	1♦	X	2♦
----	----	---	----

4♥	Pass	4NT <sup>1</sup>	Pass
----	------	------------------	------

5♠ <sup>2</sup>	Pass	6♥	AP
-----------------	------	----	----

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=1

## North hands (Practice Page)

### Overcalls

Board: 159	♠ 3	East Opens 1♦.
Dealer: E	♥ KJ92	West Bids 1♠ if possible.
Vul: NS	♦ AQJ1054	East Bids 3♠ if possible.
HCP: 12	♣ J10	West Bids 4♠ if possible.
		Partner bids first.
Board: 160	♠ 4	West Opens 1♠.
Dealer: W	♥ KQJ85	East Bids 2♠ if possible.
Vul: EW	♦ QJ8	West Bids 3♠ if possible.
HCP: 13	♣ KJ84	West Doubles Pass if possible.
		You bid first.
Board: 161	♠ AQ7643	East Opens 1♦.
Dealer: E	♥ 2	East Doubles 1♠ if possible.
Vul: Both	♦ 842	
HCP: 10	♣ A96	Partner bids first.
Board: 162	♠ 106	West Opens 1♠.
Dealer: W	♥ A3	East Bids 2♠ if possible.
Vul: None	♦ AJ54	
HCP: 15	♣ KQJ105	You bid first.
Board: 163	♠ A7	East Opens 1♦.
Dealer: E	♥ K	
Vul: EW	♦ KQJ95	Partner bids first.
HCP: 13	♣ 107643	

## Overcalls Both hands (Answers Page)

Board: 159

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♠ W

North:

♠ 3

♥ KJ92

♦ AQJ1054

♣ J10

South:

♠ 1084

♥ AQ1087

♦ 9

♣ A965

West North East South

1♦ 1♥

1♠ 2♦<sup>1</sup> 3♠ Pass

4♠ AP

1. limit raise or better in ♥

Board: 160

Dealer: W

Vul: EW

North HCP: 13

South HCP: 8

Contract: 4♥ X N

North:

♠ 4

♥ KQJ85

♦ QJ8

♣ KJ84

South:

♠ Q975

♥ 10932

♦ 954

♣ AQ

West North East South

1♠ 2♥ 2♠ 3♥

3♠ 4♥ Pass Pass

X AP

Board: 161

Dealer: E

Vul: Both

North HCP: 10

South HCP: 11

Contract: 2♠ N

North:

♠ AQ7643

♥ 2

♦ 842

♣ A96

South:

♠ 109

♥ KQJ106

♦ A9

♣ J752

West North East South

1♦ 1♥

Pass 1♠ X 1NT

Pass 2♠ AP

Board: 162

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♦ N

North:

♠ 106

♥ A3

♦ AJ54

♣ KQJ105

South:

♠ KQ9

♥ 107652

♦ K87

♣ 93

West North East South

1♠ 2♣ 2♠ X

Pass 3♦ AP

Board: 163

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 2♠ N

North:

♠ A7

♥ K

♦ KQJ95

♣ 107643

South:

♠ KQ954

♥ AQJ72

♦ 4

♣ 52

West North East South

1♦ 2♦<sup>1</sup>

Pass 2♠ AP

1. Michaels Cuebid

## South hands (Practice Page)

### Overcalls

Board: 159	♠ 1084	East Opens 1♦.
Dealer: E	♥ AQ1087	West Bids 1♠ if possible.
Vul: NS	♦ 9	East Bids 3♠ if possible.
HCP: 10	♣ A965	West Bids 4♠ if possible.
		You bid first.
Board: 160	♠ Q975	West Opens 1♠.
Dealer: W	♥ 10932	East Bids 2♠ if possible.
Vul: EW	♦ 954	West Bids 3♠ if possible.
HCP: 8	♣ AQ	West Doubles Pass if possible.
		Partner bids first.
Board: 161	♠ 109	East Opens 1♦.
Dealer: E	♥ KQJ106	East Doubles 1♠ if possible.
Vul: Both	♦ A9	
HCP: 11	♣ J752	You bid first.
Board: 162	♠ KQ9	West Opens 1♠.
Dealer: W	♥ 107652	East Bids 2♠ if possible.
Vul: None	♦ K87	
HCP: 8	♣ 93	Partner bids first.
Board: 163	♠ KQ954	East Opens 1♦.
Dealer: E	♥ AQJ72	
Vul: EW	♦ 4	You bid first.
HCP: 12	♣ 52	

## Overcalls Both hands (Answers Page)

Board: 159

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♠ W

North:

♠ 3

♥ KJ92

♦ AQJ1054

♣ J10

South:

♠ 1084

♥ AQ1087

♦ 9

♣ A965

West North East South

1♦ 1♥

1♠ 2♦<sup>1</sup> 3♠ Pass

4♠ AP

1. limit raise or better in ♥

Board: 160

Dealer: W

Vul: EW

North HCP: 13

South HCP: 8

Contract: 4♥ X N

North:

♠ 4

♥ KQJ85

♦ QJ8

♣ KJ84

South:

♠ Q975

♥ 10932

♦ 954

♣ AQ

West North East South

1♠ 2♥ 2♠ 3♥

3♠ 4♥ Pass Pass

X AP

Board: 161

Dealer: E

Vul: Both

North HCP: 10

South HCP: 11

Contract: 2♠ N

North:

♠ AQ7643

♥ 2

♦ 842

♣ A96

South:

♠ 109

♥ KQJ106

♦ A9

♣ J752

West North East South

1♦ 1♥

Pass 1♠ X 1NT

Pass 2♠ AP

Board: 162

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♦ N

North:

♠ 106

♥ A3

♦ AJ54

♣ KQJ105

South:

♠ KQ9

♥ 107652

♦ K87

♣ 93

West North East South

1♠ 2♣ 2♠ X

Pass 3♦ AP

Board: 163

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 2♠ N

North:

♠ A7

♥ K

♦ KQJ95

♣ 107643

South:

♠ KQ954

♥ AQJ72

♦ 4

♣ 52

West North East South

1♦ 2♦<sup>1</sup>

Pass 2♠ AP

1. Michaels Cuebid



## North hands (Practice Page)

### Overcalls

Board: 164      ♠ K42  
Dealer: W        ♥ A86  
Vul: Both        ♦ 10  
HCP: 11         ♣ KJ10973

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

You bid first.

Board: 165      ♠ 93  
Dealer: E        ♥ Q43  
Vul: NS         ♦ 976  
HCP: 7         ♣ AJ1076

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

Partner bids first.

Board: 166      ♠ J5  
Dealer: W        ♥ 954  
Vul: EW         ♦ AQ1063  
HCP: 9         ♣ Q74

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

You bid first.

Board: 167      ♠ 432  
Dealer: E        ♥ 762  
Vul: Both        ♦ A  
HCP: 7         ♣ K98542

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

Partner bids first.

Board: 168      ♠ 8754  
Dealer: W        ♥ AKJ84  
Vul: None        ♦ 95  
HCP: 12         ♣ A4

West Opens 1♠.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 164  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 9  
Contract: 4♦ W

North:  
♠ K42  
♥ A86  
♦ 10  
♣ KJ10973

South:  
♠ A10963  
♥ 104  
♦ AJ2  
♣ 854

West	North	East	South
1♦	2♣	Pass	Pass
2♦	Pass	3♦	4♣
4♦	AP		

Board: 165  
Dealer: E  
Vul: NS  
North HCP: 7  
South HCP: 10  
Contract: 4♠ E

North:  
♠ 93  
♥ Q43  
♦ 976  
♣ AJ1076

South:  
♠ Q5  
♥ AKJ972  
♦ 2  
♣ 8432

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

Board: 166  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 7  
Contract: 4♠ E

North:  
♠ J5  
♥ 954  
♦ AQ1063  
♣ Q74

South:  
♠ 82  
♥ AK103  
♦ 752  
♣ 10653

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

Board: 167  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 13  
Contract: 3♥ X E

North:  
♠ 432  
♥ 762  
♦ A  
♣ K98542

South:  
♠ K65  
♥ 4  
♦ KQJ10983  
♣ A7

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

Board: 168  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 3♦ S

North:  
♠ 8754  
♥ AKJ84  
♦ 95  
♣ A4

South:  
♠ Q9  
♥ 65  
♦ AKQJ10832  
♣ 5

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

## South hands (Practice Page)

### Overcalls

Board: 164      ♠ A10963  
Dealer: W        ♥ 104  
Vul: Both        ♦ AJ2  
HCP: 9           ♣ 854

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

Partner bids first.

Board: 165      ♠ Q5  
Dealer: E        ♥ AKJ972  
Vul: NS          ♦ 2  
HCP: 10          ♣ 8432

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

You bid first.

Board: 166      ♠ 82  
Dealer: W        ♥ AK103  
Vul: EW         ♦ 752  
HCP: 7           ♣ 10653

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

Partner bids first.

Board: 167      ♠ K65  
Dealer: E        ♥ 4  
Vul: Both        ♦ KQJ10983  
HCP: 13          ♣ A7

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

You bid first.

Board: 168      ♠ Q9  
Dealer: W        ♥ 65  
Vul: None        ♦ AKQJ10832  
HCP: 12          ♣ 5

West Opens 1♠.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 164

Dealer: W

Vul: Both

North HCP: 11

South HCP: 9

Contract: 4♦ W

North:

♠ K42

♥ A86

♦ 10

♣ KJ10973

South:

♠ A10963

♥ 104

♦ AJ2

♣ 854

West North East South

1♦ 2♣ Pass Pass

2♦ Pass 3♦ 4♣

4♦ AP

Board: 165

Dealer: E

Vul: NS

North HCP: 7

South HCP: 10

Contract: 4♠ E

North:

♠ 93

♥ Q43

♦ 976

♣ AJ1076

South:

♠ Q5

♥ AKJ972

♦ 2

♣ 8432

West North East South

1♦ 2♥

X 3♥ 4♠ AP

Board: 166

Dealer: W

Vul: EW

North HCP: 9

South HCP: 7

Contract: 4♠ E

North:

♠ J5

♥ 954

♦ AQ1063

♣ Q74

South:

♠ 82

♥ AK103

♦ 752

♣ 10653

West North East South

1♣ 1♦ 1♠ 2♦

2♠ Pass 3♠ Pass

4♠ AP

Board: 167

Dealer: E

Vul: Both

North HCP: 7

South HCP: 13

Contract: 3♥ X E

North:

♠ 432

♥ 762

♦ A

♣ K98542

South:

♠ K65

♥ 4

♦ KQJ10983

♣ A7

West North East South

1♣ 1♦

X Pass 2♥ 3♦

3♥ X AP

Board: 168

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ 8754

♥ AKJ84

♦ 95

♣ A4

South:

♠ Q9

♥ 65

♦ AKQJ10832

♣ 5

West North East South

1♠ 2♥ Pass 3♦

AP

## North hands (Practice Page)

### Overcalls

Board: 169      ♠ 5  
Dealer: E        ♥ QJ9832  
Vul: EW         ♦ 952  
HCP: 3           ♣ 1086

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

Partner bids first.

Board: 170      ♠ 10  
Dealer: W        ♥ AQJ10  
Vul: Both       ♦ 1073  
HCP: 13          ♣ AQ1053

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

You bid first.

Board: 171      ♠ 943  
Dealer: E        ♥ K963  
Vul: NS         ♦ 75  
HCP: 3           ♣ 9875

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

Partner bids first.

Board: 172      ♠ AJ42  
Dealer: W        ♥ 109  
Vul: None       ♦ AQJ1076  
HCP: 12          ♣ 10

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

You bid first.

Board: 173      ♠ 5  
Dealer: E        ♥ K8765  
Vul: None       ♦ Q4  
HCP: 6           ♣ J10876

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AK1082			1♣	1♠
Vul: EW	♥ QJ9832	♥ K64				
North HCP: 3	♦ 952	♦ Q3	2♦ <sup>1</sup>	Pass	3♦	AP
South HCP: 13	♣ 1086	♣ J43	1. 1X-(Y)-2Z forcing			
Contract: 3♦ W						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 9654	1♥	2♣	2♠ <sup>1</sup>	Pass
Vul: Both	♥ AQJ10	♥ 743	2NT	Pass	3♠	AP
North HCP: 13	♦ 1073	♦ K94	1. 1X-(Y)-2Z forcing			
South HCP: 7	♣ AQ1053	♣ KJ4				
Contract: 3♠ E						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ 943	♠ AK65			1♣	1♦
Vul: NS	♥ K963	♥ J5	1♥	Pass	1♠	Pass
North HCP: 3	♦ 75	♦ AQJ64	2♥	AP		
South HCP: 17	♣ 9875	♣ Q2				
Contract: 2♥ W						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ AJ42	♠ 95	1♣	1♦	1♥	3♦
Vul: None	♥ 109	♥ AJ74	Pass	Pass	4♣	Pass
North HCP: 12	♦ AQJ1076	♦ 9832	Pass	4♦	AP	
South HCP: 5	♣ 10	♣ 863				
Contract: 4♦ N						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ QJ9			1♠	2♦
Vul: None	♥ K8765	♥ J1093	3♦ <sup>1</sup>	Pass	4♠	AP
North HCP: 6	♦ Q4	♦ AKJ76	1. limit raise or better in ♠			
South HCP: 12	♣ J10876	♣ 4				
Contract: 4♠ E						

## South hands (Practice Page)

### Overcalls

Board: 169      ♠ AK1082  
Dealer: E        ♥ K64  
Vul: EW         ♦ Q3  
HCP: 13         ♣ J43

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

You bid first.

Board: 170      ♠ 9654  
Dealer: W        ♥ 743  
Vul: Both       ♦ K94  
HCP: 7           ♣ KJ4

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

Partner bids first.

Board: 171      ♠ AK65  
Dealer: E        ♥ J5  
Vul: NS         ♦ AQJ64  
HCP: 17         ♣ Q2

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

You bid first.

Board: 172      ♠ 95  
Dealer: W        ♥ AJ74  
Vul: None       ♦ 9832  
HCP: 5           ♣ 863

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

Partner bids first.

Board: 173      ♠ QJ9  
Dealer: E        ♥ J1093  
Vul: None       ♦ AKJ76  
HCP: 12         ♣ 4

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AK1082			1♣	1♠
Vul: EW	♥ QJ9832	♥ K64				
North HCP: 3	♦ 952	♦ Q3	2♦ <sup>1</sup>	Pass	3♦	AP
South HCP: 13	♣ 1086	♣ J43	1. 1X-(Y)-2Z forcing			
Contract: 3♦ W						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 9654	1♥	2♣	2♠ <sup>1</sup>	Pass
Vul: Both	♥ AQJ10	♥ 743	2NT	Pass	3♠	AP
North HCP: 13	♦ 1073	♦ K94	1. 1X-(Y)-2Z forcing			
South HCP: 7	♣ AQ1053	♣ KJ4				
Contract: 3♠ E						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ 943	♠ AK65			1♣	1♦
Vul: NS	♥ K963	♥ J5	1♥	Pass	1♠	Pass
North HCP: 3	♦ 75	♦ AQJ64	2♥	AP		
South HCP: 17	♣ 9875	♣ Q2				
Contract: 2♥ W						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ AJ42	♠ 95	1♣	1♦	1♥	3♦
Vul: None	♥ 109	♥ AJ74	Pass	Pass	4♣	Pass
North HCP: 12	♦ AQJ1076	♦ 9832	Pass	4♦	AP	
South HCP: 5	♣ 10	♣ 863				
Contract: 4♦ N						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ QJ9			1♠	2♦
Vul: None	♥ K8765	♥ J1093	3♦ <sup>1</sup>	Pass	4♠	AP
North HCP: 6	♦ Q4	♦ AKJ76	1. limit raise or better in ♠			
South HCP: 12	♣ J10876	♣ 4				
Contract: 4♠ E						



## North hands (Practice Page)

### Overcalls

Board: 174	♠ AK854	West Opens 1♠.
Dealer: W	♥ AJ10642	
Vul: NS	♦ 4	You bid first.
HCP: 12	♣ 10	
Board: 175	♠ K7	East Opens 1♦.
Dealer: E	♥ 3	West Bids 2♠ if possible.
Vul: EW	♦ 10764	
HCP: 12	♣ AKQ1093	Partner bids first.
Board: 176	♠ AQJ1085	West Opens 1♦.
Dealer: W	♥ A8	East Doubles 1♠ if possible.
Vul: EW	♦ 86	
HCP: 15	♣ KJ9	You bid first.
Board: 177	♠ 1065	East Opens 1♣.
Dealer: E	♥ 965432	East Bids 1♠ if possible.
Vul: Both	♦ 5	
HCP: 1	♣ J93	Partner bids first.
Board: 178	♠ —	West Opens 1♠.
Dealer: W	♥ Q73	East Bids 2♠ if possible.
Vul: None	♦ AJ10542	East Bids 3♠ if possible.
HCP: 13	♣ AQ75	You bid first.

## Overcalls Both hands (Answers Page)

Board: 174

Dealer: W

Vul: NS

North HCP: 12

South HCP: 6

Contract: 2♥ N

North:

♠ AK854

♥ AJ10642

♦ 4

♣ 10

South:

♠ 102

♥ Q5

♦ K10532

♣ J964

West	North	East	South
1♠	2♥	AP	

Board: 175

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 2♠ W

North:

♠ K7

♥ 3

♦ 10764

♣ AKQ1093

South:

♠ 63

♥ A9854

♦ AQJ53

♣ 2

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

Board: 176

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 1♠X N

North:

♠ AQJ1085

♥ A8

♦ 86

♣ KJ9

South:

♠ 4

♥ 7542

♦ J7432

♣ AQ5

West	North	East	South
1♦	1♠	X	AP

Board: 177

Dealer: E

Vul: Both

North HCP: 1

South HCP: 18

Contract: 2♦ S

North:

♠ 1065

♥ 965432

♦ 5

♣ J93

South:

♠ AK8

♥ K7

♦ KQJ1087

♣ Q7

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

Board: 178

Dealer: W

Vul: None

North HCP: 13

South HCP: 5

Contract: 3♠ W

North:

♠ —

♥ Q73

♦ AJ10542

♣ AQ75

South:

♠ QJ93

♥ 642

♦ Q3

♣ 9862

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

## South hands (Practice Page)

### Overcalls

Board: 174  
Dealer: W  
Vul: NS  
HCP: 6

♠ 102  
♥ Q5  
♦ K10532  
♣ J964

West Opens 1♠.

Partner bids first.

Board: 175  
Dealer: E  
Vul: EW  
HCP: 11

♠ 63  
♥ A9854  
♦ AQJ53  
♣ 2

East Opens 1♦.

West Bids 2♠ if possible.

You bid first.

Board: 176  
Dealer: W  
Vul: EW  
HCP: 7

♠ 4  
♥ 7542  
♦ J7432  
♣ AQ5

West Opens 1♦.

East Doubles 1♠ if possible.

Partner bids first.

Board: 177  
Dealer: E  
Vul: Both  
HCP: 18

♠ AK8  
♥ K7  
♦ KQJ1087  
♣ Q7

East Opens 1♣.

East Bids 1♠ if possible.

You bid first.

Board: 178  
Dealer: W  
Vul: None  
HCP: 5

♠ QJ93  
♥ 642  
♦ Q3  
♣ 9862

West Opens 1♠.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 174

Dealer: W

Vul: NS

North HCP: 12

South HCP: 6

Contract: 2♥ N

North:

♠ AK854

♥ AJ10642

♦ 4

♣ 10

South:

♠ 102

♥ Q5

♦ K10532

♣ J964

West North East South

1♠ 2♥ AP

Board: 175

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 2♠ W

North:

♠ K7

♥ 3

♦ 10764

♣ AKQ1093

South:

♠ 63

♥ A9854

♦ AQJ53

♣ 2

West North East South

1♦ 1♥

2♠<sup>1</sup> AP

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

Board: 176

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 1♠X N

North:

♠ AQJ1085

♥ A8

♦ 86

♣ KJ9

South:

♠ 4

♥ 7542

♦ J7432

♣ AQ5

West North East South

1♦ 1♠ X AP

Board: 177

Dealer: E

Vul: Both

North HCP: 1

South HCP: 18

Contract: 2♦ S

North:

♠ 1065

♥ 965432

♦ 5

♣ J93

South:

♠ AK8

♥ K7

♦ KQJ1087

♣ Q7

West North East South

1♣ X

Pass 1♥ 1♠ 2♦

AP

Board: 178

Dealer: W

Vul: None

North HCP: 13

South HCP: 5

Contract: 3♠ W

North:

♠ —

♥ Q73

♦ AJ10542

♣ AQ75

South:

♠ QJ93

♥ 642

♦ Q3

♣ 9862

West North East South

1♠ 2♦ 2♠ Pass

Pass 3♦ 3♠ AP

## North hands (Practice Page)

### Overcalls

Board: 179      ♠ 85  
Dealer: E        ♥ A1087654  
Vul: None        ♦ QJ  
HCP: 9           ♣ Q10

East Opens 1♦.

Partner bids first.

Board: 180      ♠ QJ6  
Dealer: W        ♥ AKJ98  
Vul: EW          ♦ Q965  
HCP: 15          ♣ Q

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 1NT if possible.

East Bids 2♠ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 181      ♠ Q752  
Dealer: E        ♥ Q9652  
Vul: EW          ♦ 54  
HCP: 5           ♣ J10

East Opens 1♠.

West Bids 2♠ if possible.

East Doubles 4♥ if possible.

Partner bids first.

Board: 182      ♠ A976  
Dealer: W        ♥ 764  
Vul: NS          ♦ AQJ76  
HCP: 11          ♣ 3

West Opens 1♣.

East Bids 1♠ if possible.

West Doubles 2♦ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 183      ♠ KQ98  
Dealer: E        ♥ 643  
Vul: EW          ♦ J93  
HCP: 6           ♣ 1096

East Opens 1♦.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 179

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ 85

♥ A1087654

♦ QJ

♣ Q10

South:

♠ AKQ10972

♥ J9

♦ 3

♣ K73

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

		1♦	1♠
--	--	----	----

Pass	2♥	Pass	4♠
------	----	------	----

AP

Board: 180

Dealer: W

Vul: EW

North HCP: 15

South HCP: 5

Contract: 3♠ E

North:

♠ QJ6

♥ AKJ98

♦ Q965

♣ Q

South:

♠ 82

♥ 64

♦ AJ74

♣ 87432

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

1♣	1♥	1♠	Pass
----	----	----	------

1NT	X	2♠	Pass
-----	---	----	------

3♥ <sup>1</sup>	Pass	3♠	AP
-----------------	------	----	----

1. limit raise or better in ♠

Board: 181

Dealer: E

Vul: EW

North HCP: 5

South HCP: 15

Contract: 4♥ X S

North:

♠ Q752

♥ Q9652

♦ 54

♣ J10

South:

♠ 6

♥ AKJ84

♦ KJ63

♣ K84

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

		1♠	2♥
--	--	----	----

2♠	4♥	X	AP
----	----	---	----

Board: 182

Dealer: W

Vul: NS

North HCP: 11

South HCP: 8

Contract: 4♠ E

North:

♠ A976

♥ 764

♦ AQJ76

♣ 3

South:

♠ 10

♥ AJ105

♦ K852

♣ 10874

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

1♣	1♦	1♠	2♦
----	----	----	----

X <sup>1</sup>	Pass	3♠	Pass
----------------	------	----	------

4♠	AP		
----	----	--	--

1. Support double redouble

Board: 183

Dealer: E

Vul: EW

North HCP: 6

South HCP: 12

Contract: 3♦ E

North:

♠ KQ98

♥ 643

♦ J93

♣ 1096

South:

♠ J763

♥ AKJ92

♦ 2

♣ K72

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

		1♦	1♥
--	--	----	----

2♦	Pass	Pass	X
----	------	------	---

Pass	2♥	3♦	AP
------	----	----	----

## South hands (Practice Page)

### Overcalls

Board: 179      ♠ AKQ10972  
Dealer: E        ♥ J9  
Vul: None        ♦ 3  
HCP: 13         ♣ K73

East Opens 1♦.

You bid first.

Board: 180      ♠ 82  
Dealer: W        ♥ 64  
Vul: EW         ♦ AJ74  
HCP: 5          ♣ 87432

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 1NT if possible.

East Bids 2♠ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 181      ♠ 6  
Dealer: E        ♥ AKJ84  
Vul: EW         ♦ KJ63  
HCP: 15         ♣ K84

East Opens 1♠.

West Bids 2♠ if possible.

East Doubles 4♥ if possible.

You bid first.

Board: 182      ♠ 10  
Dealer: W        ♥ AJ105  
Vul: NS         ♦ K852  
HCP: 8          ♣ 10874

West Opens 1♣.

East Bids 1♠ if possible.

West Doubles 2♦ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 183      ♠ J763  
Dealer: E        ♥ AKJ92  
Vul: EW         ♦ 2  
HCP: 12         ♣ K72

East Opens 1♦.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 179

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ 85

♥ A1087654

♦ QJ

♣ Q10

South:

♠ AKQ10972

♥ J9

♦ 3

♣ K73

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

		1♦	1♠
--	--	----	----

Pass	2♥	Pass	4♠
------	----	------	----

AP

Board: 180

Dealer: W

Vul: EW

North HCP: 15

South HCP: 5

Contract: 3♠ E

North:

♠ QJ6

♥ AKJ98

♦ Q965

♣ Q

South:

♠ 82

♥ 64

♦ AJ74

♣ 87432

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

1♣	1♥	1♠	Pass
----	----	----	------

1NT	X	2♠	Pass
-----	---	----	------

3♥ <sup>1</sup>	Pass	3♠	AP
-----------------	------	----	----

1. limit raise or better in ♠

Board: 181

Dealer: E

Vul: EW

North HCP: 5

South HCP: 15

Contract: 4♥ X S

North:

♠ Q752

♥ Q9652

♦ 54

♣ J10

South:

♠ 6

♥ AKJ84

♦ KJ63

♣ K84

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

		1♠	2♥
--	--	----	----

2♠	4♥	X	AP
----	----	---	----

Board: 182

Dealer: W

Vul: NS

North HCP: 11

South HCP: 8

Contract: 4♠ E

North:

♠ A976

♥ 764

♦ AQJ76

♣ 3

South:

♠ 10

♥ AJ105

♦ K852

♣ 10874

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

1♣	1♦	1♠	2♦
----	----	----	----

X <sup>1</sup>	Pass	3♠	Pass
----------------	------	----	------

4♠	AP		
----	----	--	--

1. Support double redouble

Board: 183

Dealer: E

Vul: EW

North HCP: 6

South HCP: 12

Contract: 3♦ E

North:

♠ KQ98

♥ 643

♦ J93

♣ 1096

South:

♠ J763

♥ AKJ92

♦ 2

♣ K72

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

		1♦	1♥
--	--	----	----

2♦	Pass	Pass	X
----	------	------	---

Pass	2♥	3♦	AP
------	----	----	----



## North hands (Practice Page)

### Overcalls

Board: 184      ♠ 106  
Dealer: W        ♥ J7  
Vul: EW         ♦ AKQ1065  
HCP: 13         ♣ K74

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

You bid first.

Board: 185      ♠ 1093  
Dealer: E        ♥ A74  
Vul: Both       ♦ Q73  
HCP: 10         ♣ A1054

East Opens 1♥.

Partner bids first.

Board: 186      ♠ J972  
Dealer: W        ♥ 62  
Vul: None       ♦ A  
HCP: 14         ♣ AKQ975

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

You bid first.

Board: 187      ♠ 854  
Dealer: E        ♥ KJ1098752  
Vul: NS         ♦ Q  
HCP: 6         ♣ 9

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

Partner bids first.

Board: 188      ♠ A  
Dealer: W        ♥ AQJ84  
Vul: Both       ♦ 10543  
HCP: 14         ♣ K83

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ 106	♠ J983	1♣	1♦	1♥	Pass
Vul: EW	♥ J7	♥ 862	1NT	2♦	Pass	Pass
North HCP: 13	♦ AKQ1065	♦ 94	2♥	Pass	Pass	3♦
South HCP: 7	♣ K74	♣ AQ105	AP			
Contract: 3♦ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 1093	♠ K5			1♥	2♣
Vul: Both	♥ A74	♥ J10				
North HCP: 10	♦ Q73	♦ KJ6	Pass	3♣	AP	
South HCP: 14	♣ A1054	♣ KQJ873				
Contract: 3♣ S						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ 1043	1♠	2♣	2♥ <sup>1</sup>	3♣
Vul: None	♥ 62	♥ 8				
North HCP: 14	♦ A	♦ KQ763	3♥	AP		
South HCP: 6	♣ AKQ975	♣ J1063	1. 1X-(Y)-2Z forcing			
Contract: 3♥ E						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AJ1032			1♣	1♠
Vul: NS	♥ KJ1098752	♥ 43				
North HCP: 6	♦ Q	♦ 10872	3NT	AP		
South HCP: 9	♣ 9	♣ A3				
Contract: 3N W						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 7654	1♠	2♥	2♠	Pass
Vul: Both	♥ AQJ84	♥ 102	Pass	X	Pass	3♦
North HCP: 14	♦ 10543	♦ KQ876	AP			
South HCP: 6	♣ K83	♣ J6				
Contract: 3♦ S						

## South hands (Practice Page)

### Overcalls

Board: 184      ♠ J983  
Dealer: W        ♥ 862  
Vul: EW         ♦ 94  
HCP: 7           ♣ AQ105

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

Partner bids first.

Board: 185      ♠ K5  
Dealer: E        ♥ J10  
Vul: Both       ♦ KJ6  
HCP: 14          ♣ KQJ873

East Opens 1♥.

You bid first.

Board: 186      ♠ 1043  
Dealer: W        ♥ 8  
Vul: None       ♦ KQ763  
HCP: 6           ♣ J1063

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

Partner bids first.

Board: 187      ♠ AJ1032  
Dealer: E        ♥ 43  
Vul: NS         ♦ 10872  
HCP: 9           ♣ A3

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

You bid first.

Board: 188      ♠ 7654  
Dealer: W        ♥ 102  
Vul: Both       ♦ KQ876  
HCP: 6           ♣ J6

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ 106	♠ J983	1♣	1♦	1♥	Pass
Vul: EW	♥ J7	♥ 862	1NT	2♦	Pass	Pass
North HCP: 13	♦ AKQ1065	♦ 94	2♥	Pass	Pass	3♦
South HCP: 7	♣ K74	♣ AQ105	AP			
Contract: 3♦ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 1093	♠ K5			1♥	2♣
Vul: Both	♥ A74	♥ J10				
North HCP: 10	♦ Q73	♦ KJ6	Pass	3♣	AP	
South HCP: 14	♣ A1054	♣ KQJ873				
Contract: 3♣ S						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ J972	♠ 1043	1♠	2♣	2♥ <sup>1</sup>	3♣
Vul: None	♥ 62	♥ 8	3♥	AP		
North HCP: 14	♦ A	♦ KQ763	1. 1X-(Y)-2Z forcing			
South HCP: 6	♣ AKQ975	♣ J1063				
Contract: 3♥ E						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AJ1032			1♣	1♠
Vul: NS	♥ KJ1098752	♥ 43				
North HCP: 6	♦ Q	♦ 10872	3NT	AP		
South HCP: 9	♣ 9	♣ A3				
Contract: 3N W						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 7654	1♠	2♥	2♠	Pass
Vul: Both	♥ AQJ84	♥ 102	Pass	X	Pass	3♦
North HCP: 14	♦ 10543	♦ KQ876	AP			
South HCP: 6	♣ K83	♣ J6				
Contract: 3♦ S						

## North hands (Practice Page)

### Overcalls

Board: 189      ♠ KJ87  
Dealer: E        ♥ 643  
Vul: NS         ♦ A4  
HCP: 11         ♣ QJ75

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

Board: 190      ♠ AQ84  
Dealer: W        ♥ QJ10742  
Vul: None       ♦ —  
HCP: 10         ♣ J64

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

Board: 191      ♠ A976  
Dealer: E        ♥ 932  
Vul: EW         ♦ J65  
HCP: 5         ♣ 543

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

Board: 192      ♠ 32  
Dealer: W        ♥ A63  
Vul: Both       ♦ AKJ1064  
HCP: 12         ♣ 105

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

Board: 193      ♠ 8752  
Dealer: E        ♥ K43  
Vul: NS         ♦ Q52  
HCP: 5         ♣ 732

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



## South hands (Practice Page)

### Overcalls

Board: 189	♠ Q2	East Opens 1♣.
Dealer: E	♥ KQ1098	West Doubles 1♥ if possible.
Vul: NS	♦ QJ96	
HCP: 10	♣ 82	You bid first.
Board: 190	♠ K732	West Opens 1♦.
Dealer: W	♥ 9	East Bids 2♦ if possible.
Vul: None	♦ 1096	East Bids 4♦ if possible.
HCP: 7	♣ A10875	Partner bids first.
Board: 191	♠ KQJ42	East Opens 1♣.
Dealer: E	♥ 87	West Doubles 1♠ if possible.
Vul: EW	♦ KQ1073	
HCP: 11	♣ 2	You bid first.
Board: 192	♠ J75	West Opens 1♣.
Dealer: W	♥ J1097	East Bids 1♠ if possible.
Vul: Both	♦ 973	West Bids 2♠ if possible.
HCP: 9	♣ AK8	Partner bids first.
Board: 193	♠ K4	East Opens 1♠.
Dealer: E	♥ A1072	West Bids 2♦ if possible.
Vul: NS	♦ 3	East Bids 3♦ if possible.
HCP: 13	♣ AQ10986	You bid first.

## Overcalls Both hands (Answers Page)

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ KJ87	♠ Q2			1♣	1♥
Vul: NS	♥ 643	♥ KQ1098	X	1♠ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A4	♦ QJ96	AP			
South HCP: 10	♣ QJ75	♣ 82				
Contract: 2♥ S						1. limit raise or better in ♥

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ AQ84	♠ K732	1♦	1♥	2♦	Pass
Vul: None	♥ QJ10742	♥ 9	Pass	2♥	4♦	AP
North HCP: 10	♦ —	♦ 1096				
South HCP: 7	♣ J64	♣ A10875				
Contract: 4♦ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ A976	♠ KQJ42			1♣	1♠
Vul: EW	♥ 932	♥ 87	X	3♠	AP	
North HCP: 5	♦ J65	♦ KQ1073				
South HCP: 11	♣ 543	♣ 2				
Contract: 3♠ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ J75	1♣	1♦	1♠	2♦
Vul: Both	♥ A63	♥ J1097	2♠	3♦	AP	
North HCP: 12	♦ AKJ1064	♦ 973				
South HCP: 9	♣ 105	♣ AK8				
Contract: 3♦ N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 8752	♠ K4			1♠	2♣
Vul: NS	♥ K43	♥ A1072	2♦ <sup>1</sup>	Pass	3♦	AP
North HCP: 5	♦ Q52	♦ 3				
South HCP: 13	♣ 732	♣ AQ10986				
Contract: 3♦ W						1. 1X-(Y)-2Z forcing



## North hands (Practice Page)

### Overcalls

Board: 194  
Dealer: W  
Vul: None  
HCP: 9

♠ KJ7  
♥ KJ1082  
♦ J32  
♣ 64

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

You bid first.

Board: 195  
Dealer: E  
Vul: None  
HCP: 10

♠ K642  
♥ 7  
♦ Q1072  
♣ AJ63

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

Partner bids first.

Board: 196  
Dealer: W  
Vul: NS  
HCP: 9

♠ 2  
♥ 9  
♦ A97653  
♣ AJ1075

West Opens 1♣.

You bid first.

Board: 197  
Dealer: E  
Vul: Both  
HCP: 14

♠ A6  
♥ Q9  
♦ KQ1052  
♣ K984

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

Partner bids first.

Board: 198  
Dealer: W  
Vul: NS  
HCP: 14

♠ A98  
♥ KQJ972  
♦ A62  
♣ 3

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 863	1♦	1♥	1♠	2♥
Vul: None	♥ KJ1082	♥ 543	Pass <sup>1</sup>	Pass	X	Pass
North HCP: 9	♦ J32	♦ 97	3♦	AP		
South HCP: 6	♣ 64	♣ AQ952	1. max 2 ♠			
Contract: 3♦ W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K642	♠ AQJ753			1♦	2♦ <sup>1</sup>
Vul: None	♥ 7	♥ KQ643	Pass	4♠	5♦	5♠
North HCP: 10	♦ Q1072	♦ 64	X	AP		
South HCP: 12	♣ AJ63	♣ —	1. Michaels Cuebid			
Contract: 5♠X N						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ AJ10	1♣	2♦	Pass	4♦
Vul: NS	♥ 9	♥ A7653	AP			
North HCP: 9	♦ A97653	♦ J842				
South HCP: 10	♣ AJ1075	♣ 2				
Contract: 4♦ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KQ1052	1♥	2♦	1♣	Pass
Vul: Both	♥ Q9	♥ J54	AP		X <sup>1</sup>	2♠
North HCP: 14	♦ KQ1052	♦ J76	1. Support double redouble			
South HCP: 9	♣ K984	♣ Q5				
Contract: 2♠ S						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ J1063	1♣	1♥	Pass	1♠
Vul: NS	♥ KQJ972	♥ 8	Pass	2♥	AP	
North HCP: 14	♦ A62	♦ Q104				
South HCP: 8	♣ 3	♣ KQ872				
Contract: 2♥ N						

## South hands (Practice Page)

### Overcalls

Board: 194      ♠ 863  
Dealer: W        ♥ 543  
Vul: None        ♦ 97  
HCP: 6           ♣ AQ952

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

Partner bids first.

Board: 195      ♠ AQJ753  
Dealer: E        ♥ KQ643  
Vul: None        ♦ 64  
HCP: 12          ♣ —

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

You bid first.

Board: 196      ♠ AJ10  
Dealer: W        ♥ A7653  
Vul: NS          ♦ J842  
HCP: 10          ♣ 2

West Opens 1♣.

Partner bids first.

Board: 197      ♠ KQ1052  
Dealer: E        ♥ J54  
Vul: Both        ♦ J76  
HCP: 9           ♣ Q5

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

You bid first.

Board: 198      ♠ J1063  
Dealer: W        ♥ 8  
Vul: NS          ♦ Q104  
HCP: 8           ♣ KQ872

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 863	1♦	1♥	1♠	2♥
Vul: None	♥ KJ1082	♥ 543	Pass <sup>1</sup>	Pass	X	Pass
North HCP: 9	♦ J32	♦ 97	3♦	AP		
South HCP: 6	♣ 64	♣ AQ952	1. max 2 ♠			
Contract: 3♦ W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K642	♠ AQJ753			1♦	2♦ <sup>1</sup>
Vul: None	♥ 7	♥ KQ643	Pass	4♠	5♦	5♠
North HCP: 10	♦ Q1072	♦ 64	X	AP		
South HCP: 12	♣ AJ63	♣ —	1. Michaels Cuebid			
Contract: 5♠X N						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ AJ10	1♣	2♦	Pass	4♦
Vul: NS	♥ 9	♥ A7653	AP			
North HCP: 9	♦ A97653	♦ J842				
South HCP: 10	♣ AJ1075	♣ 2				
Contract: 4♦ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KQ1052	1♥	2♦	1♣	Pass
Vul: Both	♥ Q9	♥ J54	AP		X <sup>1</sup>	2♠
North HCP: 14	♦ KQ1052	♦ J76	1. Support double redouble			
South HCP: 9	♣ K984	♣ Q5				
Contract: 2♠ S						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ J1063	1♣	1♥	Pass	1♠
Vul: NS	♥ KQJ972	♥ 8	Pass	2♥	AP	
North HCP: 14	♦ A62	♦ Q104				
South HCP: 8	♣ 3	♣ KQ872				
Contract: 2♥ N						

## North hands (Practice Page)

### Overcalls

Board: 199      ♠ 10873  
Dealer: E        ♥ Q43  
Vul: EW        ♦ J10  
HCP: 8         ♣ AJ97

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

Partner bids first.

Board: 200      ♠ 1054  
Dealer: W        ♥ AK  
Vul: None       ♦ KJ10764  
HCP: 11        ♣ 64

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

You bid first.

Board: 201      ♠ 52  
Dealer: E        ♥ K108  
Vul: Both       ♦ Q105  
HCP: 12        ♣ AK652

East Opens 1♠.  
Partner bids first.

Board: 202      ♠ Q  
Dealer: W        ♥ K10  
Vul: NS         ♦ Q643  
HCP: 13        ♣ AQ10982

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

You bid first.

Board: 203      ♠ AK762  
Dealer: E        ♥ KQ843  
Vul: EW        ♦ 4  
HCP: 13        ♣ J3

East Opens 1♦.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 199

Dealer: E

Vul: EW

North HCP: 8

South HCP: 11

Contract: 5♥ E

North:

♠ 10873

♥ Q43

♦ J10

♣ AJ97

South:

♠ Q52

♥ J

♦ K4

♣ KQ108643

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

1♥ 2♣

3♦ 4♣ 4♥ 5♣

Pass Pass X Pass

5♥ AP

Board: 200

Dealer: W

Vul: None

North HCP: 11

South HCP: 8

Contract: 5♦ N

North:

♠ 1054

♥ AK

♦ KJ10764

♣ 64

South:

♠ 2

♥ 1065

♦ A9832

♣ A873

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

1♠ 2♦ 3♦<sup>1</sup> X

Pass Pass 3♠ 4♦

Pass Pass 4♠ 5♦

AP

1. limit raise or better in ♠

Board: 201

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 5♦ S

North:

♠ 52

♥ K108

♦ Q105

♣ AK652

South:

♠ K1074

♥ J6

♦ AKJ432

♣ 8

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

1♠ 2♦

Pass 2♠<sup>1</sup> Pass 3♦

Pass 3♠<sup>2</sup> Pass 5♦

AP

1. strength cue bid

2. limit raise or better in ♦

Board: 202

Dealer: W

Vul: NS

North HCP: 13

South HCP: 5

Contract: 3♠ W

North:

♠ Q

♥ K10

♦ Q643

♣ AQ10982

South:

♠ A1065

♥ J973

♦ 2

♣ 7543

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

1♥ 2♣ X Pass

3♠ AP

Board: 203

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ AK762

♥ KQ843

♦ 4

♣ J3

South:

♠ Q3

♥ 6

♦ KQ62

♣ AQ10842

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

1♦ 2♣

Pass 2♠ Pass 3♣

Pass 3♥ Pass 3NT

Pass 4♥ AP

## South hands (Practice Page)

### Overcalls

Board: 199      ♠ Q52  
Dealer: E        ♥ J  
Vul: EW         ♦ K4  
HCP: 11         ♣ KQ108643

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

You bid first.

Board: 200      ♠ 2  
Dealer: W        ♥ 1065  
Vul: None       ♦ A9832  
HCP: 8           ♣ A873

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

Partner bids first.

Board: 201      ♠ K1074  
Dealer: E        ♥ J6  
Vul: Both       ♦ AKJ432  
HCP: 12         ♣ 8

East Opens 1♠.  
You bid first.

Board: 202      ♠ A1065  
Dealer: W        ♥ J973  
Vul: NS         ♦ 2  
HCP: 5           ♣ 7543

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

Partner bids first.

Board: 203      ♠ Q3  
Dealer: E        ♥ 6  
Vul: EW         ♦ KQ62  
HCP: 13         ♣ AQ10842

East Opens 1♦.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 199

Dealer: E

Vul: EW

North HCP: 8

South HCP: 11

Contract: 5♥ E

North:

♠ 10873

♥ Q43

♦ J10

♣ AJ97

South:

♠ Q52

♥ J

♦ K4

♣ KQ108643

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

1♥ 2♣

3♦ 4♣ 4♥ 5♣

Pass Pass X Pass

5♥ AP

Board: 200

Dealer: W

Vul: None

North HCP: 11

South HCP: 8

Contract: 5♦ N

North:

♠ 1054

♥ AK

♦ KJ10764

♣ 64

South:

♠ 2

♥ 1065

♦ A9832

♣ A873

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

1♠ 2♦ 3♦<sup>1</sup> X

Pass Pass 3♠ 4♦

Pass Pass 4♠ 5♦

AP

1. limit raise or better in ♠

Board: 201

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 5♦ S

North:

♠ 52

♥ K108

♦ Q105

♣ AK652

South:

♠ K1074

♥ J6

♦ AKJ432

♣ 8

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

1♠ 2♦

Pass 2♠<sup>1</sup> Pass 3♦

Pass 3♠<sup>2</sup> Pass 5♦

AP

1. strength cue bid

2. limit raise or better in ♦

Board: 202

Dealer: W

Vul: NS

North HCP: 13

South HCP: 5

Contract: 3♠ W

North:

♠ Q

♥ K10

♦ Q643

♣ AQ10982

South:

♠ A1065

♥ J973

♦ 2

♣ 7543

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

1♥ 2♣ X Pass

3♠ AP

Board: 203

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ AK762

♥ KQ843

♦ 4

♣ J3

South:

♠ Q3

♥ 6

♦ KQ62

♣ AQ10842

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

1♦ 2♣

Pass 2♠ Pass 3♣

Pass 3♥ Pass 3NT

Pass 4♥ AP



## North hands (Practice Page)

### Overcalls

Board: 204  
Dealer: W  
Vul: Both  
HCP: 12

♠ KQ10  
♥ KQJ1093  
♦ 4  
♣ J103

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

You bid first.

Board: 205  
Dealer: E  
Vul: None  
HCP: 8

♠ 7  
♥ K76  
♦ 9864  
♣ KQ1082

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

Partner bids first.

Board: 206  
Dealer: W  
Vul: EW  
HCP: 13

♠ AK10632  
♥ K10  
♦ Q82  
♣ J10

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

You bid first.

Board: 207  
Dealer: E  
Vul: Both  
HCP: 6

♠ KQ9864  
♥ J963  
♦ 43  
♣ 7

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

Partner bids first.

Board: 208  
Dealer: W  
Vul: None  
HCP: 13

♠ Q4  
♥ A2  
♦ 854  
♣ AQJ943

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ KQ10	♠ A842	1♦	1♥	Pass	1♠
Vul: Both	♥ KQJ1093	♥ 6	Pass	2♥	Pass	Pass
North HCP: 12	♦ 4	♦ A10986	X	Pass	3♣	AP
South HCP: 8	♣ J103	♣ 642				
Contract: 3♣ E						

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQ1086			1♥	1♠
Vul: None	♥ K76	♥ 10985	2♦ <sup>1</sup>	Pass	2♥	AP
North HCP: 8	♦ 9864	♦ K52	1. 1X-(Y)-2Z forcing			
South HCP: 9	♣ KQ1082	♣ 6				
Contract: 2♥ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AK10632	♠ 4	1♥	1♠	1NT	Pass
Vul: EW	♥ K10	♥ 982	2♣	2♠	Pass	Pass
North HCP: 13	♦ Q82	♦ K10653	3♥	AP		
South HCP: 7	♣ J10	♣ A762				
Contract: 3♥ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ KQ9864	♠ 7			1♦	2♣
Vul: Both	♥ J963	♥ 104	X	2♠	AP	
North HCP: 6	♦ 43	♦ 10965				
South HCP: 10	♣ 7	♣ AKQJ105				
Contract: 2♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ 1032	1♠	2♣	Pass	Pass
Vul: None	♥ A2	♥ 10873	2♥	Pass	2♠	AP
North HCP: 13	♦ 854	♦ KQ102				
South HCP: 5	♣ AQJ943	♣ 102				
Contract: 2♠ W						

## South hands (Practice Page)

### Overcalls

Board: 204      ♠ A842  
Dealer: W        ♥ 6  
Vul: Both        ♦ A10986  
HCP: 8           ♣ 642

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

Partner bids first.

Board: 205      ♠ AQ1086  
Dealer: E        ♥ 10985  
Vul: None        ♦ K52  
HCP: 9           ♣ 6

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

You bid first.

Board: 206      ♠ 4  
Dealer: W        ♥ 982  
Vul: EW         ♦ K10653  
HCP: 7           ♣ A762

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

Partner bids first.

Board: 207      ♠ 7  
Dealer: E        ♥ 104  
Vul: Both        ♦ 10965  
HCP: 10          ♣ AKQJ105

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

You bid first.

Board: 208      ♠ 1032  
Dealer: W        ♥ 10873  
Vul: None        ♦ KQ102  
HCP: 5           ♣ 102

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ KQ10	♠ A842	1♦	1♥	Pass	1♠
Vul: Both	♥ KQJ1093	♥ 6	Pass	2♥	Pass	Pass
North HCP: 12	♦ 4	♦ A10986	X	Pass	3♣	AP
South HCP: 8	♣ J103	♣ 642				
Contract: 3♣ E						

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQ1086			1♥	1♠
Vul: None	♥ K76	♥ 10985	2♦ <sup>1</sup>	Pass	2♥	AP
North HCP: 8	♦ 9864	♦ K52	1. 1X-(Y)-2Z forcing			
South HCP: 9	♣ KQ1082	♣ 6				
Contract: 2♥ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AK10632	♠ 4	1♥	1♠	1NT	Pass
Vul: EW	♥ K10	♥ 982	2♣	2♠	Pass	Pass
North HCP: 13	♦ Q82	♦ K10653	3♥	AP		
South HCP: 7	♣ J10	♣ A762				
Contract: 3♥ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ KQ9864	♠ 7			1♦	2♣
Vul: Both	♥ J963	♥ 104	X	2♠	AP	
North HCP: 6	♦ 43	♦ 10965				
South HCP: 10	♣ 7	♣ AKQJ105				
Contract: 2♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ 1032	1♠	2♣	Pass	Pass
Vul: None	♥ A2	♥ 10873	2♥	Pass	2♠	AP
North HCP: 13	♦ 854	♦ KQ102				
South HCP: 5	♣ AQJ943	♣ 102				
Contract: 2♠ W						

## North hands (Practice Page)

### Overcalls

Board: 209      ♠ 54  
Dealer: E        ♥ J1072  
Vul: None        ♦ J862  
HCP: 5           ♣ K83

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

Partner bids first.

Board: 210      ♠ K63  
Dealer: W        ♥ 652  
Vul: NS          ♦ A10  
HCP: 13          ♣ KQJ42

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

You bid first.

Board: 211      ♠ 102  
Dealer: E        ♥ A1085  
Vul: EW         ♦ 43  
HCP: 7           ♣ K10962

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

Partner bids first.

Board: 212      ♠ 54  
Dealer: W        ♥ AQJ654  
Vul: None        ♦ A65  
HCP: 11          ♣ 43

West Opens 1♦.

You bid first.

Board: 213      ♠ A8752  
Dealer: E        ♥ 106  
Vul: Both        ♦ QJ93  
HCP: 10          ♣ K7

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 209

Dealer: E

Vul: None

North HCP: 5

South HCP: 9

Contract: 3N E

North:

♠ 54

♥ J1072

♦ J862

♣ K83

South:

♠ AQ1092

♥ 865

♦ K103

♣ 104

West North East South

1♣ 1♠

2♠<sup>1</sup> Pass 3NT AP

1. limit raise or better in ♣

Board: 210

Dealer: W

Vul: NS

North HCP: 13

South HCP: 8

Contract: 3♦ W

North:

♠ K63

♥ 652

♦ A10

♣ KQJ42

South:

♠ J10854

♥ AQ108

♦ J2

♣ 107

West North East South

1♦ 2♣ Pass Pass

2♦ Pass 3♦ AP

Board: 211

Dealer: E

Vul: EW

North HCP: 7

South HCP: 9

Contract: 3♥ E

North:

♠ 102

♥ A1085

♦ 43

♣ K10962

South:

♠ KQJ98

♥ 9

♦ 7652

♣ QJ8

West North East South

1♣ 1♠

X Pass 2♥ Pass

2♠<sup>1</sup> Pass 3♥ AP

1. strength cue bid

Board: 212

Dealer: W

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ N

North:

♠ 54

♥ AQJ654

♦ A65

♣ 43

South:

♠ KQJ9

♥ 10

♦ 974

♣ A9872

West North East South

1♦ 1♥ Pass 1♠

Pass 2♥ AP

Board: 213

Dealer: E

Vul: Both

North HCP: 10

South HCP: 10

Contract: 3♠ N

North:

♠ A8752

♥ 106

♦ QJ93

♣ K7

South:

♠ QJ106

♥ KQJ98

♦ —

♣ J985

West North East South

1♦ 1♥

Pass 1♠ X 2♠

3♦ 3♠ AP

## South hands (Practice Page)

### Overcalls

Board: 209      ♠ AQ1092  
Dealer: E        ♥ 865  
Vul: None        ♦ K103  
HCP: 9           ♣ 104

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

You bid first.

Board: 210      ♠ J10854  
Dealer: W        ♥ AQ108  
Vul: NS          ♦ J2  
HCP: 8           ♣ 107

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

Partner bids first.

Board: 211      ♠ KQJ98  
Dealer: E        ♥ 9  
Vul: EW         ♦ 7652  
HCP: 9           ♣ QJ8

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

You bid first.

Board: 212      ♠ KQJ9  
Dealer: W        ♥ 10  
Vul: None        ♦ 974  
HCP: 10          ♣ A9872

West Opens 1♦.  
Partner bids first.

Board: 213      ♠ QJ106  
Dealer: E        ♥ KQJ98  
Vul: Both        ♦ —  
HCP: 10          ♣ J985

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 209

Dealer: E

Vul: None

North HCP: 5

South HCP: 9

Contract: 3N E

North:

♠ 54

♥ J1072

♦ J862

♣ K83

South:

♠ AQ1092

♥ 865

♦ K103

♣ 104

West North East South

1♣ 1♠

2♠<sup>1</sup> Pass 3NT AP

1. limit raise or better in ♣

Board: 210

Dealer: W

Vul: NS

North HCP: 13

South HCP: 8

Contract: 3♦ W

North:

♠ K63

♥ 652

♦ A10

♣ KQJ42

South:

♠ J10854

♥ AQ108

♦ J2

♣ 107

West North East South

1♦ 2♣ Pass Pass

2♦ Pass 3♦ AP

Board: 211

Dealer: E

Vul: EW

North HCP: 7

South HCP: 9

Contract: 3♥ E

North:

♠ 102

♥ A1085

♦ 43

♣ K10962

South:

♠ KQJ98

♥ 9

♦ 7652

♣ QJ8

West North East South

1♣ 1♠

X Pass 2♥ Pass

2♠<sup>1</sup> Pass 3♥ AP

1. strength cue bid

Board: 212

Dealer: W

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ N

North:

♠ 54

♥ AQJ654

♦ A65

♣ 43

South:

♠ KQJ9

♥ 10

♦ 974

♣ A9872

West North East South

1♦ 1♥ Pass 1♠

Pass 2♥ AP

Board: 213

Dealer: E

Vul: Both

North HCP: 10

South HCP: 10

Contract: 3♠ N

North:

♠ A8752

♥ 106

♦ QJ93

♣ K7

South:

♠ QJ106

♥ KQJ98

♦ —

♣ J985

West North East South

1♦ 1♥

Pass 1♠ X 2♠

3♦ 3♠ AP



## North hands (Practice Page)

### Overcalls

Board: 214      ♠ 84  
Dealer: W        ♥ AJ10873  
Vul: NS         ♦ 84  
HCP: 9          ♣ A92

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

You bid first.

Board: 215      ♠ A95  
Dealer: E        ♥ Q1076  
Vul: EW         ♦ AKJ  
HCP: 14        ♣ 943

East Opens 1♦.  
  
Partner bids first.

Board: 216      ♠ KQJ102  
Dealer: W        ♥ J86  
Vul: Both       ♦ A1096  
HCP: 11        ♣ 6

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

You bid first.

Board: 217      ♠ 8  
Dealer: E        ♥ Q109843  
Vul: None       ♦ Q1073  
HCP: 7          ♣ QJ

East Opens 1♦.  
  
Partner bids first.

Board: 218      ♠ 4  
Dealer: W        ♥ AKJ1042  
Vul: Both       ♦ K432  
HCP: 12        ♣ J5

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

## Overcalls Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ Q72	1♣	1♥	1♠	Pass
Vul: NS	♥ AJ10873	♥ Q	1NT	Pass	2♠	Pass
North HCP: 9	♦ 84	♦ Q107652	3♠	AP		
South HCP: 8	♣ A92	♣ Q53				
Contract: 3♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ A95	♠ KQJ107			1♦	1♠
Vul: EW	♥ Q1076	♥ 9	Pass	2♦ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ AKJ	♦ Q6	AP			
South HCP: 10	♣ 943	♣ Q8652				
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ KQJ102	♠ 98543	1♣	1♠	X	3♠
Vul: Both	♥ J86	♥ 54	Pass	Pass	3NT	Pass
North HCP: 11	♦ A1096	♦ 54	4♥	AP		
South HCP: 0	♣ 6	♣ 10954				
Contract: 4♥ W						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ KQJ53			1♦	1♠
Vul: None	♥ Q109843	♥ J2				
North HCP: 7	♦ Q1073	♦ K86	AP			
South HCP: 14	♣ QJ	♣ A63				
Contract: 1♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ 1098	1♠	2♥	3♠	4♥
Vul: Both	♥ AKJ1042	♥ 865	AP			
North HCP: 12	♦ K432	♦ AQ7				
South HCP: 12	♣ J5	♣ AQ93				
Contract: 4♥ N						

## South hands (Practice Page)

### Overcalls

Board: 214      ♠ Q72  
Dealer: W        ♥ Q  
Vul: NS         ♦ Q107652  
HCP: 8          ♣ Q53

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

Partner bids first.

Board: 215      ♠ KQJ107  
Dealer: E        ♥ 9  
Vul: EW         ♦ Q6  
HCP: 10         ♣ Q8652

East Opens 1♦.

You bid first.

Board: 216      ♠ 98543  
Dealer: W        ♥ 54  
Vul: Both       ♦ 54  
HCP: 0          ♣ 10954

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

Partner bids first.

Board: 217      ♠ KQJ53  
Dealer: E        ♥ J2  
Vul: None       ♦ K86  
HCP: 14         ♣ A63

East Opens 1♦.

You bid first.

Board: 218      ♠ 1098  
Dealer: W        ♥ 865  
Vul: Both       ♦ AQ7  
HCP: 12         ♣ AQ93

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ Q72	1♣	1♥	1♠	Pass
Vul: NS	♥ AJ10873	♥ Q	1NT	Pass	2♠	Pass
North HCP: 9	♦ 84	♦ Q107652	3♠	AP		
South HCP: 8	♣ A92	♣ Q53				
Contract: 3♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ A95	♠ KQJ107			1♦	1♠
Vul: EW	♥ Q1076	♥ 9	Pass	2♦ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ AKJ	♦ Q6	AP			
South HCP: 10	♣ 943	♣ Q8652				
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ KQJ102	♠ 98543	1♣	1♠	X	3♠
Vul: Both	♥ J86	♥ 54	Pass	Pass	3NT	Pass
North HCP: 11	♦ A1096	♦ 54	4♥	AP		
South HCP: 0	♣ 6	♣ 10954				
Contract: 4♥ W						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ KQJ53			1♦	1♠
Vul: None	♥ Q109843	♥ J2				
North HCP: 7	♦ Q1073	♦ K86	AP			
South HCP: 14	♣ QJ	♣ A63				
Contract: 1♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ 1098	1♠	2♥	3♠	4♥
Vul: Both	♥ AKJ1042	♥ 865	AP			
North HCP: 12	♦ K432	♦ AQ7				
South HCP: 12	♣ J5	♣ AQ93				
Contract: 4♥ N						

## North hands (Practice Page)

### Overcalls

Board: 219      ♠ J73  
Dealer: E        ♥ A108742  
Vul: None        ♦ 3  
HCP: 5           ♣ 743

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

Partner bids first.

Board: 220      ♠ 94  
Dealer: W        ♥ KJ86  
Vul: NS          ♦ K7  
HCP: 15          ♣ AKJ76

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

You bid first.

Board: 221      ♠ 64  
Dealer: E        ♥ A9876  
Vul: None        ♦ A1093  
HCP: 8           ♣ 83

East Opens 1♣.

Partner bids first.

Board: 222      ♠ AK1098654  
Dealer: W        ♥ K64  
Vul: NS          ♦ 8  
HCP: 11          ♣ J

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

You bid first.

Board: 223      ♠ J73  
Dealer: E        ♥ 94  
Vul: Both        ♦ QJ108  
HCP: 11          ♣ AK97

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 219

Dealer: E

Vul: None

North HCP: 5

South HCP: 13

Contract: 2♠ E

North:

♠ J73

♥ A108742

♦ 3

♣ 743

South:

♠ A82

♥ J6

♦ AQJ1075

♣ J8

West North East South

1♠ 2♦

2♥<sup>1</sup> Pass 2♣ AP

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

Board: 220

Dealer: W

Vul: NS

North HCP: 15

South HCP: 4

Contract: 3♠ W

North:

♠ 94

♥ KJ86

♦ K7

♣ AKJ76

South:

♠ 62

♥ A10942

♦ 10532

♣ 53

West North East South

1♠ 2♣ 3♠ AP

Board: 221

Dealer: E

Vul: None

North HCP: 8

South HCP: 13

Contract: 1♠ S

North:

♠ 64

♥ A9876

♦ A1093

♣ 83

South:

♠ KQJ105

♥ QJ4

♦ Q

♣ Q1064

West North East South

1♣ 1♠

AP

Board: 222

Dealer: W

Vul: NS

North HCP: 11

South HCP: 6

Contract: 4♦ W

North:

♠ AK1098654

♥ K64

♦ 8

♣ J

South:

♠ 2

♥ QJ532

♦ 52

♣ K10983

West North East South

1♦ 1♠ 2♣<sup>1</sup> Pass

2♦ 2♠ 3♦ Pass

Pass 3♣ 4♦ AP

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

Board: 223

Dealer: E

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♥ W

North:

♠ J73

♥ 94

♦ QJ108

♣ AK97

South:

♠ AKQ52

♥ Q86

♦ 94

♣ 1053

West North East South

1♣ 1♠

Pass 2♠ X Pass

3♥ AP

## South hands (Practice Page)

### Overcalls

Board: 219      ♠ A82  
Dealer: E        ♥ J6  
Vul: None       ♦ AQJ1075  
HCP: 13        ♣ J8

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

Board: 220      ♠ 62  
Dealer: W        ♥ A10942  
Vul: NS         ♦ 10532  
HCP: 4         ♣ 53

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

Board: 221      ♠ KQJ105  
Dealer: E        ♥ QJ4  
Vul: None       ♦ Q  
HCP: 13        ♣ Q1064

East Opens 1♣.  
  
You bid first.

Board: 222      ♠ 2  
Dealer: W        ♥ QJ532  
Vul: NS         ♦ 52  
HCP: 6         ♣ K10983

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

Board: 223      ♠ AKQ52  
Dealer: E        ♥ Q86  
Vul: Both       ♦ 94  
HCP: 11        ♣ 1053

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

## Overcalls Both hands (Answers Page)

Board: 219

Dealer: E

Vul: None

North HCP: 5

South HCP: 13

Contract: 2♠ E

North:

♠ J73

♥ A108742

♦ 3

♣ 743

South:

♠ A82

♥ J6

♦ AQJ1075

♣ J8

West North East South

1♠ 2♦

2♥<sup>1</sup> Pass 2♣ AP

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

Board: 220

Dealer: W

Vul: NS

North HCP: 15

South HCP: 4

Contract: 3♠ W

North:

♠ 94

♥ KJ86

♦ K7

♣ AKJ76

South:

♠ 62

♥ A10942

♦ 10532

♣ 53

West North East South

1♠ 2♣ 3♠ AP

Board: 221

Dealer: E

Vul: None

North HCP: 8

South HCP: 13

Contract: 1♠ S

North:

♠ 64

♥ A9876

♦ A1093

♣ 83

South:

♠ KQJ105

♥ QJ4

♦ Q

♣ Q1064

West North East South

1♣ 1♠

AP

Board: 222

Dealer: W

Vul: NS

North HCP: 11

South HCP: 6

Contract: 4♦ W

North:

♠ AK1098654

♥ K64

♦ 8

♣ J

South:

♠ 2

♥ QJ532

♦ 52

♣ K10983

West North East South

1♦ 1♠ 2♣<sup>1</sup> Pass

2♦ 2♠ 3♦ Pass

Pass 3♣ 4♦ AP

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

Board: 223

Dealer: E

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♥ W

North:

♠ J73

♥ 94

♦ QJ108

♣ AK97

South:

♠ AKQ52

♥ Q86

♦ 94

♣ 1053

West North East South

1♣ 1♠

Pass 2♠ X Pass

3♥ AP



## North hands (Practice Page)

### Overcalls

Board: 224  
Dealer: W  
Vul: NS  
HCP: 14

♠ —  
♥ 73  
♦ AKQ865  
♣ KQ1042

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

You bid first.

Board: 225  
Dealer: E  
Vul: Both  
HCP: 6

♠ 109  
♥ Q53  
♦ 974  
♣ A7654

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

Partner bids first.

Board: 226  
Dealer: W  
Vul: EW  
HCP: 10

♠ AKJ63  
♥ 10972  
♦ J  
♣ J102

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

You bid first.

Board: 227  
Dealer: E  
Vul: Both  
HCP: 13

♠ AK9763  
♥ A10  
♦ 8  
♣ Q964

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

Partner bids first.

Board: 228  
Dealer: W  
Vul: None  
HCP: 18

♠ AKJ75  
♥ AJ1098  
♦ 2  
♣ AJ

West Opens 1♦.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ K873	1♦	2♣	2♠ <sup>1</sup>	Pass
Vul: NS	♥ 73	♥ 10952	4♠	AP		
North HCP: 14	♦ AKQ865	♦ 2				
South HCP: 3	♣ KQ1042	♣ 7653				
Contract: 4♠ E			1. 1X-(Y)-2Z forcing			

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ K86			1♥	2♦
Vul: Both	♥ Q53	♥ 109	Pass	Pass	2♠	X
North HCP: 6	♦ 974	♦ AKJ52	3♥	4♣	AP	
South HCP: 17	♣ A7654	♣ KQJ				
Contract: 4♣ N						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ AKJ63	♠ 10952	1♦	1♠	2♠ <sup>1</sup>	3♠
Vul: EW	♥ 10972	♥ QJ8	4♦	AP		
North HCP: 10	♦ J	♦ 65				
South HCP: 6	♣ J102	♣ K974				
Contract: 4♦ W			1. limit raise or better in ♦			

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ AK9763	♠ 10			1♦	1♥
Vul: Both	♥ A10	♥ Q7653	Pass	1♠	X	1NT
North HCP: 13	♦ 8	♦ AJ1095	Pass	3♠	Pass	3NT
South HCP: 10	♣ Q964	♣ K2	AP			
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ AKJ75	♠ 6	1♦	2♦ <sup>1</sup>	Pass	3♥
Vul: None	♥ AJ1098	♥ K54	Pass	4♥	AP	
North HCP: 18	♦ 2	♦ 973				
South HCP: 6	♣ AJ	♣ K87643				
Contract: 4♥ S			1. Michaels Cuebid			

## South hands (Practice Page)

### Overcalls

Board: 224      ♠ K873  
Dealer: W        ♥ 10952  
Vul: NS         ♦ 2  
HCP: 3          ♣ 7653

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

Partner bids first.

Board: 225      ♠ K86  
Dealer: E        ♥ 109  
Vul: Both       ♦ AKJ52  
HCP: 17        ♣ KQJ

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

You bid first.

Board: 226      ♠ 10952  
Dealer: W        ♥ QJ8  
Vul: EW         ♦ 65  
HCP: 6          ♣ K974

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

Partner bids first.

Board: 227      ♠ 10  
Dealer: E        ♥ Q7653  
Vul: Both       ♦ AJ1095  
HCP: 10        ♣ K2

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

You bid first.

Board: 228      ♠ 6  
Dealer: W        ♥ K54  
Vul: None       ♦ 973  
HCP: 6          ♣ K87643

West Opens 1♦.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ K873	1♦	2♣	2♠ <sup>1</sup>	Pass
Vul: NS	♥ 73	♥ 10952	4♠	AP		
North HCP: 14	♦ AKQ865	♦ 2	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ KQ1042	♣ 7653				
Contract: 4♠ E						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ K86			1♥	2♦
Vul: Both	♥ Q53	♥ 109	Pass	Pass	2♠	X
North HCP: 6	♦ 974	♦ AKJ52	3♥	4♣	AP	
South HCP: 17	♣ A7654	♣ KQJ				
Contract: 4♣ N						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ AKJ63	♠ 10952	1♦	1♠	2♠ <sup>1</sup>	3♠
Vul: EW	♥ 10972	♥ QJ8	4♦	AP		
North HCP: 10	♦ J	♦ 65	1. limit raise or better in ♦			
South HCP: 6	♣ J102	♣ K974				
Contract: 4♦ W						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ AK9763	♠ 10			1♦	1♥
Vul: Both	♥ A10	♥ Q7653	Pass	1♠	X	1NT
North HCP: 13	♦ 8	♦ AJ1095	Pass	3♠	Pass	3NT
South HCP: 10	♣ Q964	♣ K2	AP			
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ AKJ75	♠ 6	1♦	2♦ <sup>1</sup>	Pass	3♥
Vul: None	♥ AJ1098	♥ K54	Pass	4♥	AP	
North HCP: 18	♦ 2	♦ 973	1. Michaels Cuebid			
South HCP: 6	♣ AJ	♣ K87643				
Contract: 4♥ S						

## North hands (Practice Page)

### Overcalls

Board: 229      ♠ 1098  
Dealer: E        ♥ KJ2  
Vul: Both        ♦ Q762  
HCP: 10         ♣ A73

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

Partner bids first.

Board: 230      ♠ 87  
Dealer: W        ♥ AQ10652  
Vul: EW         ♦ A  
HCP: 14         ♣ A973

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

You bid first.

Board: 231      ♠ QJ6  
Dealer: E        ♥ AQ108  
Vul: None       ♦ K93  
HCP: 12         ♣ 864

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

Partner bids first.

Board: 232      ♠ J642  
Dealer: W        ♥ AKQJ92  
Vul: NS         ♦ QJ10  
HCP: 14         ♣ —

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

You bid first.

Board: 233      ♠ 982  
Dealer: E        ♥ 109632  
Vul: NS         ♦ J3  
HCP: 3         ♣ Q62

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 229

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ 1098

♥ KJ2

♦ Q762

♣ A73

South:

♠ J

♥ AQ109765

♦ AJ

♣ J84

West North East South

1♠ 2♥

2♠ 3♥ 3♠ 4♥

AP

Board: 230

Dealer: W

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3♦ X E

North:

♠ 87

♥ AQ10652

♦ A

♣ A973

South:

♠ AQJ96

♥ 8

♦ QJ62

♣ Q64

West North East South

1♣ 1♥ Pass 1♠

Pass 2♥ Pass Pass

X Pass 3♦ X

AP

Board: 231

Dealer: E

Vul: None

North HCP: 12

South HCP: 10

Contract: 3N N

North:

♠ QJ6

♥ AQ108

♦ K93

♣ 864

South:

♠ 43

♥ J74

♦ 108

♣ AKQ1032

West North East South

1♠ 2♣

2♠ X Pass 3♣

Pass 3NT AP

Board: 232

Dealer: W

Vul: NS

North HCP: 14

South HCP: 6

Contract: 5♦ X W

North:

♠ J642

♥ AKQJ92

♦ QJ10

♣ —

South:

♠ Q1097

♥ 10865

♦ —

♣ A9873

West North East South

1♦ 1♥ 2♦ 2♥

3♦ 4♥ 5♦ Pass

Pass X AP

Board: 233

Dealer: E

Vul: NS

North HCP: 3

South HCP: 12

Contract: 3N W

North:

♠ 982

♥ 109632

♦ J3

♣ Q62

South:

♠ AQJ105

♥ 8

♦ KQ2

♣ 10954

West North East South

1♥ 1♠

2♦<sup>1</sup> Pass 2♥ Pass

3NT AP

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

## South hands (Practice Page)

### Overcalls

Board: 229

Dealer: E

Vul: Both

HCP: 13

♠ J

♥ AQ109765

♦ AJ

♣ J84

East Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 230

Dealer: W

Vul: EW

HCP: 12

♠ AQJ96

♥ 8

♦ QJ62

♣ Q64

West Opens 1♣.

West Doubles Pass if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 231

Dealer: E

Vul: None

HCP: 10

♠ 43

♥ J74

♦ 108

♣ AKQ1032

East Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 232

Dealer: W

Vul: NS

HCP: 6

♠ Q1097

♥ 10865

♦ —

♣ A9873

West Opens 1♦.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

East Bids 5♦ if possible.

Partner bids first.

Board: 233

Dealer: E

Vul: NS

HCP: 12

♠ AQJ105

♥ 8

♦ KQ2

♣ 10954

East Opens 1♥.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3NT if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 229

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ 1098

♥ KJ2

♦ Q762

♣ A73

South:

♠ J

♥ AQ109765

♦ AJ

♣ J84

West North East South

1♠ 2♥

2♠ 3♥ 3♠ 4♥

AP

Board: 230

Dealer: W

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3♦ X E

North:

♠ 87

♥ AQ10652

♦ A

♣ A973

South:

♠ AQJ96

♥ 8

♦ QJ62

♣ Q64

West North East South

1♣ 1♥ Pass 1♠

Pass 2♥ Pass Pass

X Pass 3♦ X

AP

Board: 231

Dealer: E

Vul: None

North HCP: 12

South HCP: 10

Contract: 3N N

North:

♠ QJ6

♥ AQ108

♦ K93

♣ 864

South:

♠ 43

♥ J74

♦ 108

♣ AKQ1032

West North East South

1♠ 2♣

2♠ X Pass 3♣

Pass 3NT AP

Board: 232

Dealer: W

Vul: NS

North HCP: 14

South HCP: 6

Contract: 5♦ X W

North:

♠ J642

♥ AKQJ92

♦ QJ10

♣ —

South:

♠ Q1097

♥ 10865

♦ —

♣ A9873

West North East South

1♦ 1♥ 2♦ 2♥

3♦ 4♥ 5♦ Pass

Pass X AP

Board: 233

Dealer: E

Vul: NS

North HCP: 3

South HCP: 12

Contract: 3N W

North:

♠ 982

♥ 109632

♦ J3

♣ Q62

South:

♠ AQJ105

♥ 8

♦ KQ2

♣ 10954

West North East South

1♥ 1♠

2♦<sup>1</sup> Pass 2♥ Pass

3NT AP

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



## North hands (Practice Page)

### Overcalls

Board: 234  
Dealer: W  
Vul: None  
HCP: 12

♠ 93  
♥ QJ874  
♦ AQ1083  
♣ K

West Opens 1♦.

You bid first.

Board: 235  
Dealer: E  
Vul: EW  
HCP: 10

♠ 542  
♥ AQ985  
♦ QJ62  
♣ J

East Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 236  
Dealer: W  
Vul: Both  
HCP: 9

♠ 4  
♥ KJ10643  
♦ J52  
♣ KJ10

West Opens 1♦.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 237  
Dealer: E  
Vul: NS  
HCP: 3

♠ 74  
♥ 987542  
♦ K63  
♣ 106

East Opens 1♣.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 238  
Dealer: W  
Vul: Both  
HCP: 11

♠ 1073  
♥ AK10743  
♦ 85  
♣ A10

West Opens 1♠.

East Doubles 2♥ if possible.

West Bids 2♠ if possible.

East Bids 2NT if possible.

West Bids 3♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ 765	1♦	1♥	Pass	2♦ <sup>1</sup>
Vul: None	♥ QJ874	♥ AK32	Pass	4♥	AP	
North HCP: 12	♦ AQ1083	♦ 97	1. limit raise or better in ♥			
South HCP: 11	♣ K	♣ A854				
Contract: 4♥ N						

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 542	♠ AKQJ6			1♣	1♠
Vul: EW	♥ AQ985	♥ 4	Pass	2♠	3♣	3♠
North HCP: 10	♦ QJ62	♦ 43	AP			
South HCP: 10	♣ J	♣ 108764				
Contract: 3♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AQJ	1♦	2♥	3♠	Pass
Vul: Both	♥ KJ10643	♥ 5	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 9	♦ J52	♦ 10984	1. limit raise or better in ♠			
South HCP: 11	♣ KJ10	♣ A9873				
Contract: 4♠ E						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ AQJ85			1♣	1♠
Vul: NS	♥ 987542	♥ 63	2♦ <sup>1</sup>	Pass	3♦	AP
North HCP: 3	♦ K63	♦ 5	1. 1X-(Y)-2Z forcing			
South HCP: 12	♣ 106	♣ AJ742				
Contract: 3♦ W						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ 1073	♠ 865	1♠	2♥	X	Pass
Vul: Both	♥ AK10743	♥ —	2♠	Pass	2NT	Pass
North HCP: 11	♦ 85	♦ J10732	3♠	AP		
South HCP: 6	♣ A10	♣ KQ643				
Contract: 3♠ W						

## South hands (Practice Page)

### Overcalls

Board: 234      ♠ 765  
Dealer: W      ♥ AK32  
Vul: None      ♦ 97  
HCP: 11      ♣ A854

West Opens 1♦.

Partner bids first.

Board: 235      ♠ AKQJ6  
Dealer: E      ♥ 4  
Vul: EW      ♦ 43  
HCP: 10      ♣ 108764

East Opens 1♣.

East Bids 3♣ if possible.

You bid first.

Board: 236      ♠ AQJ  
Dealer: W      ♥ 5  
Vul: Both      ♦ 10984  
HCP: 11      ♣ A9873

West Opens 1♦.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 237      ♠ AQJ85  
Dealer: E      ♥ 63  
Vul: NS      ♦ 5  
HCP: 12      ♣ AJ742

East Opens 1♣.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 238      ♠ 865  
Dealer: W      ♥ —  
Vul: Both      ♦ J10732  
HCP: 6      ♣ KQ643

West Opens 1♠.

East Doubles 2♥ if possible.

West Bids 2♠ if possible.

East Bids 2NT if possible.

West Bids 3♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ 765	1♦	1♥	Pass	2♦ <sup>1</sup>
Vul: None	♥ QJ874	♥ AK32	Pass	4♥	AP	
North HCP: 12	♦ AQ1083	♦ 97	1. limit raise or better in ♥			
South HCP: 11	♣ K	♣ A854				
Contract: 4♥ N						

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 542	♠ AKQJ6	Pass	2♠	1♣	1♠
Vul: EW	♥ AQ985	♥ 4	AP		3♣	3♠
North HCP: 10	♦ QJ62	♦ 43				
South HCP: 10	♣ J	♣ 108764				
Contract: 3♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AQJ	1♦	2♥	3♠	Pass
Vul: Both	♥ KJ10643	♥ 5	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 9	♦ J52	♦ 10984	1. limit raise or better in ♠			
South HCP: 11	♣ KJ10	♣ A9873				
Contract: 4♠ E						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ AQJ85			1♣	1♠
Vul: NS	♥ 987542	♥ 63	2♦ <sup>1</sup>	Pass	3♦	AP
North HCP: 3	♦ K63	♦ 5	1. 1X-(Y)-2Z forcing			
South HCP: 12	♣ 106	♣ AJ742				
Contract: 3♦ W						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ 1073	♠ 865	1♠	2♥	X	Pass
Vul: Both	♥ AK10743	♥ —	2♠	Pass	2NT	Pass
North HCP: 11	♦ 85	♦ J10732	3♠	AP		
South HCP: 6	♣ A10	♣ KQ643				
Contract: 3♠ W						

## North hands (Practice Page)

### Overcalls

Board: 239      ♠ 62  
Dealer: E        ♥ AJ742  
Vul: NS         ♦ Q5  
HCP: 11         ♣ A532

East Opens 1♣.

Partner bids first.

Board: 240      ♠ 98  
Dealer: W        ♥ A  
Vul: EW         ♦ AKQJ843  
HCP: 14         ♣ 854

West Opens 1♣.

You bid first.

Board: 241      ♠ 53  
Dealer: E        ♥ AJ5  
Vul: NS         ♦ J9762  
HCP: 9          ♣ K74

East Opens 1♦.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 242      ♠ Q63  
Dealer: W        ♥ 6  
Vul: EW         ♦ J6  
HCP: 12         ♣ AKQ10842

West Opens 1♦.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

West Doubles Pass if possible.

You bid first.

Board: 243      ♠ 763  
Dealer: E        ♥ KQ8  
Vul: EW         ♦ AQ94  
HCP: 11         ♣ 984

East Opens 1♥.

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

West Bids 2♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 239

Dealer: E

Vul: NS

North HCP: 11

South HCP: 15

Contract: 3N N

North:

♠ 62

♥ AJ742

♦ Q5

♣ A532

South:

♠ AK103

♥ 105

♦ AKJ42

♣ 104

West North East South

1♣ 1♦

Pass 1♥ Pass 2♠

Pass 3NT AP

Board: 240

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♦ N

North:

♠ 98

♥ A

♦ AKQJ843

♣ 854

South:

♠ KQ104

♥ J9852

♦ 2

♣ A103

West North East South

1♣ 1♦ Pass 1♥

Pass 2♦ AP

Board: 241

Dealer: E

Vul: NS

North HCP: 9

South HCP: 11

Contract: 4♠ E

North:

♠ 53

♥ AJ5

♦ J9762

♣ K74

South:

♠ 876

♥ KQ1043

♦ K10

♣ QJ2

West North East South

1♦ 1♥

Pass 2♥ 2♠ Pass

4♠ AP

Board: 242

Dealer: W

Vul: EW

North HCP: 12

South HCP: 1

Contract: 4♣X N

North:

♠ Q63

♥ 6

♦ J6

♣ AKQ10842

South:

♠ 854

♥ 10754

♦ 1075

♣ J93

West North East South

1♦ 2♣ 2♥<sup>1</sup> Pass

3♦ 4♣ Pass Pass

X AP

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

Board: 243

Dealer: E

Vul: EW

North HCP: 11

South HCP: 10

Contract: 2♠ S

North:

♠ 763

♥ KQ8

♦ AQ94

♣ 984

South:

♠ AKJ98

♥ 543

♦ 86

♣ Q72

West North East South

1♥ 1♠

X Pass 2♣ Pass

2♥ 2♠ AP

## South hands (Practice Page)

### Overcalls

Board: 239      ♠ AK103  
Dealer: E        ♥ 105  
Vul: NS         ♦ AKJ42  
HCP: 15         ♣ 104

East Opens 1♣.

You bid first.

Board: 240      ♠ KQ104  
Dealer: W        ♥ J9852  
Vul: EW         ♦ 2  
HCP: 10         ♣ A103

West Opens 1♣.

Partner bids first.

Board: 241      ♠ 876  
Dealer: E        ♥ KQ1043  
Vul: NS         ♦ K10  
HCP: 11         ♣ QJ2

East Opens 1♦.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 242      ♠ 854  
Dealer: W        ♥ 10754  
Vul: EW         ♦ 1075  
HCP: 1         ♣ J93

West Opens 1♦.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 243      ♠ AKJ98  
Dealer: E        ♥ 543  
Vul: EW         ♦ 86  
HCP: 10         ♣ Q72

East Opens 1♥.

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

West Bids 2♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 239

Dealer: E

Vul: NS

North HCP: 11

South HCP: 15

Contract: 3N N

North:

♠ 62

♥ AJ742

♦ Q5

♣ A532

South:

♠ AK103

♥ 105

♦ AKJ42

♣ 104

West North East South

1♣ 1♦

Pass 1♥ Pass 2♠

Pass 3NT AP

Board: 240

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♦ N

North:

♠ 98

♥ A

♦ AKQJ843

♣ 854

South:

♠ KQ104

♥ J9852

♦ 2

♣ A103

West North East South

1♣ 1♦ Pass 1♥

Pass 2♦ AP

Board: 241

Dealer: E

Vul: NS

North HCP: 9

South HCP: 11

Contract: 4♠ E

North:

♠ 53

♥ AJ5

♦ J9762

♣ K74

South:

♠ 876

♥ KQ1043

♦ K10

♣ QJ2

West North East South

1♦ 1♥

Pass 2♥ 2♠ Pass

4♠ AP

Board: 242

Dealer: W

Vul: EW

North HCP: 12

South HCP: 1

Contract: 4♣X N

North:

♠ Q63

♥ 6

♦ J6

♣ AKQ10842

South:

♠ 854

♥ 10754

♦ 1075

♣ J93

West North East South

1♦ 2♣ 2♥<sup>1</sup> Pass

3♦ 4♣ Pass Pass

X AP

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

Board: 243

Dealer: E

Vul: EW

North HCP: 11

South HCP: 10

Contract: 2♠ S

North:

♠ 763

♥ KQ8

♦ AQ94

♣ 984

South:

♠ AKJ98

♥ 543

♦ 86

♣ Q72

West North East South

1♥ 1♠

X Pass 2♣ Pass

2♥ 2♠ AP



## North hands (Practice Page)

### Overcalls

Board: 244  
Dealer: W  
Vul: Both  
HCP: 13

♠ A2  
♥ AJ97  
♦ 5  
♣ KJ10832

West Opens 1♦.

You bid first.

Board: 245  
Dealer: E  
Vul: EW  
HCP: 0

♠ 854  
♥ 10962  
♦ 106  
♣ 7632

East Opens 1♦.

West Doubles 2♣ if possible.

East Doubles 3♣ if possible.

West Bids 3♥ if possible.

West Doubles 4♣ if possible.

Partner bids first.

Board: 246  
Dealer: W  
Vul: None  
HCP: 16

♠ AKJ52  
♥ 85  
♦ AQ  
♣ Q942

West Opens 1♦.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 247  
Dealer: E  
Vul: None  
HCP: 9

♠ K62  
♥ 854  
♦ A64  
♣ Q962

East Opens 1♦.

Partner bids first.

Board: 248  
Dealer: W  
Vul: NS  
HCP: 11

♠ QJ10983  
♥ 63  
♦ A  
♣ A754

West Opens 1♥.

East Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ K109753	1♦	2♣	Pass	2♠
Vul: Both	♥ AJ97	♥ Q1083	Pass	3♥	Pass	4♦ <sup>1</sup>
North HCP: 13	♦ 5	♦ AK6	Pass	4♥	AP	
South HCP: 12	♣ KJ10832	♣ —	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AQ6			1♦	2♣
Vul: EW	♥ 10962	♥ 43	X	3♣	X	Pass
North HCP: 0	♦ 106	♦ 82	3♥	Pass	Pass	4♣
South HCP: 15	♣ 7632	♣ AKQ854	X	AP		
Contract: 4♣ X S						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AKJ52	♠ 764	1♦	1♠	Pass	Pass
Vul: None	♥ 85	♥ K62	2♦	3♣	3♦	4♠
North HCP: 16	♦ AQ	♦ 6	AP			
South HCP: 7	♣ Q942	♣ KJ10853				
Contract: 4♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ K62	♠ AJ10987			1♦	1♠
Vul: None	♥ 854	♥ KQ97	Pass	2♠	Pass	4♠
North HCP: 9	♦ A64	♦ 10	AP			
South HCP: 13	♣ Q962	♣ K3				
Contract: 4♠ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ QJ10983	♠ A7	1♥	1♠	3♥	AP
Vul: NS	♥ 63	♥ J10				
North HCP: 11	♦ A	♦ J8432				
South HCP: 11	♣ A754	♣ KQ82				
Contract: 3♥ W						

## South hands (Practice Page)

### Overcalls

Board: 244      ♠ K109753  
Dealer: W        ♥ Q1083  
Vul: Both        ♦ AK6  
HCP: 12         ♣ —

West Opens 1♦.

Partner bids first.

Board: 245      ♠ AQ6  
Dealer: E        ♥ 43  
Vul: EW         ♦ 82  
HCP: 15         ♣ AKQ854

East Opens 1♦.

West Doubles 2♣ if possible.

East Doubles 3♣ if possible.

West Bids 3♥ if possible.

West Doubles 4♣ if possible.

You bid first.

Board: 246      ♠ 764  
Dealer: W        ♥ K62  
Vul: None        ♦ 6  
HCP: 7           ♣ KJ10853

West Opens 1♦.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 247      ♠ AJ10987  
Dealer: E        ♥ KQ97  
Vul: None        ♦ 10  
HCP: 13         ♣ K3

East Opens 1♦.

You bid first.

Board: 248      ♠ A7  
Dealer: W        ♥ J10  
Vul: NS         ♦ J8432  
HCP: 11         ♣ KQ82

West Opens 1♥.

East Bids 3♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ K109753	1♦	2♣	Pass	2♠
Vul: Both	♥ AJ97	♥ Q1083	Pass	3♥	Pass	4♦ <sup>1</sup>
North HCP: 13	♦ 5	♦ AK6	Pass	4♥	AP	
South HCP: 12	♣ KJ10832	♣ —	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AQ6			1♦	2♣
Vul: EW	♥ 10962	♥ 43	X	3♣	X	Pass
North HCP: 0	♦ 106	♦ 82	3♥	Pass	Pass	4♣
South HCP: 15	♣ 7632	♣ AKQ854	X	AP		
Contract: 4♣ X S						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AKJ52	♠ 764	1♦	1♠	Pass	Pass
Vul: None	♥ 85	♥ K62	2♦	3♣	3♦	4♠
North HCP: 16	♦ AQ	♦ 6	AP			
South HCP: 7	♣ Q942	♣ KJ10853				
Contract: 4♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ K62	♠ AJ10987			1♦	1♠
Vul: None	♥ 854	♥ KQ97	Pass	2♠	Pass	4♠
North HCP: 9	♦ A64	♦ 10	AP			
South HCP: 13	♣ Q962	♣ K3				
Contract: 4♠ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ QJ10983	♠ A7				
Vul: NS	♥ 63	♥ J10	1♥	1♠	3♥	AP
North HCP: 11	♦ A	♦ J8432				
South HCP: 11	♣ A754	♣ KQ82				
Contract: 3♥ W						

## North hands (Practice Page)

### Overcalls

Board: 249  
Dealer: E  
Vul: EW  
HCP: 6

♠ 752  
♥ 5  
♦ QJ42  
♣ K10975

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

Board: 250  
Dealer: W  
Vul: EW  
HCP: 16

♠ J6  
♥ AKJ432  
♦ K6  
♣ A103

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

Board: 251  
Dealer: E  
Vul: NS  
HCP: 5

♠ 72  
♥ 86532  
♦ 108  
♣ AJ86

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

Board: 252  
Dealer: W  
Vul: EW  
HCP: 11

♠ J85  
♥ 62  
♦ AK10653  
♣ K6

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

Board: 253  
Dealer: E  
Vul: None  
HCP: 9

♠ Q752  
♥ 32  
♦ K76  
♣ A964

East Opens 1♣.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 249

Dealer: E

Vul: EW

North HCP: 6

South HCP: 13

Contract: 2♠ S

North:

♠ 752

♥ 5

♦ QJ42

♣ K10975

South:

♠ KQ1043

♥ J643

♦ K93

♣ A

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

		1♥	1♠
--	--	----	----

X	2♠	AP	
---	----	----	--

Board: 250

Dealer: W

Vul: EW

North HCP: 16

South HCP: 2

Contract: 4♠ W

North:

♠ J6

♥ AKJ432

♦ K6

♣ A103

South:

♠ 985

♥ 9876

♦ Q102

♣ 865

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

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

4♠	AP		
----	----	--	--

1. limit raise or better in ♠

Board: 251

Dealer: E

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♠ W

North:

♠ 72

♥ 86532

♦ 108

♣ AJ86

South:

♠ K5

♥ KQ1097

♦ 954

♣ KQ3

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

		1♦	1♥
--	--	----	----

1♠	3♥	4♠	AP
----	----	----	----

Board: 252

Dealer: W

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♦ N

North:

♠ J85

♥ 62

♦ AK10653

♣ K6

South:

♠ 92

♥ AJ43

♦ QJ8

♣ Q932

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

1♥	2♦	Pass	Pass
----	----	------	------

X	Pass	2♠	3♦
---	------	----	----

AP

Board: 253

Dealer: E

Vul: None

North HCP: 9

South HCP: 10

Contract: 2♥ S

North:

♠ Q752

♥ 32

♦ K76

♣ A964

South:

♠ 6

♥ QJ10854

♦ AJ9

♣ Q83

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

		1♣	2♥
--	--	----	----

AP

## South hands (Practice Page)

### Overcalls

Board: 249      ♠ KQ1043  
Dealer: E        ♥ J643  
Vul: EW         ♦ K93  
HCP: 13         ♣ A

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

Board: 250      ♠ 985  
Dealer: W        ♥ 9876  
Vul: EW         ♦ Q102  
HCP: 2           ♣ 865

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

Board: 251      ♠ K5  
Dealer: E        ♥ KQ1097  
Vul: NS         ♦ 954  
HCP: 13         ♣ KQ3

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

Board: 252      ♠ 92  
Dealer: W        ♥ AJ43  
Vul: EW         ♦ QJ8  
HCP: 10         ♣ Q932

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

Board: 253      ♠ 6  
Dealer: E        ♥ QJ10854  
Vul: None       ♦ AJ9  
HCP: 10         ♣ Q83

East Opens 1♣.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 249

Dealer: E

Vul: EW

North HCP: 6

South HCP: 13

Contract: 2♠ S

North:

♠ 752

♥ 5

♦ QJ42

♣ K10975

South:

♠ KQ1043

♥ J643

♦ K93

♣ A

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

		1♥	1♠
--	--	----	----

X	2♠	AP	
---	----	----	--

Board: 250

Dealer: W

Vul: EW

North HCP: 16

South HCP: 2

Contract: 4♠ W

North:

♠ J6

♥ AKJ432

♦ K6

♣ A103

South:

♠ 985

♥ 9876

♦ Q102

♣ 865

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

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

4♠	AP		
----	----	--	--

1. limit raise or better in ♠

Board: 251

Dealer: E

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♠ W

North:

♠ 72

♥ 86532

♦ 108

♣ AJ86

South:

♠ K5

♥ KQ1097

♦ 954

♣ KQ3

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

		1♦	1♥
--	--	----	----

1♠	3♥	4♠	AP
----	----	----	----

Board: 252

Dealer: W

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♦ N

North:

♠ J85

♥ 62

♦ AK10653

♣ K6

South:

♠ 92

♥ AJ43

♦ QJ8

♣ Q932

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

1♥	2♦	Pass	Pass
----	----	------	------

X	Pass	2♠	3♦
---	------	----	----

AP

Board: 253

Dealer: E

Vul: None

North HCP: 9

South HCP: 10

Contract: 2♥ S

North:

♠ Q752

♥ 32

♦ K76

♣ A964

South:

♠ 6

♥ QJ10854

♦ AJ9

♣ Q83

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

		1♣	2♥
--	--	----	----

AP



## North hands (Practice Page)

### Overcalls

Board: 254  
Dealer: W  
Vul: EW  
HCP: 14

♠ AQJ104  
♥ AK10  
♦ 42  
♣ 875

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

You bid first.

Board: 255  
Dealer: E  
Vul: NS  
HCP: 7

♠ A109  
♥ J98763  
♦ J8  
♣ J10

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

Partner bids first.

Board: 256  
Dealer: W  
Vul: None  
HCP: 11

♠ QJ  
♥ 942  
♦ KQ10542  
♣ K9

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

You bid first.

Board: 257  
Dealer: E  
Vul: NS  
HCP: 6

♠ A983  
♥ J98  
♦ J1095  
♣ 63

East Opens 1♦.  
East Doubles Pass if possible.

Partner bids first.

Board: 258  
Dealer: W  
Vul: EW  
HCP: 14

♠ KQJ85  
♥ 3  
♦ AK5  
♣ J1073

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ AQJ104	♠ 532	1♥	1♠	X	2♠
Vul: EW	♥ AK10	♥ J53	Pass	Pass	3♥	Pass
North HCP: 14	♦ 42	♦ 10653	Pass	3♠	AP	
South HCP: 2	♣ 875	♣ J96				
Contract: 3♠ N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ 843			1♣	1♦
Vul: NS	♥ J98763	♥ 4	1♥	Pass	1♠	2♦
North HCP: 7	♦ J8	♦ AK10765	AP			
South HCP: 11	♣ J10	♣ A43				
Contract: 2♦ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ 1086	1♣	1♦	X	2♦
Vul: None	♥ 942	♥ J876	Pass	Pass	X	Pass
North HCP: 11	♦ KQ10542	♦ 863	2♠	Pass	4♠	AP
South HCP: 1	♣ K9	♣ 842				
Contract: 4♠ W						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ A983	♠ K7			1♦	1♥
Vul: NS	♥ J98	♥ AK1062	Pass	Pass	X	2♣
North HCP: 6	♦ J1095	♦ A6	Pass	2♥	AP	
South HCP: 17	♣ 63	♣ K1084				
Contract: 2♥ S						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ KQJ85	♠ 6	1♥	1♠	Pass	Pass
Vul: EW	♥ 3	♥ Q92	2♥	X	Pass	3♦
North HCP: 14	♦ AK5	♦ Q10983	3♥	AP		
South HCP: 8	♣ J1073	♣ A864				
Contract: 3♥ W						

## South hands (Practice Page)

### Overcalls

Board: 254      ♠ 532  
Dealer: W        ♥ J53  
Vul: EW         ♦ 10653  
HCP: 2          ♣ J96

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

Partner bids first.

Board: 255      ♠ 843  
Dealer: E        ♥ 4  
Vul: NS         ♦ AK10765  
HCP: 11        ♣ A43

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

You bid first.

Board: 256      ♠ 1086  
Dealer: W        ♥ J876  
Vul: None       ♦ 863  
HCP: 1          ♣ 842

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

Partner bids first.

Board: 257      ♠ K7  
Dealer: E        ♥ AK1062  
Vul: NS         ♦ A6  
HCP: 17        ♣ K1084

East Opens 1♦.  
East Doubles Pass if possible.

You bid first.

Board: 258      ♠ 6  
Dealer: W        ♥ Q92  
Vul: EW         ♦ Q10983  
HCP: 8          ♣ A864

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ AQJ104	♠ 532	1♥	1♠	X	2♠
Vul: EW	♥ AK10	♥ J53	Pass	Pass	3♥	Pass
North HCP: 14	♦ 42	♦ 10653	Pass	3♠	AP	
South HCP: 2	♣ 875	♣ J96				
Contract: 3♠ N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ 843			1♣	1♦
Vul: NS	♥ J98763	♥ 4	1♥	Pass	1♠	2♦
North HCP: 7	♦ J8	♦ AK10765	AP			
South HCP: 11	♣ J10	♣ A43				
Contract: 2♦ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ 1086	1♣	1♦	X	2♦
Vul: None	♥ 942	♥ J876	Pass	Pass	X	Pass
North HCP: 11	♦ KQ10542	♦ 863	2♠	Pass	4♠	AP
South HCP: 1	♣ K9	♣ 842				
Contract: 4♠ W						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ A983	♠ K7			1♦	1♥
Vul: NS	♥ J98	♥ AK1062	Pass	Pass	X	2♣
North HCP: 6	♦ J1095	♦ A6	Pass	2♥	AP	
South HCP: 17	♣ 63	♣ K1084				
Contract: 2♥ S						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ KQJ85	♠ 6	1♥	1♠	Pass	Pass
Vul: EW	♥ 3	♥ Q92	2♥	X	Pass	3♦
North HCP: 14	♦ AK5	♦ Q10983	3♥	AP		
South HCP: 8	♣ J1073	♣ A864				
Contract: 3♥ W						

## North hands (Practice Page)

### Overcalls

Board: 259      ♠ J10873  
Dealer: E        ♥ AQ5  
Vul: EW         ♦ 42  
HCP: 9           ♣ Q102

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

Partner bids first.

Board: 260      ♠ AQ105  
Dealer: W        ♥ AKQ85  
Vul: Both       ♦ 10752  
HCP: 15          ♣ —

West Opens 1♣.

You bid first.

Board: 261      ♠ Q102  
Dealer: E        ♥ J1086  
Vul: NS         ♦ J952  
HCP: 4           ♣ 42

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

Partner bids first.

Board: 262      ♠ A8  
Dealer: W        ♥ AK1092  
Vul: None       ♦ Q3  
HCP: 14          ♣ J763

West Opens 1♦.

You bid first.

Board: 263      ♠ 843  
Dealer: E        ♥ K72  
Vul: EW         ♦ QJ52  
HCP: 6           ♣ 953

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 259

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ J10873

♥ AQ5

♦ 42

♣ Q102

South:

♠ K5

♥ 93

♦ A109

♣ AKJ963

West North East South

1♥ 2♣

Pass Pass 2♦ 3♣

Pass 3♦<sup>1</sup> X 3NT

AP

1. limit raise or better in ♣

Board: 260

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AQ105

♥ AKQ85

♦ 10752

♣ —

South:

♠ 96

♥ J1042

♦ A63

♣ KJ85

West North East South

1♣ 1♥ Pass 2♥

Pass 4♣<sup>1</sup> Pass 4♥

AP

1. Splinter

Board: 261

Dealer: E

Vul: NS

North HCP: 4

South HCP: 14

Contract: 3♥ E

North:

♠ Q102

♥ J1086

♦ J952

♣ 42

South:

♠ 98

♥ KQ5

♦ K4

♣ KQJ1098

West North East South

1♥ 2♣

2♠<sup>1</sup> Pass 3♥ AP

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

Board: 262

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ A8

♥ AK1092

♦ Q3

♣ J763

South:

♠ J1094

♥ J65

♦ J107

♣ AQ8

West North East South

1♦ 1♥ Pass 2♥

Pass 3♥ AP

Board: 263

Dealer: E

Vul: EW

North HCP: 6

South HCP: 11

Contract: 3♥ S

North:

♠ 843

♥ K72

♦ QJ52

♣ 953

South:

♠ AJ9

♥ QJ10543

♦ K86

♣ 2

West North East South

1♣ 1♥

1♠ Pass 2♣ 2♥

3♣ 3♥ AP

## South hands (Practice Page)

### Overcalls

Board: 259      ♠ K5  
Dealer: E        ♥ 93  
Vul: EW        ♦ A109  
HCP: 15        ♣ AKJ963

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

You bid first.

Board: 260      ♠ 96  
Dealer: W        ♥ J1042  
Vul: Both       ♦ A63  
HCP: 9        ♣ KJ85

West Opens 1♣.

Partner bids first.

Board: 261      ♠ 98  
Dealer: E        ♥ KQ5  
Vul: NS        ♦ K4  
HCP: 14        ♣ KQJ1098

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

You bid first.

Board: 262      ♠ J1094  
Dealer: W        ♥ J65  
Vul: None       ♦ J107  
HCP: 9        ♣ AQ8

West Opens 1♦.

Partner bids first.

Board: 263      ♠ AJ9  
Dealer: E        ♥ QJ10543  
Vul: EW        ♦ K86  
HCP: 11        ♣ 2

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 259

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ J10873

♥ AQ5

♦ 42

♣ Q102

South:

♠ K5

♥ 93

♦ A109

♣ AKJ963

West North East South

1♥ 2♣

Pass Pass 2♦ 3♣

Pass 3♦<sup>1</sup> X 3NT

AP

1. limit raise or better in ♣

Board: 260

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AQ105

♥ AKQ85

♦ 10752

♣ —

South:

♠ 96

♥ J1042

♦ A63

♣ KJ85

West North East South

1♣ 1♥ Pass 2♥

Pass 4♣<sup>1</sup> Pass 4♥

AP

1. Splinter

Board: 261

Dealer: E

Vul: NS

North HCP: 4

South HCP: 14

Contract: 3♥ E

North:

♠ Q102

♥ J1086

♦ J952

♣ 42

South:

♠ 98

♥ KQ5

♦ K4

♣ KQJ1098

West North East South

1♥ 2♣

2♠<sup>1</sup> Pass 3♥ AP

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

Board: 262

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ A8

♥ AK1092

♦ Q3

♣ J763

South:

♠ J1094

♥ J65

♦ J107

♣ AQ8

West North East South

1♦ 1♥ Pass 2♥

Pass 3♥ AP

Board: 263

Dealer: E

Vul: EW

North HCP: 6

South HCP: 11

Contract: 3♥ S

North:

♠ 843

♥ K72

♦ QJ52

♣ 953

South:

♠ AJ9

♥ QJ10543

♦ K86

♣ 2

West North East South

1♣ 1♥

1♠ Pass 2♣ 2♥

3♣ 3♥ AP



## North hands (Practice Page)

### Overcalls

Board: 264      ♠ QJ1073  
Dealer: W        ♥ A6  
Vul: NS         ♦ QJ1094  
HCP: 10         ♣ 2

West Opens 1♦.

You bid first.

Board: 265      ♠ KJ975  
Dealer: E        ♥ 6  
Vul: Both       ♦ 75  
HCP: 10         ♣ AQ1097

East Opens 1♦.

East Bids 2♦ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 266      ♠ 1085  
Dealer: W        ♥ —  
Vul: NS         ♦ AK10965  
HCP: 13         ♣ AQ65

West Opens 1♥.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 267      ♠ K932  
Dealer: E        ♥ 876  
Vul: EW         ♦ AQJ  
HCP: 10         ♣ 1053

East Opens 1♣.

Partner bids first.

Board: 268      ♠ KJ10632  
Dealer: W        ♥ AQ103  
Vul: Both       ♦ Q5  
HCP: 12         ♣ 7

West Opens 1♣.

East Bids 2♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 264

Dealer: W

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ QJ1073

♥ A6

♦ QJ1094

♣ 2

South:

♠ A42

♥ KQJ52

♦ K

♣ 9874

West North East South

1♦ 1♠ Pass 2♦<sup>1</sup>

Pass 4♠ AP

1. limit raise or better in ♠

Board: 265

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ E

North:

♠ KJ975

♥ 6

♦ 75

♣ AQ1097

South:

♠ 84

♥ AKQ532

♦ A63

♣ 63

West North East South

Pass 1♦ 1♥

Pass 1♠ 2♦ 2♥

Pass Pass X Pass

3♦ AP

Board: 266

Dealer: W

Vul: NS

North HCP: 13

South HCP: 8

Contract: 3♥ W

North:

♠ 1085

♥ —

♦ AK10965

♣ AQ65

South:

♠ AQ976

♥ J6

♦ 73

♣ J843

West North East South

1♥ 2♦ 3♦<sup>1</sup> Pass

3♥ AP

1. limit raise or better in ♥

Board: 267

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♥ S

North:

♠ K932

♥ 876

♦ AQJ

♣ 1053

South:

♠ Q

♥ KQJ1053

♦ K104

♣ Q82

West North East South

Pass 1♣ 1♥

Pass 2♥ AP

Board: 268

Dealer: W

Vul: Both

North HCP: 12

South HCP: 5

Contract: 2♣ W

North:

♠ KJ10632

♥ AQ103

♦ Q5

♣ 7

South:

♠ 985

♥ J64

♦ KJ10642

♣ 3

West North East South

1♣ 1♠ 2♣ AP

## South hands (Practice Page)

### Overcalls

Board: 264  
Dealer: W  
Vul: NS  
HCP: 13

♠ A42  
♥ KQJ52  
♦ K  
♣ 9874

West Opens 1♦.

Partner bids first.

Board: 265  
Dealer: E  
Vul: Both  
HCP: 13

♠ 84  
♥ AKQ532  
♦ A63  
♣ 63

East Opens 1♦.

East Bids 2♦ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

Board: 266  
Dealer: W  
Vul: NS  
HCP: 8

♠ AQ976  
♥ J6  
♦ 73  
♣ J843

West Opens 1♥.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 267  
Dealer: E  
Vul: EW  
HCP: 13

♠ Q  
♥ KQJ1053  
♦ K104  
♣ Q82

East Opens 1♣.

You bid first.

Board: 268  
Dealer: W  
Vul: Both  
HCP: 5

♠ 985  
♥ J64  
♦ KJ10642  
♣ 3

West Opens 1♣.

East Bids 2♣ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 264

Dealer: W

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ QJ1073

♥ A6

♦ QJ1094

♣ 2

South:

♠ A42

♥ KQJ52

♦ K

♣ 9874

West North East South

1♦ 1♠ Pass 2♦<sup>1</sup>

Pass 4♠ AP

1. limit raise or better in ♠

Board: 265

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ E

North:

♠ KJ975

♥ 6

♦ 75

♣ AQ1097

South:

♠ 84

♥ AKQ532

♦ A63

♣ 63

West North East South

Pass 1♦ 1♥

Pass 1♠ 2♦ 2♥

Pass Pass X Pass

3♦ AP

Board: 266

Dealer: W

Vul: NS

North HCP: 13

South HCP: 8

Contract: 3♥ W

North:

♠ 1085

♥ —

♦ AK10965

♣ AQ65

South:

♠ AQ976

♥ J6

♦ 73

♣ J843

West North East South

1♥ 2♦ 3♦<sup>1</sup> Pass

3♥ AP

1. limit raise or better in ♥

Board: 267

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♥ S

North:

♠ K932

♥ 876

♦ AQJ

♣ 1053

South:

♠ Q

♥ KQJ1053

♦ K104

♣ Q82

West North East South

Pass 1♣ 1♥

Pass 2♥ AP

Board: 268

Dealer: W

Vul: Both

North HCP: 12

South HCP: 5

Contract: 2♣ W

North:

♠ KJ10632

♥ AQ103

♦ Q5

♣ 7

South:

♠ 985

♥ J64

♦ KJ10642

♣ 3

West North East South

1♣ 1♠ 2♣ AP

## North hands (Practice Page)

### Overcalls

Board: 269      ♠ K  
Dealer: E        ♥ KQ85  
Vul: None        ♦ 962  
HCP: 11          ♣ K7642

East Opens 1♥.

Partner bids first.

Board: 270      ♠ QJ10765  
Dealer: W        ♥ AQ  
Vul: EW         ♦ A5  
HCP: 14          ♣ J82

West Opens 1♦.

You bid first.

Board: 271      ♠ J92  
Dealer: E        ♥ Q32  
Vul: Both        ♦ A1082  
HCP: 8           ♣ J74

East Opens 1♣.

West Doubles 1♥ if possible.

East Bids 1NT if possible.

Partner bids first.

Board: 272      ♠ Q  
Dealer: W        ♥ AJ1074  
Vul: None        ♦ KQ86  
HCP: 17          ♣ KQ6

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 273      ♠ J852  
Dealer: E        ♥ K4  
Vul: NS         ♦ 98  
HCP: 5           ♣ J9532

East Opens 1♦.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 269

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 3♦ S

North:

♠ K

♥ KQ85

♦ 962

♣ K7642

South:

♠ 10973

♥ A2

♦ AKQ73

♣ 53

West North East South

1♥ 2♦

Pass 3♦ AP

Board: 270

Dealer: W

Vul: EW

North HCP: 14

South HCP: 11

Contract: 2♠ N

North:

♠ QJ10765

♥ AQ

♦ A5

♣ J82

South:

♠ A3

♥ KJ10965

♦ K43

♣ 73

West North East South

1♦ 1♠ Pass 2♥

Pass 2♠ AP

Board: 271

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1N E

North:

♠ J92

♥ Q32

♦ A1082

♣ J74

South:

♠ AK4

♥ KJ1098

♦ 976

♣ K3

West North East South

1♣ 1♥

X Pass 1NT AP

Board: 272

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 3♠ E

North:

♠ Q

♥ AJ1074

♦ KQ86

♣ KQ6

South:

♠ KJ10843

♥ 853

♦ 1097

♣ 5

West North East South

1♦ 1♥ 2♠<sup>1</sup> Pass

3♦ Pass 3♠ AP

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

Board: 273

Dealer: E

Vul: NS

North HCP: 5

South HCP: 12

Contract: 3♥ W

North:

♠ J852

♥ K4

♦ 98

♣ J9532

South:

♠ AK1093

♥ J32

♦ Q10

♣ Q76

West North East South

1♦ 1♠

2♥<sup>1</sup> Pass 3♥ AP

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

## South hands (Practice Page)

### Overcalls

Board: 269  
Dealer: E  
Vul: None  
HCP: 13

♠ 10973  
♥ A2  
♦ AKQ73  
♣ 53

East Opens 1♥.

You bid first.

Board: 270  
Dealer: W  
Vul: EW  
HCP: 11

♠ A3  
♥ KJ10965  
♦ K43  
♣ 73

West Opens 1♦.

Partner bids first.

Board: 271  
Dealer: E  
Vul: Both  
HCP: 14

♠ AK4  
♥ KJ1098  
♦ 976  
♣ K3

East Opens 1♣.

West Doubles 1♥ if possible.

East Bids 1NT if possible.

You bid first.

Board: 272  
Dealer: W  
Vul: None  
HCP: 4

♠ KJ10843  
♥ 853  
♦ 1097  
♣ 5

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 273  
Dealer: E  
Vul: NS  
HCP: 12

♠ AK1093  
♥ J32  
♦ Q10  
♣ Q76

East Opens 1♦.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 269

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 3♦ S

North:

♠ K

♥ KQ85

♦ 962

♣ K7642

South:

♠ 10973

♥ A2

♦ AKQ73

♣ 53

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

		1♥	2♦
--	--	----	----

Pass	3♦	AP	
------	----	----	--

Board: 270

Dealer: W

Vul: EW

North HCP: 14

South HCP: 11

Contract: 2♠ N

North:

♠ QJ10765

♥ AQ

♦ A5

♣ J82

South:

♠ A3

♥ KJ10965

♦ K43

♣ 73

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

1♦	1♠	Pass	2♥
----	----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 271

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1N E

North:

♠ J92

♥ Q32

♦ A1082

♣ J74

South:

♠ AK4

♥ KJ1098

♦ 976

♣ K3

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

		1♣	1♥
--	--	----	----

X	Pass	1NT	AP
---	------	-----	----

Board: 272

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 3♠ E

North:

♠ Q

♥ AJ1074

♦ KQ86

♣ KQ6

South:

♠ KJ10843

♥ 853

♦ 1097

♣ 5

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

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

3♦	Pass	3♠	AP
----	------	----	----

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

Board: 273

Dealer: E

Vul: NS

North HCP: 5

South HCP: 12

Contract: 3♥ W

North:

♠ J852

♥ K4

♦ 98

♣ J9532

South:

♠ AK1093

♥ J32

♦ Q10

♣ Q76

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

		1♦	1♠
--	--	----	----

2♥ <sup>1</sup>	Pass	3♥	AP
-----------------	------	----	----

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



## North hands (Practice Page)

### Overcalls

Board: 274  
Dealer: W  
Vul: Both  
HCP: 12

♠ QJ  
♥ J972  
♦ AKJ96  
♣ 103

West Opens 1♣.

You bid first.

Board: 275  
Dealer: E  
Vul: None  
HCP: 9

♠ J75  
♥ Q972  
♦ 53  
♣ AQ105

East Opens 1♣.

West Doubles 1♦ if possible.

East Bids 1♠ if possible.

West Bids 1NT if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 276  
Dealer: W  
Vul: None  
HCP: 13

♠ KQJ62  
♥ A865  
♦ K103  
♣ 8

West Opens 1♣.

West Bids 3♣ if possible.

West Bids 4♣ if possible.

You bid first.

Board: 277  
Dealer: E  
Vul: NS  
HCP: 4

♠ 432  
♥ 76  
♦ K86532  
♣ J4

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

West Bids 2♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

West Bids 5♣ if possible.

Partner bids first.

Board: 278

Dealer: W

Vul: EW

HCP: 10

♠ J943

♥ 6

♦ 63

♣ AKQ953

West Opens 1♦.

East Bids 1♥ if possible.

West Bids 2♥ if possible.

West Doubles Pass if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 274

Dealer: W

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♦ N

North:

♠ QJ

♥ J972

♦ AKJ96

♣ 103

South:

♠ K9762

♥ Q

♦ 1032

♣ AK95

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

1. limit raise or better in ♦

Board: 275

Dealer: E

Vul: None

North HCP: 9

South HCP: 9

Contract: 2♥ E

North:

♠ J75

♥ Q972

♦ 53

♣ AQ105

South:

♠ K62

♥ 43

♦ KQJ72

♣ 973

West	North	East	South
		1♣	1♦
X	Pass	1♠	Pass
1NT	Pass	2♥	AP

Board: 276

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♣ W

North:

♠ KQJ62

♥ A865

♦ K103

♣ 8

South:

♠ 984

♥ QJ93

♦ AQ54

♣ 96

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

Board: 277

Dealer: E

Vul: NS

North HCP: 4

South HCP: 9

Contract: 5♣ E

North:

♠ 432

♥ 76

♦ K86532

♣ J4

South:

♠ Q108

♥ AQJ93

♦ 1097

♣ 62

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

1. strength cue bid

2. limit raise or better in ♣

Board: 278

Dealer: W

Vul: EW

North HCP: 10

South HCP: 10

Contract: 4♠X S

North:

♠ J943

♥ 6

♦ 63

♣ AKQ953

South:

♠ AQ852

♥ J532

♦ K4

♣ 64

West	North	East	South
1♦	Pass	1♥	1♠
2♥	4♠	Pass	Pass
X	AP		

## South hands (Practice Page)

### Overcalls

Board: 274      ♠ K9762  
Dealer: W        ♥ Q  
Vul: Both        ♦ 1032  
HCP: 12         ♣ AK95

West Opens 1♣.

Partner bids first.

Board: 275      ♠ K62  
Dealer: E        ♥ 43  
Vul: None       ♦ KQJ72  
HCP: 9          ♣ 973

East Opens 1♣.

West Doubles 1♦ if possible.

East Bids 1♠ if possible.

West Bids 1NT if possible.

East Bids 2♥ if possible.

You bid first.

Board: 276      ♠ 984  
Dealer: W        ♥ QJ93  
Vul: None       ♦ AQ54  
HCP: 9          ♣ 96

West Opens 1♣.

West Bids 3♣ if possible.

West Bids 4♣ if possible.

Partner bids first.

Board: 277      ♠ Q108  
Dealer: E        ♥ AQJ93  
Vul: NS         ♦ 1097  
HCP: 9          ♣ 62

East Opens 1♣.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

West Bids 2♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

West Bids 5♣ if possible.

You bid first.

Board: 278

Dealer: W

Vul: EW

HCP: 10

♠ AQ852

♥ J532

♦ K4

♣ 64

West Opens 1♦.

East Bids 1♥ if possible.

West Bids 2♥ if possible.

West Doubles Pass if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 274

Dealer: W

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♦ N

North:

♠ QJ

♥ J972

♦ AKJ96

♣ 103

South:

♠ K9762

♥ Q

♦ 1032

♣ AK95

West North East South

1♣

1♦

Pass

1♠

Pass

1NT

Pass

2♣<sup>1</sup>

Pass

2♥

Pass

2♠

Pass

3♦

Pass

3NT

Pass

4♦

AP

1. limit raise or better in ♦

Board: 275

Dealer: E

Vul: None

North HCP: 9

South HCP: 9

Contract: 2♥ E

North:

♠ J75

♥ Q972

♦ 53

♣ AQ105

South:

♠ K62

♥ 43

♦ KQJ72

♣ 973

West North East South

1♣

1♦

X

Pass

1♠

Pass

1NT

Pass

2♥

AP

Board: 276

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♣ W

North:

♠ KQJ62

♥ A865

♦ K103

♣ 8

South:

♠ 984

♥ QJ93

♦ AQ54

♣ 96

West North East South

1♣

1♠

Pass

2♠

3♣

3♠

Pass

Pass

4♣

AP

West North East South

1♣

1♥

1♠

Pass

2♣

Pass

2♥<sup>1</sup>

Pass

3NT

Pass

4♥<sup>2</sup>

Pass

4♠

Pass

5♣

AP

1. strength cue bid

2. limit raise or better in ♣

Board: 277

Dealer: E

Vul: NS

North HCP: 4

South HCP: 9

Contract: 5♣ E

North:

♠ 432

♥ 76

♦ K86532

♣ J4

South:

♠ Q108

♥ AQJ93

♦ 1097

♣ 62

West North East South

1♠

Pass

2♣

Pass

2♥<sup>1</sup>

Pass

3NT

Pass

4♥<sup>2</sup>

Pass

4♠

Pass

5♣

AP

Board: 278

Dealer: W

Vul: EW

North HCP: 10

South HCP: 10

Contract: 4♠X S

North:

♠ J943

♥ 6

♦ 63

♣ AKQ953

South:

♠ AQ852

♥ J532

♦ K4

♣ 64

West North East South

1♦

Pass

1♥

1♠

2♥

4♠

Pass

Pass

X

AP

## North hands (Practice Page)

### Overcalls

Board: 279      ♠ AQ1064  
Dealer: E        ♥ —  
Vul: Both        ♦ Q743  
HCP: 10         ♣ Q754

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

Partner bids first.

Board: 280      ♠ 108  
Dealer: W        ♥ A976  
Vul: NS         ♦ KQ1093  
HCP: 10         ♣ J9

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

You bid first.

Board: 281      ♠ Q8753  
Dealer: E        ♥ 84  
Vul: EW         ♦ A963  
HCP: 6         ♣ 73

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

Partner bids first.

Board: 282      ♠ 53  
Dealer: W        ♥ Q8  
Vul: Both        ♦ AQ2  
HCP: 13         ♣ AJ10753

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

You bid first.

Board: 283      ♠ A1032  
Dealer: E        ♥ 98  
Vul: None        ♦ KJ94  
HCP: 11         ♣ K98

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 279

Dealer: E

Vul: Both

North HCP: 10

South HCP: 11

Contract: 5♥ E

North:

♠ AQ1064

♥ —

♦ Q743

♣ Q754

South:

♠ 932

♥ K53

♦ AKJ965

♣ 9

West North East South

1♥ 2♦

2♥ 2♠ 4♥ Pass

Pass 5♦ 5♥ AP

Board: 280

Dealer: W

Vul: NS

North HCP: 10

South HCP: 11

Contract: 3♠ E

North:

♠ 108

♥ A976

♦ KQ1093

♣ J9

South:

♠ AK

♥ K53

♦ J862

♣ 5432

West North East South

1♣ 1♦ 2♠<sup>1</sup> 3♦

3♠ AP

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

Board: 281

Dealer: E

Vul: EW

North HCP: 6

South HCP: 12

Contract: 3♥ E

North:

♠ Q8753

♥ 84

♦ A963

♣ 73

South:

♠ J9

♥ A103

♦ 84

♣ AQJ1095

West North East South

1♦ 2♣

X Pass 2♥ Pass

3♥ AP

Board: 282

Dealer: W

Vul: Both

North HCP: 13

South HCP: 5

Contract: 3♥ E

North:

♠ 53

♥ Q8

♦ AQ2

♣ AJ10753

South:

♠ J962

♥ J95

♦ J875

♣ Q6

West North East South

1♦ 2♣ 2♥<sup>1</sup> Pass

2♠ Pass 3♥ AP

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

Board: 283

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ S

North:

♠ A1032

♥ 98

♦ KJ94

♣ K98

South:

♠ KJ6

♥ KQJ63

♦ 2

♣ 10632

West North East South

1♣ 1♥

Pass 1♠ X Pass

2♦ 2♥ AP



## South hands (Practice Page)

### Overcalls

Board: 279      ♠ 932  
Dealer: E        ♥ K53  
Vul: Both       ♦ AKJ965  
HCP: 11        ♣ 9

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

You bid first.

Board: 280      ♠ AK  
Dealer: W        ♥ K53  
Vul: NS         ♦ J862  
HCP: 11        ♣ 5432

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

Partner bids first.

Board: 281      ♠ J9  
Dealer: E        ♥ A103  
Vul: EW         ♦ 84  
HCP: 12        ♣ AQJ1095

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

You bid first.

Board: 282      ♠ J962  
Dealer: W        ♥ J95  
Vul: Both       ♦ J875  
HCP: 5         ♣ Q6

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

Partner bids first.

Board: 283      ♠ KJ6  
Dealer: E        ♥ KQJ63  
Vul: None       ♦ 2  
HCP: 10        ♣ 10632

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 279

Dealer: E

Vul: Both

North HCP: 10

South HCP: 11

Contract: 5♥ E

North:

♠ AQ1064

♥ —

♦ Q743

♣ Q754

South:

♠ 932

♥ K53

♦ AKJ965

♣ 9

West North East South

1♥ 2♦

2♥ 2♠ 4♥ Pass

Pass 5♦ 5♥ AP

Board: 280

Dealer: W

Vul: NS

North HCP: 10

South HCP: 11

Contract: 3♠ E

North:

♠ 108

♥ A976

♦ KQ1093

♣ J9

South:

♠ AK

♥ K53

♦ J862

♣ 5432

West North East South

1♣ 1♦ 2♠<sup>1</sup> 3♦

3♠ AP

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

Board: 281

Dealer: E

Vul: EW

North HCP: 6

South HCP: 12

Contract: 3♥ E

North:

♠ Q8753

♥ 84

♦ A963

♣ 73

South:

♠ J9

♥ A103

♦ 84

♣ AQJ1095

West North East South

1♦ 2♣

X Pass 2♥ Pass

3♥ AP

Board: 282

Dealer: W

Vul: Both

North HCP: 13

South HCP: 5

Contract: 3♥ E

North:

♠ 53

♥ Q8

♦ AQ2

♣ AJ10753

South:

♠ J962

♥ J95

♦ J875

♣ Q6

West North East South

1♦ 2♣ 2♥<sup>1</sup> Pass

2♠ Pass 3♥ AP

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

Board: 283

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ S

North:

♠ A1032

♥ 98

♦ KJ94

♣ K98

South:

♠ KJ6

♥ KQJ63

♦ 2

♣ 10632

West North East South

1♣ 1♥

Pass 1♠ X Pass

2♦ 2♥ AP

## North hands (Practice Page)

### Overcalls

Board: 284  
Dealer: W  
Vul: EW  
HCP: 17

♠ K6  
♥ AQ84  
♦ AKJ873  
♣ 6

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

You bid first.

Board: 285  
Dealer: E  
Vul: NS  
HCP: 6

♠ J98543  
♥ 64  
♦ AJ432  
♣ —

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

Partner bids first.

Board: 286  
Dealer: W  
Vul: Both  
HCP: 13

♠ KQ1053  
♥ J73  
♦ A3  
♣ K94

West Opens 1♥.  
East Bids 2♦ if possible.  
West Bids 2♥ 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: 287  
Dealer: E  
Vul: None  
HCP: 14

♠ A73  
♥ 972  
♦ AKJ4  
♣ Q74

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

Partner bids first.

Board: 288  
Dealer: W  
Vul: NS  
HCP: 11

♠ Q102  
♥ AK1087  
♦ 95  
♣ Q54

West Opens 1♦.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 284

Dealer: W

Vul: EW

North HCP: 17

South HCP: 7

Contract: 5♦ N

North:

♠ K6

♥ AQ84

♦ AKJ873

♣ 6

South:

♠ 108

♥ 52

♦ Q942

♣ KQ942

West	North	East	South
1♠	2♦	Pass	Pass
2♠	3♥	3♠	4♦
Pass	5♦	AP	

Board: 285

Dealer: E

Vul: NS

North HCP: 6

South HCP: 11

Contract: 3♣ E

North:

♠ J98543

♥ 64

♦ AJ432

♣ —

South:

♠ A106

♥ AK10982

♦ 75

♣ 98

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

1. limit raise or better in ♣

Board: 286

Dealer: W

Vul: Both

North HCP: 13

South HCP: 3

Contract: 4♥ W

North:

♠ KQ1053

♥ J73

♦ A3

♣ K94

South:

♠ J974

♥ 106

♦ 9862

♣ Q83

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

1. 1X-(Y)-2Z forcing  
2. limit raise or better in ♥

Board: 287

Dealer: E

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ A73

♥ 972

♦ AKJ4

♣ Q74

South:

♠ KQJ952

♥ K1086

♦ —

♣ K106

West	North	East	South
		1♣	1♠
Pass	2♣ <sup>1</sup>	3♣	4♠

AP  
1. limit raise or better in ♠

Board: 288

Dealer: W

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3♣ S

North:

♠ Q102

♥ AK1087

♦ 95

♣ Q54

South:

♠ A973

♥ 4

♦ A3

♣ KJ10976

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

AP  
1. limit raise or better in ♣

## South hands (Practice Page)

### Overcalls

Board: 284  
Dealer: W  
Vul: EW  
HCP: 7

♠ 108  
♥ 52  
♦ Q942  
♣ KQ942

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

Partner bids first.

Board: 285  
Dealer: E  
Vul: NS  
HCP: 11

♠ A106  
♥ AK10982  
♦ 75  
♣ 98

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

You bid first.

Board: 286  
Dealer: W  
Vul: Both  
HCP: 3

♠ J974  
♥ 106  
♦ 9862  
♣ Q83

West Opens 1♥.  
East Bids 2♦ if possible.  
West Bids 2♥ 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: 287  
Dealer: E  
Vul: None  
HCP: 12

♠ KQJ952  
♥ K1086  
♦ —  
♣ K106

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

You bid first.

Board: 288  
Dealer: W  
Vul: NS  
HCP: 12

♠ A973  
♥ 4  
♦ A3  
♣ KJ10976

West Opens 1♦.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 284

Dealer: W

Vul: EW

North HCP: 17

South HCP: 7

Contract: 5♦ N

North:

♠ K6

♥ AQ84

♦ AKJ873

♣ 6

South:

♠ 108

♥ 52

♦ Q942

♣ KQ942

West	North	East	South
1♠	2♦	Pass	Pass
2♠	3♥	3♠	4♦
Pass	5♦	AP	

Board: 285

Dealer: E

Vul: NS

North HCP: 6

South HCP: 11

Contract: 3♣ E

North:

♠ J98543

♥ 64

♦ AJ432

♣ —

South:

♠ A106

♥ AK10982

♦ 75

♣ 98

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

1. limit raise or better in ♣

Board: 286

Dealer: W

Vul: Both

North HCP: 13

South HCP: 3

Contract: 4♥ W

North:

♠ KQ1053

♥ J73

♦ A3

♣ K94

South:

♠ J974

♥ 106

♦ 9862

♣ Q83

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

1. 1X-(Y)-2Z forcing  
2. limit raise or better in ♥

Board: 287

Dealer: E

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ A73

♥ 972

♦ AKJ4

♣ Q74

South:

♠ KQJ952

♥ K1086

♦ —

♣ K106

West	North	East	South
		1♣	1♠
Pass	2♣ <sup>1</sup>	3♣	4♠

AP  
1. limit raise or better in ♠

Board: 288

Dealer: W

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3♣ S

North:

♠ Q102

♥ AK1087

♦ 95

♣ Q54

South:

♠ A973

♥ 4

♦ A3

♣ KJ10976

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

AP  
1. limit raise or better in ♣

## North hands (Practice Page)

### Overcalls

Board: 289      ♠ K102  
Dealer: E        ♥ K73  
Vul: None        ♦ 82  
HCP: 9           ♣ K8543

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

Partner bids first.

Board: 290      ♠ AKQJ98  
Dealer: W        ♥ J62  
Vul: EW          ♦ 4  
HCP: 13          ♣ Q96

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

You bid first.

Board: 291      ♠ Q  
Dealer: E        ♥ 108  
Vul: NS          ♦ 9842  
HCP: 5           ♣ QJ10752

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

Partner bids first.

Board: 292      ♠ A  
Dealer: W        ♥ 10932  
Vul: EW          ♦ 105  
HCP: 11          ♣ AQJ764

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

You bid first.

Board: 293      ♠ AJ765  
Dealer: E        ♥ 96  
Vul: EW          ♦ AJ2  
HCP: 12          ♣ Q74

East Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ K102	♠ QJ43			1♦	2♣
Vul: None	♥ K73	♥ 10	Pass	Pass	X	Pass
North HCP: 9	♦ 82	♦ A104	2♥	3♣	Pass	Pass
South HCP: 14	♣ K8543	♣ AQJ92	3♥	4♣	AP	
Contract: 4♣ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ98	♠ 1062	1♣	1♠	Pass	2♣ <sup>1</sup>
Vul: EW	♥ J62	♥ AK53	X	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
North HCP: 13	♦ 4	♦ AQJ	Pass	4♠	AP	
South HCP: 15	♣ Q96	♣ J107				
Contract: 4♠ N						

1. limit raise or better in ♠  
2. Splinter  
3. Cue bid, surplus

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ K1032			1♣	1♥
Vul: NS	♥ 108	♥ AKJ65				
North HCP: 5	♦ 9842	♦ KJ6	1♠	Pass	1NT	X
South HCP: 15	♣ QJ10752	♣ 3	2♠	AP		
Contract: 2♠ W						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 864	1♠	2♣	Pass	Pass
Vul: EW	♥ 10932	♥ J75	2♠	Pass	Pass	3♣
North HCP: 11	♦ 105	♦ A32	3♠	Pass	Pass	4♣
South HCP: 8	♣ AQJ764	♣ K1083	AP			
Contract: 4♣ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ AJ765	♠ 84			1♣	1♥
Vul: EW	♥ 96	♥ AQ1052				
North HCP: 12	♦ AJ2	♦ K87	Pass	1♠	Pass	1NT
South HCP: 10	♣ Q74	♣ J65	Pass	2♠	AP	
Contract: 2♠ N						



## South hands (Practice Page)

### Overcalls

Board: 289     ♠ QJ43  
Dealer: E       ♥ 10  
Vul: None      ♦ A104  
HCP: 14        ♣ AQJ92

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

You bid first.

Board: 290     ♠ 1062  
Dealer: W       ♥ AK53  
Vul: EW        ♦ AQJ  
HCP: 15        ♣ J107

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

Partner bids first.

Board: 291     ♠ K1032  
Dealer: E       ♥ AKJ65  
Vul: NS        ♦ KJ6  
HCP: 15        ♣ 3

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

You bid first.

Board: 292     ♠ 864  
Dealer: W       ♥ J75  
Vul: EW        ♦ A32  
HCP: 8         ♣ K1083

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

Partner bids first.

Board: 293     ♠ 84  
Dealer: E       ♥ AQ1052  
Vul: EW        ♦ K87  
HCP: 10        ♣ J65

East Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ K102	♠ QJ43			1♦	2♣
Vul: None	♥ K73	♥ 10	Pass	Pass	X	Pass
North HCP: 9	♦ 82	♦ A104	2♥	3♣	Pass	Pass
South HCP: 14	♣ K8543	♣ AQJ92	3♥	4♣	AP	
Contract: 4♣ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ98	♠ 1062	1♣	1♠	Pass	2♣ <sup>1</sup>
Vul: EW	♥ J62	♥ AK53	X	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
North HCP: 13	♦ 4	♦ AQJ	Pass	4♠	AP	
South HCP: 15	♣ Q96	♣ J107				
Contract: 4♠ N						

1. limit raise or better in ♠  
2. Splinter  
3. Cue bid, surplus

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ K1032			1♣	1♥
Vul: NS	♥ 108	♥ AKJ65				
North HCP: 5	♦ 9842	♦ KJ6	1♠	Pass	1NT	X
South HCP: 15	♣ QJ10752	♣ 3	2♠	AP		
Contract: 2♠ W						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 864	1♠	2♣	Pass	Pass
Vul: EW	♥ 10932	♥ J75	2♠	Pass	Pass	3♣
North HCP: 11	♦ 105	♦ A32	3♠	Pass	Pass	4♣
South HCP: 8	♣ AQJ764	♣ K1083	AP			
Contract: 4♣ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ AJ765	♠ 84			1♣	1♥
Vul: EW	♥ 96	♥ AQ1052				
North HCP: 12	♦ AJ2	♦ K87	Pass	1♠	Pass	1NT
South HCP: 10	♣ Q74	♣ J65	Pass	2♠	AP	
Contract: 2♠ N						

## North hands (Practice Page)

### Overcalls

Board: 294	♠ AK	West Opens 1♦.
Dealer: W	♥ AQ1074	East Bids 2♦ if possible.
Vul: NS	♦ 62	
HCP: 13	♣ 10743	You bid first.
Board: 295	♠ 632	East Opens 1♥.
Dealer: E	♥ Q10	West Doubles 1♠ if possible.
Vul: None	♦ A10832	
HCP: 7	♣ J73	Partner bids first.
Board: 296	♠ K	West Opens 1♣.
Dealer: W	♥ A86	West Bids 1♠ if possible.
Vul: NS	♦ KQ10743	
HCP: 12	♣ 753	You bid first.
Board: 297	♠ 982	East Opens 1♦.
Dealer: E	♥ AQ1098	West Doubles 1♠ if possible.
Vul: Both	♦ 104	East Bids 2♣ if possible.
HCP: 6	♣ 974	West Bids 2♦ if possible.
		Partner bids first.
Board: 298	♠ AQ1097	West Opens 1♦.
Dealer: W	♥ A10	East Bids 2♥ if possible.
Vul: NS	♦ K1052	West Bids 3♥ if possible.
HCP: 13	♣ 76	East Bids 4♥ if possible.
		You bid first.

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ 1087642	1♦	1♥	2♦	AP
Vul: NS	♥ AQ1074	♥ 963				
North HCP: 13	♦ 62	♦ J				
South HCP: 3	♣ 10743	♣ Q62				
Contract: 2♦ W						
Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 632	♠ KQJ98				
Vul: None	♥ Q10	♥ K764			1♥	1♠
North HCP: 7	♦ A10832	♦ 65	X	2♠	AP	
South HCP: 14	♣ J73	♣ KQ				
Contract: 2♠ S						
Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ QJ76	1♣	1♦	Pass	1♥
Vul: NS	♥ A86	♥ KQ975				
North HCP: 12	♦ KQ10743	♦ 2	1♠	2♦	AP	
South HCP: 12	♣ 753	♣ A109				
Contract: 2♦ N						
Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 982	♠ AKJ43				
Vul: Both	♥ AQ1098	♥ 752			1♦	1♠
North HCP: 6	♦ 104	♦ A	X	Pass	2♣	Pass
South HCP: 12	♣ 974	♣ 6532	2♦	AP		
Contract: 2♦ E						
Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ AQ1097	♠ 6542	1♦	1♠	2♥ <sup>1</sup>	Pass
Vul: NS	♥ A10	♥ 72				
North HCP: 13	♦ K1052	♦ 74	3♥	Pass	4♥	AP
South HCP: 2	♣ 76	♣ Q10854	1. 1X-(Y)-2Z forcing			
Contract: 4♥ E						

## South hands (Practice Page)

### Overcalls

Board: 294      ♠ 1087642  
Dealer: W        ♥ 963  
Vul: NS         ♦ J  
HCP: 3          ♣ Q62

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

Board: 295      ♠ KQJ98  
Dealer: E        ♥ K764  
Vul: None       ♦ 65  
HCP: 14         ♣ KQ

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

Board: 296      ♠ QJ76  
Dealer: W        ♥ KQ975  
Vul: NS         ♦ 2  
HCP: 12         ♣ A109

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

Board: 297      ♠ AKJ43  
Dealer: E        ♥ 752  
Vul: Both       ♦ A  
HCP: 12         ♣ 6532

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

Board: 298      ♠ 6542  
Dealer: W        ♥ 72  
Vul: NS         ♦ 74  
HCP: 2          ♣ Q10854

West Opens 1♦.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
Partner bids first.

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ 1087642	1♦	1♥	2♦	AP
Vul: NS	♥ AQ1074	♥ 963				
North HCP: 13	♦ 62	♦ J				
South HCP: 3	♣ 10743	♣ Q62				
Contract: 2♦ W						
Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 632	♠ KQJ98				
Vul: None	♥ Q10	♥ K764			1♥	1♠
North HCP: 7	♦ A10832	♦ 65	X	2♠	AP	
South HCP: 14	♣ J73	♣ KQ				
Contract: 2♠ S						
Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ QJ76	1♣	1♦	Pass	1♥
Vul: NS	♥ A86	♥ KQ975				
North HCP: 12	♦ KQ10743	♦ 2	1♠	2♦	AP	
South HCP: 12	♣ 753	♣ A109				
Contract: 2♦ N						
Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 982	♠ AKJ43				
Vul: Both	♥ AQ1098	♥ 752			1♦	1♠
North HCP: 6	♦ 104	♦ A	X	Pass	2♣	Pass
South HCP: 12	♣ 974	♣ 6532	2♦	AP		
Contract: 2♦ E						
Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ AQ1097	♠ 6542	1♦	1♠	2♥ <sup>1</sup>	Pass
Vul: NS	♥ A10	♥ 72				
North HCP: 13	♦ K1052	♦ 74	3♥	Pass	4♥	AP
South HCP: 2	♣ 76	♣ Q10854	1. 1X-(Y)-2Z forcing			
Contract: 4♥ E						

## North hands (Practice Page)

### Overcalls

Board: 299	♠ AQ108432	East Opens 1♣.
Dealer: E	♥ 3	
Vul: None	♦ A8	Partner bids first.
HCP: 14	♣ KJ4	
Board: 300	♠ AK1092	West Opens 1♥.
Dealer: W	♥ 1084	East Bids 2♥ if possible.
Vul: Both	♦ J4	
HCP: 9	♣ J43	You bid first.
Board: 301	♠ QJ654	East Opens 1♣.
Dealer: E	♥ KQ	East Bids 2♣ if possible.
Vul: None	♦ QJ872	
HCP: 13	♣ Q	Partner bids first.
Board: 302	♠ KQ1093	West Opens 1♣.
Dealer: W	♥ 74	East Doubles 1♠ if possible.
Vul: None	♦ K763	West Bids 2♥ if possible.
HCP: 9	♣ J7	You bid first.
Board: 303	♠ Q965	East Opens 1♣.
Dealer: E	♥ 6	West Bids 2♣ if possible.
Vul: NS	♦ 942	
HCP: 3	♣ J10972	Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 299

Dealer: E

Vul: None

North HCP: 14

South HCP: 9

Contract: 4♠ N

North:

♠ AQ108432

♥ 3

♦ A8

♣ KJ4

South:

♠ 65

♥ AJ1097

♦ Q65

♣ Q106

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

		1♣	1♥
--	--	----	----

Pass	4♠	AP	
------	----	----	--

Board: 300

Dealer: W

Vul: Both

North HCP: 9

South HCP: 12

Contract: 4♠ N

North:

♠ AK1092

♥ 1084

♦ J4

♣ J43

South:

♠ Q843

♥ 65

♦ AQ86

♣ A62

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

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

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 301

Dealer: E

Vul: None

North HCP: 13

South HCP: 11

Contract: 4♦ S

North:

♠ QJ654

♥ KQ

♦ QJ872

♣ Q

South:

♠ 3

♥ A432

♦ AK1094

♣ 854

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

		1♣	1♦
--	--	----	----

Pass	1♠	2♣	Pass
------	----	----	------

Pass	4♦	AP	
------	----	----	--

Board: 302

Dealer: W

Vul: None

North HCP: 9

South HCP: 11

Contract: 2♥ W

North:

♠ KQ1093

♥ 74

♦ K763

♣ J7

South:

♠ J2

♥ KQ98

♦ J5

♣ A10642

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

1♣	1♠	X	Pass
----	----	---	------

2♥	AP		
----	----	--	--

Board: 303

Dealer: E

Vul: NS

North HCP: 3

South HCP: 13

Contract: 2♣ X E

North:

♠ Q965

♥ 6

♦ 942

♣ J10972

South:

♠ 1083

♥ AK1092

♦ AQ108

♣ 4

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

		1♣	1♥
--	--	----	----

2♣	Pass	Pass	X
----	------	------	---

AP			
----	--	--	--



## South hands (Practice Page)

### Overcalls

Board: 299	♠ 65	East Opens 1♣.
Dealer: E	♥ AJ1097	
Vul: None	♦ Q65	You bid first.
HCP: 9	♣ Q106	

Board: 300	♠ Q843	West Opens 1♥.
Dealer: W	♥ 65	East Bids 2♥ if possible.
Vul: Both	♦ AQ86	
HCP: 12	♣ A62	Partner bids first.

Board: 301	♠ 3	East Opens 1♣.
Dealer: E	♥ A432	East Bids 2♣ if possible.
Vul: None	♦ AK1094	
HCP: 11	♣ 854	You bid first.

Board: 302	♠ J2	West Opens 1♣.
Dealer: W	♥ KQ98	East Doubles 1♠ if possible.
Vul: None	♦ J5	West Bids 2♥ if possible.
HCP: 11	♣ A10642	Partner bids first.

Board: 303	♠ 1083	East Opens 1♣.
Dealer: E	♥ AK1092	West Bids 2♣ if possible.
Vul: NS	♦ AQ108	
HCP: 13	♣ 4	You bid first.

## Overcalls Both hands (Answers Page)

Board: 299

Dealer: E

Vul: None

North HCP: 14

South HCP: 9

Contract: 4♠ N

North:

♠ AQ108432

♥ 3

♦ A8

♣ KJ4

South:

♠ 65

♥ AJ1097

♦ Q65

♣ Q106

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

		1♣	1♥
--	--	----	----

Pass	4♠	AP	
------	----	----	--

Board: 300

Dealer: W

Vul: Both

North HCP: 9

South HCP: 12

Contract: 4♠ N

North:

♠ AK1092

♥ 1084

♦ J4

♣ J43

South:

♠ Q843

♥ 65

♦ AQ86

♣ A62

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

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

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 301

Dealer: E

Vul: None

North HCP: 13

South HCP: 11

Contract: 4♦ S

North:

♠ QJ654

♥ KQ

♦ QJ872

♣ Q

South:

♠ 3

♥ A432

♦ AK1094

♣ 854

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

		1♣	1♦
--	--	----	----

Pass	1♠	2♣	Pass
------	----	----	------

Pass	4♦	AP	
------	----	----	--

Board: 302

Dealer: W

Vul: None

North HCP: 9

South HCP: 11

Contract: 2♥ W

North:

♠ KQ1093

♥ 74

♦ K763

♣ J7

South:

♠ J2

♥ KQ98

♦ J5

♣ A10642

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

1♣	1♠	X	Pass
----	----	---	------

2♥	AP		
----	----	--	--

Board: 303

Dealer: E

Vul: NS

North HCP: 3

South HCP: 13

Contract: 2♣ X E

North:

♠ Q965

♥ 6

♦ 942

♣ J10972

South:

♠ 1083

♥ AK1092

♦ AQ108

♣ 4

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

		1♣	1♥
--	--	----	----

2♣	Pass	Pass	X
----	------	------	---

AP			
----	--	--	--

## North hands (Practice Page)

### Overcalls

Board: 304

Dealer: W

Vul: EW

HCP: 13

♠ K9

♥ KQ10932

♦ K984

♣ Q

West Opens 1♦.

East Bids 1♠ if possible.

East Bids 4♠ if possible.

East Doubles 5♥ if possible.

You bid first.

Board: 305

Dealer: E

Vul: Both

HCP: 10

♠ A53

♥ K93

♦ K53

♣ 10982

East Opens 1♦.

West Doubles 1♠ if possible.

East Bids 2♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 304

Dealer: W

Vul: EW

North HCP: 13

South HCP: 4

Contract: 5♥X N

North:

♠ K9

♥ KQ10932

♦ K984

♣ Q

South:

♠ 105

♥ J876

♦ QJ6

♣ 8763

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

1♦	1♥	1♠	3♥
----	----	----	----

Pass	Pass	4♣	Pass
------	------	----	------

Pass	5♥	X	AP
------	----	---	----

Board: 305

Dealer: E

Vul: Both

North HCP: 10

South HCP: 11

Contract: 2♠ S

North:

♠ A53

♥ K93

♦ K53

♣ 10982

South:

♠ QJ10982

♥ J4

♦ J4

♣ AQ5

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

		1♦	1♠
--	--	----	----

X	Pass	2♥	Pass
---	------	----	------

Pass	2♠	AP	
------	----	----	--

## South hands (Practice Page)

### Overcalls

Board: 304      ♠ 105  
Dealer: W        ♥ J876  
Vul: EW         ♦ QJ6  
HCP: 4           ♣ 8763

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

Partner bids first.

Board: 305      ♠ QJ10982  
Dealer: E        ♥ J4  
Vul: Both       ♦ J4  
HCP: 11          ♣ AQ5

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 304

Dealer: W

Vul: EW

North HCP: 13

South HCP: 4

Contract: 5♥X N

North:

♠ K9

♥ KQ10932

♦ K984

♣ Q

South:

♠ 105

♥ J876

♦ QJ6

♣ 8763

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

1♦	1♥	1♠	3♥
----	----	----	----

Pass	Pass	4♣	Pass
------	------	----	------

Pass	5♥	X	AP
------	----	---	----

Board: 305

Dealer: E

Vul: Both

North HCP: 10

South HCP: 11

Contract: 2♠ S

North:

♠ A53

♥ K93

♦ K53

♣ 10982

South:

♠ QJ10982

♥ J4

♦ J4

♣ AQ5

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

		1♦	1♠
--	--	----	----

X	Pass	2♥	Pass
---	------	----	------

Pass	2♠	AP	
------	----	----	--