

# North hands

# We\_Overcall

<b>Board: 1</b>	♠ AJT86	You are dealer.
Dealer: North	♥ 854	East (LHO) bids 2♦ if possible.
Vul: None	♦ K6	
HCP: 12+1	♣ A97	
<b>Board: 2</b>	♠ A942	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ Q765	West (RHO) Doubles 5♦ if possible.
HCP: 10+1	♣ AT642	
<b>Board: 3</b>	♠ 2	RHO is dealer. You bid second.
Dealer: West	♥ KQJ42	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ 943	
HCP: 9+1	♣ QJ94	
<b>Board: 4</b>	♠ K84	You are dealer.
Dealer: North	♥ K	East (LHO) bids 2♣ if possible.
Vul: Both	♦ KQJ9742	East (LHO) bids 4♣ if possible.
HCP: 13+3	♣ J6	
<b>Board: 5</b>	♠ K954	You are dealer.
Dealer: North	♥ T76	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ A8	East (LHO) Doubles 2♥ if possible.
HCP: 13	♣ AQT9	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 4 ♠ South

North:

♠ AJT86

♥ 854

♦ K6

♣ A97

South:

♠ K42

♥ Q72

♦ A32

♣ QJ65

W	N	E	S
	1 ♠	2 ♦	3 ♦ <sup>1</sup>

Pass	3 ♠	Pass	4 ♠
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All Pass

1. limit raise or better in !S

### Board: 2

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 5 ♦ X North

North:

♠ A942

♥ -

♦ Q765

♣ AT642

South:

♠ Q86

♥ T86

♦ AKT98

♣ K5

W	N	E	S
		1 ♠	2 ♦

Pass	5 ♦	Pass	Pass
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X	All Pass		
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### Board: 3

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 10+1

Contract: 2 ♥ South

North:

♠ 2

♥ KQJ42

♦ 943

♣ QJ94

South:

♠ KJT53

♥ 985

♦ KQJ

♣ T6

W	N	E	S
1 ♣	1 ♥	Pass	2 ♥

All Pass

### Board: 4

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ K84

♥ K

♦ KQJ9742

♣ J6

South:

♠ AJ973

♥ AQ5

♦ 85

♣ Q74

W	N	E	S
	1 ♦	2 ♣	2 ♠ <sup>1</sup>

Pass	3 ♠	4 ♣	4 ♠
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All Pass

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

### Board: 5

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 2 ♥ XX North

North:

♠ K954

♥ T76

♦ A8

♣ AQT9

South:

♠ T72

♥ AK52

♦ KQ6

♣ 642

W	N	E	S
	1 ♣	1 ♠	X

Pass	2 ♥	X	XX
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All Pass

## South hands

## We\_Overcall

<b>Board: 1</b>	♠ K42	Partner is dealer.
Dealer: North	♥ Q72	East (RHO) bids 2♦ if possible.
Vul: None	♦ A32	
HCP: 12	♣ QJ65	
<b>Board: 2</b>	♠ Q86	RHO is dealer. You bid second.
Dealer: East	♥ T86	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AKT98	West (LHO) Doubles 5♦ if possible.
HCP: 12+1	♣ K5	
<b>Board: 3</b>	♠ KJT53	LHO is dealer.
Dealer: West	♥ 985	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ KQJ	
HCP: 10+1	♣ T6	
<b>Board: 4</b>	♠ AJ973	Partner is dealer.
Dealer: North	♥ AQ5	East (RHO) bids 2♣ if possible.
Vul: Both	♦ 85	East (RHO) bids 4♣ if possible.
HCP: 13+1	♣ Q74	
<b>Board: 5</b>	♠ T72	Partner is dealer.
Dealer: North	♥ AK52	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ KQ6	East (RHO) Doubles 2♥ if possible.
HCP: 12	♣ 642	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 4 ♠ South

North:

♠ AJT86

♥ 854

♦ K6

♣ A97

South:

♠ K42

♥ Q72

♦ A32

♣ QJ65

W	N	E	S
	1 ♠	2 ♦	3 ♦ <sup>1</sup>

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. limit raise or better in !S

### Board: 2

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 5 ♦ X North

North:

♠ A942

♥ -

♦ Q765

♣ AT642

South:

♠ Q86

♥ T86

♦ AKT98

♣ K5

W	N	E	S
		1 ♠	2 ♦

Pass	5 ♦	Pass	Pass
------	-----	------	------

X All Pass

### Board: 3

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 10+1

Contract: 2 ♥ South

North:

♠ 2

♥ KQJ42

♦ 943

♣ QJ94

South:

♠ KJT53

♥ 985

♦ KQJ

♣ T6

W	N	E	S
1 ♣	1 ♥	Pass	2 ♥

All Pass

### Board: 4

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ K84

♥ K

♦ KQJ9742

♣ J6

South:

♠ AJ973

♥ AQ5

♦ 85

♣ Q74

W	N	E	S
	1 ♦	2 ♣	2 ♠ <sup>1</sup>

Pass	3 ♠	4 ♣	4 ♠
------	-----	-----	-----

All Pass

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

### Board: 5

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 2 ♥ XX North

North:

♠ K954

♥ T76

♦ A8

♣ AQT9

South:

♠ T72

♥ AK52

♦ KQ6

♣ 642

W	N	E	S
	1 ♣	1 ♠	X

Pass	2 ♥	X	XX
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All Pass

# North hands

# We\_Overcall

**Board: 6**      ♠ AJ752      LHO is dealer.  
 Dealer: East      ♥ K42      East (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ J6      East (LHO) Doubles 2 ♦ if possible.  
 HCP: 9+1      ♣ 652

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**Board: 7**      ♠ 3      LHO is dealer.  
 Dealer: East      ♥ KJ8765      East (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ QJ954  
 HCP: 11+3      ♣ A

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**Board: 8**      ♠ AJ2      LHO is dealer.  
 Dealer: East      ♥ 654      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ K      West (RHO) bids 2 ♣ if possible.  
 HCP: 11+2      ♣ KT9854      East (LHO) bids 2 ♠ if possible.

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**Board: 9**      ♠ AQT532      RHO is dealer. You bid second.  
 Dealer: West      ♥ J7      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ Q7      West (RHO) Doubles 2 ♠ if possible.  
 HCP: 14+2      ♣ AJ3

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**Board: 10**      ♠ K64      You are dealer.  
 Dealer: North      ♥ KT74      East (LHO) bids 1 ♥ if possible.  
 Vul: Both      ♦ K74  
 HCP: 14      ♣ AJ3

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 10+2

Contract: 2♦ X South

North:

♠ AJ752

♥ K42

♦ J6

♣ 652

South:

♠ T

♥ J85

♦ AKQT75

♣ T74

W

N

E

S

1♣

2♦

Pass

Pass

X

All Pass

### Board: 7

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 9+1

Contract: 3♥ South

North:

♠ 3

♥ KJ8765

♦ QJ954

♣ A

South:

♠ KQT65

♥ A43

♦ 6

♣ 5432

W

N

E

S

1♣

1♠

Pass

2♥

Pass

3♥

All Pass

### Board: 8

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 9+1

Contract: 3♥ South

North:

♠ AJ2

♥ 654

♦ K

♣ KT9854

South:

♠ KQT6

♥ KJT72

♦ 6543

♣ -

W

N

E

S

1♦

1♥

2♣<sup>1</sup>

2♦<sup>2</sup>

Pass

2♥

Pass

Pass

2♠

3♥

All Pass

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

2. limit raise or better in !H

### Board: 9

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 4♠ North

North:

♠ AQT532

♥ J7

♦ Q7

♣ AJ3

South:

♠ K876

♥ KT63

♦ T983

♣ Q

W

N

E

S

1♣

1♠

Pass

2♠

X

4♠

All Pass

### Board: 10

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8+2

Contract: 3♦ South

North:

♠ K64

♥ KT74

♦ K74

♣ AJ3

South:

♠ T72

♥ 2

♦ AQ9532

♣ Q74

W

N

E

S

1♣

1♥

2♦<sup>1</sup>

Pass

2NT

Pass

3♦

All Pass

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

## South hands

## We\_Overcall

**Board: 6**      ♠ T      RHO is dealer. You bid second.  
 Dealer: East      ♥ J85      East (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AKQT75      East (RHO) Doubles 2 ♦ if possible.  
 HCP: 10+2      ♣ T74

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**Board: 7**      ♠ KQT65      RHO is dealer. You bid second.  
 Dealer: East      ♥ A43      East (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 6  
 HCP: 9+1      ♣ 5432

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**Board: 8**      ♠ KQT6      RHO is dealer. You bid second.  
 Dealer: East      ♥ KJT72      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 6543      West (LHO) bids 2 ♣ if possible.  
 HCP: 9+1      ♣ -      East (RHO) bids 2 ♠ if possible.

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**Board: 9**      ♠ K876      LHO is dealer.  
 Dealer: West      ♥ KT63      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ T983      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 8      ♣ Q

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**Board: 10**      ♠ T72      Partner is dealer.  
 Dealer: North      ♥ 2      East (RHO) bids 1 ♥ if possible.  
 Vul: Both      ♦ AQ9532  
 HCP: 8+2      ♣ Q74

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 10+2

Contract: 2♦ X South

North:

♠ AJ752

♥ K42

♦ J6

♣ 652

South:

♠ T

♥ J85

♦ AKQT75

♣ T74

W

N

E

S

1♣

2♦

Pass

Pass

X

All Pass

### Board: 7

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 9+1

Contract: 3♥ South

North:

♠ 3

♥ KJ8765

♦ QJ954

♣ A

South:

♠ KQT65

♥ A43

♦ 6

♣ 5432

W

N

E

S

1♣

1♠

Pass

2♥

Pass

3♥

All Pass

### Board: 8

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 9+1

Contract: 3♥ South

North:

♠ AJ2

♥ 654

♦ K

♣ KT9854

South:

♠ KQT6

♥ KJT72

♦ 6543

♣ -

W

N

E

S

1♦

1♥

2♣<sup>1</sup>

2♦<sup>2</sup>

Pass

2♥

Pass

Pass

2♠

3♥

All Pass

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

2. limit raise or better in !H

### Board: 9

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 4♠ North

North:

♠ AQT532

♥ J7

♦ Q7

♣ AJ3

South:

♠ K876

♥ KT63

♦ T983

♣ Q

W

N

E

S

1♣

1♠

Pass

2♠

X

4♠

All Pass

### Board: 10

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8+2

Contract: 3♦ South

North:

♠ K64

♥ KT74

♦ K74

♣ AJ3

South:

♠ T72

♥ 2

♦ AQ9532

♣ Q74

W

N

E

S

1♣

1♥

2♦<sup>1</sup>

Pass

2NT

Pass

3♦

All Pass

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



<b>Board: 11</b>	♠ AJ7654	You are dealer.
Dealer: North	♥ 4	East (LHO) bids 2♥ if possible.
Vul: None	♦ 96	
HCP: 12+2	♣ AK42	
<hr/>		
<b>Board: 12</b>	♠ QJ7	Partner is dealer.
Dealer: South	♥ AK9	West (RHO) bids 1♦ if possible.
Vul: Both	♦ 32	
HCP: 12+1	♣ Q7642	
<hr/>		
<b>Board: 13</b>	♠ K4	You are dealer.
Dealer: North	♥ J753	East (LHO) bids 1♠ if possible.
Vul: None	♦ A7	East (LHO) Doubles 2♥ if possible.
HCP: 13+1	♣ KQ986	West (RHO) bids 2♠ if possible.
<hr/>		
<b>Board: 14</b>	♠ AK532	RHO is dealer. You bid second.
Dealer: West	♥ AJT54	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ -	West (RHO) bids 5♦ if possible.
HCP: 12+2	♣ T83	
<hr/>		
<b>Board: 15</b>	♠ 82	Partner is dealer.
Dealer: South	♥ K98	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ K962	
HCP: 6	♣ T652	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AJ7654

♥ 4

♦ 96

♣ AK42

South:

♠ K32

♥ 93

♦ AK7

♣ J9876

W N E S

1 ♠ 2 ♥ 3 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. limit raise or better in !S

### Board: 12

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ QJ7

♥ AK9

♦ 32

♣ Q7642

South:

♠ K963

♥ 84

♦ AK7

♣ K985

W N E S

1 ♣

1 ♦ 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3 ♣ All Pass

1. limit raise or better in !C

### Board: 13

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 3 ♥ North

North:

♠ K4

♥ J753

♦ A7

♣ KQ986

South:

♠ 9875

♥ AK62

♦ J42

♣ 52

W N E S

1 ♣ 1 ♠ X

Pass 2 ♥ X Pass

2 ♠ 3 ♥ All Pass

### Board: 14

Dealer: West

Vul: N-S

North HCP: 12+2

South HCP: 8+2

Contract: 5 ♠ South

North:

♠ AK532

♥ AJT54

♦ -

♣ T83

South:

♠ QT9876

♥ K8

♦ 973

♣ K9

W N E S

1 ♦ 2 ♦<sup>1</sup> Pass 4 ♠

5 ♦ Pass Pass 5 ♠

All Pass

1. Michaels Cuebid

### Board: 15

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 12

Contract: 1NT North

North:

♠ 82

♥ K98

♦ K962

♣ T652

South:

♠ A753

♥ T743

♦ AT

♣ A73

W N E S

1 ♣

1 ♥ Pass Pass 1 ♠

Pass 1NT All Pass

<b>Board: 11</b>	♠ K32	Partner is dealer.
Dealer: North	♥ 93	East (RHO) bids 2♥ if possible.
Vul: None	♦ AK7	
HCP: 11+1	♣ J9876	

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<b>Board: 12</b>	♠ K963	You are dealer.
Dealer: South	♥ 84	West (LHO) bids 1♦ if possible.
Vul: Both	♦ AK7	
HCP: 13	♣ K985	

---

<b>Board: 13</b>	♠ 9875	Partner is dealer.
Dealer: North	♥ AK62	East (RHO) bids 1♠ if possible.
Vul: None	♦ J42	East (RHO) Doubles 2♥ if possible.
HCP: 8	♣ 52	West (LHO) bids 2♠ if possible.

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<b>Board: 14</b>	♠ QT9876	LHO is dealer.
Dealer: West	♥ K8	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 973	West (LHO) bids 5♦ if possible.
HCP: 8+2	♣ K9	

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<b>Board: 15</b>	♠ A753	You are dealer.
Dealer: South	♥ T743	West (LHO) bids 1♥ if possible.
Vul: N-S	♦ AT	
HCP: 12	♣ A73	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AJ7654

♥ 4

♦ 96

♣ AK42

South:

♠ K32

♥ 93

♦ AK7

♣ J9876

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

1. limit raise or better in !S

### Board: 12

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ QJ7

♥ AK9

♦ 32

♣ Q7642

South:

♠ K963

♥ 84

♦ AK7

♣ K985

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

1. limit raise or better in !C

### Board: 13

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 3 ♥ North

North:

♠ K4

♥ J753

♦ A7

♣ KQ986

South:

♠ 9875

♥ AK62

♦ J42

♣ 52

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

### Board: 14

Dealer: West

Vul: N-S

North HCP: 12+2

South HCP: 8+2

Contract: 5 ♠ South

North:

♠ AK532

♥ AJT54

♦ -

♣ T83

South:

♠ QT9876

♥ K8

♦ 973

♣ K9

W	N	E	S
1 ♦	2 ♦ <sup>1</sup>	Pass	4 ♠
5 ♦	Pass	Pass	5 ♠
All Pass			

1. Michaels Cuebid

### Board: 15

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 12

Contract: 1NT North

North:

♠ 82

♥ K98

♦ K962

♣ T652

South:

♠ A753

♥ T743

♦ AT

♣ A73

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

# North hands

# We\_Overcall

## Board: 16

♠ QJ64

You are dealer.

Dealer: North

♥ AK7

East (LHO) bids 1 ♦ if possible.

Vul: None

♦ 6

West (RHO) bids 2 ♦ if possible.

HCP: 14+1

♣ KJ653

## Board: 17

♠ 42

RHO is dealer. You bid second.

Dealer: West

♥ A9

West (RHO) opens 1 ♦ if possible.

Vul: N-S

♦ KQJ

West (RHO) Doubles 2 ♣ if possible.

HCP: 14+2

♣ KJT986

East (LHO) bids 2 ♥ if possible.

## Board: 18

♠ A73

You are dealer.

Dealer: North

♥ KJ763

East (LHO) bids 2 ♦ if possible.

Vul: N-S

♦ -

HCP: 12+2

♣ KJ643

## Board: 19

♠ KQ9

You are dealer.

Dealer: North

♥ 8

East (LHO) bids 1 ♥ if possible.

Vul: Both

♦ KQT94

HCP: 13+1

♣ K754

## Board: 20

♠ K5

LHO is dealer.

Dealer: East

♥ J43

East (LHO) opens 1 ♦ if possible.

Vul: N-S

♦ T8762

West (RHO) Doubles 1 ♠ if possible.

HCP: 8+1

♣ A64

East (LHO) bids 2 ♥ if possible.

East (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 16

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ QJ64

♥ AK7

♦ 6

♣ KJ653

South:

♠ AT9853

♥ 65

♦ KT8

♣ Q8

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

### Board: 17

Dealer: West

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 3 ♣ North

North:

♠ 42

♥ A9

♦ KQJ

♣ KJT986

South:

♠ AJ83

♥ Q643

♦ T865

♣ Q

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

### Board: 18

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 3NT South

North:

♠ A73

♥ KJ763

♦ -

♣ KJ643

South:

♠ T64

♥ A4

♦ AJ762

♣ QT8

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

### Board: 19

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 14

Contract: 3 ♣ North

North:

♠ KQ9

♥ 8

♦ KQT94

♣ K754

South:

♠ 63

♥ AK94

♦ A82

♣ QJ98

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

### Board: 20

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 13+2

Contract: 3 ♠ North

North:

♠ K5

♥ J43

♦ T8762

♣ A64

South:

♠ AQJ876

♥ T6

♦ KQ5

♣ J7

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

## South hands

## We\_Overcall

<b>Board: 16</b>	♠ AT9853	Partner is dealer.
Dealer: North	♥ 65	East (RHO) bids 1 ♦ if possible.
Vul: None	♦ KT8	West (LHO) bids 2 ♦ if possible.
HCP: 9+2	♣ Q8	
<b>Board: 17</b>	♠ AJ83	LHO is dealer.
Dealer: West	♥ Q643	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ T865	West (LHO) Doubles 2 ♣ if possible.
HCP: 9	♣ Q	East (RHO) bids 2 ♥ if possible.
<b>Board: 18</b>	♠ T64	Partner is dealer.
Dealer: North	♥ A4	East (RHO) bids 2 ♦ if possible.
Vul: N-S	♦ AJ762	
HCP: 11+1	♣ QT8	
<b>Board: 19</b>	♠ 63	Partner is dealer.
Dealer: North	♥ AK94	East (RHO) bids 1 ♥ if possible.
Vul: Both	♦ A82	
HCP: 14	♣ QJ98	
<b>Board: 20</b>	♠ AQJ876	RHO is dealer. You bid second.
Dealer: East	♥ T6	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ KQ5	West (LHO) Doubles 1 ♠ if possible.
HCP: 13+2	♣ J7	East (RHO) bids 2 ♥ if possible.
		East (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 16

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ QJ64

♥ AK7

♦ 6

♣ KJ653

South:

♠ AT9853

♥ 65

♦ KT8

♣ Q8

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

### Board: 17

Dealer: West

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 3 ♣ North

North:

♠ 42

♥ A9

♦ KQJ

♣ KJT986

South:

♠ AJ83

♥ Q643

♦ T865

♣ Q

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

### Board: 18

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 3NT South

North:

♠ A73

♥ KJ763

♦ -

♣ KJ643

South:

♠ T64

♥ A4

♦ AJ762

♣ QT8

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

### Board: 19

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 14

Contract: 3 ♣ North

North:

♠ KQ9

♥ 8

♦ KQT94

♣ K754

South:

♠ 63

♥ AK94

♦ A82

♣ QJ98

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

### Board: 20

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 13+2

Contract: 3 ♠ North

North:

♠ K5

♥ J43

♦ T8762

♣ A64

South:

♠ AQJ876

♥ T6

♦ KQ5

♣ J7

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



**Board: 21**      ♠ KT83      LHO is dealer.  
Dealer: East      ♥ 975      East (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ KQ4  
HCP: 11      ♣ K97

---

**Board: 22**      ♠ QJT95      RHO is dealer. You bid second.  
Dealer: West      ♥ T      West (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ AQ92  
HCP: 13+1      ♣ A87

---

**Board: 23**      ♠ T2      LHO is dealer.  
Dealer: East      ♥ AKQT643      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ 92  
HCP: 10+3      ♣ J3

---

**Board: 24**      ♠ A763      Partner is dealer.  
Dealer: South      ♥ T932      West (RHO) bids 2 ♦ if possible.  
Vul: None      ♦ T93      East (LHO) bids 4 ♥ if possible.  
HCP: 8      ♣ A3

---

**Board: 25**      ♠ AKT853      RHO is dealer. You bid second.  
Dealer: West      ♥ A7      West (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ A8      West (RHO) bids 2 ♣ if possible.  
HCP: 17+2      ♣ Q64

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: East	♠ KT83	♠ Q7			1 ♣	1 ♦
Vul: E-W	♥ 975	♥ AK2	Pass	1 ♠	Pass	2 ♦
North HCP: 11	♦ KQ4	♦ AJT532	Pass	3 ♦	Pass	3 ♥
South HCP: 16+2	♣ K97	♣ Q4	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: West	♠ QJT95	♠ K	1 ♣	1 ♠	Pass	2 ♥
Vul: None	♥ T	♥ AKJ9843	Pass	2 ♠	Pass	4 ♥
North HCP: 13+1	♦ AQ92	♦ J643	All Pass			
South HCP: 12+3	♣ A87	♣ 9				
Contract: 4 ♥ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ AKJ873			1 ♦	1 ♠
Vul: E-W	♥ AKQT643	♥ 8	Pass	4 ♥	All Pass	
North HCP: 10+3	♦ 92	♦ 765				
South HCP: 11+2	♣ J3	♣ K84				
Contract: 4 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ A763	♠ T2				1 ♦
Vul: None	♥ T932	♥ -	2 ♦ <sup>1</sup>	Pass	4 ♥	5 ♦
North HCP: 8	♦ T93	♦ AK87542	All Pass			
South HCP: 13+3	♣ A3	♣ KQJ8				
Contract: 5 ♦ South						

1. Michaels Cuebid

### Board: 25

	North:	South:	W	N	E	S
Dealer: West	♠ AKT853	♠ QJ42	1 ♣	1 ♠	Pass	Pass
Vul: N-S	♥ A7	♥ 942	2 ♣	2 ♠	Pass	3 ♣ <sup>1</sup>
North HCP: 17+2	♦ A8	♦ KJ632	Pass	3 ♦	Pass	3NT
South HCP: 7+1	♣ Q64	♣ 2	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. limit raise or better in !S

## South hands

## We\_Overcall

**Board: 21**      ♠ Q7      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK2      East (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AJT532  
 HCP: 16+2      ♣ Q4

---

**Board: 22**      ♠ K      LHO is dealer.  
 Dealer: West      ♥ AKJ9843      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ J643  
 HCP: 12+3      ♣ 9

---

**Board: 23**      ♠ AKJ873      RHO is dealer. You bid second.  
 Dealer: East      ♥ 8      East (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 765  
 HCP: 11+2      ♣ K84

---

**Board: 24**      ♠ T2      You are dealer.  
 Dealer: South      ♥ -      West (LHO) bids 2 ♦ if possible.  
 Vul: None      ♦ AK87542      East (RHO) bids 4 ♥ if possible.  
 HCP: 13+3      ♣ KQJ8

---

**Board: 25**      ♠ QJ42      LHO is dealer.  
 Dealer: West      ♥ 942      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ KJ632      West (LHO) bids 2 ♣ if possible.  
 HCP: 7+1      ♣ 2

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: E-W

North HCP: 11

South HCP: 16+2

Contract: 3NT North

North:

♠ KT83

♥ 975

♦ KQ4

♣ K97

South:

♠ Q7

♥ AK2

♦ AJT532

♣ Q4

W

N

E

S

1 ♣ 1 ♦

Pass 1 ♠ Pass 2 ♦

Pass 3 ♦ Pass 3 ♥

Pass 3NT All Pass

### Board: 22

Dealer: West

Vul: None

North HCP: 13+1

South HCP: 12+3

Contract: 4 ♥ South

North:

♠ QJT95

♥ T

♦ AQ92

♣ A87

South:

♠ K

♥ AKJ9843

♦ J643

♣ 9

W

N

E

S

1 ♣ 1 ♠ Pass 2 ♥

Pass 2 ♠ Pass 4 ♥

All Pass

### Board: 23

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ T2

♥ AKQT643

♦ 92

♣ J3

South:

♠ AKJ873

♥ 8

♦ 765

♣ K84

W

N

E

S

1 ♦ 1 ♠

Pass 4 ♥ All Pass

### Board: 24

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+3

Contract: 5 ♦ South

North:

♠ A763

♥ T932

♦ T93

♣ A3

South:

♠ T2

♥ -

♦ AK87542

♣ KQJ8

W

N

E

S

2 ♦<sup>1</sup> Pass 4 ♥ 5 ♦

All Pass

1. Michaels Cuebid

### Board: 25

Dealer: West

Vul: N-S

North HCP: 17+2

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ AKT853

♥ A7

♦ A8

♣ Q64

South:

♠ QJ42

♥ 942

♦ KJ632

♣ 2

W

N

E

S

1 ♣ 1 ♠ Pass Pass

2 ♣ 2 ♠ Pass 3 ♣<sup>1</sup>

Pass 3 ♦ Pass 3NT

Pass 4 ♠ All Pass

1. limit raise or better in !S

## North hands

## We\_Overcall

**Board: 26**      ♠ Q93      LHO is dealer.  
 Dealer: East      ♥ Q732      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ T3      West (RHO) Doubles 1 ♥ if possible.  
 HCP: 7      ♣ KT95

---

**Board: 27**      ♠ KQJ9876      You are dealer.  
 Dealer: North      ♥ J      East (LHO) bids 2 ♥ if possible.  
 Vul: None      ♦ K      East (LHO) bids 5 ♥ if possible.  
 HCP: 13+3      ♣ K763

---

**Board: 28**      ♠ QJ873      Partner is dealer.  
 Dealer: South      ♥ KT8      West (RHO) bids 2 ♦ if possible.  
 Vul: E-W      ♦ Q  
 HCP: 9+1      ♣ J542

---

**Board: 29**      ♠ 5      RHO is dealer. You bid second.  
 Dealer: West      ♥ J6432      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ AKQ85      East (LHO) bids 3 ♦ if possible.  
 HCP: 10+2      ♣ 92      West (RHO) Doubles 4 ♥ if possible.

---

**Board: 30**      ♠ A83      LHO is dealer.  
 Dealer: East      ♥ T6      East (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ K63      East (LHO) bids 4 ♥ if possible.  
 HCP: 11+1      ♣ A8742      West (RHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: None

North HCP: 7

South HCP: 11+1

Contract: 2♥ North

North:

♠ Q93

♥ Q732

♦ T3

♣ KT95

South:

♠ T72

♥ AKT98

♦ A8

♣ 742

W	N	E	S
		1♦	1♥
X	2♥	All Pass	

### Board: 27

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 12+3

Contract: 6♠ South

North:

♠ KQJ9876

♥ J

♦ K

♣ K763

South:

♠ 4

♥ 3

♦ AQ752

♣ AQT542

W	N	E	S
	1♠	2♥	3♣
Pass	4♠	5♥	6♠
All Pass			

### Board: 28

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ QJ873

♥ KT8

♦ Q

♣ J542

South:

♠ A652

♥ AJ764

♦ 7

♣ K76

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

1. limit raise or better in !H

### Board: 29

Dealer: West

Vul: E-W

North HCP: 10+2

South HCP: 11+2

Contract: 4♥X North

North:

♠ 5

♥ J6432

♦ AKQ85

♣ 92

South:

♠ QJT86

♥ T87

♦ -

♣ AKJ64

W	N	E	S
1♦	1♥	3♦	3♥
Pass	4♥	Pass	Pass
X	All Pass		

### Board: 30

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 11+1

Contract: 4♠X South

North:

♠ A83

♥ T6

♦ K63

♣ A8742

South:

♠ KQT97

♥ 9

♦ QT2

♣ KJ63

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

1. limit raise or better in !S

## South hands

## We\_Overcall

<b>Board: 26</b>	♠ T72	RHO is dealer. You bid second.
Dealer: East	♥ AKT98	East (RHO) opens 1♦ if possible.
Vul: None	♦ A8	West (LHO) Doubles 1♥ if possible.
HCP: 11+1	♣ 742	

---

<b>Board: 27</b>	♠ 4	Partner is dealer.
Dealer: North	♥ 3	East (RHO) bids 2♥ if possible.
Vul: None	♦ AQ752	East (RHO) bids 5♥ if possible.
HCP: 12+3	♣ AQT542	

---

<b>Board: 28</b>	♠ A652	You are dealer.
Dealer: South	♥ AJ764	West (LHO) bids 2♦ if possible.
Vul: E-W	♦ 7	
HCP: 12+1	♣ K76	

---

<b>Board: 29</b>	♠ QJT86	LHO is dealer.
Dealer: West	♥ T87	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ -	East (RHO) bids 3♦ if possible.
HCP: 11+2	♣ AKJ64	West (LHO) Doubles 4♥ if possible.

---

<b>Board: 30</b>	♠ KQT97	RHO is dealer. You bid second.
Dealer: East	♥ 9	East (RHO) opens 1♥ if possible.
Vul: Both	♦ QT2	East (RHO) bids 4♥ if possible.
HCP: 11+1	♣ KJ63	West (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: None

North HCP: 7

South HCP: 11+1

Contract: 2♥ North

North:

♠ Q93

♥ Q732

♦ T3

♣ KT95

South:

♠ T72

♥ AKT98

♦ A8

♣ 742

W

N

E

S

1♦ 1♥

X 2♥ All Pass

### Board: 27

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 12+3

Contract: 6♠ South

North:

♠ KQJ9876

♥ J

♦ K

♣ K763

South:

♠ 4

♥ 3

♦ AQ752

♣ AQT542

W

N

E

S

1♠ 2♥ 3♣

Pass 4♠ 5♥ 6♠

All Pass

### Board: 28

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ QJ873

♥ KT8

♦ Q

♣ J542

South:

♠ A652

♥ AJ764

♦ 7

♣ K76

W

N

E

S

1♥

2♦ 3♦<sup>1</sup> Pass 4♥

All Pass

1. limit raise or better in !H

### Board: 29

Dealer: West

Vul: E-W

North HCP: 10+2

South HCP: 11+2

Contract: 4♥X North

North:

♠ 5

♥ J6432

♦ AKQ85

♣ 92

South:

♠ QJT86

♥ T87

♦ -

♣ AKJ64

W

N

E

S

1♦ 1♥ 3♦ 3♥

Pass 4♥ Pass Pass

X All Pass

### Board: 30

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 11+1

Contract: 4♠X South

North:

♠ A83

♥ T6

♦ K63

♣ A8742

South:

♠ KQT97

♥ 9

♦ QT2

♣ KJ63

W

N

E

S

1♥ 1♠

Pass 2♥<sup>1</sup> 4♥ 4♠

X All Pass

1. limit raise or better in !S



<b>Board: 31</b>	♠ AQT94	Partner is dealer.
Dealer: South	♥ K32	West (RHO) bids 1 ♦ if possible.
Vul: N-S	♦ K65	West (RHO) Doubles 2 ♣ if possible.
HCP: 12+1	♣ T7	East (LHO) bids 2 ♥ if possible.

---

<b>Board: 32</b>	♠ T3	Partner is dealer.
Dealer: South	♥ 843	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ KQ3	
HCP: 11+1	♣ KQJT4	

---

<b>Board: 33</b>	♠ AQJ85	RHO is dealer. You bid second.
Dealer: West	♥ AJ42	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ T8	East (LHO) bids 2 ♣ if possible.
HCP: 12+1	♣ 32	

---

<b>Board: 34</b>	♠ AJ2	RHO is dealer. You bid second.
Dealer: West	♥ 92	West (RHO) opens 1 ♥ if possible.
Vul: Both	♦ AKQ32	
HCP: 17+1	♣ K53	

---

<b>Board: 35</b>	♠ J4	LHO is dealer.
Dealer: East	♥ Q9	East (LHO) opens 1 ♥ if possible.
Vul: None	♦ 98	West (RHO) bids 3 ♥ if possible.
HCP: 11+3	♣ AKJ8752	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ AQT94	♠ K				1 ♣
Vul: N-S	♥ K32	♥ JT6	1 ♦	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ K65	♦ J72	X	XX	2 ♥	3 ♣
South HCP: 12+2	♣ T7	♣ AQJ643	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ Q86				1 ♣
Vul: Both	♥ 843	♥ AQ95	1 ♠	2 ♠ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ KQ3	♦ JT	All Pass			
South HCP: 13	♣ KQJT4	♣ A972				
Contract: 3NT South						1. limit raise or better in !C

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ85	♠ K76	1 ♣	1 ♠	2 ♣	2 ♠
Vul: None	♥ AJ42	♥ QT	All Pass			
North HCP: 12+1	♦ T8	♦ QJ932				
South HCP: 8+1	♣ 32	♣ T98				
Contract: 2 ♠ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: West	♠ AJ2	♠ KQT86	1 ♥	2 ♦	Pass	2NT
Vul: Both	♥ 92	♥ KT6	Pass	3NT	All Pass	
North HCP: 17+1	♦ AKQ32	♦ 95				
South HCP: 10+1	♣ K53	♣ Q62				
Contract: 3NT North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ A986			1 ♥	2 ♦
Vul: None	♥ Q9	♥ 84	3 ♥	4 ♣	All Pass	
North HCP: 11+3	♦ 98	♦ AQJ765				
South HCP: 11+2	♣ AKJ8752	♣ 6				
Contract: 4 ♣ North						

## South hands

## We\_Overcall

**Board: 31**      ♠ K      You are dealer.  
 Dealer: South      ♥ JT6      West (LHO) bids 1 ♦ if possible.  
 Vul: N-S      ♦ J72      West (LHO) Doubles 2 ♣ if possible.  
 HCP: 12+2      ♣ AQJ643      East (RHO) bids 2 ♥ if possible.

---

**Board: 32**      ♠ Q86      You are dealer.  
 Dealer: South      ♥ AQ95      West (LHO) bids 1 ♠ if possible.  
 Vul: Both      ♦ JT  
 HCP: 13      ♣ A972

---

**Board: 33**      ♠ K76      LHO is dealer.  
 Dealer: West      ♥ QT      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ QJ932      East (RHO) bids 2 ♣ if possible.  
 HCP: 8+1      ♣ T98

---

**Board: 34**      ♠ KQT86      LHO is dealer.  
 Dealer: West      ♥ KT6      West (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ 95  
 HCP: 10+1      ♣ Q62

---

**Board: 35**      ♠ A986      RHO is dealer. You bid second.  
 Dealer: East      ♥ 84      East (RHO) opens 1 ♥ if possible.  
 Vul: None      ♦ AQJ765      West (LHO) bids 3 ♥ if possible.  
 HCP: 11+2      ♣ 6

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ AQT94	♠ K				1 ♣
Vul: N-S	♥ K32	♥ JT6	1 ♦	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ K65	♦ J72	X	XX	2 ♥	3 ♣
South HCP: 12+2	♣ T7	♣ AQJ643	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ Q86				1 ♣
Vul: Both	♥ 843	♥ AQ95	1 ♠	2 ♠ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ KQ3	♦ JT	All Pass			
South HCP: 13	♣ KQJT4	♣ A972				
Contract: 3NT South						1. limit raise or better in !C

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ85	♠ K76	1 ♣	1 ♠	2 ♣	2 ♠
Vul: None	♥ AJ42	♥ QT	All Pass			
North HCP: 12+1	♦ T8	♦ QJ932				
South HCP: 8+1	♣ 32	♣ T98				
Contract: 2 ♠ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: West	♠ AJ2	♠ KQT86	1 ♥	2 ♦	Pass	2NT
Vul: Both	♥ 92	♥ KT6	Pass	3NT	All Pass	
North HCP: 17+1	♦ AKQ32	♦ 95				
South HCP: 10+1	♣ K53	♣ Q62				
Contract: 3NT North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ A986			1 ♥	2 ♦
Vul: None	♥ Q9	♥ 84	3 ♥	4 ♣	All Pass	
North HCP: 11+3	♦ 98	♦ AQJ765				
South HCP: 11+2	♣ AKJ8752	♣ 6				
Contract: 4 ♣ North						

## North hands

## We\_Overcall

**Board: 36**

♠ K842

You are dealer.

Dealer: North

♥ 75

East (LHO) bids 1 ♥ if possible.

Vul: E-W

♦ 3

West (RHO) bids 3 ♥ if possible.

HCP: 12+2

♣ AKQT73

**Board: 37**

♠ AQJ97

RHO is dealer. You bid second.

Dealer: West

♥ K3

West (RHO) opens 1 ♣ if possible.

Vul: Both

♦ T83

HCP: 13+1

♣ K95

**Board: 38**

♠ A532

LHO is dealer.

Dealer: East

♥ 2

East (LHO) opens 1 ♦ if possible.

Vul: None

♦ Q85

HCP: 8+1

♣ Q7632

**Board: 39**

♠ 852

Partner is dealer.

Dealer: South

♥ AKQJ854

West (RHO) bids 1 ♠ if possible.

Vul: N-S

♦ J86

HCP: 11+3

♣ -

**Board: 40**

♠ T2

LHO is dealer.

Dealer: East

♥ J973

East (LHO) opens 1 ♠ if possible.

Vul: None

♦ A96

East (LHO) bids 3 ♥ if possible.

HCP: 8

♣ QJT8

## Both hands (Answers Page)

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9+3

Contract: 4 ♦ South

North:

♠ K842

♥ 75

♦ 3

♣ AKQT73

South:

♠ A53

♥ -

♦ AJT8762

♣ 852

W	N	E	S
	1 ♣	1 ♥	2 ♦ <sup>1</sup>

3 ♥	Pass	Pass	4 ♦
-----	------	------	-----

All Pass

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

### Board: 37

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 2NT North

North:

♠ AQJ97

♥ K3

♦ T83

♣ K95

South:

♠ K2

♥ QJ864

♦ 754

♣ AQ4

W	N	E	S
1 ♣	1 ♠	Pass	2 ♥

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 38

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 3 ♣ North

North:

♠ A532

♥ 2

♦ Q85

♣ Q7632

South:

♠ J

♥ AJ84

♦ 942

♣ AKT98

W	N	E	S
		1 ♦	2 ♣

Pass	3 ♣	All Pass	
------	-----	----------	--

### Board: 39

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 14+1

Contract: 4 ♥ North

North:

♠ 852

♥ AKQJ854

♦ J86

♣ -

South:

♠ T43

♥ 72

♦ A32

♣ AKQJ9

W	N	E	S
			1 ♣

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

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

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

### Board: 40

Dealer: East

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 4 ♦ North

North:

♠ T2

♥ J973

♦ A96

♣ QJT8

South:

♠ 854

♥ K

♦ KQJT54

♣ A65

W	N	E	S
		1 ♠	2 ♦

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

Pass	4 ♦	All Pass	
------	-----	----------	--

## South hands

## We\_Overcall

**Board: 36**      ♠ A53      Partner is dealer.  
 Dealer: North      ♥ -      East (RHO) bids 1 ♥ if possible.  
 Vul: E-W      ♦ AJT8762      West (LHO) bids 3 ♥ if possible.  
 HCP: 9+3      ♣ 852

---

**Board: 37**      ♠ K2      LHO is dealer.  
 Dealer: West      ♥ QJ864      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 754  
 HCP: 12+1      ♣ AQ4

---

**Board: 38**      ♠ J      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ84      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 942  
 HCP: 13+1      ♣ AKT98

---

**Board: 39**      ♠ T43      You are dealer.  
 Dealer: South      ♥ 72      West (LHO) bids 1 ♠ if possible.  
 Vul: N-S      ♦ A32  
 HCP: 14+1      ♣ AKQJ9

---

**Board: 40**      ♠ 854      RHO is dealer. You bid second.  
 Dealer: East      ♥ K      East (RHO) opens 1 ♠ if possible.  
 Vul: None      ♦ KQJT54      East (RHO) bids 3 ♥ if possible.  
 HCP: 13+2      ♣ A65

## Both hands (Answers Page)

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9+3

Contract: 4 ♦ South

North:

♠ K842

♥ 75

♦ 3

♣ AKQT73

South:

♠ A53

♥ -

♦ AJT8762

♣ 852

W	N	E	S
	1 ♣	1 ♥	2 ♦ <sup>1</sup>

3 ♥	Pass	Pass	4 ♦
-----	------	------	-----

All Pass

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

### Board: 37

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 2NT North

North:

♠ AQJ97

♥ K3

♦ T83

♣ K95

South:

♠ K2

♥ QJ864

♦ 754

♣ AQ4

W	N	E	S
1 ♣	1 ♠	Pass	2 ♥

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 38

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 3 ♣ North

North:

♠ A532

♥ 2

♦ Q85

♣ Q7632

South:

♠ J

♥ AJ84

♦ 942

♣ AKT98

W	N	E	S
		1 ♦	2 ♣

Pass	3 ♣	All Pass	
------	-----	----------	--

### Board: 39

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 14+1

Contract: 4 ♥ North

North:

♠ 852

♥ AKQJ854

♦ J86

♣ -

South:

♠ T43

♥ 72

♦ A32

♣ AKQJ9

W	N	E	S
			1 ♣

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

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

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

### Board: 40

Dealer: East

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 4 ♦ North

North:

♠ T2

♥ J973

♦ A96

♣ QJT8

South:

♠ 854

♥ K

♦ KQJT54

♣ A65

W	N	E	S
		1 ♠	2 ♦

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

Pass	4 ♦	All Pass	
------	-----	----------	--



**Board: 41**      ♠ AQ432      LHO is dealer.  
Dealer: East      ♥ KT52      East (LHO) opens 1 ♦ if possible.  
Vul: Both      ♦ K52  
HCP: 12+1      ♣ 3

---

**Board: 42**      ♠ QT65      Partner is dealer.  
Dealer: South      ♥ A4      West (RHO) bids 1 ♠ if possible.  
Vul: E-W      ♦ 6532  
HCP: 8      ♣ Q62

---

**Board: 43**      ♠ KQJT82      RHO is dealer. You bid second.  
Dealer: West      ♥ 6      West (RHO) opens 1 ♣ if possible.  
Vul: Both      ♦ Q87      East (LHO) Doubles 1 ♠ if possible.  
HCP: 15+2      ♣ AKT      West (RHO) bids 2 ♥ if possible.

---

**Board: 44**      ♠ JT82      Partner is dealer.  
Dealer: South      ♥ KJ7      West (RHO) bids 1 ♥ if possible.  
Vul: None      ♦ KJT8  
HCP: 10      ♣ J2

---

**Board: 45**      ♠ A2      You are dealer.  
Dealer: North      ♥ KQ8532      East (LHO) bids 2 ♦ if possible.  
Vul: Both      ♦ 5  
HCP: 12+2      ♣ KT65

## Both hands (Answers Page)

### Board: 41

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AQ432

♥ KT52

♦ K52

♣ 3

South:

♠ JT7

♥ J73

♦ J7

♣ AKQJ2

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

### Board: 42

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+3

Contract: 4 ♦ North

North:

♠ QT65

♥ A4

♦ 6532

♣ Q62

South:

♠ 82

♥ KT976

♦ AKQ984

♣ -

W	N	E	S
			1 ♦
1 ♠	1 NT	Pass	3 ♥
Pass	4 ♦	All Pass	

### Board: 43

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 7

Contract: 4 ♠ North

North:

♠ KQJT82

♥ 6

♦ Q87

♣ AKT

South:

♠ 743

♥ QJ52

♦ A63

♣ 754

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

1. limit raise or better in !S

### Board: 44

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 3 ♠ North

North:

♠ JT82

♥ KJ7

♦ KJT8

♣ J2

South:

♠ A543

♥ 653

♦ A9

♣ A743

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

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 4 ♥ North

North:

♠ A2

♥ KQ8532

♦ 5

♣ KT65

South:

♠ KQJ96

♥ T64

♦ T84

♣ Q8

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

1. limit raise or better in !H

**Board: 41**      ♠ JT7      RHO is dealer. You bid second.  
Dealer: East      ♥ J73      East (RHO) opens 1 ♦ if possible.  
Vul: Both      ♦ J7  
HCP: 13+1      ♣ AKQJ2

---

**Board: 42**      ♠ 82      You are dealer.  
Dealer: South      ♥ KT976      West (LHO) bids 1 ♠ if possible.  
Vul: E-W      ♦ AKQ984  
HCP: 12+3      ♣ -

---

**Board: 43**      ♠ 743      LHO is dealer.  
Dealer: West      ♥ QJ52      West (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ A63      East (RHO) Doubles 1 ♠ if possible.  
HCP: 7      ♣ 754      West (LHO) bids 2 ♥ if possible.

---

**Board: 44**      ♠ A543      You are dealer.  
Dealer: South      ♥ 653      West (LHO) bids 1 ♥ if possible.  
Vul: None      ♦ A9  
HCP: 12      ♣ A743

---

**Board: 45**      ♠ KQJ96      Partner is dealer.  
Dealer: North      ♥ T64      East (RHO) bids 2 ♦ if possible.  
Vul: Both      ♦ T84  
HCP: 8+1      ♣ Q8

## Both hands (Answers Page)

### Board: 41

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AQ432

♥ KT52

♦ K52

♣ 3

South:

♠ JT7

♥ J73

♦ J7

♣ AKQJ2

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

### Board: 42

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+3

Contract: 4 ♦ North

North:

♠ QT65

♥ A4

♦ 6532

♣ Q62

South:

♠ 82

♥ KT976

♦ AKQ984

♣ -

W	N	E	S
			1 ♦
1 ♠	1 NT	Pass	3 ♥
Pass	4 ♦	All Pass	

### Board: 43

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 7

Contract: 4 ♠ North

North:

♠ KQJT82

♥ 6

♦ Q87

♣ AKT

South:

♠ 743

♥ QJ52

♦ A63

♣ 754

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

1. limit raise or better in !S

### Board: 44

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 3 ♠ North

North:

♠ JT82

♥ KJ7

♦ KJT8

♣ J2

South:

♠ A543

♥ 653

♦ A9

♣ A743

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

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 4 ♥ North

North:

♠ A2

♥ KQ8532

♦ 5

♣ KT65

South:

♠ KQJ96

♥ T64

♦ T84

♣ Q8

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

1. limit raise or better in !H

## North hands

## We\_Overcall

**Board: 46**      ♠ 7642      LHO is dealer.  
Dealer: East      ♥ 76      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ T97      West (RHO) bids 2 ♥ if possible.  
HCP: 3      ♣ KT53

---

**Board: 47**      ♠ AQJ732      You are dealer.  
Dealer: North      ♥ J83      East (LHO) bids 2 ♥ if possible.  
Vul: E-W      ♦ A98  
HCP: 14+2      ♣ Q

---

**Board: 48**      ♠ 4      Partner is dealer.  
Dealer: South      ♥ KJ874      West (RHO) bids 1 ♠ if possible.  
Vul: Both      ♦ Q86  
HCP: 10+1      ♣ A985

---

**Board: 49**      ♠ 9      RHO is dealer. You bid second.  
Dealer: West      ♥ J53      West (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ AKQ95      East (LHO) bids 1 ♥ if possible.  
HCP: 10+1      ♣ 8653

---

**Board: 50**      ♠ K95      Partner is dealer.  
Dealer: South      ♥ QJ52      West (RHO) bids 2 ♦ if possible.  
Vul: N-S      ♦ Q63  
HCP: 8      ♣ 764

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: None

North HCP: 3

South HCP: 14+3

Contract: 4 ♠ South

North:

♠ 7642

♥ 76

♦ T97

♣ KT53

South:

♠ AKQT853

♥ Q82

♦ QJ4

♣ -

W N E S

1 ♣ 1 ♠

2 ♥<sup>1</sup> 3 ♠ Pass 4 ♠

All Pass

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12+2

Contract: 3 ♠ North

North:

♠ AQJ732

♥ J83

♦ A98

♣ Q

South:

♠ K5

♥ T2

♦ KQ7532

♣ A83

W N E S

1 ♠ 2 ♥ 3 ♦

Pass 3 ♠ All Pass

### Board: 48

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♦ South

North:

♠ 4

♥ KJ874

♦ Q86

♣ A985

South:

♠ AJ93

♥ Q6

♦ KJ432

♣ Q7

W N E S

1 ♦ 1 ♦

1 ♠ 2 ♥<sup>1</sup> Pass 3 ♦

All Pass

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

### Board: 49

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 9

♥ J53

♦ AKQ95

♣ 8653

South:

♠ AQ873

♥ K742

♦ 86

♣ J4

W N E S

1 ♣ 1 ♦ 1 ♥ 1 ♠

Pass 1NT All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 2NT South

North:

♠ K95

♥ QJ52

♦ Q63

♣ 764

South:

♠ QT83

♥ K643

♦ K9

♣ AQ2

W N E S

1 ♣ 1 ♠

2 ♦ X Pass 2NT

All Pass

**Board: 46**      ♠ AKQT853      RHO is dealer. You bid second.  
Dealer: East      ♥ Q82      East (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ QJ4      West (LHO) bids 2 ♥ if possible.  
HCP: 14+3      ♣ -

---

**Board: 47**      ♠ K5      Partner is dealer.  
Dealer: North      ♥ T2      East (RHO) bids 2 ♥ if possible.  
Vul: E-W      ♦ KQ7532  
HCP: 12+2      ♣ A83

---

**Board: 48**      ♠ AJ93      You are dealer.  
Dealer: South      ♥ Q6      West (LHO) bids 1 ♠ if possible.  
Vul: Both      ♦ KJ432  
HCP: 13+1      ♣ Q7

---

**Board: 49**      ♠ AQ873      LHO is dealer.  
Dealer: West      ♥ K742      West (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ 86      East (RHO) bids 1 ♥ if possible.  
HCP: 10+1      ♣ J4

---

**Board: 50**      ♠ QT83      You are dealer.  
Dealer: South      ♥ K643      West (LHO) bids 2 ♦ if possible.  
Vul: N-S      ♦ K9  
HCP: 14      ♣ AQ2

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: None

North HCP: 3

South HCP: 14+3

Contract: 4 ♠ South

North:

♠ 7642

♥ 76

♦ T97

♣ KT53

South:

♠ AKQT853

♥ Q82

♦ QJ4

♣ -

W N E S

1 ♣ 1 ♠

2 ♥<sup>1</sup> 3 ♠ Pass 4 ♠

All Pass

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12+2

Contract: 3 ♠ North

North:

♠ AQJ732

♥ J83

♦ A98

♣ Q

South:

♠ K5

♥ T2

♦ KQ7532

♣ A83

W N E S

1 ♠ 2 ♥ 3 ♦

Pass 3 ♠ All Pass

### Board: 48

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♦ South

North:

♠ 4

♥ KJ874

♦ Q86

♣ A985

South:

♠ AJ93

♥ Q6

♦ KJ432

♣ Q7

W N E S

1 ♦ 1 ♦

1 ♠ 2 ♥<sup>1</sup> Pass 3 ♦

All Pass

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

### Board: 49

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 9

♥ J53

♦ AKQ95

♣ 8653

South:

♠ AQ873

♥ K742

♦ 86

♣ J4

W N E S

1 ♣ 1 ♦ 1 ♥ 1 ♠

Pass 1NT All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 2NT South

North:

♠ K95

♥ QJ52

♦ Q63

♣ 764

South:

♠ QT83

♥ K643

♦ K9

♣ AQ2

W N E S

1 ♣ 1 ♦ 1 ♥ 1 ♠

2 ♦ X Pass 2NT

All Pass