

North hands

We_Overcall

Board: 1	♠ AJT86	You bid first.
Dealer: North	♥ 854	East (LHO) bids 2♦ if possible.
Vul: None	♦ K6	
HCP: 12+1	♣ A97	
Board: 2	♠ A942	LHO opens the bidding 1♠.
Dealer: East	♥ -	Partner bids next.
Vul: N-S	♦ Q765	West (RHO) Doubles 5♦ if possible.
HCP: 10+1	♣ AT642	
Board: 3	♠ 2	RHO opens the bidding 1♣.
Dealer: West	♥ KQJ42	You bid next.
Vul: E-W	♦ 943	
HCP: 9+1	♣ QJ94	
Board: 4	♠ K84	You bid first.
Dealer: North	♥ K	East (LHO) bids 2♣ if possible.
Vul: Both	♦ KQJ9742	East (LHO) bids 4♣ if possible.
HCP: 13+3	♣ J6	
Board: 5	♠ K954	You bid first.
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	North:	South:	W	N	E	S
Dealer: North	♠ AJT86	♠ K42		1 ♠	2 ♦	3 ♦ ¹
Vul: None	♥ 854	♥ Q72	Pass	3 ♠	Pass	4 ♠
North HCP: 12+1	♦ K6	♦ A32		All Pass		
South HCP: 12	♣ A97	♣ QJ65				
Contract: 4 ♠ South						1. limit raise or better in !S

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ A942	♠ Q86		1 ♠	2 ♦	
Vul: N-S	♥ -	♥ T86	Pass	5 ♦	Pass	Pass
North HCP: 10+1	♦ Q765	♦ AKT98	X	All Pass		
South HCP: 12+1	♣ AT642	♣ K5				
Contract: 5 ♦ X North						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ KJT53	1 ♣	1 ♥	Pass	2 ♥
Vul: E-W	♥ KQJ42	♥ 985		All Pass		
North HCP: 9+1	♦ 943	♦ KQJ				
South HCP: 10+1	♣ QJ94	♣ T6				
Contract: 2 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AJ973		1 ♦	2 ♣	2 ♠ ¹
Vul: Both	♥ K	♥ AQ5	Pass	3 ♠	4 ♣	4 ♠
North HCP: 13+3	♦ KQJ9742	♦ 85		All Pass		
South HCP: 13+1	♣ J6	♣ Q74				
Contract: 4 ♠ South						1. 1X-(Y)-2Z forcing

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K954	♠ T72		1 ♣	1 ♠	X
Vul: E-W	♥ T76	♥ AK52	Pass	2 ♥	X	XX
North HCP: 13	♦ A8	♦ KQ6		All Pass		
South HCP: 12	♣ AQT9	♣ 642				
Contract: 2 ♥ XX North						

South hands**We_Overcall**

Board: 1	♠ K42	Partner bids first.
Dealer: North	♥ Q72	East (RHO) bids 2♦ if possible.
Vul: None	♦ A32	
HCP: 12	♣ QJ65	
Board: 2	♠ Q86	RHO opens the bidding 1♠.
Dealer: East	♥ T86	You bid next.
Vul: N-S	♦ AKT98	West (LHO) Doubles 5♦ if possible.
HCP: 12+1	♣ K5	
Board: 3	♠ KJT53	LHO opens the bidding 1♣.
Dealer: West	♥ 985	Partner bids next.
Vul: E-W	♦ KQJ	
HCP: 10+1	♣ T6	
Board: 4	♠ AJ973	Partner bids first.
Dealer: North	♥ AQ5	East (RHO) bids 2♣ if possible.
Vul: Both	♦ 85	East (RHO) bids 4♣ if possible.
HCP: 13+1	♣ Q74	
Board: 5	♠ T72	Partner bids first.
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	North:	South:	W	N	E	S
Dealer: North	♠ AJT86	♠ K42		1 ♠	2 ♦	3 ♦ ¹
Vul: None	♥ 854	♥ Q72	Pass	3 ♠	Pass	4 ♠
North HCP: 12+1	♦ K6	♦ A32		All Pass		
South HCP: 12	♣ A97	♣ QJ65				
Contract: 4 ♠ South						1. limit raise or better in !S

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ A942	♠ Q86		1 ♠	2 ♦	
Vul: N-S	♥ -	♥ T86	Pass	5 ♦	Pass	Pass
North HCP: 10+1	♦ Q765	♦ AKT98	X	All Pass		
South HCP: 12+1	♣ AT642	♣ K5				
Contract: 5 ♦ X North						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ KJT53	1 ♣	1 ♥	Pass	2 ♥
Vul: E-W	♥ KQJ42	♥ 985		All Pass		
North HCP: 9+1	♦ 943	♦ KQJ				
South HCP: 10+1	♣ QJ94	♣ T6				
Contract: 2 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AJ973		1 ♦	2 ♣	2 ♠ ¹
Vul: Both	♥ K	♥ AQ5	Pass	3 ♠	4 ♣	4 ♠
North HCP: 13+3	♦ KQJ9742	♦ 85		All Pass		
South HCP: 13+1	♣ J6	♣ Q74				
Contract: 4 ♠ South						1. 1X-(Y)-2Z forcing

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K954	♠ T72		1 ♣	1 ♠	X
Vul: E-W	♥ T76	♥ AK52	Pass	2 ♥	X	XX
North HCP: 13	♦ A8	♦ KQ6		All Pass		
South HCP: 12	♣ AQT9	♣ 642				
Contract: 2 ♥ XX North						

North hands

We_Overcall

Board: 6 ♠ AJ752 LHO opens the bidding 1♣.

Dealer: East ♥ K42 Partner bids next.

Vul: E-W ♦ J6 East (LHO) Doubles 2♦ if possible.

HCP: 9+1 ♣ 652

Board: 7 ♠ 3 LHO opens the bidding 1♣.

Dealer: East ♥ KJ8765 Partner bids next.

Vul: Both ♦ QJ954

HCP: 11+3 ♣ A

Board: 8 ♠ AJ2 LHO opens the bidding 1♦.

Dealer: East ♥ 654 Partner bids next.

Vul: None ♦ K West (RHO) bids 2♣ if possible.

HCP: 11+2 ♣ KT9854 East (LHO) bids 2♠ if possible.

Board: 9 ♠ AQT532 RHO opens the bidding 1♣.

Dealer: West ♥ J7 You bid next.

Vul: E-W ♦ Q7 West (RHO) Doubles 2♠ if possible.

HCP: 14+2 ♣ AJ3

Board: 10 ♠ K64 You bid first.

Dealer: North ♥ KT74 East (LHO) bids 1♥ if possible.

Vul: Both ♦ K74

HCP: 14 ♣ AJ3

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ AJ752	♠ T			1♣	2♦
Vul: E-W	♥ K42	♥ J85	Pass	Pass	X	All Pass
North HCP: 9+1	♦ J6	♦ AKQT75				
South HCP: 10+2	♣ 652	♣ T74				
Contract: 2♦X South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ KQT65			1♣	1♠
Vul: Both	♥ KJ8765	♥ A43	Pass	2♥	Pass	3♥
North HCP: 11+3	♦ QJ954	♦ 6	All Pass			
South HCP: 9+1	♣ A	♣ 5432				
Contract: 3♥ South						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ AJ2	♠ KQT6			1♦	1♥
Vul: None	♥ 654	♥ KJT72	2♣ ¹	2♦ ²	Pass	2♥
North HCP: 11+2	♦ K	♦ 6543	Pass	Pass	2♠	3♥
South HCP: 9+1	♣ KT9854	♣ -	All Pass			
Contract: 3♥ South						

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

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ AQT532	♠ K876	1♣	1♠	Pass	2♠
Vul: E-W	♥ J7	♥ KT63	X	4♠	All Pass	
North HCP: 14+2	♦ Q7	♦ T983				
South HCP: 8	♣ AJ3	♣ Q				
Contract: 4♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ K64	♠ T72		1♣	1♥	2♦ ¹
Vul: Both	♥ KT74	♥ 2	Pass	2NT	Pass	3♦
North HCP: 14	♦ K74	♦ AQ9532	All Pass			
South HCP: 8+2	♣ AJ3	♣ Q74				
Contract: 3♦ South						

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

South hands**We_Overcall**

Board: 6 ♠ T RHO opens the bidding 1♣.

Dealer: East ♥ J85 You bid next.

Vul: E-W ♦ AKQT75 East (RHO) Doubles 2♦ if possible.

HCP: 10+2 ♣ T74

Board: 7 ♠ KQT65 RHO opens the bidding 1♣.

Dealer: East ♥ A43 You bid next.

Vul: Both ♦ 6

HCP: 9+1 ♣ 5432

Board: 8 ♠ KQT6 RHO opens the bidding 1♦.

Dealer: East ♥ KJT72 You bid next.

Vul: None ♦ 6543 West (LHO) bids 2♣ if possible.

HCP: 9+1 ♣ - East (RHO) bids 2♠ if possible.

Board: 9 ♠ K876 LHO opens the bidding 1♣.

Dealer: West ♥ KT63 Partner bids next.

Vul: E-W ♦ T983 West (LHO) Doubles 2♠ if possible.

HCP: 8 ♣ Q

Board: 10 ♠ T72 Partner bids first.

Dealer: North ♥ 2 East (RHO) bids 1♥ if possible.

Vul: Both ♦ AQ9532

HCP: 8+2 ♣ Q74

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ AJ752	♠ T			1♣	2♦
Vul: E-W	♥ K42	♥ J85	Pass	Pass	X	All Pass
North HCP: 9+1	♦ J6	♦ AKQT75				
South HCP: 10+2	♣ 652	♣ T74				
Contract: 2♦X South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ KQT65			1♣	1♠
Vul: Both	♥ KJ8765	♥ A43	Pass	2♥	Pass	3♥
North HCP: 11+3	♦ QJ954	♦ 6	All Pass			
South HCP: 9+1	♣ A	♣ 5432				
Contract: 3♥ South						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ AJ2	♠ KQT6			1♦	1♥
Vul: None	♥ 654	♥ KJT72	2♣ ¹	2♦ ²	Pass	2♥
North HCP: 11+2	♦ K	♦ 6543	Pass	Pass	2♠	3♥
South HCP: 9+1	♣ KT9854	♣ -	All Pass			
Contract: 3♥ South						

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

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ AQT532	♠ K876	1♣	1♠	Pass	2♠
Vul: E-W	♥ J7	♥ KT63	X	4♠	All Pass	
North HCP: 14+2	♦ Q7	♦ T983				
South HCP: 8	♣ AJ3	♣ Q				
Contract: 4♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ K64	♠ T72		1♣	1♥	2♦ ¹
Vul: Both	♥ KT74	♥ 2	Pass	2NT	Pass	3♦
North HCP: 14	♦ K74	♦ AQ9532	All Pass			
South HCP: 8+2	♣ AJ3	♣ Q74				
Contract: 3♦ South						

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

North hands

We_Overcall

Board: 11	♠ AJ7654	You bid first.
Dealer: North	♥ 4	East (LHO) bids 2♥ if possible.
Vul: None	♦ 96	
HCP: 12+2	♣ AK42	

Board: 12	♠ QJ7	Partner bids first.
Dealer: South	♥ AK9	West (RHO) bids 1♦ if possible.
Vul: Both	♦ 32	
HCP: 12+1	♣ Q7642	

Board: 13	♠ K4	You bid first.
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.

Board: 14	♠ AK532	RHO opens the bidding 1♦.
Dealer: West	♥ AJT54	You bid next.
Vul: N-S	♦ -	West (RHO) bids 5♦ if possible.
HCP: 12+2	♣ T83	

Board: 15	♠ 82	Partner bids first.
Dealer: South	♥ K98	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ K962	
HCP: 6	♣ T652	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJ7654	♠ K32		1 ♠	2 ♥	3 ♥ ¹
Vul: None	♥ 4	♥ 93	Pass	4 ♠	All Pass	
North HCP: 12+2	♦ 96	♦ AK7				
South HCP: 11+1	♣ AK42	♣ J9876				1. limit raise or better in !S
Contract: 4 ♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ K963				1 ♣
Vul: Both	♥ AK9	♥ 84	1 ♦	2 ♦ ¹	Pass	2 ♠
North HCP: 12+1	♦ 32	♦ AK7	Pass	3 ♣	All Pass	
South HCP: 13	♣ Q7642	♣ K985				1. limit raise or better in !C
Contract: 3 ♣ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 9875		1 ♣	1 ♠	X
Vul: None	♥ J753	♥ AK62	Pass	2 ♥	X	Pass
North HCP: 13+1	♦ A7	♦ J42	2 ♠	3 ♥	All Pass	
South HCP: 8	♣ KQ986	♣ 52				
Contract: 3 ♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ AK532	♠ QT9876	1 ♦	2 ♦ ¹	Pass	4 ♠
Vul: N-S	♥ AJT54	♥ K8	5 ♦	Pass	Pass	5 ♠
North HCP: 12+2	♦ -	♦ 973		All Pass		
South HCP: 8+2	♣ T83	♣ K9				1. Michaels Cuebid
Contract: 5 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ A753				1 ♣
Vul: N-S	♥ K98	♥ T743	1 ♥	Pass	Pass	1 ♠
North HCP: 6	♦ K962	♦ AT	Pass	1 NT	All Pass	
South HCP: 12	♣ T652	♣ A73				
Contract: 1 NT North						

South hands**We_Overcall**

Board: 11	♠ K32	Partner bids first.
Dealer: North	♥ 93	East (RHO) bids 2♥ if possible.
Vul: None	♦ AK7	
HCP: 11+1	♣ J9876	
Board: 12	♠ K963	You bid first.
Dealer: South	♥ 84	West (LHO) bids 1♦ if possible.
Vul: Both	♦ AK7	
HCP: 13	♣ K985	
Board: 13	♠ 9875	Partner bids first.
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.
Board: 14	♠ QT9876	LHO opens the bidding 1♦.
Dealer: West	♥ K8	Partner bids next.
Vul: N-S	♦ 973	West (LHO) bids 5♦ if possible.
HCP: 8+2	♣ K9	
Board: 15	♠ A753	You bid first.
Dealer: South	♥ T743	West (LHO) bids 1♥ if possible.
Vul: N-S	♦ AT	
HCP: 12	♣ A73	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJ7654	♠ K32		1 ♠	2 ♥	3 ♥ ¹
Vul: None	♥ 4	♥ 93	Pass	4 ♠	All Pass	
North HCP: 12+2	♦ 96	♦ AK7				
South HCP: 11+1	♣ AK42	♣ J9876				1. limit raise or better in !S
Contract: 4 ♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ K963				1 ♣
Vul: Both	♥ AK9	♥ 84	1 ♦	2 ♦ ¹	Pass	2 ♠
North HCP: 12+1	♦ 32	♦ AK7	Pass	3 ♣	All Pass	
South HCP: 13	♣ Q7642	♣ K985				1. limit raise or better in !C
Contract: 3 ♣ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 9875		1 ♣	1 ♠	X
Vul: None	♥ J753	♥ AK62	Pass	2 ♥	X	Pass
North HCP: 13+1	♦ A7	♦ J42	2 ♠	3 ♥	All Pass	
South HCP: 8	♣ KQ986	♣ 52				
Contract: 3 ♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ AK532	♠ QT9876	1 ♦	2 ♦ ¹	Pass	4 ♠
Vul: N-S	♥ AJT54	♥ K8	5 ♦	Pass	Pass	5 ♠
North HCP: 12+2	♦ -	♦ 973		All Pass		
South HCP: 8+2	♣ T83	♣ K9				1. Michaels Cuebid
Contract: 5 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ A753				1 ♣
Vul: N-S	♥ K98	♥ T743	1 ♥	Pass	Pass	1 ♠
North HCP: 6	♦ K962	♦ AT	Pass	1 NT	All Pass	
South HCP: 12	♣ T652	♣ A73				
Contract: 1 NT North						

North hands

We_Overcall

Board: 16	♠ QJ64	You bid first.
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 opens the bidding 1♦.
Dealer: West	♥ A9	You bid next.
Vul: N-S	♦ KQJ	West (RHO) Doubles 2♣ if possible.
HCP: 14+2	♣ KJT986	East (LHO) bids 2♥ if possible.
Board: 18	♠ A73	You bid first.
Dealer: North	♥ KJ763	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ -	
HCP: 12+2	♣ KJ643	
Board: 19	♠ KQ9	You bid first.
Dealer: North	♥ 8	East (LHO) bids 1♥ if possible.
Vul: Both	♦ KQT94	
HCP: 13+1	♣ K754	
Board: 20	♠ K5	LHO opens the bidding 1♦.
Dealer: East	♥ J43	Partner bids next.
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	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ AT9853		1♣	1♦	1♠
Vul: None	♥ AK7	♥ 65	2♦	2♠	Pass	4♠
North HCP: 14+1	♦ 6	♦ KT8		All Pass		
South HCP: 9+2	♣ KJ653	♣ Q8				
Contract: 4♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ AJ83	1♦	2♣	Pass	Pass
Vul: N-S	♥ A9	♥ Q643	X	Pass	2♥	Pass
North HCP: 14+2	♦ KQJ	♦ T865	Pass	3♣	All Pass	
South HCP: 9	♣ KJT986	♣ Q				
Contract: 3♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T64		1♥	2♦	Pass
Vul: N-S	♥ KJ763	♥ A4	Pass	3♣	Pass	3NT
North HCP: 12+2	♦ -	♦ AJ762		All Pass		
South HCP: 11+1	♣ KJ643	♣ QT8				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 63		1♦	1♥	2NT
Vul: Both	♥ 8	♥ AK94	Pass	3♣	All Pass	
North HCP: 13+1	♦ KQT94	♦ A82				
South HCP: 14	♣ K754	♣ QJ98				
Contract: 3♣ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ AQJ876			1♦	1♠
Vul: N-S	♥ J43	♥ T6	X	Pass	2♥	2♠
North HCP: 8+1	♦ T8762	♦ KQ5	Pass	Pass	3♥	Pass
South HCP: 13+2	♣ A64	♣ J7	Pass	3♠	All Pass	
Contract: 3♠ North						

South hands**We_Overcall**

Board: 16	♠ AT9853	Partner bids first.
Dealer: North	♥ 65	East (RHO) bids 1♦ if possible.
Vul: None	♦ KT8	West (LHO) bids 2♦ if possible.
HCP: 9+2	♣ Q8	
Board: 17	♠ AJ83	LHO opens the bidding 1♦.
Dealer: West	♥ Q643	Partner bids next.
Vul: N-S	♦ T865	West (LHO) Doubles 2♣ if possible.
HCP: 9	♣ Q	East (RHO) bids 2♥ if possible.
Board: 18	♠ T64	Partner bids first.
Dealer: North	♥ A4	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ AJ762	
HCP: 11+1	♣ QT8	
Board: 19	♠ 63	Partner bids first.
Dealer: North	♥ AK94	East (RHO) bids 1♥ if possible.
Vul: Both	♦ A82	
HCP: 14	♣ QJ98	
Board: 20	♠ AQJ876	RHO opens the bidding 1♦.
Dealer: East	♥ T6	You bid next.
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	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ AT9853		1♣	1♦	1♠
Vul: None	♥ AK7	♥ 65	2♦	2♠	Pass	4♠
North HCP: 14+1	♦ 6	♦ KT8		All Pass		
South HCP: 9+2	♣ KJ653	♣ Q8				
Contract: 4♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ AJ83	1♦	2♣	Pass	Pass
Vul: N-S	♥ A9	♥ Q643	X	Pass	2♥	Pass
North HCP: 14+2	♦ KQJ	♦ T865	Pass	3♣	All Pass	
South HCP: 9	♣ KJT986	♣ Q				
Contract: 3♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T64		1♥	2♦	Pass
Vul: N-S	♥ KJ763	♥ A4	Pass	3♣	Pass	3NT
North HCP: 12+2	♦ -	♦ AJ762		All Pass		
South HCP: 11+1	♣ KJ643	♣ QT8				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 63		1♦	1♥	2NT
Vul: Both	♥ 8	♥ AK94	Pass	3♣	All Pass	
North HCP: 13+1	♦ KQT94	♦ A82				
South HCP: 14	♣ K754	♣ QJ98				
Contract: 3♣ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ AQJ876			1♦	1♠
Vul: N-S	♥ J43	♥ T6	X	Pass	2♥	2♠
North HCP: 8+1	♦ T8762	♦ KQ5	Pass	Pass	3♥	Pass
South HCP: 13+2	♣ A64	♣ J7	Pass	3♠	All Pass	
Contract: 3♠ North						

North hands

We_Overcall

Board: 21	♠ KT83	LHO opens the bidding 1♣.
Dealer: East	♥ 975	Partner bids next.
Vul: E-W	♦ KQ4	
HCP: 11	♣ K97	

Board: 22	♠ QJT95	RHO opens the bidding 1♣.
Dealer: West	♥ T	You bid next.
Vul: None	♦ AQ92	
HCP: 13+1	♣ A87	

Board: 23	♠ T2	LHO opens the bidding 1♦.
Dealer: East	♥ AKQT643	Partner bids next.
Vul: E-W	♦ 92	
HCP: 10+3	♣ J3	

Board: 24	♠ A763	Partner bids first.
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 opens the bidding 1♣.
Dealer: West	♥ A7	You bid next.
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♦ ¹	Pass	4♥	5♦
North HCP: 8	♦ T93	♦ AK87542	All Pass			
South HCP: 13+3	♣ A3	♣ KQJ8			1. Michaels Cuebid	
Contract: 5♦ South						

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♣ ¹
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 opens the bidding 1♣.
Dealer: East	♥ AK2	You bid next.
Vul: E-W	♦ AJT532	
HCP: 16+2	♣ Q4	

Board: 22	♠ K	LHO opens the bidding 1♣.
Dealer: West	♥ AKJ9843	Partner bids next.
Vul: None	♦ J643	
HCP: 12+3	♣ 9	

Board: 23	♠ AKJ873	RHO opens the bidding 1♦.
Dealer: East	♥ 8	You bid next.
Vul: E-W	♦ 765	
HCP: 11+2	♣ K84	

Board: 24	♠ T2	You bid first.
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 opens the bidding 1♣.
Dealer: West	♥ 942	Partner bids next.
Vul: N-S	♦ KJ632	West (LHO) bids 2♣ if possible.
HCP: 7+1	♣ 2	

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♦ ¹	Pass	4♥	5♦
North HCP: 8	♦ T93	♦ AK87542	All Pass			
South HCP: 13+3	♣ A3	♣ KQJ8			1. Michaels Cuebid	
Contract: 5♦ South						

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♣ ¹
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	

North hands

We_Overcall

Board: 26	♠ Q93	LHO opens the bidding 1♦.
Dealer: East	♥ Q732	Partner bids next.
Vul: None	♦ T3	West (RHO) Doubles 1♥ if possible.
HCP: 7	♣ KT95	
Board: 27	♠ KQJ9876	You bid first.
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 bids first.
Dealer: South	♥ KT8	West (RHO) bids 2♦ if possible.
Vul: E-W	♦ Q	
HCP: 9+1	♣ J542	
Board: 29	♠ 5	RHO opens the bidding 1♦.
Dealer: West	♥ J6432	You bid next.
Vul: E-W	♦ AKQ85	East (LHO) bids 3♦ if possible.
HCP: 10+2	♣ 92	West (RHO) Doubles 4♥ if possible.
Board: 30	♠ A83	LHO opens the bidding 1♥.
Dealer: East	♥ T6	Partner bids next.
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	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ T72			1♦	1♥
Vul: None	♥ Q732	♥ AKT98	X	2♥	All Pass	
North HCP: 7	♦ T3	♦ A8				
South HCP: 11+1	♣ KT95	♣ 742				
Contract: 2♥ North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQJ9876	♠ 4		1♠	2♥	3♣
Vul: None	♥ J	♥ 3	Pass	4♠	5♥	6♠
North HCP: 13+3	♦ K	♦ AQ752	All Pass			
South HCP: 12+3	♣ K763	♣ AQT542				
Contract: 6♠ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ QJ873	♠ A652				1♥
Vul: E-W	♥ KT8	♥ AJ764	2♦	3♦ ¹	Pass	4♥
North HCP: 9+1	♦ Q	♦ 7	All Pass			
South HCP: 12+1	♣ J542	♣ K76				1. limit raise or better in !H
Contract: 4♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ QJT86	1♦	1♥	3♦	3♥
Vul: E-W	♥ J6432	♥ T87	Pass	4♥	Pass	Pass
North HCP: 10+2	♦ AKQ85	♦ -	X	All Pass		
South HCP: 11+2	♣ 92	♣ AKJ64				
Contract: 4♥X North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ KQT97			1♥	1♠
Vul: Both	♥ T6	♥ 9	Pass	2♥ ¹	4♥	4♠
North HCP: 11+1	♦ K63	♦ QT2	X	All Pass		
South HCP: 11+1	♣ A8742	♣ KJ63				1. limit raise or better in !S
Contract: 4♠X South						

South hands**We_Overcall**

Board: 26 ♠ T72 RHO opens the bidding 1♦.

Dealer: East ♥ AKT98 You bid next.

Vul: None ♦ A8 West (LHO) Doubles 1♥ if possible.

HCP: 11+1 ♣ 742

Board: 27 ♠ 4 Partner bids first.

Dealer: North ♥ 3 East (RHO) bids 2♥ if possible.

Vul: None ♦ AQ752 East (RHO) bids 5♥ if possible.

HCP: 12+3 ♣ AQT542

Board: 28 ♠ A652 You bid first.

Dealer: South ♥ AJ764 West (LHO) bids 2♦ if possible.

Vul: E-W ♦ 7

HCP: 12+1 ♣ K76

Board: 29 ♠ QJT86 LHO opens the bidding 1♦.

Dealer: West ♥ T87 Partner bids next.

Vul: E-W ♦ - East (RHO) bids 3♦ if possible.

HCP: 11+2 ♣ AKJ64 West (LHO) Doubles 4♥ if possible.

Board: 30 ♠ KQT97 RHO opens the bidding 1♥.

Dealer: East ♥ 9 You bid next.

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	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ T72			1♦	1♥
Vul: None	♥ Q732	♥ AKT98	X	2♥	All Pass	
North HCP: 7	♦ T3	♦ A8				
South HCP: 11+1	♣ KT95	♣ 742				
Contract: 2♥ North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQJ9876	♠ 4		1♠	2♥	3♣
Vul: None	♥ J	♥ 3	Pass	4♠	5♥	6♠
North HCP: 13+3	♦ K	♦ AQ752	All Pass			
South HCP: 12+3	♣ K763	♣ AQT542				
Contract: 6♠ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ QJ873	♠ A652				1♥
Vul: E-W	♥ KT8	♥ AJ764	2♦	3♦ ¹	Pass	4♥
North HCP: 9+1	♦ Q	♦ 7	All Pass			
South HCP: 12+1	♣ J542	♣ K76				1. limit raise or better in !H
Contract: 4♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ QJT86	1♦	1♥	3♦	3♥
Vul: E-W	♥ J6432	♥ T87	Pass	4♥	Pass	Pass
North HCP: 10+2	♦ AKQ85	♦ -	X	All Pass		
South HCP: 11+2	♣ 92	♣ AKJ64				
Contract: 4♥X North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ KQT97			1♥	1♠
Vul: Both	♥ T6	♥ 9	Pass	2♥ ¹	4♥	4♠
North HCP: 11+1	♦ K63	♦ QT2	X	All Pass		
South HCP: 11+1	♣ A8742	♣ KJ63				1. limit raise or better in !S
Contract: 4♠X South						

North hands

We_Overcall

Board: 31	♠ AQT94	Partner bids first.
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.

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

Board: 33	♠ AQJ85	RHO opens the bidding 1♣.
Dealer: West	♥ AJ42	You bid next.
Vul: None	♦ T8	East (LHO) bids 2♣ if possible.
HCP: 12+1	♣ 32	

Board: 34	♠ AJ2	RHO opens the bidding 1♥.
Dealer: West	♥ 92	You bid next.
Vul: Both	♦ AKQ32	
HCP: 17+1	♣ K53	

Board: 35	♠ J4	LHO opens the bidding 1♥.
Dealer: East	♥ Q9	Partner bids next.
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♠ ¹	Pass	3NT
North HCP: 11+1	♦ KQ3	♦ JT		All Pass		
South HCP: 13	♣ KQJT4	♣ A972				1. limit raise or better in !C
Contract: 3NT South						

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		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 bid first.
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 bid first.
Dealer: South	♥ AQ95	West (LHO) bids 1♠ if possible.
Vul: Both	♦ JT	
HCP: 13	♣ A972	

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

Board: 34	♠ KQT86	LHO opens the bidding 1♥.
Dealer: West	♥ KT6	Partner bids next.
Vul: Both	♦ 95	
HCP: 10+1	♣ Q62	

Board: 35	♠ A986	RHO opens the bidding 1♥.
Dealer: East	♥ 84	You bid next.
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♠ ¹	Pass	3NT
North HCP: 11+1	♦ KQ3	♦ JT		All Pass		
South HCP: 13	♣ KQJT4	♣ A972				1. limit raise or better in !C
Contract: 3NT South						

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		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 bid first.
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 opens the bidding 1♣.
Dealer: West	♥ K3	You bid next.
Vul: Both	♦ T83	
HCP: 13+1	♣ K95	

Board: 38	♠ A532	LHO opens the bidding 1♦.
Dealer: East	♥ 2	Partner bids next.
Vul: None	♦ Q85	
HCP: 8+1	♣ Q7632	

Board: 39	♠ 852	Partner bids first.
Dealer: South	♥ AKQJ854	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ J86	
HCP: 11+3	♣ -	

Board: 40	♠ T2	LHO opens the bidding 1♠.
Dealer: East	♥ J973	Partner bids next.
Vul: None	♦ A96	East (LHO) bids 3♥ if possible.
HCP: 8	♣ QJT8	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ A53		1♣	1♥	2♦ ¹
Vul: E-W	♥ 75	♥ -	3♥	Pass	Pass	4♦
North HCP: 12+2	♦ 3	♦ AJT8762	All Pass			
South HCP: 9+3	♣ AKQT73	♣ 852				1. 1X-(Y)-2Z forcing
Contract: 4♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ AQJ97	♠ K2	1♣	1♠	Pass	2♥
Vul: Both	♥ K3	♥ QJ864	Pass	2NT	All Pass	
North HCP: 13+1	♦ T83	♦ 754				
South HCP: 12+1	♣ K95	♣ AQ4				
Contract: 2NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ A532	♠ J			1♦	2♣
Vul: None	♥ 2	♥ AJ84	Pass	3♣	All Pass	
North HCP: 8+1	♦ Q85	♦ 942				
South HCP: 13+1	♣ Q7632	♣ AKT98				
Contract: 3♣ North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ T43				1♣
Vul: N-S	♥ AKQJ854	♥ 72	1♠	2♥ ¹	Pass	3♣
North HCP: 11+3	♦ J86	♦ A32	Pass	4♥	All Pass	
South HCP: 14+1	♣ -	♣ AKQJ9				1. 1X-(Y)-2Z forcing
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ 854			1♠	2♦
Vul: None	♥ J973	♥ K	Pass	Pass	3♥	Pass
North HCP: 8	♦ A96	♦ KQJT54	Pass	4♦	All Pass	
South HCP: 13+2	♣ QJT8	♣ A65				
Contract: 4♦ North						

South hands**We_Overcall**

Board: 36	♠ A53	Partner bids first.
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 opens the bidding 1♣.
Dealer: West	♥ QJ864	Partner bids next.
Vul: Both	♦ 754	
HCP: 12+1	♣ AQ4	

Board: 38	♠ J	RHO opens the bidding 1♦.
Dealer: East	♥ AJ84	You bid next.
Vul: None	♦ 942	
HCP: 13+1	♣ AKT98	

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

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

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ A53		1♣	1♥	2♦ ¹
Vul: E-W	♥ 75	♥ -	3♥	Pass	Pass	4♦
North HCP: 12+2	♦ 3	♦ AJT8762	All Pass			
South HCP: 9+3	♣ AKQT73	♣ 852				1. 1X-(Y)-2Z forcing
Contract: 4♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ AQJ97	♠ K2	1♣	1♠	Pass	2♥
Vul: Both	♥ K3	♥ QJ864	Pass	2NT	All Pass	
North HCP: 13+1	♦ T83	♦ 754				
South HCP: 12+1	♣ K95	♣ AQ4				
Contract: 2NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ A532	♠ J			1♦	2♣
Vul: None	♥ 2	♥ AJ84	Pass	3♣	All Pass	
North HCP: 8+1	♦ Q85	♦ 942				
South HCP: 13+1	♣ Q7632	♣ AKT98				
Contract: 3♣ North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ T43				1♣
Vul: N-S	♥ AKQJ854	♥ 72	1♠	2♥ ¹	Pass	3♣
North HCP: 11+3	♦ J86	♦ A32	Pass	4♥	All Pass	
South HCP: 14+1	♣ -	♣ AKQJ9				1. 1X-(Y)-2Z forcing
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ 854			1♠	2♦
Vul: None	♥ J973	♥ K	Pass	Pass	3♥	Pass
North HCP: 8	♦ A96	♦ KQJT54	Pass	4♦	All Pass	
South HCP: 13+2	♣ QJT8	♣ A65				
Contract: 4♦ North						

North hands

We_Overcall

Board: 41 ♠ AQ432 LHO opens the bidding 1♦.

Dealer: East ♥ KT52 Partner bids next.

Vul: Both ♦ K52

HCP: 12+1 ♣ 3

Board: 42 ♠ QT65 Partner bids first.

Dealer: South ♥ A4 West (RHO) bids 1♠ if possible.

Vul: E-W ♦ 6532

HCP: 8 ♣ Q62

Board: 43 ♠ KQJT82 RHO opens the bidding 1♣.

Dealer: West ♥ 6 You bid next.

Vul: Both ♦ Q87 East (LHO) Doubles 1♠ if possible.

HCP: 15+2 ♣ AKT West (RHO) bids 2♥ if possible.

Board: 44 ♠ JT82 Partner bids first.

Dealer: South ♥ KJ7 West (RHO) bids 1♥ if possible.

Vul: None ♦ KJT8

HCP: 10 ♣ J2

Board: 45 ♠ A2 You bid first.

Dealer: North ♥ KQ8532 East (LHO) bids 2♦ if possible.

Vul: Both ♦ 5

HCP: 12+2 ♣ KT65

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AQ432	♠ JT7			1♦	2♣
Vul: Both	♥ KT52	♥ J73	Pass	2♠	Pass	3♠
North HCP: 12+1	♦ K52	♦ J7	Pass	4♠	All Pass	
South HCP: 13+1	♣ 3	♣ AKQJ2				
Contract: 4♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ QT65	♠ 82			1♦	
Vul: E-W	♥ A4	♥ KT976	1♠	1NT	Pass	3♥
North HCP: 8	♦ 6532	♦ AKQ984	Pass	4♦	All Pass	
South HCP: 12+3	♣ Q62	♣ -				
Contract: 4♦ North						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ KQJT82	♠ 743	1♣	1♠	X	Pass
Vul: Both	♥ 6	♥ QJ52	2♥	2♠	Pass	3♣ ¹
North HCP: 15+2	♦ Q87	♦ A63	Pass	4♠	All Pass	
South HCP: 7	♣ AKT	♣ 754				
Contract: 4♠ North						1. limit raise or better in !S

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ JT82	♠ A543			1♣	
Vul: None	♥ KJ7	♥ 653	1♥	X	Pass	2♠
North HCP: 10	♦ KJT8	♦ A9	Pass	3♠	All Pass	
South HCP: 12	♣ J2	♣ A743				
Contract: 3♠ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQJ96		1♥	2♦	3♦ ¹
Vul: Both	♥ KQ8532	♥ T64	Pass	4♥	All Pass	
North HCP: 12+2	♦ 5	♦ T84				
South HCP: 8+1	♣ KT65	♣ Q8				
Contract: 4♥ North						1. limit raise or better in !H

South hands**We_Overcall**

Board: 41 ♠ JT7 RHO opens the bidding 1♦.

Dealer: East ♥ J73 You bid next.

Vul: Both ♦ J7

HCP: 13+1 ♣ AKQJ2

Board: 42 ♠ 82 You bid first.

Dealer: South ♥ KT976 West (LHO) bids 1♠ if possible.

Vul: E-W ♦ AKQ984

HCP: 12+3 ♣ -

Board: 43 ♠ 743 LHO opens the bidding 1♣.

Dealer: West ♥ QJ52 Partner bids next.

Vul: Both ♦ A63 East (RHO) Doubles 1♠ if possible.

HCP: 7 ♣ 754 West (LHO) bids 2♥ if possible.

Board: 44 ♠ A543 You bid first.

Dealer: South ♥ 653 West (LHO) bids 1♥ if possible.

Vul: None ♦ A9

HCP: 12 ♣ A743

Board: 45 ♠ KQJ96 Partner bids first.

Dealer: North ♥ T64 East (RHO) bids 2♦ if possible.

Vul: Both ♦ T84

HCP: 8+1 ♣ Q8

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AQ432	♠ JT7			1♦	2♣
Vul: Both	♥ KT52	♥ J73	Pass	2♠	Pass	3♠
North HCP: 12+1	♦ K52	♦ J7	Pass	4♠	All Pass	
South HCP: 13+1	♣ 3	♣ AKQJ2				
Contract: 4♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ QT65	♠ 82			1♦	
Vul: E-W	♥ A4	♥ KT976	1♠	1NT	Pass	3♥
North HCP: 8	♦ 6532	♦ AKQ984	Pass	4♦	All Pass	
South HCP: 12+3	♣ Q62	♣ -				
Contract: 4♦ North						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ KQJT82	♠ 743	1♣	1♠	X	Pass
Vul: Both	♥ 6	♥ QJ52	2♥	2♠	Pass	3♣ ¹
North HCP: 15+2	♦ Q87	♦ A63	Pass	4♠	All Pass	
South HCP: 7	♣ AKT	♣ 754				
Contract: 4♠ North						1. limit raise or better in !S

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ JT82	♠ A543			1♣	
Vul: None	♥ KJ7	♥ 653	1♥	X	Pass	2♠
North HCP: 10	♦ KJT8	♦ A9	Pass	3♠	All Pass	
South HCP: 12	♣ J2	♣ A743				
Contract: 3♠ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQJ96		1♥	2♦	3♦ ¹
Vul: Both	♥ KQ8532	♥ T64	Pass	4♥	All Pass	
North HCP: 12+2	♦ 5	♦ T84				
South HCP: 8+1	♣ KT65	♣ Q8				
Contract: 4♥ North						1. limit raise or better in !H

North hands

We_Overcall

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

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

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

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

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

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 7642	♠ AKQT853			1♣	1♠
Vul: None	♥ 76	♥ Q82	2♥ ¹	3♠	Pass	4♦
North HCP: 3	♦ T97	♦ QJ4		All Pass		
South HCP: 14+3	♣ KT53	♣ -				1. 1X-(Y)-2Z forcing
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQJ732	♠ K5		1♠	2♥	3♦
Vul: E-W	♥ J83	♥ T2	Pass	3♠	All Pass	
North HCP: 14+2	♦ A98	♦ KQ7532				
South HCP: 12+2	♣ Q	♣ A83				
Contract: 3♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJ93			1♦	
Vul: Both	♥ KJ874	♥ Q6	1♠	2♥ ¹	Pass	3♦
North HCP: 10+1	♦ Q86	♦ KJ432	All Pass			
South HCP: 13+1	♣ A985	♣ Q7				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ AQ873	1♣	1♦	1♥	1♠
Vul: None	♥ J53	♥ K742	Pass	1NT	All Pass	
North HCP: 10+1	♦ AKQ95	♦ 86				
South HCP: 10+1	♣ 8653	♣ J4				
Contract: 1NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ QT83			1♣	
Vul: N-S	♥ QJ52	♥ K643	2♦	X	Pass	2NT
North HCP: 8	♦ Q63	♦ K9	All Pass			
South HCP: 14	♣ 764	♣ AQ2				
Contract: 2NT South						

South hands**We_Overcall**

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

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

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

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

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

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 7642	♠ AKQT853			1♣	1♠
Vul: None	♥ 76	♥ Q82	2♥ ¹	3♠	Pass	4♦
North HCP: 3	♦ T97	♦ QJ4		All Pass		
South HCP: 14+3	♣ KT53	♣ -				1. 1X-(Y)-2Z forcing
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQJ732	♠ K5		1♠	2♥	3♦
Vul: E-W	♥ J83	♥ T2	Pass	3♠	All Pass	
North HCP: 14+2	♦ A98	♦ KQ7532				
South HCP: 12+2	♣ Q	♣ A83				
Contract: 3♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJ93			1♦	
Vul: Both	♥ KJ874	♥ Q6	1♠	2♥ ¹	Pass	3♦
North HCP: 10+1	♦ Q86	♦ KJ432	All Pass			
South HCP: 13+1	♣ A985	♣ Q7				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ AQ873	1♣	1♦	1♥	1♠
Vul: None	♥ J53	♥ K742	Pass	1NT	All Pass	
North HCP: 10+1	♦ AKQ95	♦ 86				
South HCP: 10+1	♣ 8653	♣ J4				
Contract: 1NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ QT83			1♣	
Vul: N-S	♥ QJ52	♥ K643	2♦	X	Pass	2NT
North HCP: 8	♦ Q63	♦ K9	All Pass			
South HCP: 14	♣ 764	♣ AQ2				
Contract: 2NT South						