

North hands**After_Partner_Overcalls**

Board: 1 ♠ AKQ86 RHO opens the bidding 1♦.

Dealer: West ♥ AT63 You bid next.

Vul: None ♦ JT5

HCP: 14+1 ♣ 2

Board: 2 ♠ A762 LHO opens the bidding 1♣.

Dealer: East ♥ KQ85 Partner bids next.

Vul: N-S ♦ T5

HCP: 15 ♣ AQ7

Board: 3 ♠ AKJT8 RHO opens the bidding 1♥.

Dealer: West ♥ J5 You bid next.

Vul: E-W ♦ K9 West (RHO) bids 4♥ if possible.

HCP: 12+1 ♣ 8643

Board: 4 ♠ K532 LHO opens the bidding 1♣.

Dealer: East ♥ J863 Partner bids next.

Vul: Both ♦ 6

HCP: 10 ♣ AQ76

Board: 5 ♠ AJ9 RHO opens the bidding 1♣.

Dealer: West ♥ T3 You bid next.

Vul: N-S ♦ KQJ876

HCP: 13+2 ♣ Q8

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: West	♠ AKQ86	♠ -	1♦	1♠	Pass	2♣
Vul: None	♥ AT63	♥ Q4	Pass	3♥	All Pass	
North HCP: 14+1	♦ JT5	♦ KQ32				
South HCP: 12+3	♣ 2	♣ KQT9876				

Contract: 3♥ North

Board: 2

	North:	South:	W	N	E	S
Dealer: East	♠ A762	♠ JT95			1♣	1♦
Vul: N-S	♥ KQ85	♥ J	Pass	1♥	Pass	1♠
North HCP: 15	♦ T5	♦ AQJ94	Pass	2♣ ¹	Pass	2♠
South HCP: 9+1	♣ AQ7	♣ 862	Pass	4♠	All Pass	

Contract: 4♠ North

1. limit raise or better in !S

Board: 3

	North:	South:	W	N	E	S
Dealer: West	♠ AKJT8	♠ 763	1♥	1♠	Pass	2♥ ¹
Vul: E-W	♥ J5	♥ 74	4♥	4♠	All Pass	
North HCP: 12+1	♦ K9	♦ A642				
South HCP: 11	♣ 8643	♣ AQJ5				

Contract: 4♠ North

1. limit raise or better in !S

Board: 4

	North:	South:	W	N	E	S
Dealer: East	♠ K532	♠ J94			1♣	1♦
Vul: Both	♥ J863	♥ A	Pass	1♥	Pass	1NT
North HCP: 10	♦ 6	♦ KQJ97	All Pass			
South HCP: 12+1	♣ AQ76	♣ J954				

Contract: 1NT South

Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ KT54	1♣	1♦	Pass	1♥
Vul: N-S	♥ T3	♥ KQ642	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ KQJ876	♦ A	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8	♣ K72				

Contract: 3NT North

South hands**After_Partner_Overcalls**

Board: 1	♠ -	LHO opens the bidding 1♦.
Dealer: West	♥ Q4	Partner bids next.
Vul: None	♦ KQ32	
HCP: 12+3	♣ KQT9876	

Board: 2	♠ JT95	RHO opens the bidding 1♣.
Dealer: East	♥ J	You bid next.
Vul: N-S	♦ AQJ94	
HCP: 9+1	♣ 862	

Board: 3	♠ 763	LHO opens the bidding 1♥.
Dealer: West	♥ 74	Partner bids next.
Vul: E-W	♦ A642	West (LHO) bids 4♥ if possible.
HCP: 11	♣ AQJ5	

Board: 4	♠ J94	RHO opens the bidding 1♣.
Dealer: East	♥ A	You bid next.
Vul: Both	♦ KQJ97	
HCP: 12+1	♣ J954	

Board: 5	♠ KT54	LHO opens the bidding 1♣.
Dealer: West	♥ KQ642	Partner bids next.
Vul: N-S	♦ A	
HCP: 15+1	♣ K72	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: West	♠ AKQ86	♠ -	1♦	1♠	Pass	2♣
Vul: None	♥ AT63	♥ Q4	Pass	3♥	All Pass	
North HCP: 14+1	♦ JT5	♦ KQ32				
South HCP: 12+3	♣ 2	♣ KQT9876				
Contract: 3♥ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: East	♠ A762	♠ JT95			1♣	1♦
Vul: N-S	♥ KQ85	♥ J	Pass	1♥	Pass	1♠
North HCP: 15	♦ T5	♦ AQJ94	Pass	2♣ ¹	Pass	2♠
South HCP: 9+1	♣ AQ7	♣ 862	Pass	4♠	All Pass	
Contract: 4♠ North						1. limit raise or better in !S

Board: 3

	North:	South:	W	N	E	S
Dealer: West	♠ AKJT8	♠ 763	1♥	1♠	Pass	2♥ ¹
Vul: E-W	♥ J5	♥ 74	4♥	4♠	All Pass	
North HCP: 12+1	♦ K9	♦ A642				
South HCP: 11	♣ 8643	♣ AQJ5				1. limit raise or better in !S
Contract: 4♠ North						

Board: 4

	North:	South:	W	N	E	S
Dealer: East	♠ K532	♠ J94			1♣	1♦
Vul: Both	♥ J863	♥ A	Pass	1♥	Pass	1NT
North HCP: 10	♦ 6	♦ KQJ97	All Pass			
South HCP: 12+1	♣ AQ76	♣ J954				
Contract: 1NT South						

Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ KT54	1♣	1♦	Pass	1♥
Vul: N-S	♥ T3	♥ KQ642	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ KQJ876	♦ A	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8	♣ K72				
Contract: 3NT North						

North hands**After_Partner_Overcalls**

Board: 6	♠ 6	LHO opens the bidding 1♦.
Dealer: East	♥ AJ942	Partner bids next.
Vul: E-W	♦ AQ763	
HCP: 13+2	♣ QT	

Board: 7	♠ -	LHO opens the bidding 1♦.
Dealer: East	♥ KJ73	Partner bids next.
Vul: Both	♦ A94	
HCP: 15+2	♣ AKT942	

Board: 8	♠ T	LHO opens the bidding 1♦.
Dealer: East	♥ JT63	Partner bids next.
Vul: None	♦ -	East (LHO) bids 2♦ if possible.
HCP: 7+4	♣ KQJT9832	

Board: 9	♠ JT4	LHO opens the bidding 1♦.
Dealer: East	♥ T	Partner bids next.
Vul: E-W	♦ AQJ97	
HCP: 16+1	♣ AKJ9	

Board: 10	♠ Q65	LHO opens the bidding 1♣.
Dealer: East	♥ Q98	Partner bids next.
Vul: Both	♦ A2	
HCP: 11+1	♣ KT942	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ KQJT84			1♦	1♠
Vul: E-W	♥ AJ942	♥ 3	Pass	2♥	Pass	2♠
North HCP: 13+2	♦ AQ763	♦ K9		All Pass		
South HCP: 12+2	♣ QT	♣ K942				
Contract: 2♠ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQJ76			1♦	1♠
Vul: Both	♥ KJ73	♥ 8	Pass	2NT	All Pass	
North HCP: 15+2	♦ A94	♦ T653				
South HCP: 9+1	♣ AKT942	♣ QJ6				
Contract: 2NT North						

Board: 8

	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ KQJ32			1♦	1♠
Vul: None	♥ JT63	♥ KQ9	Pass	2♣	2♦	3NT
North HCP: 7+4	♦ -	♦ KQT4		All Pass		
South HCP: 16+1	♣ KQJT9832	♣ 4				
Contract: 3NT South						

Board: 9

	North:	South:	W	N	E	S
Dealer: East	♠ JT4	♠ A632			1♦	1♥
Vul: E-W	♥ T	♥ KQJ93	Pass	3NT	All Pass	
North HCP: 16+1	♦ AQJ97	♦ T3				
South HCP: 10+1	♣ AKJ9	♣ 54				
Contract: 3NT North						

Board: 10

	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ AKJ82			1♣	1♠
Vul: Both	♥ Q98	♥ T432	Pass	2♣ ¹	Pass	4♠
North HCP: 11+1	♦ A2	♦ QT4		All Pass		
South HCP: 10+1	♣ KT942	♣ 7				
Contract: 4♠ South						

1. limit raise or better in !S

South hands**After_Partner_Overcalls**

Board: 6 ♠ KQJT84 RHO opens the bidding 1♦.

Dealer: East ♥ 3 You bid next.

Vul: E-W ♦ K9

HCP: 12+2 ♣ K942

Board: 7 ♠ KQJ76 RHO opens the bidding 1♦.

Dealer: East ♥ 8 You bid next.

Vul: Both ♦ T653

HCP: 9+1 ♣ QJ6

Board: 8 ♠ KQJ32 RHO opens the bidding 1♦.

Dealer: East ♥ KQ9 You bid next.

Vul: None ♦ KQT4 East (RHO) bids 2♦ if possible.

HCP: 16+1 ♣ 4

Board: 9 ♠ A632 RHO opens the bidding 1♦.

Dealer: East ♥ KQJ93 You bid next.

Vul: E-W ♦ T3

HCP: 10+1 ♣ 54

Board: 10 ♠ AKJ82 RHO opens the bidding 1♣.

Dealer: East ♥ T432 You bid next.

Vul: Both ♦ QT4

HCP: 10+1 ♣ 7

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ KQJT84			1♦	1♠
Vul: E-W	♥ AJ942	♥ 3	Pass	2♥	Pass	2♠
North HCP: 13+2	♦ AQ763	♦ K9		All Pass		
South HCP: 12+2	♣ QT	♣ K942				
Contract: 2♠ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQJ76			1♦	1♠
Vul: Both	♥ KJ73	♥ 8	Pass	2NT	All Pass	
North HCP: 15+2	♦ A94	♦ T653				
South HCP: 9+1	♣ AKT942	♣ QJ6				
Contract: 2NT North						

Board: 8

	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ KQJ32			1♦	1♠
Vul: None	♥ JT63	♥ KQ9	Pass	2♣	2♦	3NT
North HCP: 7+4	♦ -	♦ KQT4		All Pass		
South HCP: 16+1	♣ KQJT9832	♣ 4				
Contract: 3NT South						

Board: 9

	North:	South:	W	N	E	S
Dealer: East	♠ JT4	♠ A632			1♦	1♥
Vul: E-W	♥ T	♥ KQJ93	Pass	3NT	All Pass	
North HCP: 16+1	♦ AQJ97	♦ T3				
South HCP: 10+1	♣ AKJ9	♣ 54				
Contract: 3NT North						

Board: 10

	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ AKJ82			1♣	1♠
Vul: Both	♥ Q98	♥ T432	Pass	2♣ ¹	Pass	4♠
North HCP: 11+1	♦ A2	♦ QT4		All Pass		
South HCP: 10+1	♣ KT942	♣ 7				
Contract: 4♠ South						

1. limit raise or better in !S

North hands**After_Partner_Overcalls**

Board: 11 ♠ AKJ987 RHO opens the bidding 1♦.

Dealer: West ♥ T7 You bid next.

Vul: None ♦ A8

HCP: 12+2 ♣ T84

Board: 12 ♠ T86 LHO opens the bidding 1♣.

Dealer: East ♥ AJ6 Partner bids next.

Vul: N-S ♦ K76 East (LHO) Doubles 2♣ if possible.

HCP: 11 ♣ K654

Board: 13 ♠ KJ953 LHO opens the bidding 1♠.

Dealer: East ♥ K97 Partner bids next.

Vul: Both ♦ A65

HCP: 11+1 ♣ T5

Board: 14 ♠ Q873 LHO opens the bidding 1♣.

Dealer: East ♥ AJ543 Partner bids next.

Vul: None ♦ -

HCP: 11+1 ♣ A974

Board: 15 ♠ A9 RHO opens the bidding 1♣.

Dealer: West ♥ AKJ93 You bid next.

Vul: N-S ♦ 642 West (RHO) Doubles 2♣ if possible.

HCP: 13+1 ♣ J97 East (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AKJ987	♠ 63	1♦	1♠	All Pass	
Vul: None	♥ T7	♥ K985				
North HCP: 12+2	♦ A8	♦ Q743				
South HCP: 9	♣ T84	♣ KJ2				
Contract: 1♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ T86	♠ KQJ32			1♣	1♠
Vul: N-S	♥ AJ6	♥ KQ83	Pass	2♣ ¹	X	XX
North HCP: 11	♦ K76	♦ 84	Pass	2♠	Pass	3♠
South HCP: 12+1	♣ K654	♣ J2	All Pass			
Contract: 3♠ South						1. limit raise or better in !S

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ KJ953	♠ Q			1♠	2♣
Vul: Both	♥ K97	♥ 643	Pass	3NT	All Pass	
North HCP: 11+1	♦ A65	♦ Q9				
South HCP: 12+3	♣ T5	♣ AKJ9872				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ Q873	♠ KT2			1♣	1♦
Vul: None	♥ AJ543	♥ 7	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ -	♦ AKJT62	All Pass			
South HCP: 11+2	♣ A974	♣ T85				
Contract: 2♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ KQ63	1♣	1♥	Pass	2♣ ¹
Vul: N-S	♥ AKJ93	♥ 8742	X	XX	3♣	3♥
North HCP: 13+1	♦ 642	♦ AJ9	Pass	4♥	All Pass	
South HCP: 10	♣ J97	♣ 86				
Contract: 4♥ North						1. limit raise or better in !H

South hands**After_Partner_Overcalls**

Board: 11 ♠ 63 LHO opens the bidding 1♦.

Dealer: West ♥ K985 Partner bids next.

Vul: None ♦ Q743

HCP: 9 ♣ KJ2

Board: 12 ♠ KQJ32 RHO opens the bidding 1♣.

Dealer: East ♥ KQ83 You bid next.

Vul: N-S ♦ 84 East (RHO) Doubles 2♣ if possible.

HCP: 12+1 ♣ J2

Board: 13 ♠ Q RHO opens the bidding 1♠.

Dealer: East ♥ 643 You bid next.

Vul: Both ♦ Q9

HCP: 12+3 ♣ AKJ9872

Board: 14 ♠ KT2 RHO opens the bidding 1♣.

Dealer: East ♥ 7 You bid next.

Vul: None ♦ AKJT62

HCP: 11+2 ♣ T85

Board: 15 ♠ KQ63 LHO opens the bidding 1♣.

Dealer: West ♥ 8742 Partner bids next.

Vul: N-S ♦ AJ9 West (LHO) Doubles 2♣ if possible.

HCP: 10 ♣ 86 East (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AKJ987	♠ 63	1♦	1♠	All Pass	
Vul: None	♥ T7	♥ K985				
North HCP: 12+2	♦ A8	♦ Q743				
South HCP: 9	♣ T84	♣ KJ2				
Contract: 1♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ T86	♠ KQJ32			1♣	1♠
Vul: N-S	♥ AJ6	♥ KQ83	Pass	2♣ ¹	X	XX
North HCP: 11	♦ K76	♦ 84	Pass	2♠	Pass	3♠
South HCP: 12+1	♣ K654	♣ J2	All Pass			
Contract: 3♠ South						1. limit raise or better in !S

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ KJ953	♠ Q			1♠	2♣
Vul: Both	♥ K97	♥ 643	Pass	3NT	All Pass	
North HCP: 11+1	♦ A65	♦ Q9				
South HCP: 12+3	♣ T5	♣ AKJ9872				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ Q873	♠ KT2			1♣	1♦
Vul: None	♥ AJ543	♥ 7	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ -	♦ AKJT62	All Pass			
South HCP: 11+2	♣ A974	♣ T85				
Contract: 2♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ KQ63	1♣	1♥	Pass	2♣ ¹
Vul: N-S	♥ AKJ93	♥ 8742	X	XX	3♣	3♥
North HCP: 13+1	♦ 642	♦ AJ9	Pass	4♥	All Pass	
South HCP: 10	♣ J97	♣ 86				
Contract: 4♥ North						1. limit raise or better in !H

North hands**After_Partner_Overcalls**

Board: 16 ♠ AQ5 RHO opens the bidding 1♦.

Dealer: West ♥ 9 You bid next.

Vul: E-W ♦ J9

HCP: 13+3 ♣ KQJ7432

Board: 17 ♠ KQJT65 RHO opens the bidding 1♣.

Dealer: West ♥ J5 You bid next.

Vul: None ♦ AT97 West (RHO) bids 3♣ if possible.

HCP: 11+2 ♣ 2

Board: 18 ♠ AJ97 LHO opens the bidding 1♥.

Dealer: East ♥ Q842 Partner bids next.

Vul: N-S ♦ 742

HCP: 10 ♣ K9

Board: 19 ♠ AQJ932 RHO opens the bidding 1♣.

Dealer: West ♥ KJ94 You bid next.

Vul: E-W ♦ 62

HCP: 14+2 ♣ K

Board: 20 ♠ KQJ94 RHO opens the bidding 1♣.

Dealer: West ♥ KQ74 You bid next.

Vul: Both ♦ 54

HCP: 14+1 ♣ KT

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ KJT3	1♦	2♣	Pass	2♥
Vul: E-W	♥ 9	♥ AJ8652	Pass	3♣	Pass	3♥
North HCP: 13+3	♦ J9	♦ KQ4	Pass	4♣	Pass	4♠
South HCP: 14+2	♣ KQJ7432	♣ -	All Pass			
Contract:	4♠ South					

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ KQJT65	♠ A	1♣	1♠	Pass	2♥
Vul: None	♥ J5	♥ AK632	3♣	3♠	Pass	4♠
North HCP: 11+2	♦ AT97	♦ J543	All Pass			
South HCP: 12+1	♣ 2	♣ 965				
Contract:	4♠ South					

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ AJ97	♠ 62			1♥	2♦
Vul: N-S	♥ Q842	♥ K5	Pass	3♦	All Pass	
North HCP: 10	♦ 742	♦ AKQ653				
South HCP: 12+2	♣ K9	♣ T74				
Contract:	3♦ North					

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AQJ932	♠ -	1♣	1♠	All Pass	
Vul: E-W	♥ KJ94	♥ A83				
North HCP: 14+2	♦ 62	♦ KQ93				
South HCP: 9+2	♣ K	♣ T96432				
Contract:	1♠ North					

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ KQJ94	♠ 32	1♣	1♠	Pass	1NT
Vul: Both	♥ KQ74	♥ A3	Pass	3♥	Pass	3NT
North HCP: 14+1	♦ 54	♦ J732	All Pass			
South HCP: 12+1	♣ KT	♣ AQJ92				
Contract:	3NT South					

South hands		After_Partner_Overcalls
Board: 16	♠ KJT3	LHO opens the bidding 1♦.
Dealer: West	♥ AJ8652	Partner bids next.
Vul: E-W	♦ KQ4	
HCP: 14+2	♣ -	
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Board: 17	♠ A	LHO opens the bidding 1♣.
Dealer: West	♥ AK632	Partner bids next.
Vul: None	♦ J543	West (LHO) bids 3♣ if possible.
HCP: 12+1	♣ 965	
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Board: 18	♠ 62	RHO opens the bidding 1♥.
Dealer: East	♥ K5	You bid next.
Vul: N-S	♦ AKQ653	
HCP: 12+2	♣ T74	
<hr/>		
Board: 19	♠ -	LHO opens the bidding 1♣.
Dealer: West	♥ A83	Partner bids next.
Vul: E-W	♦ KQ93	
HCP: 9+2	♣ T96432	
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Board: 20	♠ 32	LHO opens the bidding 1♣.
Dealer: West	♥ A3	Partner bids next.
Vul: Both	♦ J732	
HCP: 12+1	♣ AQJ92	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ KJT3	1♦	2♣	Pass	2♥
Vul: E-W	♥ 9	♥ AJ8652	Pass	3♣	Pass	3♥
North HCP: 13+3	♦ J9	♦ KQ4	Pass	4♣	Pass	4♠
South HCP: 14+2	♣ KQJ7432	♣ -	All Pass			
Contract:	4♠ South					

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ KQJT65	♠ A	1♣	1♠	Pass	2♥
Vul: None	♥ J5	♥ AK632	3♣	3♠	Pass	4♠
North HCP: 11+2	♦ AT97	♦ J543	All Pass			
South HCP: 12+1	♣ 2	♣ 965				
Contract:	4♠ South					

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ AJ97	♠ 62			1♥	2♦
Vul: N-S	♥ Q842	♥ K5	Pass	3♦	All Pass	
North HCP: 10	♦ 742	♦ AKQ653				
South HCP: 12+2	♣ K9	♣ T74				
Contract:	3♦ North					

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AQJ932	♠ -	1♣	1♠	All Pass	
Vul: E-W	♥ KJ94	♥ A83				
North HCP: 14+2	♦ 62	♦ KQ93				
South HCP: 9+2	♣ K	♣ T96432				
Contract:	1♠ North					

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ KQJ94	♠ 32	1♣	1♠	Pass	1NT
Vul: Both	♥ KQ74	♥ A3	Pass	3♥	Pass	3NT
North HCP: 14+1	♦ 54	♦ J732	All Pass			
South HCP: 12+1	♣ KT	♣ AQJ92				
Contract:	3NT South					

North hands

After_Partner_Overcalls

Board: 21	♠ T	LHO opens the bidding 1♣.
Dealer: East	♥ KQ2	Partner bids next.
Vul: N-S	♦ AQJ64	
HCP: 15+1	♣ QJ82	

Board: 22	♠ 4	LHO opens the bidding 1♥.
Dealer: East	♥ JT	Partner bids next.
Vul: E-W	♦ KQ54	East (LHO) bids 2♥ if possible.
HCP: 12+2	♣ AQ8542	

Board: 23	♠ 8	RHO opens the bidding 1♥.
Dealer: West	♥ JT8	You bid next.
Vul: Both	♦ AK52	
HCP: 17+1	♣ AKQT9	

Board: 24	♠ 2	LHO opens the bidding 1♦.
Dealer: East	♥ AJ6	Partner bids next.
Vul: None	♦ 8762	
HCP: 12+1	♣ AK632	

Board: 25	♠ 5	RHO opens the bidding 1♦.
Dealer: West	♥ KQJ965	You bid next.
Vul: Both	♦ Q53	West (RHO) bids 2♦ if possible.
HCP: 14+2	♣ AQ9	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ AKJ32			1♣	1♠
Vul: N-S	♥ KQ2	♥ 875	Pass	2NT	Pass	3NT
North HCP: 15+1	♦ AQJ64	♦ 53		All Pass		
South HCP: 11+1	♣ QJ82	♣ K73				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AKJ872			1♥	1♠
Vul: E-W	♥ JT	♥ Q85	Pass	1NT	2♥	2♠
North HCP: 12+2	♦ KQ54	♦ 96		All Pass		
South HCP: 11+2	♣ AQ8542	♣ J6				
Contract: 2♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AJ652	1♥	2♣	All Pass	
Vul: Both	♥ JT8	♥ 943				
North HCP: 17+1	♦ AK52	♦ 864				
South HCP: 5+1	♣ AKQT9	♣ 85				
Contract: 2♣ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AQJT963			1♦	1♠
Vul: None	♥ AJ6	♥ KT3	Pass	1NT	Pass	4♠
North HCP: 12+1	♦ 8762	♦ J		All Pass		
South HCP: 12+3	♣ AK632	♣ J5				
Contract: 4♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ AJ8743	1♦	1♥	Pass	1♠
Vul: Both	♥ KQJ965	♥ 87	2♦	2♥	All Pass	
North HCP: 14+2	♦ Q53	♦ 84				
South HCP: 8+2	♣ AQ9	♣ K76				
Contract: 2♥ North						

South hands**After_Partner_Overcalls**

Board: 21 ♠ AKJ32 RHO opens the bidding 1♣.

Dealer: East ♥ 875 You bid next.

Vul: N-S ♦ 53

HCP: 11+1 ♣ K73

Board: 22 ♠ AKJ872 RHO opens the bidding 1♥.

Dealer: East ♥ Q85 You bid next.

Vul: E-W ♦ 96 East (RHO) bids 2♥ if possible.

HCP: 11+2 ♣ J6

Board: 23 ♠ AJ652 LHO opens the bidding 1♥.

Dealer: West ♥ 943 Partner bids next.

Vul: Both ♦ 864

HCP: 5+1 ♣ 85

Board: 24 ♠ AQJT963 RHO opens the bidding 1♦.

Dealer: East ♥ KT3 You bid next.

Vul: None ♦ J

HCP: 12+3 ♣ J5

Board: 25 ♠ AJ8743 LHO opens the bidding 1♦.

Dealer: West ♥ 87 Partner bids next.

Vul: Both ♦ 84 West (LHO) bids 2♦ if possible.

HCP: 8+2 ♣ K76

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ AKJ32			1♣	1♠
Vul: N-S	♥ KQ2	♥ 875	Pass	2NT	Pass	3NT
North HCP: 15+1	♦ AQJ64	♦ 53		All Pass		
South HCP: 11+1	♣ QJ82	♣ K73				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AKJ872			1♥	1♠
Vul: E-W	♥ JT	♥ Q85	Pass	1NT	2♥	2♠
North HCP: 12+2	♦ KQ54	♦ 96		All Pass		
South HCP: 11+2	♣ AQ8542	♣ J6				
Contract: 2♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AJ652	1♥	2♣	All Pass	
Vul: Both	♥ JT8	♥ 943				
North HCP: 17+1	♦ AK52	♦ 864				
South HCP: 5+1	♣ AKQT9	♣ 85				
Contract: 2♣ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AQJT963			1♦	1♠
Vul: None	♥ AJ6	♥ KT3	Pass	1NT	Pass	4♠
North HCP: 12+1	♦ 8762	♦ J		All Pass		
South HCP: 12+3	♣ AK632	♣ J5				
Contract: 4♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ AJ8743	1♦	1♥	Pass	1♠
Vul: Both	♥ KQJ965	♥ 87	2♦	2♥	All Pass	
North HCP: 14+2	♦ Q53	♦ 84				
South HCP: 8+2	♣ AQ9	♣ K76				
Contract: 2♥ North						

North hands**After_Partner_Overcalls**

Board: 26 ♠ K9653 LHO opens the bidding 1♦.

Dealer: East ♥ A2 Partner bids next.

Vul: N-S ♦ K82

HCP: 10+1 ♣ T76

Board: 27 ♠ AKJ65 RHO opens the bidding 1♦.

Dealer: West ♥ 5 You bid next.

Vul: Both ♦ QT64 West (RHO) Doubles 2♠ if possible.

HCP: 12+1 ♣ Q94 East (LHO) bids 3♣ if possible.

Board: 28 ♠ AKQ972 RHO opens the bidding 1♣.

Dealer: West ♥ J5 You bid next.

Vul: None ♦ J65

HCP: 11+2 ♣ 43

Board: 29 ♠ K94 RHO opens the bidding 1♣.

Dealer: West ♥ AQJ9863 You bid next.

Vul: N-S ♦ 2 West (RHO) bids 2♣ if possible.

HCP: 12+3 ♣ Q9

Board: 30 ♠ 952 LHO opens the bidding 1♥.

Dealer: East ♥ 62 Partner bids next.

Vul: E-W ♦ 5 East (LHO) bids 2♥ if possible.

HCP: 8+3 ♣ AKJ9743

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ K9653	♠ AT7			1♦	1♥
Vul: N-S	♥ A2	♥ KQJT8	Pass	1♠	Pass	1NT
North HCP: 10+1	♦ K82	♦ J75		All Pass		
South HCP: 13+1	♣ T76	♣ Q8				
Contract: 1NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AKJ65	♠ 9872	1♦	1♠	Pass	2♠
Vul: Both	♥ 5	♥ KQ864	X	Pass	3♣	3♠
North HCP: 12+1	♦ QT64	♦ KJ3	Pass	4♠	All Pass	
South HCP: 9+1	♣ Q94	♣ 2				
Contract: 4♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ AKQ972	♠ J8	1♣	1♠	Pass	2♥
Vul: None	♥ J5	♥ AK9876	Pass	2♠	Pass	3♥
North HCP: 11+2	♦ J65	♦ K2	Pass	4♣ ¹	Pass	4♥
South HCP: 14+2	♣ 43	♣ QJ8	All Pass			
Contract: 4♥ South						

1. limit raise or better in !H

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ AQJ53	1♣	1♥	Pass	1♠
Vul: N-S	♥ AQJ9863	♥ 74	2♣	4♥	All Pass	
North HCP: 12+3	♦ 2	♦ QJ95				
South HCP: 10+1	♣ Q9	♣ 84				
Contract: 4♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 952	♠ JT6			1♥	2♦
Vul: E-W	♥ 62	♥ KJ3	Pass	Pass	2♥	3♦
North HCP: 8+3	♦ 5	♦ AKJ932	All Pass			
South HCP: 15+2	♣ AKJ9743	♣ Q				
Contract: 3♦ South						

South hands**After_Partner_Overcalls**

Board: 26 ♠ AT7 RHO opens the bidding 1♦.

Dealer: East ♥ KQJT8 You bid next.

Vul: N-S ♦ J75

HCP: 13+1 ♣ Q8

Board: 27 ♠ 9872 LHO opens the bidding 1♦.

Dealer: West ♥ KQ864 Partner bids next.

Vul: Both ♦ KJ3 West (LHO) Doubles 2♠ if possible.

HCP: 9+1 ♣ 2 East (RHO) bids 3♣ if possible.

Board: 28 ♠ J8 LHO opens the bidding 1♣.

Dealer: West ♥ AK9876 Partner bids next.

Vul: None ♦ K2

HCP: 14+2 ♣ QJ8

Board: 29 ♠ AQJ53 LHO opens the bidding 1♣.

Dealer: West ♥ 74 Partner bids next.

Vul: N-S ♦ QJ95 West (LHO) bids 2♣ if possible.

HCP: 10+1 ♣ 84

Board: 30 ♠ JT6 RHO opens the bidding 1♥.

Dealer: East ♥ KJ3 You bid next.

Vul: E-W ♦ AKJ932 East (RHO) bids 2♥ if possible.

HCP: 15+2 ♣ Q

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ K9653	♠ AT7			1♦	1♥
Vul: N-S	♥ A2	♥ KQJT8	Pass	1♠	Pass	1NT
North HCP: 10+1	♦ K82	♦ J75		All Pass		
South HCP: 13+1	♣ T76	♣ Q8				
Contract:	1NT South					

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AKJ65	♠ 9872	1♦	1♠	Pass	2♠
Vul: Both	♥ 5	♥ KQ864	X	Pass	3♣	3♠
North HCP: 12+1	♦ QT64	♦ KJ3	Pass	4♠	All Pass	
South HCP: 9+1	♣ Q94	♣ 2				
Contract:	4♠ North					

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ AKQ972	♠ J8	1♣	1♠	Pass	2♥
Vul: None	♥ J5	♥ AK9876	Pass	2♠	Pass	3♥
North HCP: 11+2	♦ J65	♦ K2	Pass	4♣ ¹	Pass	4♥
South HCP: 14+2	♣ 43	♣ QJ8	All Pass			
Contract:	4♥ South					

1. limit raise or better in !H

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ AQJ53	1♣	1♥	Pass	1♠
Vul: N-S	♥ AQJ9863	♥ 74	2♣	4♥	All Pass	
North HCP: 12+3	♦ 2	♦ QJ95				
South HCP: 10+1	♣ Q9	♣ 84				
Contract:	4♥ North					

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 952	♠ JT6			1♥	2♦
Vul: E-W	♥ 62	♥ KJ3	Pass	Pass	2♥	3♦
North HCP: 8+3	♦ 5	♦ AKJ932	All Pass			
South HCP: 15+2	♣ AKJ9743	♣ Q				
Contract:	3♦ South					

North hands**After_Partner_Overcalls**

Board: 31 ♠ AKQ32 RHO opens the bidding 1♦.

Dealer: West ♥ KJT7 You bid next.

Vul: None ♦ 94 West (RHO) Doubles 2♥ if possible.

HCP: 13+1 ♣ 64

Board: 32 ♠ - LHO opens the bidding 1♦.

Dealer: East ♥ K9643 Partner bids next.

Vul: N-S ♦ J97

HCP: 9+2 ♣ AJ632

Board: 33 ♠ Q86 RHO opens the bidding 1♦.

Dealer: West ♥ AQJ975 You bid next.

Vul: E-W ♦ QJ6

HCP: 14+2 ♣ Q

Board: 34 ♠ J96 RHO opens the bidding 1♦.

Dealer: West ♥ A3 You bid next.

Vul: Both ♦ T2

HCP: 13+2 ♣ AKJ632

Board: 35 ♠ AQJ96 RHO opens the bidding 1♣.

Dealer: West ♥ T You bid next.

Vul: N-S ♦ KJ3

HCP: 14+1 ♣ KT62

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKQ32	♠ 4	1♦	1♠	Pass	1NT
Vul: None	♥ KJT7	♥ 653	Pass	2♥	Pass	Pass
North HCP: 13+1	♦ 94	♦ AK76	X	All Pass		
South HCP: 11+1	♣ 64	♣ KJT83				
Contract:	2♥X North					

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQ842			1♦	1♠
Vul: N-S	♥ K9643	♥ Q7		All Pass		
North HCP: 9+2	♦ J97	♦ 8542				
South HCP: 14+2	♣ AJ632	♣ K				
Contract:	1♠ South					

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ AT52	1♦	1♥	Pass	1♠
Vul: E-W	♥ AQJ975	♥ 2	Pass	2♥	All Pass	
North HCP: 14+2	♦ QJ6	♦ 972				
South HCP: 9+1	♣ Q	♣ AJT87				
Contract:	2♥ North					

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ AK853	1♦	2♣	Pass	2♠
Vul: Both	♥ A3	♥ K752	Pass	3♠	Pass	4♠
North HCP: 13+2	♦ T2	♦ Q74		All Pass		
South HCP: 12+1	♣ AKJ632	♣ 8				
Contract:	4♠ South					

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AQJ96	♠ K42	1♣	1♠	Pass	2♣ ¹
Vul: N-S	♥ T	♥ KJ98	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ KJ3	♦ A762	Pass	2NT	Pass	3♦
South HCP: 13	♣ KT62	♣ Q5	Pass	3♥	Pass	4♠
Contract:	4♠ South			All Pass		

1. limit raise or better in !S

South hands**After_Partner_Overcalls**

Board: 31 ♠ 4 LHO opens the bidding 1♦.

Dealer: West ♥ 653 Partner bids next.

Vul: None ♦ AK76 West (LHO) Doubles 2♥ if possible.

HCP: 11+1 ♣ KJT83

Board: 32 ♠ AKQ842 RHO opens the bidding 1♦.

Dealer: East ♥ Q7 You bid next.

Vul: N-S ♦ 8542

HCP: 14+2 ♣ K

Board: 33 ♠ AT52 LHO opens the bidding 1♦.

Dealer: West ♥ 2 Partner bids next.

Vul: E-W ♦ 972

HCP: 9+1 ♣ AJT87

Board: 34 ♠ AK853 LHO opens the bidding 1♦.

Dealer: West ♥ K752 Partner bids next.

Vul: Both ♦ Q74

HCP: 12+1 ♣ 8

Board: 35 ♠ K42 LHO opens the bidding 1♣.

Dealer: West ♥ KJ98 Partner bids next.

Vul: N-S ♦ A762

HCP: 13 ♣ Q5

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKQ32	♠ 4	1♦	1♠	Pass	1NT
Vul: None	♥ KJT7	♥ 653	Pass	2♥	Pass	Pass
North HCP: 13+1	♦ 94	♦ AK76	X	All Pass		
South HCP: 11+1	♣ 64	♣ KJT83				
Contract:	2♥X North					

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQ842			1♦	1♠
Vul: N-S	♥ K9643	♥ Q7		All Pass		
North HCP: 9+2	♦ J97	♦ 8542				
South HCP: 14+2	♣ AJ632	♣ K				
Contract:	1♠ South					

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ AT52	1♦	1♥	Pass	1♠
Vul: E-W	♥ AQJ975	♥ 2	Pass	2♥	All Pass	
North HCP: 14+2	♦ QJ6	♦ 972				
South HCP: 9+1	♣ Q	♣ AJT87				
Contract:	2♥ North					

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ AK853	1♦	2♣	Pass	2♠
Vul: Both	♥ A3	♥ K752	Pass	3♠	Pass	4♠
North HCP: 13+2	♦ T2	♦ Q74		All Pass		
South HCP: 12+1	♣ AKJ632	♣ 8				
Contract:	4♠ South					

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AQJ96	♠ K42	1♣	1♠	Pass	2♣ ¹
Vul: N-S	♥ T	♥ KJ98	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ KJ3	♦ A762	Pass	2NT	Pass	3♦
South HCP: 13	♣ KT62	♣ Q5	Pass	3♥	Pass	4♠
Contract:	4♠ South			All Pass		

1. limit raise or better in !S

North hands**After_Partner_Overcalls**

Board: 36 ♠ AQJ87 RHO opens the bidding 1♣.

Dealer: West ♥ T3 You bid next.

Vul: E-W ♦ 73

HCP: 11+1 ♣ AT64

Board: 37 ♠ 942 RHO opens the bidding 1♠.

Dealer: West ♥ AKJ85 You bid next.

Vul: Both ♦ A85

HCP: 14+1 ♣ Q6

Board: 38 ♠ Q932 LHO opens the bidding 1♦.

Dealer: East ♥ 74 Partner bids next.

Vul: None ♦ JT873

HCP: 8+1 ♣ KQ

Board: 39 ♠ AJT95 LHO opens the bidding 1♠.

Dealer: East ♥ K84 Partner bids next.

Vul: E-W ♦ -

HCP: 11+2 ♣ K7654

Board: 40 ♠ KJ83 LHO opens the bidding 1♣.

Dealer: East ♥ Q Partner bids next.

Vul: Both ♦ AKT986

HCP: 13+2 ♣ T3

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AQJ87	♠ 54	1 ♣	1 ♠	Pass	2 ♥
Vul: E-W	♥ T3	♥ KJ952	Pass	2 ♦	Pass	2 NT
North HCP: 11+1	♦ 73	♦ AKT2	Pass	3 NT	All Pass	
South HCP: 14+1	♣ AT64	♣ K2				
Contract: 3NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 942	♠ AJ	1 ♠	2 ♥	Pass	4 ♥
Vul: Both	♥ AKJ85	♥ Q63		All Pass		
North HCP: 14+1	♦ A85	♦ KJT3				
South HCP: 12	♣ Q6	♣ J984				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ Q932	♠ 75			1 ♦	1 ♥
Vul: None	♥ 74	♥ AJ52	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ JT873	♦ Q9	Pass	2 ♥	All Pass	
South HCP: 14+1	♣ KQ	♣ AJ87				
Contract: 2 ♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AJT95	♠ 4			1 ♠	2 ♦
Vul: E-W	♥ K84	♥ AT53	Pass	3 NT	All Pass	
North HCP: 11+2	♦ -	♦ AKJT65				
South HCP: 12+2	♣ K7654	♣ T2				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ KJ83	♠ Q			1 ♣	1 ♥
Vul: Both	♥ Q	♥ AKJ9653	Pass	2 ♦	Pass	4 ♥
North HCP: 13+2	♦ AKT986	♦ J3		All Pass		
South HCP: 13+3	♣ T3	♣ Q98				
Contract: 4 ♥ South						

South hands**After_Partner_Overcalls**

Board: 36 ♠ 54 LHO opens the bidding 1♣.

Dealer: West ♥ KJ952 Partner bids next.

Vul: E-W ♦ AKT2

HCP: 14+1 ♣ K2

Board: 37 ♠ AJ LHO opens the bidding 1♠.

Dealer: West ♥ Q63 Partner bids next.

Vul: Both ♦ KJT3

HCP: 12 ♣ J984

Board: 38 ♠ 75 RHO opens the bidding 1♦.

Dealer: East ♥ AQJ52 You bid next.

Vul: None ♦ Q9

HCP: 14+1 ♣ AJ87

Board: 39 ♠ 4 RHO opens the bidding 1♠.

Dealer: East ♥ AT53 You bid next.

Vul: E-W ♦ AKJT65

HCP: 12+2 ♣ T2

Board: 40 ♠ Q RHO opens the bidding 1♣.

Dealer: East ♥ AKJ9653 You bid next.

Vul: Both ♦ J3

HCP: 13+3 ♣ Q98

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AQJ87	♠ 54	1 ♣	1 ♠	Pass	2 ♥
Vul: E-W	♥ T3	♥ KJ952	Pass	2 ♦	Pass	2 NT
North HCP: 11+1	♦ 73	♦ AKT2	Pass	3 NT	All Pass	
South HCP: 14+1	♣ AT64	♣ K2				
Contract: 3NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 942	♠ AJ	1 ♠	2 ♥	Pass	4 ♥
Vul: Both	♥ AKJ85	♥ Q63		All Pass		
North HCP: 14+1	♦ A85	♦ KJT3				
South HCP: 12	♣ Q6	♣ J984				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ Q932	♠ 75			1 ♦	1 ♥
Vul: None	♥ 74	♥ AJQ52	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ JT873	♦ Q9	Pass	2 ♥	All Pass	
South HCP: 14+1	♣ KQ	♣ AJ87				
Contract: 2 ♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AJT95	♠ 4			1 ♠	2 ♦
Vul: E-W	♥ K84	♥ AT53	Pass	3 NT	All Pass	
North HCP: 11+2	♦ -	♦ AKJT65				
South HCP: 12+2	♣ K7654	♣ T2				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ KJ83	♠ Q			1 ♣	1 ♥
Vul: Both	♥ Q	♥ AKJ9653	Pass	2 ♦	Pass	4 ♥
North HCP: 13+2	♦ AKT986	♦ J3		All Pass		
South HCP: 13+3	♣ T3	♣ Q98				
Contract: 4 ♥ South						

North hands**After_Partner_Overcalls**

Board: 41 ♠ A Q J LHO opens the bidding 1♣.

Dealer: East ♥ 5 4 Partner bids next.

Vul: N-S ♦ K J 8 7 4 2 East (LHO) Doubles 1♥ if possible.

HCP: 11+2 ♣ 4 2 West (RHO) bids 1♠ if possible.

Board: 42 ♠ A K LHO opens the bidding 1♠.

Dealer: East ♥ K 5 4 Partner bids next.

Vul: None ♦ 9 7 2

HCP: 12+1 ♣ Q 8 5 4 2

Board: 43 ♠ A Q J 9 7 2 RHO opens the bidding 1♥.

Dealer: West ♥ Q 8 5 You bid next.

Vul: N-S ♦ K West (RHO) bids 2♥ if possible.

HCP: 15+2 ♣ K 8 4 East (LHO) bids 3♥ if possible.

Board: 44 ♠ Q J 9 LHO opens the bidding 1♦.

Dealer: East ♥ T 5 4 Partner bids next.

Vul: E-W ♦ A T 9 6 3

HCP: 13+1 ♣ A Q

Board: 45 ♠ K 3 RHO opens the bidding 1♦.

Dealer: West ♥ K Q J T 7 You bid next.

Vul: None ♦ 7 6 2

HCP: 10+1 ♣ J 9 7

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ 864			1♣	1♥
Vul: N-S	♥ 54	♥ AKQ93	Pass	Pass	X	Pass
North HCP: 11+2	♦ KJ8742	♦ T6	1♠	2♦	All Pass	
South HCP: 13+1	♣ 42	♣ A83				
Contract:	2♦ North					

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ QJ54			1♠	2♥
Vul: None	♥ K54	♥ AQJT6	Pass	4♥	All Pass	
North HCP: 12+1	♦ 972	♦ KQ				
South HCP: 15+1	♣ Q8542	♣ T9				
Contract:	4♥ North					

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQJ972	♠ K84	1♥	1♠	Pass	Pass
Vul: N-S	♥ Q85	♥ 32	2♥	2♠	3♥	3♠
North HCP: 15+2	♦ K	♦ Q875	All Pass			
South HCP: 6	♣ K84	♣ J765				
Contract:	3♠ South					

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ QJ9	♠ 62			1♦	1♥
Vul: E-W	♥ T54	♥ AKJ83	Pass	2♦ ¹	Pass	4♥
North HCP: 13+1	♦ AT963	♦ K7	All Pass			
South HCP: 11+1	♣ AQ	♣ 9652				
Contract:	4♥ South					1. limit raise or better in !H

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ AQ4	1♦	1♥	Pass	2♦ ¹
Vul: None	♥ KQJT7	♥ 543	Pass	3♥	Pass	4♥
North HCP: 10+1	♦ 762	♦ KQ93	All Pass			
South HCP: 17	♣ J97	♣ AQ8				
Contract:	4♥ South					1. limit raise or better in !H

South hands**After_Partner_Overcalls**

Board: 41	♠ 864	RHO opens the bidding 1♣.
Dealer: East	♥ AKQ93	You bid next.
Vul: N-S	♦ T6	East (RHO) Doubles 1♥ if possible.
HCP: 13+1	♣ A83	West (LHO) bids 1♠ if possible.
Board: 42	♠ QJ54	RHO opens the bidding 1♠.
Dealer: East	♥ AQJT6	You bid next.
Vul: None	♦ KQ	
HCP: 15+1	♣ T9	
Board: 43	♠ K84	LHO opens the bidding 1♥.
Dealer: West	♥ 32	Partner bids next.
Vul: N-S	♦ Q875	West (LHO) bids 2♥ if possible.
HCP: 6	♣ J765	East (RHO) bids 3♥ if possible.
Board: 44	♠ 62	RHO opens the bidding 1♦.
Dealer: East	♥ AKJ83	You bid next.
Vul: E-W	♦ K7	
HCP: 11+1	♣ 9652	
Board: 45	♠ AQ4	LHO opens the bidding 1♦.
Dealer: West	♥ 543	Partner bids next.
Vul: None	♦ KQ93	
HCP: 17	♣ AQ8	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ 864			1♣	1♥
Vul: N-S	♥ 54	♥ AKQ93	Pass	Pass	X	Pass
North HCP: 11+2	♦ KJ8742	♦ T6	1♠	2♦	All Pass	
South HCP: 13+1	♣ 42	♣ A83				
Contract:	2♦ North					

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ QJ54			1♠	2♥
Vul: None	♥ K54	♥ AQJT6	Pass	4♥	All Pass	
North HCP: 12+1	♦ 972	♦ KQ				
South HCP: 15+1	♣ Q8542	♣ T9				
Contract:	4♥ North					

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQJ972	♠ K84	1♥	1♠	Pass	Pass
Vul: N-S	♥ Q85	♥ 32	2♥	2♠	3♥	3♠
North HCP: 15+2	♦ K	♦ Q875	All Pass			
South HCP: 6	♣ K84	♣ J765				
Contract:	3♠ South					

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ QJ9	♠ 62			1♦	1♥
Vul: E-W	♥ T54	♥ AKJ83	Pass	2♦ ¹	Pass	4♥
North HCP: 13+1	♦ AT963	♦ K7	All Pass			
South HCP: 11+1	♣ AQ	♣ 9652				
Contract:	4♥ South					1. limit raise or better in !H

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ AQ4	1♦	1♥	Pass	2♦ ¹
Vul: None	♥ KQJT7	♥ 543	Pass	3♥	Pass	4♥
North HCP: 10+1	♦ 762	♦ KQ93	All Pass			
South HCP: 17	♣ J97	♣ AQ8				
Contract:	4♥ South					1. limit raise or better in !H

North hands**After_Partner_Overcalls**

Board: 46	♠ A9	LHO opens the bidding 1♣.
Dealer: East	♥ A84	Partner bids next.
Vul: E-W	♦ Q9872	East (LHO) bids 3♥ if possible.
HCP: 11+1	♣ JT6	West (RHO) bids 4♣ if possible.

Board: 47	♠ A4	LHO opens the bidding 1♥.
Dealer: East	♥ QJ96	Partner bids next.
Vul: Both	♦ T7	
HCP: 17+1	♣ AKQJ9	

Board: 48	♠ QJ987	LHO opens the bidding 1♦.
Dealer: East	♥ AJ5	Partner bids next.
Vul: N-S	♦ Q743	
HCP: 10+1	♣ T	

Board: 49	♠ AQT6543	You bid first.
Dealer: North	♥ K94	East (LHO) bids 2♣ if possible.
Vul: Both	♦ 2	West (RHO) bids 2♠ if possible.
HCP: 13+3	♣ A3	East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KQJ7642			1♣	1♠
Vul: E-W	♥ A84	♥ T92	Pass	2♦	3♥	3♠
North HCP: 11+1	♦ Q9872	♦ K3	4♣	Pass	Pass	4♠
South HCP: 12+3	♣ JT6	♣ K	All Pass			
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ KQJT6			1♥	1♠
Vul: Both	♥ QJ96	♥ 73	Pass	3NT	All Pass	
North HCP: 17+1	♦ T7	♦ QJ96				
South HCP: 9+1	♣ AKQJ9	♣ 73				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ QJ987	♠ A2			1♦	2♣
Vul: N-S	♥ AJ5	♥ K42	Pass	2♠	Pass	3♣
North HCP: 10+1	♦ Q743	♦ 5	All Pass			
South HCP: 15+3	♣ T	♣ AKJ9765				
Contract: 3♣ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQT6543	♠ 92		1♠	2♣	Pass
Vul: Both	♥ K94	♥ J63	2♠ ¹	3♠	X	All Pass
North HCP: 13+3	♦ 2	♦ QJ765				
South HCP: 4+1	♣ A3	♣ 752	1. strength cue bid			
Contract: 3♠X North						

South hands**After_Partner_Overcalls**

Board: 46	♠ KQJ7642	RHO opens the bidding 1♣.
Dealer: East	♥ T92	You bid next.
Vul: E-W	♦ K3	East (RHO) bids 3♥ if possible.
HCP: 12+3	♣ K	West (LHO) bids 4♣ if possible.

Board: 47	♠ KQJT6	RHO opens the bidding 1♥.
Dealer: East	♥ 73	You bid next.
Vul: Both	♦ QJ96	
HCP: 9+1	♣ 73	

Board: 48	♠ A2	RHO opens the bidding 1♦.
Dealer: East	♥ K42	You bid next.
Vul: N-S	♦ 5	
HCP: 15+3	♣ AKJ9765	

Board: 49	♠ 92	Partner bids first.
Dealer: North	♥ J63	East (RHO) bids 2♣ if possible.
Vul: Both	♦ QJ765	West (LHO) bids 2♠ if possible.
HCP: 4+1	♣ 752	East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KQJ7642			1♣	1♠
Vul: E-W	♥ A84	♥ T92	Pass	2♦	3♥	3♠
North HCP: 11+1	♦ Q9872	♦ K3	4♣	Pass	Pass	4♠
South HCP: 12+3	♣ JT6	♣ K	All Pass			
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ KQJT6			1♥	1♠
Vul: Both	♥ QJ96	♥ 73	Pass	3NT	All Pass	
North HCP: 17+1	♦ T7	♦ QJ96				
South HCP: 9+1	♣ AKQJ9	♣ 73				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ QJ987	♠ A2			1♦	2♣
Vul: N-S	♥ AJ5	♥ K42	Pass	2♠	Pass	3♣
North HCP: 10+1	♦ Q743	♦ 5	All Pass			
South HCP: 15+3	♣ T	♣ AKJ9765				
Contract: 3♣ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQT6543	♠ 92		1♠	2♣	Pass
Vul: Both	♥ K94	♥ J63	2♠ ¹	3♠	X	All Pass
North HCP: 13+3	♦ 2	♦ QJ765				
South HCP: 4+1	♣ A3	♣ 752	1. strength cue bid			
Contract: 3♠X North						

North hands

After_Partner_Overcalls

Board: 50	♠ J754	Partner bids first.
Dealer: South	♥ T96	West (RHO) bids 1♥ if possible.
Vul: None	♦ KT42	West (RHO) bids 2♦ if possible.
HCP: 4	♣ 52	East (LHO) bids 2♣ if possible. West (RHO) bids 5♥ if possible. West (RHO) Doubles 5♠ if possible.

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J754	♠ AQT32				1 ♣
Vul: None	♥ T96	♥ -	1 ♥	Pass	Pass	1 ♠
North HCP: 4	♦ KT42	♦ 83	2 ♥	Pass	2 ♠ ¹	4 ♠
South HCP: 13+3	♣ 52	♣ AK9743	5 ♥	5 ♠	Pass	Pass
Contract: 5 ♠ X North			X	All Pass		

1. limit raise or better in !H

South hands**After_Partner_Overcalls**

Board: 50	♠ AQT32	You bid first.
Dealer: South	♥ -	West (LHO) bids 1♥ if possible.
Vul: None	♦ 83	West (LHO) bids 2♦ if possible.
HCP: 13+3	♣ AK9743	East (RHO) bids 2♣ if possible. West (LHO) bids 5♥ if possible. West (LHO) Doubles 5♠ if possible.

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J754	♠ AQT32				1 ♣
Vul: None	♥ T96	♥ -	1 ♥	Pass	Pass	1 ♠
North HCP: 4	♦ KT42	♦ 83	2 ♥	Pass	2 ♠ ¹	4 ♠
South HCP: 13+3	♣ 52	♣ AK9743	5 ♥	5 ♠	Pass	Pass
Contract: 5 ♠ X North			X	All Pass		

1. limit raise or better in !H