

## North hands (Practice Page)

### Overcalls

Board: 1      ♠ 106  
Dealer: E      ♥ 108  
Vul: None     ♦ AJ876  
HCP: 9        ♣ A1075

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

Partner bids first.

Board: 2      ♠ AKQ109  
Dealer: W      ♥ 4  
Vul: NS        ♦ 1064  
HCP: 9        ♣ 10763

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

You bid first.

Board: 3      ♠ 1092  
Dealer: E      ♥ 10987  
Vul: EW        ♦ A  
HCP: 4        ♣ 98654

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

Partner bids first.

Board: 4      ♠ K  
Dealer: W      ♥ AK10876  
Vul: Both     ♦ Q8742  
HCP: 12      ♣ 8

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

You bid first.

Board: 5      ♠ K8743  
Dealer: E      ♥ —  
Vul: NS        ♦ A542  
HCP: 10      ♣ QJ83

East Opens 1♦.

Partner bids first.

Board: 6  
Dealer: W  
Vul: EW  
HCP: 11

♠ AKQ753  
♥ 732  
♦ Q1084  
♣ —

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

## Overcalls Both hands (Answers Page)

Board: 1						
Dealer: E	North:	South:	West	North	East	South
Vul: None	♠ 106	♠ KQJ953			1♥	1♠
North HCP: 9	♥ 108	♥ 76	Pass	Pass	3♥	3♠
South HCP: 14	♦ AJ876	♦ K10	4♥	4♠	AP	
Contract: 4♠ S	♣ A1075	♣ KQ3				

Board: 2			West	North	East	South
Dealer: W	North:	South:	1♦	1♠	2♥ <sup>1</sup>	Pass
Vul: NS	♠ AKQ109	♠ 62	2♠ <sup>2</sup>	Pass	3♥	Pass
North HCP: 9	♥ 4	♥ A63	4♥	AP		
South HCP: 8	♦ 1064	♦ J983				
Contract: 4♥ E	♣ 10763	♣ QJ82				

1. 1X-(Y)-2Z forcing  
2. strength cue bid

Board: 3			West	North	East	South
Dealer: E	North:	South:			1♠	2♥
Vul: EW	♠ 1092	♠ 5	3♥ <sup>1</sup>	4♥	4♠	5♥
North HCP: 4	♥ 10987	♥ KQJ53	X♥	AP		
South HCP: 12	♦ A	♦ 6543				
Contract: 5♥ X S	♣ 98654	♣ AQ10				

1. limit raise or better in ♠

Board: 4			West	North	East	South
Dealer: W	North:	South:	1♠	2♠ <sup>1</sup>	3♥ <sup>2</sup>	Pass
Vul: Both	♠ K	♠ Q1093	4♠	AP		
North HCP: 12	♥ AK10876	♥ —				
South HCP: 3	♦ Q8742	♦ 53				
Contract: 4♠ W	♣ 8	♣ J1095432				

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

Board: 5			West	North	East	South
Dealer: E	North:	South:			1♦	1♥
Vul: NS	♠ K8743	♠ A6	Pass	1♠	Pass	2♥
North HCP: 10	♥ —	♥ AQ10842	AP			
South HCP: 13	♦ A542	♦ 76				
Contract: 2♥ S	♣ QJ83	♣ K95				

Board: 6  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 6  
Contract: 4♠X N

North:  
♠ AKQ753  
♥ 732  
♦ Q1084  
♣ —

South:  
♠ 864  
♥ KQ96  
♦ 7  
♣ J10543

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

## South hands (Practice Page)

### Overcalls

Board: 1      ♠ KQJ953  
Dealer: E      ♥ 76  
Vul: None     ♦ K10  
HCP: 14      ♣ KQ3

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

You bid first.

Board: 2      ♠ 62  
Dealer: W      ♥ A63  
Vul: NS       ♦ J983  
HCP: 8       ♣ QJ82

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

Partner bids first.

Board: 3      ♠ 5  
Dealer: E      ♥ KQJ53  
Vul: EW       ♦ 6543  
HCP: 12      ♣ AQ10

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

You bid first.

Board: 4      ♠ Q1093  
Dealer: W      ♥ —  
Vul: Both     ♦ 53  
HCP: 3       ♣ J1095432

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

Partner bids first.

Board: 5      ♠ A6  
Dealer: E      ♥ AQ10842  
Vul: NS       ♦ 76  
HCP: 13      ♣ K95

East Opens 1♦.

You bid first.

Board: 6	♠ 864	West Opens 1♦.
Dealer: W	♥ KQ96	East Bids XA♠♠ if possible.
Vul: EW	♦ 7	
HCP: 6	♣ J10543	Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 1						
Dealer: E	North:	South:	West	North	East	South
Vul: None	♠ 106	♠ KQJ953			1♥	1♠
North HCP: 9	♥ 108	♥ 76	Pass	Pass	3♥	3♠
South HCP: 14	♦ AJ876	♦ K10	4♥	4♠	AP	
Contract: 4♠ S	♣ A1075	♣ KQ3				

Board: 2			West	North	East	South
Dealer: W	North:	South:	1♦	1♠	2♥ <sup>1</sup>	Pass
Vul: NS	♠ AKQ109	♠ 62	2♠ <sup>2</sup>	Pass	3♥	Pass
North HCP: 9	♥ 4	♥ A63	4♥	AP		
South HCP: 8	♦ 1064	♦ J983				
Contract: 4♥ E	♣ 10763	♣ QJ82				

1. 1X-(Y)-2Z forcing  
2. strength cue bid

Board: 3			West	North	East	South
Dealer: E	North:	South:			1♠	2♥
Vul: EW	♠ 1092	♠ 5	3♥ <sup>1</sup>	4♥	4♠	5♥
North HCP: 4	♥ 10987	♥ KQJ53	X♥	AP		
South HCP: 12	♦ A	♦ 6543				
Contract: 5♥ X S	♣ 98654	♣ AQ10				

1. limit raise or better in ♠

Board: 4			West	North	East	South
Dealer: W	North:	South:	1♠	2♠ <sup>1</sup>	3♥ <sup>2</sup>	Pass
Vul: Both	♠ K	♠ Q1093	4♠	AP		
North HCP: 12	♥ AK10876	♥ —				
South HCP: 3	♦ Q8742	♦ 53				
Contract: 4♠ W	♣ 8	♣ J1095432				

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

Board: 5			West	North	East	South
Dealer: E	North:	South:			1♦	1♥
Vul: NS	♠ K8743	♠ A6	Pass	1♠	Pass	2♥
North HCP: 10	♥ —	♥ AQ10842	AP			
South HCP: 13	♦ A542	♦ 76				
Contract: 2♥ S	♣ QJ83	♣ K95				

Board: 6  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 6  
Contract: 4♠X N

North:  
♠ AKQ753  
♥ 732  
♦ Q1084  
♣ —

South:  
♠ 864  
♥ KQ96  
♦ 7  
♣ J10543

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



## North hands (Practice Page)

### Overcalls

Board: 7  
Dealer: E  
Vul: None  
HCP: 14

♠ 94  
♥ KQJ108  
♦ Q6  
♣ AQ53

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

Partner bids first.

Board: 8  
Dealer: W  
Vul: Both  
HCP: 16

♠ KQJ1087  
♥ Q10  
♦ A64  
♣ A6

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

You bid first.

Board: 9  
Dealer: E  
Vul: None  
HCP: 9

♠ KJ1087  
♥ 74  
♦ KQ62  
♣ 98

East Opens 1♠.

Partner bids first.

Board: 10  
Dealer: W  
Vul: Both  
HCP: 12

♠ A1043  
♥ AKJ1082  
♦ 94  
♣ 6

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

You bid first.

Board: 11  
Dealer: E  
Vul: None  
HCP: 5

♠ J64  
♥ J3  
♦ Q1076  
♣ J654

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

Partner bids first.

Board: 12  
Dealer: W  
Vul: NS  
HCP: 11

♠ A85  
♥ KJ1083  
♦ K974  
♣ 3

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

# Overcalls Both hands (Answers Page)

Board: 7  
 Dealer: E  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 5♦X S

North:  
 ♠ 94  
 ♥ KQJ108  
 ♦ Q6  
 ♣ AQ53

South:  
 ♠ 8  
 ♥ 32  
 ♦ AJ109532  
 ♣ KJ10

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

Board: 8  
 Dealer: W  
 Vul: Both  
 North HCP: 16  
 South HCP: 1  
 Contract: 4♠X N

North:  
 ♠ KQJ1087  
 ♥ Q10  
 ♦ A64  
 ♣ A6

South:  
 ♠ 654  
 ♥ J95  
 ♦ 732  
 ♣ 9852

West	North	East	South
1♣	1♠	X	2♠
Pass	4♠	X♣	AP

Board: 9  
 Dealer: E  
 Vul: None  
 North HCP: 9  
 South HCP: 12  
 Contract: 2♥ S

North:  
 ♠ KJ1087  
 ♥ 74  
 ♦ KQ62  
 ♣ 98

South:  
 ♠ A4  
 ♥ KJ109865  
 ♦ —  
 ♣ KJ52

West	North	East	South
		1♠	2♥
AP			

Board: 10  
 Dealer: W  
 Vul: Both  
 North HCP: 12  
 South HCP: 4  
 Contract: 5♣ W

North:  
 ♠ A1043  
 ♥ AKJ1082  
 ♦ 94  
 ♣ 6

South:  
 ♠ J76  
 ♥ 74  
 ♦ J108652  
 ♣ Q4

West	North	East	South
1♣	1♥	X	Pass
5♣	AP		

Board: 11  
 Dealer: E  
 Vul: None  
 North HCP: 5  
 South HCP: 15  
 Contract: 4♠ E

North:  
 ♠ J64  
 ♥ J3  
 ♦ Q1076  
 ♣ J654

South:  
 ♠ A  
 ♥ AK10975  
 ♦ KJ8  
 ♣ 1082

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

Board: 12  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 8  
 Contract: 5♦ W

North:  
 ♠ A85  
 ♥ KJ1083  
 ♦ K974  
 ♣ 3

South:  
 ♠ QJ932  
 ♥ Q95  
 ♦ —  
 ♣ K10954

West	North	East	South
1♦	1♥	5♦	AP

## South hands (Practice Page)

### Overcalls

Board: 7      ♠ 8  
Dealer: E      ♥ 32  
Vul: None     ♦ AJ109532  
HCP: 9        ♣ KJ10

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

You bid first.

Board: 8      ♠ 654  
Dealer: W      ♥ J95  
Vul: Both     ♦ 732  
HCP: 1        ♣ 9852

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

Partner bids first.

Board: 9      ♠ A4  
Dealer: E      ♥ KJ109865  
Vul: None     ♦ —  
HCP: 12       ♣ KJ52

East Opens 1♠.

You bid first.

Board: 10     ♠ J76  
Dealer: W      ♥ 74  
Vul: Both     ♦ J108652  
HCP: 4        ♣ Q4

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

Partner bids first.

Board: 11     ♠ A  
Dealer: E      ♥ AK10975  
Vul: None     ♦ KJ8  
HCP: 15       ♣ 1082

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

You bid first.

Board: 12  
Dealer: W  
Vul: NS  
HCP: 8

♠ QJ932  
♥ Q95  
♦ —  
♣ K10954

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

# Overcalls Both hands (Answers Page)

Board: 7  
Dealer: E  
Vul: None  
North HCP: 14  
South HCP: 9  
Contract: 5♦X S

North:  
♠ 94  
♥ KQJ108  
♦ Q6  
♣ AQ53

South:  
♠ 8  
♥ 32  
♦ AJ109532  
♣ KJ10

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

Board: 8  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 1  
Contract: 4♠X N

North:  
♠ KQJ1087  
♥ Q10  
♦ A64  
♣ A6

South:  
♠ 654  
♥ J95  
♦ 732  
♣ 9852

West	North	East	South
1♣	1♠	X	2♠
Pass	4♠	X♠	AP

Board: 9  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 12  
Contract: 2♥ S

North:  
♠ KJ1087  
♥ 74  
♦ KQ62  
♣ 98

South:  
♠ A4  
♥ KJ109865  
♦ —  
♣ KJ52

West	North	East	South
		1♠	2♥
AP			

Board: 10  
Dealer: W  
Vul: Both  
North HCP: 12  
South HCP: 4  
Contract: 5♣ W

North:  
♠ A1043  
♥ AKJ1082  
♦ 94  
♣ 6

South:  
♠ J76  
♥ 74  
♦ J108652  
♣ Q4

West	North	East	South
1♣	1♥	X	Pass
5♣	AP		

Board: 11  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 15  
Contract: 4♠ E

North:  
♠ J64  
♥ J3  
♦ Q1076  
♣ J654

South:  
♠ A  
♥ AK10975  
♦ KJ8  
♣ 1082

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

1. limit raise or better in ♠

Board: 12  
Dealer: W  
Vul: NS  
North HCP: 11  
South HCP: 8  
Contract: 5♦ W

North:  
♠ A85  
♥ KJ1083  
♦ K974  
♣ 3

South:  
♠ QJ932  
♥ Q95  
♦ —  
♣ K10954

West	North	East	South
1♦	1♥	5♦	AP

## North hands (Practice Page)

### Overcalls

Board: 13	♠ —	East Opens 1♠.
Dealer: E	♥ J74	West Bids 3♦ if possible.
Vul: EW	♦ 753	East Bids 3♠ if possible.
HCP: 3	♣ Q865432	West Bids 4♠ if possible.
		Partner bids first.
Board: 14	♠ A52	West Opens 1♦.
Dealer: W	♥ 10	
Vul: None	♦ J8	You bid first.
HCP: 11	♣ KQJ6542	
Board: 15	♠ K98654	East Opens 1♥.
Dealer: E	♥ K106	
Vul: EW	♦ 105	Partner bids first.
HCP: 11	♣ KQ	
Board: 16	♠ 53	West Opens 1♠.
Dealer: W	♥ K10542	East Bids 3♥ if possible.
Vul: Both	♦ A	West Bids 4♠ if possible.
HCP: 11	♣ KJ1092	You bid first.
Board: 17	♠ 76	East Opens 1♠.
Dealer: E	♥ 93	West Bids 3♥ if possible.
Vul: EW	♦ 73	East Bids 4♠ if possible.
HCP: 8	♣ AKJ7643	Partner bids first.
Board: 18	♠ —	West Opens 1♠.
Dealer: W	♥ AJ974	East Doubles 2♠ if possible.
Vul: Both	♦ KJ1092	
HCP: 9	♣ 965	You bid first.

## Overcalls Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ A96			1♠	2♦
Vul: EW	♥ J74	♥ A8	3♦ <sup>1</sup>	Pass	3♠	Pass
North HCP: 3	♦ 753	♦ AQ10986	4♠	AP		
South HCP: 14	♣ Q865432	♣ 97				
Contract: 4♠ E			1. limit raise or better in ♠			

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A52	♠ K74				
Vul: None	♥ 10	♥ A63	1♦	3♣	AP	
North HCP: 11	♦ J8	♦ K6532				
South HCP: 10	♣ KQJ6542	♣ 83				
Contract: 3♣ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ K98654	♠ AQJ73			1♥	1♠
Vul: EW	♥ K106	♥ 874	Pass	2♥ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 105	♦ 97	Pass	4♠	AP	
South HCP: 11	♣ KQ	♣ A64				
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ 74	1♠	2♠ <sup>1</sup>	3♥ <sup>2</sup>	Pass
Vul: Both	♥ K10542	♥ 6	4♠	AP		
North HCP: 11	♦ A	♦ 9864				
South HCP: 6	♣ KJ1092	♣ AQ8543				
Contract: 4♠ W			1. Michaels Cuebid 2. limit raise or better in ♠			

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ 104			1♠	2♥
Vul: EW	♥ 93	♥ KQ10652	3♥ <sup>1</sup>	Pass	4♠	Pass
North HCP: 8	♦ 73	♦ KQJ10	Pass	X	AP	
South HCP: 11	♣ AKJ7643	♣ 2				
Contract: 4♠X E			1. limit raise or better in ♠			

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ QJ962	1♠	2♠ <sup>1</sup>	X	3♥
Vul: Both	♥ AJ974	♥ K83	AP			
North HCP: 9	♦ KJ1092	♦ 86				
South HCP: 10	♣ 965	♣ A72				
Contract: 3♥ S			1. Michaels Cuebid			



## South hands (Practice Page)

### Overcalls

Board: 13      ♠ A96  
Dealer: E      ♥ A8  
Vul: EW      ♦ AQ10986  
HCP: 14      ♣ 97

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

You bid first.

Board: 14      ♠ K74  
Dealer: W      ♥ A63  
Vul: None      ♦ K6532  
HCP: 10      ♣ 83

West Opens 1♦.

Partner bids first.

Board: 15      ♠ AQJ73  
Dealer: E      ♥ 874  
Vul: EW      ♦ 97  
HCP: 11      ♣ A64

East Opens 1♥.

You bid first.

Board: 16      ♠ 74  
Dealer: W      ♥ 6  
Vul: Both      ♦ 9864  
HCP: 6      ♣ AQ8543

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

Partner bids first.

Board: 17      ♠ 104  
Dealer: E      ♥ KQ10652  
Vul: EW      ♦ KQJ10  
HCP: 11      ♣ 2

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

You bid first.

Board: 18      ♠ QJ962  
Dealer: W      ♥ K83  
Vul: Both      ♦ 86  
HCP: 10      ♣ A72

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ A96			1♠	2♦
Vul: EW	♥ J74	♥ A8	3♦ <sup>1</sup>	Pass	3♠	Pass
North HCP: 3	♦ 753	♦ AQ10986	4♠	AP		
South HCP: 14	♣ Q865432	♣ 97				
Contract: 4♠ E			1. limit raise or better in ♠			

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A52	♠ K74				
Vul: None	♥ 10	♥ A63	1♦	3♣	AP	
North HCP: 11	♦ J8	♦ K6532				
South HCP: 10	♣ KQJ6542	♣ 83				
Contract: 3♣ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ K98654	♠ AQJ73			1♥	1♠
Vul: EW	♥ K106	♥ 874	Pass	2♥ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 105	♦ 97	Pass	4♠	AP	
South HCP: 11	♣ KQ	♣ A64				
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ 74	1♠	2♠ <sup>1</sup>	3♥ <sup>2</sup>	Pass
Vul: Both	♥ K10542	♥ 6	4♠	AP		
North HCP: 11	♦ A	♦ 9864	1. Michaels Cuebid			
South HCP: 6	♣ KJ1092	♣ AQ8543	2. limit raise or better in ♠			
Contract: 4♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ 104			1♠	2♥
Vul: EW	♥ 93	♥ KQ10652	3♥ <sup>1</sup>	Pass	4♠	Pass
North HCP: 8	♦ 73	♦ KQJ10	Pass	X	AP	
South HCP: 11	♣ AKJ7643	♣ 2				
Contract: 4♠X E			1. limit raise or better in ♠			

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ QJ962	1♠	2♠ <sup>1</sup>	X	3♥
Vul: Both	♥ AJ974	♥ K83	AP			
North HCP: 9	♦ KJ1092	♦ 86	1. Michaels Cuebid			
South HCP: 10	♣ 965	♣ A72				
Contract: 3♥ S						

## North hands (Practice Page)

### Overcalls

Board: 19      ♠ 109643  
Dealer: E      ♥ Q952  
Vul: None     ♦ 2  
HCP: 7        ♣ AJ3

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

Partner bids first.

Board: 20      ♠ AQJ76542  
Dealer: W      ♥ 5  
Vul: EW       ♦ J8  
HCP: 12       ♣ KJ

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

You bid first.

Board: 21      ♠ 92  
Dealer: E      ♥ J1064  
Vul: Both     ♦ AJ2  
HCP: 7        ♣ J843

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

Partner bids first.

Board: 22      ♠ AJ  
Dealer: W      ♥ AQ1063  
Vul: None     ♦ J94  
HCP: 12       ♣ 854

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

You bid first.

Board: 23      ♠ K9  
Dealer: E      ♥ K1098  
Vul: NS       ♦ K9842  
HCP: 9        ♣ 108

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

Partner bids first.

Board: 24

♠ 9

Dealer: W

♥ AKJ72

Vul: Both

♦ 542

HCP: 11

♣ K1072

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 19  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 10  
Contract: 4♠X S

North:  
♠ 109643  
♥ Q952  
♦ 2  
♣ AJ3

South:  
♠ KQJ85  
♥ 87  
♦ Q98  
♣ Q65

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

Board: 20  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 11  
Contract: 4♠X N

North:  
♠ AQJ76542  
♥ 5  
♦ J8  
♣ KJ

South:  
♠ 8  
♥ 10763  
♦ AK10  
♣ A10963

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

Board: 21  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 10  
Contract: 4♥ W

North:  
♠ 92  
♥ J1064  
♦ AJ2  
♣ J843

South:  
♠ AQJ64  
♥ K5  
♦ 843  
♣ 1096

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

Board: 22  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 4  
Contract: 3♦ W

North:  
♠ AJ  
♥ AQ1063  
♦ J94  
♣ 854

South:  
♠ 97632  
♥ 84  
♦ 72  
♣ KJ76

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

Board: 23  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 11  
Contract: 2♥ E

North:  
♠ K9  
♥ K1098  
♦ K9842  
♣ 108

South:  
♠ QJ1052  
♥ Q  
♦ J105  
♣ AJ97

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

Board: 24  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 9  
Contract: 2♥ N

North:  
♠ 9  
♥ AKJ72  
♦ 542  
♣ K1072

South:  
♠ AJ6532  
♥ 1063  
♦ K  
♣ J63

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

## South hands (Practice Page)

### Overcalls

Board: 19      ♠ KQJ85  
Dealer: E      ♥ 87  
Vul: None      ♦ Q98  
HCP: 10      ♣ Q65

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

You bid first.

Board: 20      ♠ 8  
Dealer: W      ♥ 10763  
Vul: EW      ♦ AK10  
HCP: 11      ♣ A10963

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

Partner bids first.

Board: 21      ♠ AQJ64  
Dealer: E      ♥ K5  
Vul: Both      ♦ 843  
HCP: 10      ♣ 1096

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

You bid first.

Board: 22      ♠ 97632  
Dealer: W      ♥ 84  
Vul: None      ♦ 72  
HCP: 4      ♣ KJ76

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

Partner bids first.

Board: 23      ♠ QJ1052  
Dealer: E      ♥ Q  
Vul: NS      ♦ J105  
HCP: 11      ♣ AJ97

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

You bid first.

Board: 24

Dealer: W

Vul: Both

HCP: 9

♠ AJ6532

♥ 1063

♦ K

♣ J63

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 19  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 10  
Contract: 4♠X S

North:  
♠ 109643  
♥ Q952  
♦ 2  
♣ AJ3

South:  
♠ KQJ85  
♥ 87  
♦ Q98  
♣ Q65

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

Board: 20  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 11  
Contract: 4♠X N

North:  
♠ AQJ76542  
♥ 5  
♦ J8  
♣ KJ

South:  
♠ 8  
♥ 10763  
♦ AK10  
♣ A10963

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

Board: 21  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 10  
Contract: 4♥ W

North:  
♠ 92  
♥ J1064  
♦ AJ2  
♣ J843

South:  
♠ AQJ64  
♥ K5  
♦ 843  
♣ 1096

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

Board: 22  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 4  
Contract: 3♦ W

North:  
♠ AJ  
♥ AQ1063  
♦ J94  
♣ 854

South:  
♠ 97632  
♥ 84  
♦ 72  
♣ KJ76

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

Board: 23  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 11  
Contract: 2♥ E

North:  
♠ K9  
♥ K1098  
♦ K9842  
♣ 108

South:  
♠ QJ1052  
♥ Q  
♦ J105  
♣ AJ97

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

Board: 24  
Dealer: W  
Vul: Both  
North HCP: 11  
South HCP: 9  
Contract: 2♥ N

North:  
♠ 9  
♥ AKJ72  
♦ 542  
♣ K1072

South:  
♠ AJ6532  
♥ 1063  
♦ K  
♣ J63

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



## North hands (Practice Page)

### Overcalls

Board: 25      ♠ J1075  
Dealer: E      ♥ 64  
Vul: None     ♦ J7  
HCP: 6        ♣ A10542

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

Board: 26      ♠ A6  
Dealer: W      ♥ K964  
Vul: NS        ♦ KJ1032  
HCP: 11       ♣ 109

West Opens 1♣.  
East Doubles 1♦ if possible.  
  
You bid first.

Board: 27      ♠ 643  
Dealer: E      ♥ K106  
Vul: EW        ♦ AQ75  
HCP: 11       ♣ Q75

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

Board: 28      ♠ 72  
Dealer: W      ♥ AQ106432  
Vul: None     ♦ K64  
HCP: 9        ♣ 10

West Opens 1♦.  
  
You bid first.

Board: 29      ♠ K6  
Dealer: E      ♥ 9654  
Vul: NS        ♦ 74  
HCP: 3        ♣ 97632

East Opens 1♣.  
West Bids 2♦ if possible.  
East Bids 2♠ if possible.  
West Bids 3NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♦ if possible.

Partner bids first.

Board: 30

Dealer: W

Vul: EW

HCP: 13

♠ KQ863

♥ J

♦ AK10874

♣ 2

West Opens 1♦.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 25  
 Dealer: E  
 Vul: None  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ J1075  
 ♥ 64  
 ♦ J7  
 ♣ A10542

South:  
 ♠ 98  
 ♥ AQJ83  
 ♦ Q963  
 ♣ K8

West	North	East	South
		1♦	1♥
1NT	AP		

Board: 26  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 7  
 Contract: 3♦ N

North:  
 ♠ A6  
 ♥ K964  
 ♦ KJ1032  
 ♣ 109

South:  
 ♠ KQ9542  
 ♥ 7  
 ♦ Q654  
 ♣ 63

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

Board: 27  
 Dealer: E  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣ S

North:  
 ♠ 643  
 ♥ K106  
 ♦ AQ75  
 ♣ Q75

South:  
 ♠ 92  
 ♥ QJ4  
 ♦ K3  
 ♣ AK10964

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

Board: 28  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 10  
 Contract: 3♥ N

North:  
 ♠ 72  
 ♥ AQ106432  
 ♦ K64  
 ♣ 10

South:  
 ♠ KJ10653  
 ♥ 5  
 ♦ 92  
 ♣ KQJ3

West	North	East	South
1♦	3♥	AP	

Board: 29  
 Dealer: E  
 Vul: NS  
 North HCP: 3  
 South HCP: 10  
 Contract: 6♦ W

North:  
 ♠ K6  
 ♥ 9654  
 ♦ 74  
 ♣ 97632

South:  
 ♠ AJ10854  
 ♥ K1032  
 ♦ 5  
 ♣ Q5

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

1. 1X-(Y)-2Z forcing  
 2. strength cue bid

Board: 30  
Dealer: W  
Vul: EW  
North HCP: 13  
South HCP: 10  
Contract: 4♠ N

North:  
♠ KQ863  
♥ J  
♦ AK10874  
♣ 2

South:  
♠ AJ54  
♥ K43  
♦ 3  
♣ Q10984

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

1. Mixed raise, ♠  
2. Cue bid, a ♥ stopper  
3. Cue bid, a ♦ stopper

## South hands (Practice Page)

### Overcalls

Board: 25      ♠ 98  
Dealer: E      ♥ AQJ83  
Vul: None     ♦ Q963  
HCP: 12      ♣ K8

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

Board: 26      ♠ KQ9542  
Dealer: W      ♥ 7  
Vul: NS        ♦ Q654  
HCP: 7        ♣ 63

West Opens 1♣.  
East Doubles 1♦ if possible.  
Partner bids first.

Board: 27      ♠ 92  
Dealer: E      ♥ QJ4  
Vul: EW        ♦ K3  
HCP: 13      ♣ AK10964

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

Board: 28      ♠ KJ10653  
Dealer: W      ♥ 5  
Vul: None     ♦ 92  
HCP: 10      ♣ KQJ3

West Opens 1♦.  
Partner bids first.

Board: 29      ♠ AJ10854  
Dealer: E      ♥ K1032  
Vul: NS        ♦ 5  
HCP: 10      ♣ Q5

East Opens 1♣.  
West Bids 2♦ if possible.  
East Bids 2♠ if possible.  
West Bids 3NT if possible.  
East Bids 5♦ if possible.  
West Bids 6♦ if possible.  
You bid first.

Board: 30  
Dealer: W  
Vul: EW  
HCP: 10

♠ AJ54  
♥ K43  
♦ 3  
♣ Q10984

West Opens 1♦.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 25  
 Dealer: E  
 Vul: None  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ J1075  
 ♥ 64  
 ♦ J7  
 ♣ A10542

South:  
 ♠ 98  
 ♥ AQJ83  
 ♦ Q963  
 ♣ K8

West	North	East	South
		1♦	1♥
1NT	AP		

Board: 26  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 7  
 Contract: 3♦ N

North:  
 ♠ A6  
 ♥ K964  
 ♦ KJ1032  
 ♣ 109

South:  
 ♠ KQ9542  
 ♥ 7  
 ♦ Q654  
 ♣ 63

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

Board: 27  
 Dealer: E  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣ S

North:  
 ♠ 643  
 ♥ K106  
 ♦ AQ75  
 ♣ Q75

South:  
 ♠ 92  
 ♥ QJ4  
 ♦ K3  
 ♣ AK10964

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

Board: 28  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 10  
 Contract: 3♥ N

North:  
 ♠ 72  
 ♥ AQ106432  
 ♦ K64  
 ♣ 10

South:  
 ♠ KJ10653  
 ♥ 5  
 ♦ 92  
 ♣ KQJ3

West	North	East	South
1♦	3♥	AP	

Board: 29  
 Dealer: E  
 Vul: NS  
 North HCP: 3  
 South HCP: 10  
 Contract: 6♦ W

North:  
 ♠ K6  
 ♥ 9654  
 ♦ 74  
 ♣ 97632

South:  
 ♠ AJ10854  
 ♥ K1032  
 ♦ 5  
 ♣ Q5

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

1. 1X-(Y)-2Z forcing
2. strength cue bid

Board: 30  
Dealer: W  
Vul: EW  
North HCP: 13  
South HCP: 10  
Contract: 4♠ N

North:  
♠ KQ863  
♥ J  
♦ AK10874  
♣ 2

South:  
♠ AJ54  
♥ K43  
♦ 3  
♣ Q10984

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

1. Mixed raise, ♠  
2. Cue bid, a ♥ stopper  
3. Cue bid, a ♦ stopper



## North hands (Practice Page)

### Overcalls

Board: 31      ♠ 10873  
Dealer: E      ♥ Q93  
Vul: Both     ♦ 985  
HCP: 2        ♣ 1075

East Opens 1♥.

Partner bids first.

Board: 32      ♠ KQJ852  
Dealer: W      ♥ —  
Vul: NS       ♦ 742  
HCP: 10       ♣ KJ62

West Opens 1♦.

You bid first.

Board: 33      ♠ K9  
Dealer: E      ♥ 75  
Vul: EW       ♦ J983  
HCP: 8        ♣ KJ832

East Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 34      ♠ A  
Dealer: W      ♥ 1097  
Vul: Both     ♦ AKQ6543  
HCP: 14       ♣ J5

West Opens 1♣.

West Doubles Pass if possible.

East Bids 4♠ if possible.

West Doubles 5♦ if possible.

You bid first.

Board: 35      ♠ 9  
Dealer: E      ♥ J9764  
Vul: EW       ♦ 1043  
HCP: 2        ♣ J862

East Opens 1♣.

West Bids 2NT if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 36      ♠ AKJ874  
Dealer: W      ♥ J73  
Vul: Both     ♦ 9  
HCP: 12      ♣ K75

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

## Overcalls Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ 10873	♠ Q4				
Vul: Both	♥ Q93	♥ J76			1♥	2♦
North HCP: 2	♦ 985	♦ AKJ73	AP			
South HCP: 14	♣ 1075	♣ K62				
Contract: 2♦ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ KQJ852	♠ 97				
Vul: NS	♥ —	♥ AK6542	1♦	2♠	AP	
North HCP: 10	♦ 742	♦ Q63				
South HCP: 9	♣ KJ62	♣ 98				
Contract: 2♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 82			1♠	2♥
Vul: EW	♥ 75	♥ KQ10932	2♠	X <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J983	♦ KQ6	Pass	Pass	3♠	AP
South HCP: 12	♣ KJ832	♣ Q4				
Contract: 3♠ E						

1. Responsive double

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ J10	1♣	1♦	Pass	Pass
Vul: Both	♥ 1097	♥ QJ	X	2♦	4♠	5♦
North HCP: 14	♦ AKQ6543	♦ J1087	X	AP		
South HCP: 8	♣ J5	♣ K10972				
Contract: 5♦ X N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ QJ1083			1♣	1♠
Vul: EW	♥ J9764	♥ A3				
North HCP: 2	♦ 1043	♦ K75	2NT <sup>1</sup>	Pass	3NT	AP
South HCP: 12	♣ J862	♣ Q93				
Contract: 3N W						

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

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ AKJ874	♠ Q1095	1♦	1♠	Pass	2♠
Vul: Both	♥ J73	♥ A1094	3♦	4♠	5♦	X
North HCP: 12	♦ 9	♦ J5	AP			
South HCP: 7	♣ K75	♣ 942				
Contract: 5♦ X W						

## South hands (Practice Page)

### Overcalls

Board: 31  
Dealer: E  
Vul: Both  
HCP: 14

♠ Q4  
♥ J76  
♦ AKJ73  
♣ K62

East Opens 1♥.

You bid first.

Board: 32  
Dealer: W  
Vul: NS  
HCP: 9

♠ 97  
♥ AK6542  
♦ Q63  
♣ 98

West Opens 1♦.

Partner bids first.

Board: 33  
Dealer: E  
Vul: EW  
HCP: 12

♠ 82  
♥ KQ10932  
♦ KQ6  
♣ Q4

East Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 34  
Dealer: W  
Vul: Both  
HCP: 8

♠ J10  
♥ QJ  
♦ J1087  
♣ K10972

West Opens 1♣.

West Doubles Pass if possible.

East Bids 4♠ if possible.

West Doubles 5♦ if possible.

Partner bids first.

Board: 35  
Dealer: E  
Vul: EW  
HCP: 12

♠ QJ1083  
♥ A3  
♦ K75  
♣ Q93

East Opens 1♣.

West Bids 2NT if possible.

East Bids 3NT if possible.

You bid first.

Board: 36  
Dealer: W  
Vul: Both  
HCP: 7

♠ Q1095  
♥ A1094  
♦ J5  
♣ 942

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

# Overcalls Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ 10873	♠ Q4				
Vul: Both	♥ Q93	♥ J76			1♥	2♦
North HCP: 2	♦ 985	♦ AKJ73	AP			
South HCP: 14	♣ 1075	♣ K62				
Contract: 2♦ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ KQJ852	♠ 97				
Vul: NS	♥ —	♥ AK6542	1♦	2♠	AP	
North HCP: 10	♦ 742	♦ Q63				
South HCP: 9	♣ KJ62	♣ 98				
Contract: 2♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 82			1♠	2♥
Vul: EW	♥ 75	♥ KQ10932	2♠	X <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J983	♦ KQ6	Pass	Pass	3♠	AP
South HCP: 12	♣ KJ832	♣ Q4				
Contract: 3♠ E						

1. Responsive double

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ J10	1♣	1♦	Pass	Pass
Vul: Both	♥ 1097	♥ QJ	X	2♦	4♠	5♦
North HCP: 14	♦ AKQ6543	♦ J1087	X	AP		
South HCP: 8	♣ J5	♣ K10972				
Contract: 5♦ X N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ QJ1083			1♣	1♠
Vul: EW	♥ J9764	♥ A3				
North HCP: 2	♦ 1043	♦ K75	2NT <sup>1</sup>	Pass	3NT	AP
South HCP: 12	♣ J862	♣ Q93				
Contract: 3N W						

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

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ AKJ874	♠ Q1095	1♦	1♠	Pass	2♠
Vul: Both	♥ J73	♥ A1094	3♦	4♠	5♦	X
North HCP: 12	♦ 9	♦ J5	AP			
South HCP: 7	♣ K75	♣ 942				
Contract: 5♦ X W						

## North hands (Practice Page)

### Overcalls

Board: 37	♠ —	East Opens 1♣.
Dealer: E	♥ A1075	
Vul: None	♦ QJ75	Partner bids first.
HCP: 11	♣ A10843	
Board: 38	♠ A4	West Opens 1♠.
Dealer: W	♥ J1065	
Vul: NS	♦ A7	You bid first.
HCP: 15	♣ AQ1097	
Board: 39	♠ 943	East Opens 1♣.
Dealer: E	♥ Q72	
Vul: None	♦ Q973	Partner bids first.
HCP: 4	♣ 643	
Board: 40	♠ Q1076	West Opens 1♣.
Dealer: W	♥ 1073	East Bids 1♠ if possible.
Vul: NS	♦ AKQJ42	West Bids 1NT if possible.
HCP: 12	♣ —	You bid first.
Board: 41	♠ 10762	East Opens 1♠.
Dealer: E	♥ Q62	
Vul: EW	♦ A10982	Partner bids first.
HCP: 6	♣ 3	
Board: 42	♠ Q92	West Opens 1♣.
Dealer: W	♥ Q	
Vul: None	♦ AK1098432	You bid first.
HCP: 15	♣ A	

## Overcalls Both hands (Answers Page)

Board: 37

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 3♠ S

North:

♠ —

♥ A1075

♦ QJ75

♣ A10843

South:

♠ AKJ10976

♥ 42

♦ K92

♣ 7

West North East South

1♣ 3♠

AP

Board: 38

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 5♥ N

North:

♠ A4

♥ J1065

♦ A7

♣ AQ1097

South:

♠ QJ3

♥ Q9742

♦ Q104

♣ K3

West North East South

1♠ 1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4NT<sup>1</sup> Pass 5♣

Pass 5♥ AP

1. Blackwood 0314, for ♥

Board: 39

Dealer: E

Vul: None

North HCP: 4

South HCP: 17

Contract: 1♠ S

North:

♠ 943

♥ Q72

♦ Q973

♣ 643

South:

♠ QJ1086

♥ A1064

♦ AK

♣ K5

West North East South

1♣ 1♠

AP

Board: 40

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♦ N

North:

♠ Q1076

♥ 1073

♦ AKQJ42

♣ —

South:

♠ A9

♥ J9865

♦ 95

♣ KJ94

West North East South

1♣ 1♦ 1♠ Pass

1NT 2♦ Pass 2♠<sup>1</sup>

Pass 3♦ AP

1. limit raise or better in ♦

Board: 41

Dealer: E

Vul: EW

North HCP: 6

South HCP: 15

Contract: 2♣ S

North:

♠ 10762

♥ Q62

♦ A10982

♣ 3

South:

♠ KJ

♥ KJ4

♦ 5

♣ AQJ9872

West North East South

1♠ 2♣

AP



Board: 42  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 5♦ N

North:  
♠ Q92  
♥ Q  
♦ AK1098432  
♣ A

South:  
♠ KJ75  
♥ 864  
♦ 6  
♣ KJ1094

West	North	East	South
1♣	1♦	Pass	1♠
Pass	5♦	AP	

## South hands (Practice Page)

### Overcalls

Board: 37      ♠ AKJ10976      East Opens 1♣.  
Dealer: E      ♥ 42  
Vul: None      ♦ K92      You bid first.  
HCP: 11      ♣ 7

Board: 38      ♠ QJ3      West Opens 1♠.  
Dealer: W      ♥ Q9742  
Vul: NS      ♦ Q104      Partner bids first.  
HCP: 10      ♣ K3

Board: 39      ♠ QJ1086      East Opens 1♣.  
Dealer: E      ♥ A1064  
Vul: None      ♦ AK      You bid first.  
HCP: 17      ♣ K5

Board: 40      ♠ A9      West Opens 1♣.  
Dealer: W      ♥ J9865      East Bids 1♠ if possible.  
Vul: NS      ♦ 95      West Bids 1NT if possible.  
HCP: 9      ♣ KJ94      Partner bids first.

Board: 41      ♠ KJ      East Opens 1♠.  
Dealer: E      ♥ KJ4  
Vul: EW      ♦ 5      You bid first.  
HCP: 15      ♣ AQJ9872

Board: 42      ♠ KJ75      West Opens 1♣.  
Dealer: W      ♥ 864  
Vul: None      ♦ 6      Partner bids first.  
HCP: 8      ♣ KJ1094

## Overcalls Both hands (Answers Page)

Board: 37

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 3♠ S

North:

♠ —

♥ A1075

♦ QJ75

♣ A10843

South:

♠ AKJ10976

♥ 42

♦ K92

♣ 7

West North East South

1♣ 3♠

AP

Board: 38

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 5♥ N

North:

♠ A4

♥ J1065

♦ A7

♣ AQ1097

South:

♠ QJ3

♥ Q9742

♦ Q104

♣ K3

West North East South

1♠ 1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4NT<sup>1</sup> Pass 5♣

Pass 5♥ AP

1. Blackwood 0314, for ♥

Board: 39

Dealer: E

Vul: None

North HCP: 4

South HCP: 17

Contract: 1♠ S

North:

♠ 943

♥ Q72

♦ Q973

♣ 643

South:

♠ QJ1086

♥ A1064

♦ AK

♣ K5

West North East South

1♣ 1♠

AP

Board: 40

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♦ N

North:

♠ Q1076

♥ 1073

♦ AKQJ42

♣ —

South:

♠ A9

♥ J9865

♦ 95

♣ KJ94

West North East South

1♣ 1♦ 1♠ Pass

1NT 2♦ Pass 2♠<sup>1</sup>

Pass 3♦ AP

1. limit raise or better in ♦

Board: 41

Dealer: E

Vul: EW

North HCP: 6

South HCP: 15

Contract: 2♣ S

North:

♠ 10762

♥ Q62

♦ A10982

♣ 3

South:

♠ KJ

♥ KJ4

♦ 5

♣ AQJ9872

West North East South

1♠ 2♣

AP

Board: 42  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 5♦ N

North:  
♠ Q92  
♥ Q  
♦ AK1098432  
♣ A

South:  
♠ KJ75  
♥ 864  
♦ 6  
♣ KJ1094

West	North	East	South
1♣	1♦	Pass	1♠
Pass	5♦	AP	

## North hands (Practice Page)

### Overcalls

Board: 43      ♠ 10873  
Dealer: E      ♥ 52  
Vul: NS      ♦ J63  
HCP: 4      ♣ K1093

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

Partner bids first.

Board: 44      ♠ AKQ95  
Dealer: W      ♥ 75  
Vul: Both      ♦ 83  
HCP: 12      ♣ QJ43

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

You bid first.

Board: 45      ♠ 3  
Dealer: E      ♥ A1065  
Vul: NS      ♦ J10642  
HCP: 6      ♣ J32

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

Partner bids first.

Board: 46      ♠ 872  
Dealer: W      ♥ KJ1052  
Vul: EW      ♦ KQ92  
HCP: 9      ♣ 7

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

You bid first.

Board: 47      ♠ QJ862  
Dealer: E      ♥ Q107  
Vul: Both      ♦ QJ4  
HCP: 8      ♣ 42

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

Partner bids first.

Board: 48

Dealer: W

Vul: None

HCP: 14

♠ K8

♥ Q10

♦ KQJ65

♣ K532

West Opens 1♥.

East Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 10873	♠ A			1♣	1♥
Vul: NS	♥ 52	♥ QJ1084	1♠	Pass	3♠	Pass
North HCP: 4	♦ J63	♦ K852	4♠	AP		
South HCP: 12	♣ K1093	♣ Q42				
Contract: 4♠ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ 763				
Vul: Both	♥ 75	♥ A984	1♦	1♠	X	2♠
North HCP: 12	♦ 83	♦ 6542	Pass	Pass	2NT	AP
South HCP: 4	♣ QJ43	♣ 97				
Contract: 2N E						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ KJ10982			1♦	1♠
Vul: NS	♥ A1065	♥ 4	X	Pass	2♥	2♠
North HCP: 6	♦ J10642	♦ AQ9	AP			
South HCP: 13	♣ J32	♣ K109				
Contract: 2♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ AK5	1♣	1♥	X	1NT
Vul: EW	♥ KJ1052	♥ 3	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 9	♦ KQ92	♦ J1053	Pass	3♦	AP	
South HCP: 13	♣ 7	♣ AJ1062				
Contract: 3♦ N						

1. limit raise or better in ♦

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ QJ862	♠ A93			1♥	2♣
Vul: Both	♥ Q107	♥ 2	Pass	Pass	2♥	Pass
North HCP: 8	♦ QJ4	♦ A102	4♥	AP		
South HCP: 11	♣ 42	♣ QJ10965				
Contract: 4♥ E						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ A752				
Vul: None	♥ Q10	♥ KJ4	1♥	2♦	3♥	4♦
North HCP: 14	♦ KQJ65	♦ 8732	AP			
South HCP: 8	♣ K532	♣ 86				
Contract: 4♦ N						

## South hands (Practice Page)

### Overcalls

Board: 43      ♠ A  
Dealer: E      ♥ QJ1084  
Vul: NS      ♦ K852  
HCP: 12      ♣ Q42

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

You bid first.

Board: 44      ♠ 763  
Dealer: W      ♥ A984  
Vul: Both      ♦ 6542  
HCP: 4      ♣ 97

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

Partner bids first.

Board: 45      ♠ KJ10982  
Dealer: E      ♥ 4  
Vul: NS      ♦ AQ9  
HCP: 13      ♣ K109

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

You bid first.

Board: 46      ♠ AK5  
Dealer: W      ♥ 3  
Vul: EW      ♦ J1053  
HCP: 13      ♣ AJ1062

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

Partner bids first.

Board: 47      ♠ A93  
Dealer: E      ♥ 2  
Vul: Both      ♦ A102  
HCP: 11      ♣ QJ10965

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

You bid first.



Board: 48      ♠ A752  
Dealer: W      ♥ KJ4  
Vul: None     ♦ 8732  
HCP: 8        ♣ 86

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

## Overcalls Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 10873	♠ A			1♣	1♥
Vul: NS	♥ 52	♥ QJ1084	1♠	Pass	3♠	Pass
North HCP: 4	♦ J63	♦ K852	4♠	AP		
South HCP: 12	♣ K1093	♣ Q42				
Contract: 4♠ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ 763				
Vul: Both	♥ 75	♥ A984	1♦	1♠	X	2♠
North HCP: 12	♦ 83	♦ 6542	Pass	Pass	2NT	AP
South HCP: 4	♣ QJ43	♣ 97				
Contract: 2N E						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ KJ10982			1♦	1♠
Vul: NS	♥ A1065	♥ 4	X	Pass	2♥	2♠
North HCP: 6	♦ J10642	♦ AQ9	AP			
South HCP: 13	♣ J32	♣ K109				
Contract: 2♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ AK5	1♣	1♥	X	1NT
Vul: EW	♥ KJ1052	♥ 3	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 9	♦ KQ92	♦ J1053	Pass	3♦	AP	
South HCP: 13	♣ 7	♣ AJ1062				
Contract: 3♦ N						

1. limit raise or better in ♦

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ QJ862	♠ A93			1♥	2♣
Vul: Both	♥ Q107	♥ 2	Pass	Pass	2♥	Pass
North HCP: 8	♦ QJ4	♦ A102	4♥	AP		
South HCP: 11	♣ 42	♣ QJ10965				
Contract: 4♥ E						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ A752				
Vul: None	♥ Q10	♥ KJ4	1♥	2♦	3♥	4♦
North HCP: 14	♦ KQJ65	♦ 8732	AP			
South HCP: 8	♣ K532	♣ 86				
Contract: 4♦ N						

## North hands (Practice Page)

### Overcalls

Board: 49      ♠ A98  
Dealer: E      ♥ K10643  
Vul: EW      ♦ 74  
HCP: 9      ♣ Q86

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

Board: 50      ♠ J1097  
Dealer: W      ♥ AK10874  
Vul: Both      ♦ AQ  
HCP: 14      ♣ 7

West Opens 1♣.  
East Bids 3♣ if possible.  
West Doubles 4♣ if possible.  
West Bids 5♣ if possible.  
  
You bid first.

Board: 51      ♠ K1082  
Dealer: E      ♥ 8543  
Vul: None      ♦ 1096  
HCP: 3      ♣ 109

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

Board: 52      ♠ Q432  
Dealer: W      ♥ —  
Vul: None      ♦ KQJ10732  
HCP: 12      ♣ A8

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

You bid first.

Board: 53      ♠ Q52  
Dealer: E      ♥ A  
Vul: EW      ♦ A8752  
HCP: 14      ♣ KJ92

East Opens 1♣.  
  
Partner bids first.

Board: 54

Dealer: W

Vul: None

HCP: 17

♠ AQJ108

♥ A8

♦ Q972

♣ A3

West Opens 1♥.

East Bids 2♥ if possible.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 49

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♠ S

North:

♠ A98

♥ K10643

♦ 74

♣ Q86

South:

♠ KQJ54

♥ —

♦ AJ1095

♣ J32

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

X	2♠	AP	
---	----	----	--

Board: 50

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 5♥ N

North:

♠ J1097

♥ AK10874

♦ AQ

♣ 7

South:

♠ AQ654

♥ 953

♦ K10752

♣ —

West	North	East	South
------	-------	------	-------

1♣	1♥	3♣	Pass
----	----	----	------

Pass	3♥	Pass	4♣ <sup>1</sup>
------	----	------	-----------------

X	Pass <sup>2</sup>	Pass	4♥
---	-------------------	------	----

5♣	X♣	Pass	5♥
----	----	------	----

AP

1. limit raise or better in ♥

2. denies a ♣ stopper

Board: 51

Dealer: E

Vul: None

North HCP: 3

South HCP: 16

Contract: 4♣ E

North:

♠ K1082

♥ 8543

♦ 1096

♣ 109

South:

♠ AJ5

♥ QJ2

♦ KQJ743

♣ Q

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

1♥	Pass	1♠	2♦
----	------	----	----

3♣	3♦	4♣	AP
----	----	----	----

Board: 52

Dealer: W

Vul: None

North HCP: 12

South HCP: 1

Contract: 6♥ E

North:

♠ Q432

♥ —

♦ KQJ10732

♣ A8

South:

♠ 9876

♥ J762

♦ 9654

♣ 2

West	North	East	South
------	-------	------	-------

1♠	2♦	2♥ <sup>1</sup>	Pass
----	----	-----------------	------

4♦ <sup>2</sup>	X	4NT <sup>3</sup>	Pass
-----------------	---	------------------	------

5♠	Pass	6♥	AP
----	------	----	----

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

2. Splinter

3. Blackwood 0314, for ♥

Board: 53

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 2♥ S

North:

♠ Q52

♥ A

♦ A8752

♣ KJ92

South:

♠ AJ94

♥ KQJ742

♦ 43

♣ 10

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♦	Pass	2♥
------	----	------	----

AP

Board: 54

Dealer: W

Vul: None

North HCP: 17

South HCP: 2

Contract: 4♠ N

North:

♠ AQJ108

♥ A8

♦ Q972

♣ A3

South:

♠ 6532

♥ J107

♦ 8

♣ J10874

West	North	East	South
------	-------	------	-------

1♥	1♠	2♥	3♠
----	----	----	----

Pass	4♠	AP	
------	----	----	--

## South hands (Practice Page)

### Overcalls

Board: 49      ♠ KQJ54  
Dealer: E      ♥ —  
Vul: EW      ♦ AJ1095  
HCP: 12      ♣ J32

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

Board: 50      ♠ AQ654  
Dealer: W      ♥ 953  
Vul: Both      ♦ K10752  
HCP: 9      ♣ —

West Opens 1♣.  
East Bids 3♣ if possible.  
West Doubles 4♣ if possible.  
West Bids 5♣ if possible.  
  
Partner bids first.

Board: 51      ♠ AJ5  
Dealer: E      ♥ QJ2  
Vul: None      ♦ KQJ743  
HCP: 16      ♣ Q

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

Board: 52      ♠ 9876  
Dealer: W      ♥ J762  
Vul: None      ♦ 9654  
HCP: 1      ♣ 2

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

Partner bids first.

Board: 53      ♠ AJ94  
Dealer: E      ♥ KQJ742  
Vul: EW      ♦ 43  
HCP: 11      ♣ 10

East Opens 1♣.  
  
You bid first.

Board: 54      ♠ 6532

Dealer: W      ♥ J107

Vul: None      ♦ 8

HCP: 2      ♣ J10874

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.



# Overcalls Both hands (Answers Page)

Board: 49

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♠ S

North:

♠ A98

♥ K10643

♦ 74

♣ Q86

South:

♠ KQJ54

♥ —

♦ AJ1095

♣ J32

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

Board: 50

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 5♥ N

North:

♠ J1097

♥ AK10874

♦ AQ

♣ 7

South:

♠ AQ654

♥ 953

♦ K10752

♣ —

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

1. limit raise or better in ♥

2. denies a ♣ stopper

Board: 51

Dealer: E

Vul: None

North HCP: 3

South HCP: 16

Contract: 4♣ E

North:

♠ K1082

♥ 8543

♦ 1096

♣ 109

South:

♠ AJ5

♥ QJ2

♦ KQJ743

♣ Q

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

Board: 52

Dealer: W

Vul: None

North HCP: 12

South HCP: 1

Contract: 6♥ E

North:

♠ Q432

♥ —

♦ KQJ10732

♣ A8

South:

♠ 9876

♥ J762

♦ 9654

♣ 2

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

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

2. Splinter

3. Blackwood 0314, for ♥

Board: 53

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 2♥ S

North:

♠ Q52

♥ A

♦ A8752

♣ KJ92

South:

♠ AJ94

♥ KQJ742

♦ 43

♣ 10

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

Board: 54

Dealer: W

Vul: None

North HCP: 17

South HCP: 2

Contract: 4♠ N

North:

♠ AQJ108

♥ A8

♦ Q972

♣ A3

South:

♠ 6532

♥ J107

♦ 8

♣ J10874

West	North	East	South
------	-------	------	-------

1♥	1♠	2♥	3♠
----	----	----	----

Pass	4♠	AP	
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## North hands (Practice Page)

### Overcalls

Board: 55      ♠ 874  
Dealer: E      ♥ 4  
Vul: EW      ♦ J1097  
HCP: 3      ♣ Q8653

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

Partner bids first.

Board: 56      ♠ AK106  
Dealer: W      ♥ KQJ43  
Vul: Both      ♦ J8  
HCP: 14      ♣ 63

West Opens 1♣.

You bid first.

Board: 57      ♠ A  
Dealer: E      ♥ J873  
Vul: NS      ♦ 1095  
HCP: 9      ♣ A6432

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

Partner bids first.

Board: 58      ♠ AKQJ96  
Dealer: W      ♥ KJ64  
Vul: EW      ♦ 87  
HCP: 14      ♣ 2

West Opens 1♣.

You bid first.

Board: 59      ♠ 952  
Dealer: E      ♥ —  
Vul: Both      ♦ Q65  
HCP: 3      ♣ J1097654

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

Partner bids first.

Board: 60      ♠ A8  
Dealer: W      ♥ KQ1075  
Vul: None      ♦ K10763  
HCP: 12      ♣ 2

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 55  
Dealer: E  
Vul: EW  
North HCP: 3  
South HCP: 13  
Contract: 4♣X S

North:  
♠ 874  
♥ 4  
♦ J1097  
♣ Q8653

South:  
♠ AJ92  
♥ KJ3  
♦ 5  
♣ KJ1042

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

Board: 56  
Dealer: W  
Vul: Both  
North HCP: 14  
South HCP: 7  
Contract: 1♥ N

North:  
♠ AK106  
♥ KQJ43  
♦ J8  
♣ 63

South:  
♠ Q853  
♥ 6  
♦ 94  
♣ KQ10542

West	North	East	South
1♣	1♥	AP	

Board: 57  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 13  
Contract: 4♠ W

North:  
♠ A  
♥ J873  
♦ 1095  
♣ A6432

South:  
♠ J10  
♥ KQ9  
♦ AQJ76  
♣ 1075

West	North	East	South
		1♣	1♦
2♠ <sup>1</sup>	4♦	4♠	AP
1. 1X-(1Y)-2Z weak			

Board: 58  
Dealer: W  
Vul: EW  
North HCP: 14  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AKQJ96  
♥ KJ64  
♦ 87  
♣ 2

South:  
♠ 7532  
♥ Q9  
♦ AJ6  
♣ 9874

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

Board: 59  
Dealer: E  
Vul: Both  
North HCP: 3  
South HCP: 14  
Contract: 4♥ W

North:  
♠ 952  
♥ —  
♦ Q65  
♣ J1097654

South:  
♠ AK1087  
♥ J1032  
♦ K83  
♣ K

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

Board: 60  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 7  
Contract: 4♦ S

North:  
♠ A8  
♥ KQ1075  
♦ K10763  
♣ 2

South:  
♠ Q1092  
♥ 64  
♦ Q852  
♣ QJ9

West	North	East	South
1♣	2NT <sup>1</sup>	Pass	4♦
AP			
1. Unusual 2NT			

## South hands (Practice Page)

### Overcalls

Board: 55  
Dealer: E  
Vul: EW  
HCP: 13

♠ AJ92  
♥ KJ3  
♦ 5  
♣ KJ1042

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

You bid first.

Board: 56  
Dealer: W  
Vul: Both  
HCP: 7

♠ Q853  
♥ 6  
♦ 94  
♣ KQ10542

West Opens 1♣.

Partner bids first.

Board: 57  
Dealer: E  
Vul: NS  
HCP: 13

♠ J10  
♥ KQ9  
♦ AQJ76  
♣ 1075

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

You bid first.

Board: 58  
Dealer: W  
Vul: EW  
HCP: 7

♠ 7532  
♥ Q9  
♦ AJ6  
♣ 9874

West Opens 1♣.

Partner bids first.

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

♠ AK1087  
♥ J1032  
♦ K83  
♣ K

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

You bid first.

Board: 60  
Dealer: W  
Vul: None  
HCP: 7

♠ Q1092  
♥ 64  
♦ Q852  
♣ QJ9

West Opens 1♣.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 55  
 Dealer: E  
 Vul: EW  
 North HCP: 3  
 South HCP: 13  
 Contract: 4♣X S

North:  
 ♠ 874  
 ♥ 4  
 ♦ J1097  
 ♣ Q8653

South:  
 ♠ AJ92  
 ♥ KJ3  
 ♦ 5  
 ♣ KJ1042

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

Board: 56  
 Dealer: W  
 Vul: Both  
 North HCP: 14  
 South HCP: 7  
 Contract: 1♥ N

North:  
 ♠ AK106  
 ♥ KQJ43  
 ♦ J8  
 ♣ 63

South:  
 ♠ Q853  
 ♥ 6  
 ♦ 94  
 ♣ KQ10542

West	North	East	South
1♣	1♥	AP	

Board: 57  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 13  
 Contract: 4♠ W

North:  
 ♠ A  
 ♥ J873  
 ♦ 1095  
 ♣ A6432

South:  
 ♠ J10  
 ♥ KQ9  
 ♦ AQJ76  
 ♣ 1075

West	North	East	South
		1♣	1♦
2♠ <sup>1</sup>	4♦	4♠	AP
1. 1X-(1Y)-2Z weak			

Board: 58  
 Dealer: W  
 Vul: EW  
 North HCP: 14  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ AKQJ96  
 ♥ KJ64  
 ♦ 87  
 ♣ 2

South:  
 ♠ 7532  
 ♥ Q9  
 ♦ AJ6  
 ♣ 9874

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

Board: 59  
 Dealer: E  
 Vul: Both  
 North HCP: 3  
 South HCP: 14  
 Contract: 4♥ W

North:  
 ♠ 952  
 ♥ —  
 ♦ Q65  
 ♣ J1097654

South:  
 ♠ AK1087  
 ♥ J1032  
 ♦ K83  
 ♣ K

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

Board: 60  
 Dealer: W  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 4♦ S

North:  
 ♠ A8  
 ♥ KQ1075  
 ♦ K10763  
 ♣ 2

South:  
 ♠ Q1092  
 ♥ 64  
 ♦ Q852  
 ♣ QJ9

West	North	East	South
1♣	2NT <sup>1</sup>	Pass	4♦
AP			
1. Unusual 2NT			

## North hands (Practice Page)

### Overcalls

Board: 61  
Dealer: E  
Vul: EW  
HCP: 5

♠ 1054  
♥ A104  
♦ 8742  
♣ J107

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

Board: 62  
Dealer: W  
Vul: Both  
HCP: 9

♠ Q2  
♥ Q86  
♦ KQ109532  
♣ 7

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

Board: 63  
Dealer: E  
Vul: None  
HCP: 4

♠ 2  
♥ K9853  
♦ J1086  
♣ 942

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

Board: 64  
Dealer: W  
Vul: NS  
HCP: 12

♠ 103  
♥ Q865  
♦ A6  
♣ AQ1032

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

Board: 65  
Dealer: E  
Vul: None  
HCP: 13

♠ AK9  
♥ 9  
♦ AQ108542  
♣ 65

East Opens 1♣.  
  
Partner bids first.

Board: 66  
Dealer: W  
Vul: EW  
HCP: 12

♠ 109  
♥ AKQJ62  
♦ 105  
♣ Q42

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

You bid first.



## Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 1054	♠ KQ9				
Vul: EW	♥ A104	♥ Q63			1♦	1NT
North HCP: 5	♦ 8742	♦ AQJ103	2♣	AP		
South HCP: 16	♣ J107	♣ Q9				
Contract: 2♣ W						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A853				
Vul: Both	♥ Q86	♥ J	1♥	3♦	3♥	5♦
North HCP: 9	♦ KQ109532	♦ J74	X	AP		
South HCP: 7	♣ 7	♣ J10965				
Contract: 5♦ X N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKQ98				
Vul: None	♥ K9853	♥ A			1♣	1♠
North HCP: 4	♦ J1086	♦ Q432	X	Pass	2♥	X
South HCP: 15	♣ 942	♣ 873	Pass	3♦	AP	
Contract: 3♦ N						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ J9				
Vul: NS	♥ Q865	♥ AJ10432	1♦	2♣	Pass	2♥
North HCP: 12	♦ A6	♦ 98	2♠	4♦ <sup>1</sup>	4♠	AP
South HCP: 7	♣ AQ1032	♣ J97	1. Mixed raise, ♥			
Contract: 4♠ W						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ 54				
Vul: None	♥ 9	♥ AKJ865			1♣	2♥
North HCP: 13	♦ AQ108542	♦ J9	AP			
South HCP: 9	♣ 65	♣ 1073				
Contract: 2♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ 3				
Vul: EW	♥ AKQJ62	♥ 9754	1♦	1♥	1♠	3♥
North HCP: 12	♦ 105	♦ 7643	3♠	Pass	4♠	AP
South HCP: 3	♣ Q42	♣ K986				
Contract: 4♠ E						

## South hands (Practice Page)

### Overcalls

Board: 61  
Dealer: E  
Vul: EW  
HCP: 16

♠ KQ9  
♥ Q63  
♦ AQJ103  
♣ Q9

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

Board: 62  
Dealer: W  
Vul: Both  
HCP: 7

♠ A853  
♥ J  
♦ J74  
♣ J10965

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

Board: 63  
Dealer: E  
Vul: None  
HCP: 15

♠ AKQ98  
♥ A  
♦ Q432  
♣ 873

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

Board: 64  
Dealer: W  
Vul: NS  
HCP: 7

♠ J9  
♥ AJ10432  
♦ 98  
♣ J97

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

Board: 65  
Dealer: E  
Vul: None  
HCP: 9

♠ 54  
♥ AKJ865  
♦ J9  
♣ 1073

East Opens 1♣.  
  
You bid first.

Board: 66      ♠ 3  
Dealer: W      ♥ 9754  
Vul: EW      ♦ 7643  
HCP: 3      ♣ K986

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 1054	♠ KQ9				
Vul: EW	♥ A104	♥ Q63			1♦	1NT
North HCP: 5	♦ 8742	♦ AQJ103	2♣	AP		
South HCP: 16	♣ J107	♣ Q9				
Contract: 2♣ W						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A853				
Vul: Both	♥ Q86	♥ J	1♥	3♦	3♥	5♦
North HCP: 9	♦ KQ109532	♦ J74	X	AP		
South HCP: 7	♣ 7	♣ J10965				
Contract: 5♦ X N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKQ98				
Vul: None	♥ K9853	♥ A			1♣	1♠
North HCP: 4	♦ J1086	♦ Q432	X	Pass	2♥	X
South HCP: 15	♣ 942	♣ 873	Pass	3♦	AP	
Contract: 3♦ N						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ J9				
Vul: NS	♥ Q865	♥ AJ10432	1♦	2♣	Pass	2♥
North HCP: 12	♦ A6	♦ 98	2♠	4♦ <sup>1</sup>	4♠	AP
South HCP: 7	♣ AQ1032	♣ J97				
Contract: 4♠ W			1. Mixed raise, ♥			

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ 54				
Vul: None	♥ 9	♥ AKJ865			1♣	2♥
North HCP: 13	♦ AQ108542	♦ J9	AP			
South HCP: 9	♣ 65	♣ 1073				
Contract: 2♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ 3				
Vul: EW	♥ AKQJ62	♥ 9754	1♦	1♥	1♠	3♥
North HCP: 12	♦ 105	♦ 7643	3♠	Pass	4♠	AP
South HCP: 3	♣ Q42	♣ K986				
Contract: 4♠ E						

## North hands (Practice Page)

### Overcalls

Board: 67  
Dealer: E  
Vul: None  
HCP: 11

♠ Q94  
♥ Q865  
♦ K2  
♣ KJ32

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

Board: 68  
Dealer: W  
Vul: NS  
HCP: 12

♠ 7  
♥ KJ2  
♦ AJ10864  
♣ K54

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

Board: 69  
Dealer: E  
Vul: Both  
HCP: 10

♠ A962  
♥ 8  
♦ A987  
♣ Q876

East Opens 1♦.  
Partner bids first.

Board: 70  
Dealer: W  
Vul: EW  
HCP: 9

♠ J107  
♥ 53  
♦ AJ1087  
♣ K52

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

Board: 71  
Dealer: E  
Vul: None  
HCP: 11

♠ AK8  
♥ 7  
♦ J65  
♣ QJ10872

East Opens 1♣.  
Partner bids first.

Board: 72  
Dealer: W  
Vul: EW  
HCP: 12

♠ 1082  
♥ AJ1052  
♦ AK103  
♣ 9

West Opens 1♦.  
East Doubles 1♥ if possible.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ Q94	♠ AK10753			1♦	1♠
Vul: None	♥ Q865	♥ A103	3♦	3♠	Pass	4♠
North HCP: 11	♦ K2	♦ 64	AP			
South HCP: 15	♣ KJ32	♣ A4				
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ A8				
Vul: NS	♥ KJ2	♥ Q1098	1♠	2♦	3♠	AP
North HCP: 12	♦ AJ10864	♦ K93				
South HCP: 9	♣ K54	♣ 9832				
Contract: 3♠ W						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ A962	♠ —			1♦	1♥
Vul: Both	♥ 8	♥ A1097642	Pass	1♠	Pass	4♥
North HCP: 10	♦ A987	♦ 10	AP			
South HCP: 12	♣ Q876	♣ AKJ52				
Contract: 4♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ J107	♠ A84				
Vul: EW	♥ 53	♥ 98762	1♣	1♦	1♥	Pass
North HCP: 9	♦ AJ1087	♦ 3	1♠	Pass	3NT	AP
South HCP: 5	♣ K52	♣ J1098				
Contract: 3N E						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ 1094			1♣	1♦
Vul: None	♥ 7	♥ Q962	Pass	2♦	Pass	2♥
North HCP: 11	♦ J65	♦ AKQ72	Pass	3♦	AP	
South HCP: 15	♣ QJ10872	♣ A				
Contract: 3♦ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ 1082	♠ KQ74				
Vul: EW	♥ AJ1052	♥ 76	1♦	1♥	X	AP
North HCP: 12	♦ AK103	♦ 95				
South HCP: 8	♣ 9	♣ QJ1076				
Contract: 1♥ X N						

## South hands (Practice Page)

### Overcalls

Board: 67	♠ AK10753	East Opens 1♦.
Dealer: E	♥ A103	West Bids 3♦ if possible.
Vul: None	♦ 64	
HCP: 15	♣ A4	You bid first.
Board: 68	♠ A8	West Opens 1♠.
Dealer: W	♥ Q1098	East Bids 3♠ if possible.
Vul: NS	♦ K93	
HCP: 9	♣ 9832	Partner bids first.
Board: 69	♠ —	East Opens 1♦.
Dealer: E	♥ A1097642	
Vul: Both	♦ 10	You bid first.
HCP: 12	♣ AKJ52	
Board: 70	♠ A84	West Opens 1♣.
Dealer: W	♥ 98762	East Bids 1♥ if possible.
Vul: EW	♦ 3	West Bids 1♠ if possible.
HCP: 5	♣ J1098	East Bids 3NT if possible.
		Partner bids first.
Board: 71	♠ 1094	East Opens 1♣.
Dealer: E	♥ Q962	
Vul: None	♦ AKQ72	You bid first.
HCP: 15	♣ A	
Board: 72	♠ KQ74	West Opens 1♦.
Dealer: W	♥ 76	East Doubles 1♥ if possible.
Vul: EW	♦ 95	
HCP: 8	♣ QJ1076	Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 67

Dealer: E

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ Q94

♥ Q865

♦ K2

♣ KJ32

South:

♠ AK10753

♥ A103

♦ 64

♣ A4

West North East South

1♦ 1♠

3♦ 3♠ Pass 4♠

AP

Board: 68

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♠ W

North:

♠ 7

♥ KJ2

♦ AJ10864

♣ K54

South:

♠ A8

♥ Q1098

♦ K93

♣ 9832

West North East South

1♠ 2♦ 3♠ AP

Board: 69

Dealer: E

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ A962

♥ 8

♦ A987

♣ Q876

South:

♠ —

♥ A1097642

♦ 10

♣ AKJ52

West North East South

1♦ 1♥

Pass 1♠ Pass 4♥

AP

Board: 70

Dealer: W

Vul: EW

North HCP: 9

South HCP: 5

Contract: 3N E

North:

♠ J107

♥ 53

♦ AJ1087

♣ K52

South:

♠ A84

♥ 98762

♦ 3

♣ J1098

West North East South

1♣ 1♦ 1♥ Pass

1♠ Pass 3NT AP

Board: 71

Dealer: E

Vul: None

North HCP: 11

South HCP: 15

Contract: 3♦ S

North:

♠ AK8

♥ 7

♦ J65

♣ QJ10872

South:

♠ 1094

♥ Q962

♦ AKQ72

♣ A

West North East South

1♣ 1♦

Pass 2♦ Pass 2♥

Pass 3♦ AP

Board: 72

Dealer: W

Vul: EW

North HCP: 12

South HCP: 8

Contract: 1♥ XN

North:

♠ 1082

♥ AJ1052

♦ AK103

♣ 9

South:

♠ KQ74

♥ 76

♦ 95

♣ QJ1076

West North East South

1♦ 1♥ X AP



## North hands (Practice Page)

### Overcalls

Board: 73  
Dealer: E  
Vul: NS  
HCP: 8

♠ 53  
♥ 109764  
♦ QJ  
♣ KQ105

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

Board: 74  
Dealer: W  
Vul: None  
HCP: 11

♠ 1062  
♥ AK10952  
♦ A107  
♣ 5

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

You bid first.

Board: 75  
Dealer: E  
Vul: EW  
HCP: 7

♠ 1075  
♥ KJ102  
♦ 43  
♣ K832

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

Board: 76  
Dealer: W  
Vul: None  
HCP: 15

♠ 743  
♥ AKQ92  
♦ K8  
♣ K32

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

You bid first.

Board: 77  
Dealer: E  
Vul: NS  
HCP: 8

♠ J  
♥ 643  
♦ Q432  
♣ AJ652

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

Board: 78

Dealer: W

Vul: EW

HCP: 12

♠ KQJ6532

♥ AQ42

♦ 6

♣ 2

West Opens 1♦.

East Bids 2♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AJ2			1♠	2♦
Vul: NS	♥ 109764	♥ Q8	Pass	Pass	2♠	Pass
North HCP: 8	♦ QJ	♦ AK108765	Pass	3♥	AP	
South HCP: 14	♣ KQ105	♣ 6				
Contract: 3♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ 1062	♠ 53	1♣	1♥	X	2♥
Vul: None	♥ AK10952	♥ QJ8	2♠	3♥	3♠	X
North HCP: 11	♦ A107	♦ KJ984	Pass	4♥	X♥	AP
South HCP: 10	♣ 5	♣ K93				
Contract: 4♥ X N						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ 1075	♠ K3			1♠	2♣
Vul: EW	♥ KJ102	♥ Q63	2♠	3♣	X	AP
North HCP: 7	♦ 43	♦ J96				
South HCP: 13	♣ K832	♣ AQJ97				
Contract: 3♣ X S						

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ 743	♠ Q5	1♦	1♥	X	3♥
Vul: None	♥ AKQ92	♥ 8543	3♠	AP		
North HCP: 15	♦ K8	♦ 10764				
South HCP: 3	♣ K32	♣ J87				
Contract: 3♠ W						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ 9742			1♥	2♦
Vul: NS	♥ 643	♥ —	2♥	3♦	4♥	Pass
North HCP: 8	♦ Q432	♦ AKJ1087	Pass	X	AP	
South HCP: 10	♣ AJ652	♣ Q104				
Contract: 4♥ X E						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ KQJ6532	♠ A10874	1♦	1♠	2♥ <sup>1</sup>	4♠
Vul: EW	♥ AQ42	♥ —	AP			
North HCP: 12	♦ 6	♦ Q10983	1. 1X-(Y)-2Z forcing			
South HCP: 8	♣ 2	♣ Q74				
Contract: 4♠ N						

## South hands (Practice Page)

### Overcalls

Board: 73      ♠ AJ2  
Dealer: E      ♥ Q8  
Vul: NS      ♦ AK108765  
HCP: 14      ♣ 6

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

Board: 74      ♠ 53  
Dealer: W      ♥ QJ8  
Vul: None      ♦ KJ984  
HCP: 10      ♣ K93

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

Partner bids first.

Board: 75      ♠ K3  
Dealer: E      ♥ Q63  
Vul: EW      ♦ J96  
HCP: 13      ♣ AQJ97

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

Board: 76      ♠ Q5  
Dealer: W      ♥ 8543  
Vul: None      ♦ 10764  
HCP: 3      ♣ J87

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

Partner bids first.

Board: 77      ♠ 9742  
Dealer: E      ♥ —  
Vul: NS      ♦ AKJ1087  
HCP: 10      ♣ Q104

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

Board: 78

Dealer: W

Vul: EW

HCP: 8

♠ A10874

♥ —

♦ Q10983

♣ Q74

West Opens 1♦.

East Bids 2♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AJ2			1♠	2♦
Vul: NS	♥ 109764	♥ Q8	Pass	Pass	2♠	Pass
North HCP: 8	♦ QJ	♦ AK108765	Pass	3♥	AP	
South HCP: 14	♣ KQ105	♣ 6				
Contract: 3♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ 1062	♠ 53	1♣	1♥	X	2♥
Vul: None	♥ AK10952	♥ QJ8	2♠	3♥	3♠	X
North HCP: 11	♦ A107	♦ KJ984	Pass	4♥	X♥	AP
South HCP: 10	♣ 5	♣ K93				
Contract: 4♥ X N						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ 1075	♠ K3			1♠	2♣
Vul: EW	♥ KJ102	♥ Q63	2♠	3♣	X	AP
North HCP: 7	♦ 43	♦ J96				
South HCP: 13	♣ K832	♣ AQJ97				
Contract: 3♣ X S						

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ 743	♠ Q5	1♦	1♥	X	3♥
Vul: None	♥ AKQ92	♥ 8543	3♠	AP		
North HCP: 15	♦ K8	♦ 10764				
South HCP: 3	♣ K32	♣ J87				
Contract: 3♠ W						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ 9742			1♥	2♦
Vul: NS	♥ 643	♥ —	2♥	3♦	4♥	Pass
North HCP: 8	♦ Q432	♦ AKJ1087	Pass	X	AP	
South HCP: 10	♣ AJ652	♣ Q104				
Contract: 4♥ X E						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ KQJ6532	♠ A10874	1♦	1♠	2♥ <sup>1</sup>	4♠
Vul: EW	♥ AQ42	♥ —	AP			
North HCP: 12	♦ 6	♦ Q10983				
South HCP: 8	♣ 2	♣ Q74				
Contract: 4♠ N						

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

## North hands (Practice Page)

### Overcalls

Board: 79      ♠ J52  
Dealer: E      ♥ J87  
Vul: Both     ♦ Q104  
HCP: 6        ♣ Q762

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

Partner bids first.

Board: 80      ♠ —  
Dealer: W      ♥ AKQ8543  
Vul: NS        ♦ J765  
HCP: 10       ♣ 107

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

You bid first.

Board: 81      ♠ 765  
Dealer: E      ♥ Q874  
Vul: EW        ♦ A10  
HCP: 10       ♣ KJ96

East Opens 1♣.

Partner bids first.

Board: 82      ♠ KQ984  
Dealer: W      ♥ KJ1097  
Vul: None     ♦ 7  
HCP: 11       ♣ Q5

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

You bid first.

Board: 83      ♠ 1076  
Dealer: E      ♥ K  
Vul: Both     ♦ K10752  
HCP: 9        ♣ K963

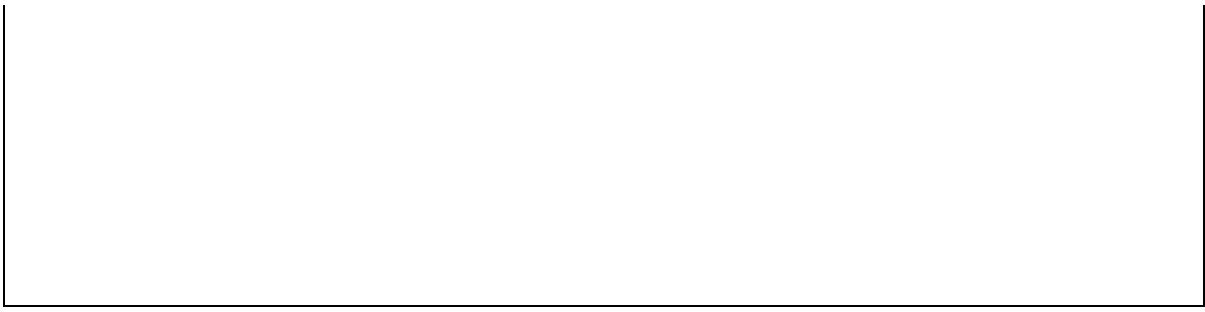
East Opens 1♣.

Partner bids first.

Board: 84      ♠ K5  
Dealer: W      ♥ QJ  
Vul: None     ♦ AQ95  
HCP: 16       ♣ KJ1075

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

You bid first.





## Overcalls Both hands (Answers Page)

Board: 79  
 Dealer: E  
 Vul: Both  
 North HCP: 6  
 South HCP: 9  
 Contract: 4♠ E

North:  
 ♠ J52  
 ♥ J87  
 ♦ Q104  
 ♣ Q762

South:  
 ♠ K6  
 ♥ KQ1042  
 ♦ J9762  
 ♣ 4

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

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

Board: 80  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 6  
 Contract: 5♦ W

North:  
 ♠ —  
 ♥ AKQ8543  
 ♦ J765  
 ♣ 107

South:  
 ♠ J6432  
 ♥ J62  
 ♦ A  
 ♣ 9642

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

Board: 81  
 Dealer: E  
 Vul: EW  
 North HCP: 10  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ 765  
 ♥ Q874  
 ♦ A10  
 ♣ KJ96

South:  
 ♠ AK1043  
 ♥ 32  
 ♦ J942  
 ♣ Q10

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

Board: 82  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 4  
 Contract: 5♦ W

North:  
 ♠ KQ984  
 ♥ KJ1097  
 ♦ 7  
 ♣ Q5

South:  
 ♠ A7532  
 ♥ 852  
 ♦ 94  
 ♣ 1042

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

1. Michaels Cuebid  
 2. Rubensohl after 1m

Board: 83  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 11  
 Contract: 3♥ S

North:  
 ♠ 1076  
 ♥ K  
 ♦ K10752  
 ♣ K963

South:  
 ♠ 9  
 ♥ AQ108764  
 ♦ J86  
 ♣ A4

West	North	East	South
		1♣	3♥
AP			

Board: 84  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 5♣X N

North:  
♠ K5  
♥ QJ  
♦ AQ95  
♣ KJ1075

South:  
♠ J10973  
♥ A93  
♦ 7  
♣ A643

West	North	East	South
1♥	2♣	3♥	5♣
X	AP		

## South hands (Practice Page)

### Overcalls

Board: 79      ♠ K6  
Dealer: E      ♥ KQ1042  
Vul: Both     ♦ J9762  
HCP: 9        ♣ 4

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

You bid first.

Board: 80      ♠ J6432  
Dealer: W      ♥ J62  
Vul: NS        ♦ A  
HCP: 6        ♣ 9642

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

Partner bids first.

Board: 81      ♠ AK1043  
Dealer: E      ♥ 32  
Vul: EW        ♦ J942  
HCP: 10       ♣ Q10

East Opens 1♣.

You bid first.

Board: 82      ♠ A7532  
Dealer: W      ♥ 852  
Vul: None     ♦ 94  
HCP: 4        ♣ 1042

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

Partner bids first.

Board: 83      ♠ 9  
Dealer: E      ♥ AQ108764  
Vul: Both     ♦ J86  
HCP: 11       ♣ A4

East Opens 1♣.

You bid first.

Board: 84      ♠ J10973  
Dealer: W      ♥ A93  
Vul: None     ♦ 7  
HCP: 9        ♣ A643

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

Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 79  
 Dealer: E  
 Vul: Both  
 North HCP: 6  
 South HCP: 9  
 Contract: 4♠ E

North:  
 ♠ J52  
 ♥ J87  
 ♦ Q104  
 ♣ Q762

South:  
 ♠ K6  
 ♥ KQ1042  
 ♦ J9762  
 ♣ 4

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

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

Board: 80  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 6  
 Contract: 5♦ W

North:  
 ♠ —  
 ♥ AKQ8543  
 ♦ J765  
 ♣ 107

South:  
 ♠ J6432  
 ♥ J62  
 ♦ A  
 ♣ 9642

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

Board: 81  
 Dealer: E  
 Vul: EW  
 North HCP: 10  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ 765  
 ♥ Q874  
 ♦ A10  
 ♣ KJ96

South:  
 ♠ AK1043  
 ♥ 32  
 ♦ J942  
 ♣ Q10

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

Board: 82  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 4  
 Contract: 5♦ W

North:  
 ♠ KQ984  
 ♥ KJ1097  
 ♦ 7  
 ♣ Q5

South:  
 ♠ A7532  
 ♥ 852  
 ♦ 94  
 ♣ 1042

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

1. Michaels Cuebid  
 2. Rubensohl after 1m

Board: 83  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 11  
 Contract: 3♥ S

North:  
 ♠ 1076  
 ♥ K  
 ♦ K10752  
 ♣ K963

South:  
 ♠ 9  
 ♥ AQ108764  
 ♦ J86  
 ♣ A4

West	North	East	South
		1♣	3♥
AP			

Board: 84  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 5♣X N

North:  
♠ K5  
♥ QJ  
♦ AQ95  
♣ KJ1075

South:  
♠ J10973  
♥ A93  
♦ 7  
♣ A643

West	North	East	South
1♥	2♣	3♥	5♣
X	AP		

## North hands (Practice Page)

### Overcalls

Board: 85  
Dealer: E  
Vul: Both  
HCP: 13

♠ 65  
♥ QJ76  
♦ AK872  
♣ K9

East Opens 1♥.

Partner bids first.

Board: 86  
Dealer: W  
Vul: None  
HCP: 16

♠ K8  
♥ QJ7  
♦ AQ1032  
♣ A106

West Opens 1♠.

West Bids 2♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

East Bids XA♠♠ if possible.

You bid first.

Board: 87  
Dealer: E  
Vul: NS  
HCP: 1

♠ 10965  
♥ 94  
♦ 108  
♣ J9643

East Opens 1♠.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 88  
Dealer: W  
Vul: None  
HCP: 11

♠ 42  
♥ Q7  
♦ AJ1042  
♣ KJ105

West Opens 1♣.

East Doubles 1♦ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 89  
Dealer: E  
Vul: NS  
HCP: 6

♠ J103  
♥ K543  
♦ Q742  
♣ 106

East Opens 1♣.

Partner bids first.

Board: 90

Dealer: W

Vul: EW

HCP: 11

♠ A732

♥ KJ10974

♦ —

♣ K43

West Opens 1♦.

East Bids 1NT if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 85  
Dealer: E  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ 65  
♥ QJ76  
♦ AK872  
♣ K9

South:  
♠ Q1092  
♥ A9  
♦ 4  
♣ AQ10873

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

Board: 86  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 5  
Contract: 5♦ X N

North:  
♠ K8  
♥ QJ7  
♦ AQ1032  
♣ A106

South:  
♠ 74  
♥ 105  
♦ KJ765  
♣ J932

West	North	East	South
1♠	1NT	Pass	Pass
2♥	3♦	3♠	4♦
4♠	Pass	Pass	5♦
Pass	Pass	XA♠♠	AP

Board: 87  
Dealer: E  
Vul: NS  
North HCP: 1  
South HCP: 13  
Contract: 4♥ W

North:  
♠ 10965  
♥ 94  
♦ 108  
♣ J9643

South:  
♠ 82  
♥ 1053  
♦ AKJ96  
♣ KQ7

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

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

Board: 88  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 5  
Contract: 4♠ W

North:  
♠ 42  
♥ Q7  
♦ AJ1042  
♣ KJ105

South:  
♠ J96  
♥ A9865  
♦ 953  
♣ 97

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

Board: 89  
Dealer: E  
Vul: NS  
North HCP: 6  
South HCP: 13  
Contract: 3♥ S

North:  
♠ J103  
♥ K543  
♦ Q742  
♣ 106

South:  
♠ Q97  
♥ AJ1082  
♦ K5  
♣ QJ4

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

Board: 90  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 8  
Contract: 2♥ N

North:  
♠ A732  
♥ KJ10974  
♦ —  
♣ K43

South:  
♠ 10965  
♥ 3  
♦ A10764  
♣ A82

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

## South hands (Practice Page)

### Overcalls

Board: 85      ♠ Q1092  
Dealer: E      ♥ A9  
Vul: Both     ♦ 4  
HCP: 12      ♣ AQ10873

East Opens 1♥.

You bid first.

Board: 86      ♠ 74  
Dealer: W      ♥ 105  
Vul: None     ♦ KJ765  
HCP: 5      ♣ J932

West Opens 1♠.

West Bids 2♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

East Bids XA♠♠ if possible.

Partner bids first.

Board: 87      ♠ 82  
Dealer: E      ♥ 1053  
Vul: NS      ♦ AKJ96  
HCP: 13      ♣ KQ7

East Opens 1♠.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 88      ♠ J96  
Dealer: W      ♥ A9865  
Vul: None     ♦ 953  
HCP: 5      ♣ 97

West Opens 1♣.

East Doubles 1♦ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 89      ♠ Q97  
Dealer: E      ♥ AJ1082  
Vul: NS      ♦ K5  
HCP: 13      ♣ QJ4

East Opens 1♣.

You bid first.

Board: 90      ♠ 10965  
Dealer: W      ♥ 3  
Vul: EW      ♦ A10764  
HCP: 8      ♣ A82

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

## Overcalls Both hands (Answers Page)

Board: 85  
Dealer: E  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ 65  
♥ QJ76  
♦ AK872  
♣ K9

South:  
♠ Q1092  
♥ A9  
♦ 4  
♣ AQ10873

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

Board: 86  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 5  
Contract: 5♦ X N

North:  
♠ K8  
♥ QJ7  
♦ AQ1032  
♣ A106

South:  
♠ 74  
♥ 105  
♦ KJ765  
♣ J932

West	North	East	South
1♠	1NT	Pass	Pass
2♥	3♦	3♠	4♦
4♠	Pass	Pass	5♦
Pass	Pass	XA♠♠	AP

Board: 87  
Dealer: E  
Vul: NS  
North HCP: 1  
South HCP: 13  
Contract: 4♥ W

North:  
♠ 10965  
♥ 94  
♦ 108  
♣ J9643

South:  
♠ 82  
♥ 1053  
♦ AKJ96  
♣ KQ7

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

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

Board: 88  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 5  
Contract: 4♠ W

North:  
♠ 42  
♥ Q7  
♦ AJ1042  
♣ KJ105

South:  
♠ J96  
♥ A9865  
♦ 953  
♣ 97

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

Board: 89  
Dealer: E  
Vul: NS  
North HCP: 6  
South HCP: 13  
Contract: 3♥ S

North:  
♠ J103  
♥ K543  
♦ Q742  
♣ 106

South:  
♠ Q97  
♥ AJ1082  
♦ K5  
♣ QJ4

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

Board: 90  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 8  
Contract: 2♥ N

North:  
♠ A732  
♥ KJ10974  
♦ —  
♣ K43

South:  
♠ 10965  
♥ 3  
♦ A10764  
♣ A82

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

## North hands (Practice Page)

### Overcalls

Board: 91      ♠ Q865  
Dealer: E      ♥ 763  
Vul: Both     ♦ K10642  
HCP: 5        ♣ 3

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

Board: 92      ♠ AK1082  
Dealer: W      ♥ 8  
Vul: EW       ♦ AQ93  
HCP: 14       ♣ J97

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

Board: 93      ♠ 10753  
Dealer: E      ♥ AJ43  
Vul: Both     ♦ 95  
HCP: 5        ♣ 875

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

Board: 94      ♠ KQJ97  
Dealer: W      ♥ 986  
Vul: EW       ♦ 52  
HCP: 9        ♣ K75

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

Board: 95      ♠ Q7  
Dealer: E      ♥ 74  
Vul: None     ♦ AK98  
HCP: 12       ♣ K9543

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

Board: 96

Dealer: W

Vul: NS

HCP: 10

♠ Q42

♥ AQJ64

♦ 1065

♣ J4

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ Q865	♠ K943				
Vul: Both	♥ 763	♥ KQJ105			1♣	1♥
North HCP: 5	♦ K10642	♦ Q	2♣	AP		
South HCP: 14	♣ 3	♣ QJ6				
Contract: 2♣ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ AK1082	♠ 653	1♣	1♠	Pass	Pass
Vul: EW	♥ 8	♥ KQ9752	2♣	2♦	3♣	3♠
North HCP: 14	♦ AQ93	♦ 865	AP			
South HCP: 5	♣ J97	♣ 5				
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 10753	♠ K6			1♠	2♥
Vul: Both	♥ AJ43	♥ KQ1092	Pass	Pass	X	Pass
North HCP: 5	♦ 95	♦ 82	3♥ <sup>1</sup>	Pass	3♠	Pass
South HCP: 14	♣ 875	♣ AQ63	5♦	AP		
Contract: 5♦ W			1. strength cue bid			

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ KQJ97	♠ A6				
Vul: EW	♥ 986	♥ 104	1♦	1♠	1NT	AP
North HCP: 9	♦ 52	♦ J10743				
South HCP: 10	♣ K75	♣ AJ102				
Contract: 1N E						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ AJ10986			1♦	2♦ <sup>1</sup>
Vul: None	♥ 74	♥ KQ9853				
North HCP: 12	♦ AK98	♦ —	Pass	2♥	4♦	AP
South HCP: 10	♣ K9543	♣ 7	1. Michaels Cuebid			
Contract: 4♦ E						

Board: 96

Dealer: W

Vul: NS

North HCP: 10

South HCP: 7

Contract: 3♣ W

North:

♠ Q42

♥ AQJ64

♦ 1065

♣ J4

South:

♠ J108765

♥ K10

♦ K93

♣ 107

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



## South hands (Practice Page)

### Overcalls

Board: 91      ♠ K943  
Dealer: E      ♥ KQJ105  
Vul: Both     ♦ Q  
HCP: 14      ♣ QJ6

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

Board: 92      ♠ 653  
Dealer: W      ♥ KQ9752  
Vul: EW      ♦ 865  
HCP: 5      ♣ 5

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

Board: 93      ♠ K6  
Dealer: E      ♥ KQ1092  
Vul: Both     ♦ 82  
HCP: 14      ♣ AQ63

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

Board: 94      ♠ A6  
Dealer: W      ♥ 104  
Vul: EW      ♦ J10743  
HCP: 10      ♣ AJ102

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

Board: 95      ♠ AJ10986  
Dealer: E      ♥ KQ9853  
Vul: None     ♦ —  
HCP: 10      ♣ 7

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

Board: 96      ♠ J108765  
Dealer: W      ♥ K10  
Vul: NS      ♦ K93  
HCP: 7      ♣ 107

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

## Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ Q865	♠ K943			1♣	1♥
Vul: Both	♥ 763	♥ KQJ105				
North HCP: 5	♦ K10642	♦ Q	2♣	AP		
South HCP: 14	♣ 3	♣ QJ6				
Contract: 2♣ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ AK1082	♠ 653	1♣	1♠	Pass	Pass
Vul: EW	♥ 8	♥ KQ9752	2♣	2♦	3♣	3♠
North HCP: 14	♦ AQ93	♦ 865	AP			
South HCP: 5	♣ J97	♣ 5				
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 10753	♠ K6			1♠	2♥
Vul: Both	♥ AJ43	♥ KQ1092	Pass	Pass	X	Pass
North HCP: 5	♦ 95	♦ 82	3♥ <sup>1</sup>	Pass	3♠	Pass
South HCP: 14	♣ 875	♣ AQ63	5♦	AP		
Contract: 5♦ W			1. strength cue bid			

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ KQJ97	♠ A6				
Vul: EW	♥ 986	♥ 104	1♦	1♠	1NT	AP
North HCP: 9	♦ 52	♦ J10743				
South HCP: 10	♣ K75	♣ AJ102				
Contract: 1N E						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ AJ10986			1♦	2♦ <sup>1</sup>
Vul: None	♥ 74	♥ KQ9853				
North HCP: 12	♦ AK98	♦ —	Pass	2♥	4♦	AP
South HCP: 10	♣ K9543	♣ 7	1. Michaels Cuebid			
Contract: 4♦ E						

Board: 96

Dealer: W

Vul: NS

North HCP: 10

South HCP: 7

Contract: 3♣ W

North:

♠ Q42

♥ AQJ64

♦ 1065

♣ J4

South:

♠ J108765

♥ K10

♦ K93

♣ 107

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

## North hands (Practice Page)

### Overcalls

Board: 97	♠ 962	East Opens 1♦.
Dealer: E	♥ 96532	West Bids 2♠ if possible.
Vul: Both	♦ —	East Bids 4♠ if possible.
HCP: 4	♣ KJ953	East Bids 5♠ if possible.
		Partner bids first.
Board: 98	♠ Q10	West Opens 1♠.
Dealer: W	♥ QJ7	
Vul: None	♦ QJ10	You bid first.
HCP: 15	♣ AK1052	
Board: 99	♠ K	East Opens 1♣.
Dealer: E	♥ J10986532	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ K102	
Board: 100	♠ AJ	West Opens 1♦.
Dealer: W	♥ J1065	East Doubles 2♣ if possible.
Vul: None	♦ 10	East Bids 3♦ if possible.
HCP: 12	♣ AQ10653	East Bids X♣ if possible.
		You bid first.
Board: 101	♠ J9	East Opens 1♠.
Dealer: E	♥ A976	West Bids 4♠ if possible.
Vul: NS	♦ K53	
HCP: 9	♣ J432	Partner bids first.

Board: 102  
Dealer: W  
Vul: EW  
HCP: 12

♠ J84  
♥ AQJ764  
♦ 32  
♣ A3

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

You bid first.

# Overcalls Both hands (Answers Page)

Board: 97  
 Dealer: E  
 Vul: Both  
 North HCP: 4  
 South HCP: 15  
 Contract: 5♠X W

North:  
 ♠ 962  
 ♥ 96532  
 ♦ —  
 ♣ KJ953

South:  
 ♠ —  
 ♥ AKJ874  
 ♦ AK83  
 ♣ 1064

West	North	East	South
		1♦	1♥
2♠ <sup>1</sup>	4♥	4♠	5♥
Pass	Pass	5♠	X♠
AP			
1. 1X-(1Y)-2Z weak			

Board: 98  
 Dealer: W  
 Vul: None  
 North HCP: 15  
 South HCP: 4  
 Contract: 2♣ N

North:  
 ♠ Q10  
 ♥ QJ7  
 ♦ QJ10  
 ♣ AK1052

South:  
 ♠ 9762  
 ♥ A954  
 ♦ 8762  
 ♣ 8

West	North	East	South
1♠	2♣	AP	

Board: 99  
 Dealer: E  
 Vul: EW  
 North HCP: 7  
 South HCP: 15  
 Contract: 2♠ S

North:  
 ♠ K  
 ♥ J10986532  
 ♦ 9  
 ♣ K102

South:  
 ♠ AQJ643  
 ♥ KQ  
 ♦ J106  
 ♣ Q5

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

Board: 100  
 Dealer: W  
 Vul: None  
 North HCP: 12  
 South HCP: 5  
 Contract: 4♣X N

North:  
 ♠ AJ  
 ♥ J1065  
 ♦ 10  
 ♣ AQ10653

South:  
 ♠ 98765  
 ♥ A2  
 ♦ J82  
 ♣ 972

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

Board: 101  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 10  
 Contract: 4♠X E

North:  
 ♠ J9  
 ♥ A976  
 ♦ K53  
 ♣ J432

South:  
 ♠ 65  
 ♥ J543  
 ♦ —  
 ♣ AKQ10865

West	North	East	South
		1♠	2♣
4♠	X	AP	

Board: 102

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 3♥XN

North:

♠ J84

♥ AQJ764

♦ 32

♣ A3

South:

♠ 1075

♥ 1082

♦ AKQ6

♣ 854

West	North	East	South
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1♠	2♥	Pass	Pass
----	----	------	------

X	Pass	3♣	3♥
---	------	----	----

Pass	Pass	XA♠♠	AP
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## South hands (Practice Page)

### Overcalls

Board: 97      ♠ —  
Dealer: E      ♥ AKJ874  
Vul: Both     ♦ AK83  
HCP: 15      ♣ 1064

East Opens 1♦.  
West Bids 2♠ if possible.  
East Bids 4♠ if possible.  
East Bids 5♠ if possible.

You bid first.

Board: 98      ♠ 9762  
Dealer: W      ♥ A954  
Vul: None     ♦ 8762  
HCP: 4        ♣ 8

West Opens 1♠.

Partner bids first.

Board: 99      ♠ AQJ643  
Dealer: E      ♥ KQ  
Vul: EW      ♦ J106  
HCP: 15      ♣ Q5

East Opens 1♣.

You bid first.

Board: 100     ♠ 98765  
Dealer: W      ♥ A2  
Vul: None     ♦ J82  
HCP: 5        ♣ 972

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

Partner bids first.

Board: 101     ♠ 65  
Dealer: E      ♥ J543  
Vul: NS      ♦ —  
HCP: 10      ♣ AKQ10865

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

You bid first.

Board: 102      ♠ 1075  
Dealer: W        ♥ 1082  
Vul: EW         ♦ AKQ6  
HCP: 9           ♣ 854

West Opens 1♠.

West Doubles Pass if possible.

East Bids 3♣ if possible.

East Bids XA♠♠ if possible.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 97  
 Dealer: E  
 Vul: Both  
 North HCP: 4  
 South HCP: 15  
 Contract: 5♠X W

North:  
 ♠ 962  
 ♥ 96532  
 ♦ —  
 ♣ KJ953

South:  
 ♠ —  
 ♥ AKJ874  
 ♦ AK83  
 ♣ 1064

West	North	East	South
		1♦	1♥
2♠ <sup>1</sup>	4♥	4♠	5♥
Pass	Pass	5♠	X♠
AP			
1. 1X-(1Y)-2Z weak			

Board: 98  
 Dealer: W  
 Vul: None  
 North HCP: 15  
 South HCP: 4  
 Contract: 2♣ N

North:  
 ♠ Q10  
 ♥ QJ7  
 ♦ QJ10  
 ♣ AK1052

South:  
 ♠ 9762  
 ♥ A954  
 ♦ 8762  
 ♣ 8

West	North	East	South
1♠	2♣	AP	

Board: 99  
 Dealer: E  
 Vul: EW  
 North HCP: 7  
 South HCP: 15  
 Contract: 2♠ S

North:  
 ♠ K  
 ♥ J10986532  
 ♦ 9  
 ♣ K102

South:  
 ♠ AQJ643  
 ♥ KQ  
 ♦ J106  
 ♣ Q5

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

Board: 100  
 Dealer: W  
 Vul: None  
 North HCP: 12  
 South HCP: 5  
 Contract: 4♣X N

North:  
 ♠ AJ  
 ♥ J1065  
 ♦ 10  
 ♣ AQ10653

South:  
 ♠ 98765  
 ♥ A2  
 ♦ J82  
 ♣ 972

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

Board: 101  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 10  
 Contract: 4♠X E

North:  
 ♠ J9  
 ♥ A976  
 ♦ K53  
 ♣ J432

South:  
 ♠ 65  
 ♥ J543  
 ♦ —  
 ♣ AKQ10865

West	North	East	South
		1♠	2♣
4♠	X	AP	

Board: 102

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 3♥XN

North:

♠ J84

♥ AQJ764

♦ 32

♣ A3

South:

♠ 1075

♥ 1082

♦ AKQ6

♣ 854

West	North	East	South
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1♠	2♥	Pass	Pass
----	----	------	------

X	Pass	3♣	3♥
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Pass	Pass	XA♠♠	AP
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## North hands (Practice Page)

### Overcalls

Board: 103      ♠ K1087  
Dealer: E        ♥ QJ9  
Vul: NS         ♦ J942  
HCP: 7          ♣ 72

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

Partner bids first.

Board: 104      ♠ AQ1085  
Dealer: W        ♥ 4  
Vul: EW         ♦ AQ1082  
HCP: 12         ♣ 74

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

You bid first.

Board: 105      ♠ 872  
Dealer: E        ♥ Q5  
Vul: Both       ♦ K3  
HCP: 6          ♣ J86542

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

Partner bids first.

Board: 106      ♠ 64  
Dealer: W        ♥ KQJ87  
Vul: None       ♦ 105  
HCP: 13         ♣ AK32

West Opens 1♣.

You bid first.

Board: 107      ♠ AQ3  
Dealer: E        ♥ Q9  
Vul: Both       ♦ AK9762  
HCP: 16         ♣ J8

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

Partner bids first.

Board: 108  
Dealer: W  
Vul: None  
HCP: 11

♠ QJ1087  
♥ A3  
♦ A1054  
♣ 83

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

## Overcalls Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ K1087	♠ 96532			1♦	1♠
Vul: NS	♥ QJ9	♥ A2	2♥ <sup>1</sup>	2♠	Pass	Pass
North HCP: 7	♦ J942	♦ 7	3♥	AP		
South HCP: 10	♣ 72	♣ KQJ96	1. 1X-(Y)-2Z forcing			
Contract: 3♥ W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ AQ1085	♠ KJ62	1♥	2♥ <sup>1</sup>	2♠ <sup>2</sup>	3♠
Vul: EW	♥ 4	♥ 97	4♥	Pass	4♠ <sup>3</sup>	X
North HCP: 12	♦ AQ1082	♦ 97	Pass	Pass	5♥	AP
South HCP: 4	♣ 74	♣ 106532	1. Michaels Cuebid			
Contract: 5♥ W			2. limit raise or better in ♥			
			3. Exclusion, for ♥			

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ 872	♠ AQJ1063			1♦	2♠
Vul: Both	♥ Q5	♥ 1076	Pass	3♠	Pass	Pass
North HCP: 6	♦ K3	♦ QJ84	XA♠♠	AP		
South HCP: 10	♣ J86542	♣ —				
Contract: 3♠X S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ K10532	1♣	1♥	Pass	1♠
Vul: None	♥ KQJ87	♥ 62	Pass	1NT	AP	
North HCP: 13	♦ 105	♦ AQ83				
South HCP: 9	♣ AK32	♣ 65				
Contract: 1N N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ K10			1♣	1♦
Vul: Both	♥ Q9	♥ K1075	3♣	3♦	AP	
North HCP: 16	♦ AK9762	♦ QJ1043				
South HCP: 11	♣ J8	♣ Q3				
Contract: 3♦ S						

Board: 108

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 3♠ N

North:

♠ QJ1087

♥ A3

♦ A1054

♣ 83

South:

♠ 642

♥ 762

♦ Q3

♣ A9742

West	North	East	South
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1♥	1♠	2♥	2♠
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3♥	3♠	AP	
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## South hands (Practice Page)

### Overcalls

Board: 103      ♠ 96532  
Dealer: E        ♥ A2  
Vul: NS         ♦ 7  
HCP: 10        ♣ KQJ96

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

You bid first.

Board: 104      ♠ KJ62  
Dealer: W        ♥ 97  
Vul: EW         ♦ 97  
HCP: 4         ♣ 106532

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

Partner bids first.

Board: 105      ♠ AQJ1063  
Dealer: E        ♥ 1076  
Vul: Both       ♦ QJ84  
HCP: 10        ♣ —

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

You bid first.

Board: 106      ♠ K10532  
Dealer: W        ♥ 62  
Vul: None       ♦ AQ83  
HCP: 9         ♣ 65

West Opens 1♣.

Partner bids first.

Board: 107      ♠ K10  
Dealer: E        ♥ K1075  
Vul: Both       ♦ QJ1043  
HCP: 11        ♣ Q3

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

You bid first.

Board: 108

Dealer: W

Vul: None

HCP: 6

♠ 642

♥ 762

♦ Q3

♣ A9742

West Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ K1087	♠ 96532			1♦	1♠
Vul: NS	♥ QJ9	♥ A2	2♥ <sup>1</sup>	2♠	Pass	Pass
North HCP: 7	♦ J942	♦ 7	3♥	AP		
South HCP: 10	♣ 72	♣ KQJ96	1. 1X-(Y)-2Z forcing			
Contract: 3♥ W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ AQ1085	♠ KJ62	1♥	2♥ <sup>1</sup>	2♠ <sup>2</sup>	3♠
Vul: EW	♥ 4	♥ 97	4♥	Pass	4♠ <sup>3</sup>	X
North HCP: 12	♦ AQ1082	♦ 97	Pass	Pass	5♥	AP
South HCP: 4	♣ 74	♣ 106532	1. Michaels Cuebid			
Contract: 5♥ W			2. limit raise or better in ♥			
			3. Exclusion, for ♥			

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ 872	♠ AQJ1063			1♦	2♠
Vul: Both	♥ Q5	♥ 1076	Pass	3♠	Pass	Pass
North HCP: 6	♦ K3	♦ QJ84	XA♠♠	AP		
South HCP: 10	♣ J86542	♣ —				
Contract: 3♠X S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ K10532	1♣	1♥	Pass	1♠
Vul: None	♥ KQJ87	♥ 62	Pass	1NT	AP	
North HCP: 13	♦ 105	♦ AQ83				
South HCP: 9	♣ AK32	♣ 65				
Contract: 1N N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ K10			1♣	1♦
Vul: Both	♥ Q9	♥ K1075	3♣	3♦	AP	
North HCP: 16	♦ AK9762	♦ QJ1043				
South HCP: 11	♣ J8	♣ Q3				
Contract: 3♦ S						

Board: 108

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 3♠ N

North:

♠ QJ1087

♥ A3

♦ A1054

♣ 83

South:

♠ 642

♥ 762

♦ Q3

♣ A9742

West	North	East	South
------	-------	------	-------

1♥	1♠	2♥	2♠
----	----	----	----

3♥	3♠	AP	
----	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 109  
Dealer: E  
Vul: NS  
HCP: 6

♠ J76  
♥ J10973  
♦ QJ  
♣ J82

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

Partner bids first.

Board: 110  
Dealer: W  
Vul: Both  
HCP: 11

♠ AKQJ63  
♥ 2  
♦ 76  
♣ J764

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

You bid first.

Board: 111  
Dealer: E  
Vul: None  
HCP: 8

♠ Q108643  
♥ A432  
♦ —  
♣ Q83

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

Partner bids first.

Board: 112  
Dealer: W  
Vul: None  
HCP: 15

♠ KJ6  
♥ 96  
♦ AQJ742  
♣ A7

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

You bid first.

Board: 113  
Dealer: E  
Vul: NS  
HCP: 12

♠ Q  
♥ 75  
♦ KQ95  
♣ KQ9762

East Opens 1♦.  
Partner bids first.

Board: 114  
Dealer: W  
Vul: EW  
HCP: 9

♠ KJ1098  
♥ J532  
♦ KJ2  
♣ 5

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

# Overcalls Both hands (Answers Page)

Board: 109

Dealer: E

Vul: NS

North HCP: 6

South HCP: 13

Contract: 4♠ E

North:

♠ J76

♥ J10973

♦ QJ

♣ J82

South:

♠ 103

♥ KQ5

♦ K72

♣ KQ1094

West North East South

1♠ 2♣

3♣<sup>1</sup> Pass 4♣ AP

1. limit raise or better in ♠

Board: 110

Dealer: W

Vul: Both

North HCP: 11

South HCP: 15

Contract: 6♠X N

North:

♠ AKQJ63

♥ 2

♦ 76

♣ J764

South:

♠ 987

♥ AQJ963

♦ AJ

♣ K3

West North East South

1♦ 2♠ Pass 3♦<sup>1</sup>

X 3♥<sup>2</sup> Pass 3NT<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♥

Pass 6♣ Pass Pass

X AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

Board: 111

Dealer: E

Vul: None

North HCP: 8

South HCP: 12

Contract: 5♦X E

North:

♠ Q108643

♥ A432

♦ —

♣ Q83

South:

♠ A2

♥ KQ10765

♦ Q63

♣ J9

West North East South

1♦ 1♥

2♦ 4♥ Pass Pass

5♦ X AP

Board: 112

Dealer: W

Vul: None

North HCP: 15

South HCP: 5

Contract: 2♦ N

North:

♠ KJ6

♥ 96

♦ AQJ742

♣ A7

South:

♠ A7532

♥ 872

♦ 8

♣ J832

West North East South

1♣ 1♦ 1♥ Pass

1NT 2♦ AP

Board: 113

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 2♥ N

North:

♠ Q

♥ 75

♦ KQ95

♣ KQ9762

South:

♠ A10754

♥ KQJ94

♦ J10

♣ 5

West North East South

1♦ 2♦<sup>1</sup>

Pass 2♥ AP

1. Michaels Cuebid

Board: 114

Dealer: W

Vul: EW

North HCP: 9

South HCP: 10

Contract: 3♠ N

North:

♠ KJ1098

♥ J532

♦ KJ2

♣ 5

South:

♠ 743

♥ A

♦ 1084

♣ AQ9642

West	North	East	South
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1♦	1♠	X	2♠
----	----	---	----

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

AP



## South hands (Practice Page)

### Overcalls

Board: 109  
Dealer: E  
Vul: NS  
HCP: 13

♠ 103  
♥ KQ5  
♦ K72  
♣ KQ1094

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

You bid first.

Board: 110  
Dealer: W  
Vul: Both  
HCP: 15

♠ 987  
♥ AQJ963  
♦ AJ  
♣ K3

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

Partner bids first.

Board: 111  
Dealer: E  
Vul: None  
HCP: 12

♠ A2  
♥ KQ10765  
♦ Q63  
♣ J9

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

You bid first.

Board: 112  
Dealer: W  
Vul: None  
HCP: 5

♠ A7532  
♥ 872  
♦ 8  
♣ J832

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

Partner bids first.

Board: 113  
Dealer: E  
Vul: NS  
HCP: 11

♠ A10754  
♥ KQJ94  
♦ J10  
♣ 5

East Opens 1♦.

You bid first.

Board: 114

Dealer: W

Vul: EW

HCP: 10

♠ 743

♥ A

♦ 1084

♣ AQ9642

West Opens 1♦.

East Doubles 1♠ if possible.

West Bids 3♥ if possible.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 109

Dealer: E

Vul: NS

North HCP: 6

South HCP: 13

Contract: 4♠ E

North:

♠ J76

♥ J10973

♦ QJ

♣ J82

South:

♠ 103

♥ KQ5

♦ K72

♣ KQ1094

West North East South

1♠ 2♣

3♣<sup>1</sup> Pass 4♣ AP

1. limit raise or better in ♠

Board: 110

Dealer: W

Vul: Both

North HCP: 11

South HCP: 15

Contract: 6♠X N

North:

♠ AKQJ63

♥ 2

♦ 76

♣ J764

South:

♠ 987

♥ AQJ963

♦ AJ

♣ K3

West North East South

1♦ 2♠ Pass 3♦<sup>1</sup>

X 3♥<sup>2</sup> Pass 3NT<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♥

Pass 6♣ Pass Pass

X AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

Board: 111

Dealer: E

Vul: None

North HCP: 8

South HCP: 12

Contract: 5♦X E

North:

♠ Q108643

♥ A432

♦ —

♣ Q83

South:

♠ A2

♥ KQ10765

♦ Q63

♣ J9

West North East South

1♦ 1♥

2♦ 4♥ Pass Pass

5♦ X AP

Board: 112

Dealer: W

Vul: None

North HCP: 15

South HCP: 5

Contract: 2♦ N

North:

♠ KJ6

♥ 96

♦ AQJ742

♣ A7

South:

♠ A7532

♥ 872

♦ 8

♣ J832

West North East South

1♣ 1♦ 1♥ Pass

1NT 2♦ AP

Board: 113

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 2♥ N

North:

♠ Q

♥ 75

♦ KQ95

♣ KQ9762

South:

♠ A10754

♥ KQJ94

♦ J10

♣ 5

West North East South

1♦ 2♦<sup>1</sup>

Pass 2♥ AP

1. Michaels Cuebid

Board: 114

Dealer: W

Vul: EW

North HCP: 9

South HCP: 10

Contract: 3♠ N

North:

♠ KJ1098

♥ J532

♦ KJ2

♣ 5

South:

♠ 743

♥ A

♦ 1084

♣ AQ9642

West	North	East	South
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1♦	1♠	X	2♠
----	----	---	----

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

AP

## North hands (Practice Page)

### Overcalls

Board: 115      ♠ A10543  
Dealer: E        ♥ A3  
Vul: Both        ♦ Q652  
HCP: 13         ♣ K10

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

Board: 116      ♠ 63  
Dealer: W        ♥ 2  
Vul: NS         ♦ AQ10765  
HCP: 11         ♣ AJ62

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

Board: 117      ♠ K9  
Dealer: E        ♥ 3  
Vul: Both        ♦ K1084  
HCP: 9         ♣ QJ9542

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

Board: 118      ♠ AQJ102  
Dealer: W        ♥ K109  
Vul: None        ♦ 52  
HCP: 10         ♣ 984

West Opens 1♦.  
  
You bid first.

Board: 119      ♠ KJ1062  
Dealer: E        ♥ 62  
Vul: EW         ♦ 1084  
HCP: 4         ♣ 643

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

Board: 120      ♠ AJ10874  
Dealer: W        ♥ 943  
Vul: Both        ♦ A95  
HCP: 9         ♣ 6

West Opens 1♦.  
West Doubles 4♦ if possible.  
  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ A10543	♠ K7			1♣	1♦
Vul: Both	♥ A3	♥ 8654			AP	
North HCP: 13	♦ Q652	♦ AK1093	3♣	3♦		
South HCP: 11	♣ K10	♣ J2				
Contract: 3♦ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ J974	1♣	2♦	X	Pass
Vul: NS	♥ 2	♥ J764	2♥	AP		
North HCP: 11	♦ AQ10765	♦ 32				
South HCP: 4	♣ AJ62	♣ Q104				
Contract: 2♥ W						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ QJ10876			1♦	1♠
Vul: Both	♥ 3	♥ K1054				
North HCP: 9	♦ K1084	♦ 96	1NT	AP		
South HCP: 10	♣ QJ9542	♣ A				
Contract: 1N W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ AQJ102	♠ 97	1♦	1♠	Pass	1NT
Vul: None	♥ K109	♥ Q4	AP			
North HCP: 10	♦ 52	♦ AJ984				
South HCP: 13	♣ 984	♣ AQ52				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ KJ1062	♠ 7			1♣	1♥
Vul: EW	♥ 62	♥ AQ1075	X	Pass	1NT	2♦
North HCP: 4	♦ 1084	♦ A972	2NT	AP		
South HCP: 14	♣ 643	♣ KJ2				
Contract: 2N E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ AJ10874	♠ KQ95	1♦	1♠	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 943	♥ A86	X	4♠	AP	
North HCP: 9	♦ A95	♦ 4	1. Splinter			
South HCP: 16	♣ 6	♣ AQJ53				
Contract: 4♠ N						

## South hands (Practice Page)

### Overcalls

Board: 115      ♠ K7  
Dealer: E        ♥ 8654  
Vul: Both       ♦ AK1093  
HCP: 11         ♣ J2

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

Board: 116      ♠ J974  
Dealer: W        ♥ J764  
Vul: NS          ♦ 32  
HCP: 4           ♣ Q104

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

Board: 117      ♠ QJ10876  
Dealer: E        ♥ K1054  
Vul: Both       ♦ 96  
HCP: 10         ♣ A

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

Board: 118      ♠ 97  
Dealer: W        ♥ Q4  
Vul: None       ♦ AJ984  
HCP: 13         ♣ AQ52

West Opens 1♦.  
  
Partner bids first.

Board: 119      ♠ 7  
Dealer: E        ♥ AQ1075  
Vul: EW         ♦ A972  
HCP: 14         ♣ KJ2

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

Board: 120      ♠ KQ95  
Dealer: W        ♥ A86  
Vul: Both       ♦ 4  
HCP: 16         ♣ AQJ53

West Opens 1♦.  
West Doubles 4♦ if possible.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ A10543	♠ K7			1♣	1♦
Vul: Both	♥ A3	♥ 8654			AP	
North HCP: 13	♦ Q652	♦ AK1093	3♣	3♦		
South HCP: 11	♣ K10	♣ J2				
Contract: 3♦ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ J974	1♣	2♦	X	Pass
Vul: NS	♥ 2	♥ J764	2♥	AP		
North HCP: 11	♦ AQ10765	♦ 32				
South HCP: 4	♣ AJ62	♣ Q104				
Contract: 2♥ W						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ QJ10876			1♦	1♠
Vul: Both	♥ 3	♥ K1054				
North HCP: 9	♦ K1084	♦ 96	1NT	AP		
South HCP: 10	♣ QJ9542	♣ A				
Contract: 1N W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ AQJ102	♠ 97	1♦	1♠	Pass	1NT
Vul: None	♥ K109	♥ Q4	AP			
North HCP: 10	♦ 52	♦ AJ984				
South HCP: 13	♣ 984	♣ AQ52				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ KJ1062	♠ 7			1♣	1♥
Vul: EW	♥ 62	♥ AQ1075	X	Pass	1NT	2♦
North HCP: 4	♦ 1084	♦ A972	2NT	AP		
South HCP: 14	♣ 643	♣ KJ2				
Contract: 2N E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ AJ10874	♠ KQ95	1♦	1♠	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 943	♥ A86	X	4♠	AP	
North HCP: 9	♦ A95	♦ 4	1. Splinter			
South HCP: 16	♣ 6	♣ AQJ53				
Contract: 4♠ N						



## North hands (Practice Page)

### Overcalls

Board: 121  
Dealer: E  
Vul: None  
HCP: 5

♠ 8754  
♥ 10875  
♦ A94  
♣ J7

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

Partner bids first.

Board: 122  
Dealer: W  
Vul: NS  
HCP: 15

♠ KQJ92  
♥ K103  
♦ —  
♣ AQ1064

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

You bid first.

Board: 123  
Dealer: E  
Vul: Both  
HCP: 9

♠ 62  
♥ Q1098  
♦ KJ84  
♣ QJ3

East Opens 1♣.

Partner bids first.

Board: 124  
Dealer: W  
Vul: NS  
HCP: 10

♠ KJ  
♥ AJ1052  
♦ 982  
♣ J53

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

You bid first.

Board: 125  
Dealer: E  
Vul: EW  
HCP: 11

♠ AJ52  
♥ AJ1083  
♦ 92  
♣ J6

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

Partner bids first.

Board: 126  
Dealer: W  
Vul: None  
HCP: 13

♠ AK10985  
♥ Q  
♦ 52  
♣ KJ108

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 8754	♠ AKJ93			1♥	1♠
Vul: None	♥ 10875	♥ —				
North HCP: 5	♦ A94	♦ K532	2♠ <sup>1</sup>	3♠	4♥	AP
South HCP: 11	♣ J7	♣ 9863	1. limit raise or better in ♥			
Contract: 4♥ E						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ KQJ92	♠ A8654				
Vul: NS	♥ K103	♥ Q6	1♦	1♠	3♦	4♠
North HCP: 15	♦ —	♦ 8542	AP			
South HCP: 6	♣ AQ1064	♣ 83				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ AQ1043				
Vul: Both	♥ Q1098	♥ A5			1♣	1♠
North HCP: 9	♦ KJ84	♦ 10952	AP			
South HCP: 10	♣ QJ3	♣ 54				
Contract: 1♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 1065	1♦	1♥	X	1♠ <sup>1</sup>
Vul: NS	♥ AJ1052	♥ K94	Pass	2♥	Pass	Pass
North HCP: 10	♦ 982	♦ AK4	2♠	3♥	AP	
South HCP: 12	♣ J53	♣ Q1084	1. limit raise or better in ♥			
Contract: 3♥ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AJ52	♠ 73			1♣	1♦
Vul: EW	♥ AJ1083	♥ 752	1♠	2♥	Pass <sup>1</sup>	2♠ <sup>2</sup>
North HCP: 11	♦ 92	♦ KJ1054	Pass	3♥	AP	
South HCP: 11	♣ J6	♣ AK7	1. max 2 ♠			
Contract: 3♥ N			2. limit raise or better in ♥			

Board: 126

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♠ N

North:

♠ AK10985

♥ Q

♦ 52

♣ KJ108

South:

♠ QJ32

♥ KJ654

♦ Q8

♣ 64

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	2♠
----	----	------	----

3♦	3♠	AP	
----	----	----	--

## South hands (Practice Page)

### Overcalls

Board: 121      ♠ AKJ93  
Dealer: E        ♥ —  
Vul: None        ♦ K532  
HCP: 11         ♣ 9863

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

You bid first.

Board: 122      ♠ A8654  
Dealer: W        ♥ Q6  
Vul: NS          ♦ 8542  
HCP: 6          ♣ 83

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

Partner bids first.

Board: 123      ♠ AQ1043  
Dealer: E        ♥ A5  
Vul: Both        ♦ 10952  
HCP: 10         ♣ 54

East Opens 1♣.

You bid first.

Board: 124      ♠ 1065  
Dealer: W        ♥ K94  
Vul: NS          ♦ AK4  
HCP: 12         ♣ Q1084

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

Partner bids first.

Board: 125      ♠ 73  
Dealer: E        ♥ 752  
Vul: EW         ♦ KJ1054  
HCP: 11         ♣ AK7

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

You bid first.

Board: 126      ♠ QJ32  
Dealer: W        ♥ KJ654  
Vul: None        ♦ Q8  
HCP: 9          ♣ 64

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 8754	♠ AKJ93			1♥	1♠
Vul: None	♥ 10875	♥ —				
North HCP: 5	♦ A94	♦ K532	2♠ <sup>1</sup>	3♠	4♥	AP
South HCP: 11	♣ J7	♣ 9863	1. limit raise or better in ♥			
Contract: 4♥ E						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ KQJ92	♠ A8654				
Vul: NS	♥ K103	♥ Q6	1♦	1♠	3♦	4♠
North HCP: 15	♦ —	♦ 8542	AP			
South HCP: 6	♣ AQ1064	♣ 83				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ AQ1043				
Vul: Both	♥ Q1098	♥ A5			1♣	1♠
North HCP: 9	♦ KJ84	♦ 10952	AP			
South HCP: 10	♣ QJ3	♣ 54				
Contract: 1♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 1065	1♦	1♥	X	1♠ <sup>1</sup>
Vul: NS	♥ AJ1052	♥ K94	Pass	2♥	Pass	Pass
North HCP: 10	♦ 982	♦ AK4	2♠	3♥	AP	
South HCP: 12	♣ J53	♣ Q1084	1. limit raise or better in ♥			
Contract: 3♥ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AJ52	♠ 73			1♣	1♦
Vul: EW	♥ AJ1083	♥ 752	1♠	2♥	Pass <sup>1</sup>	2♠ <sup>2</sup>
North HCP: 11	♦ 92	♦ KJ1054	Pass	3♥	AP	
South HCP: 11	♣ J6	♣ AK7	1. max 2 ♠			
Contract: 3♥ N			2. limit raise or better in ♥			

Board: 126

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♠ N

North:

♠ AK10985

♥ Q

♦ 52

♣ KJ108

South:

♠ QJ32

♥ KJ654

♦ Q8

♣ 64

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	2♠
----	----	------	----

3♦	3♠	AP	
----	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 127  
Dealer: E  
Vul: NS  
HCP: 12

♠ AJ32  
♥ 63  
♦ K8753  
♣ A6

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

Board: 128  
Dealer: W  
Vul: Both  
HCP: 16

♠ K9  
♥ KJ3  
♦ AJ10952  
♣ A6

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

Board: 129  
Dealer: E  
Vul: None  
HCP: 11

♠ 98  
♥ K73  
♦ AKJ96  
♣ 874

East Opens 1♣.  
Partner bids first.

Board: 130  
Dealer: W  
Vul: EW  
HCP: 10

♠ KQ1095  
♥ 865  
♦ KQ5  
♣ 93

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

Board: 131  
Dealer: E  
Vul: Both  
HCP: 11

♠ Q73  
♥ AKQ874  
♦ 2  
♣ 983

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

Board: 132  
Dealer: W  
Vul: None  
HCP: 11

♠ K43  
♥ 82  
♦ 952  
♣ AKJ102

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



## Overcalls Both hands (Answers Page)

Board: 127

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ AJ32

♥ 63

♦ K8753

♣ A6

South:

♠ 96

♥ AKQ1052

♦ Q4

♣ 853

West	North	East	South
------	-------	------	-------

		1♣	2♥
--	--	----	----

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

Pass	3♥	AP	
------	----	----	--

Board: 128

Dealer: W

Vul: Both

North HCP: 16

South HCP: 8

Contract: 4♦ N

North:

♠ K9

♥ KJ3

♦ AJ10952

♣ A6

South:

♠ 8

♥ 1087654

♦ KQ7

♣ K93

West	North	East	South
------	-------	------	-------

1♣	1♦	1♠	2♦
----	----	----	----

X <sup>1</sup>	XX	2♠	3♦
----------------	----	----	----

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

Pass	4♦	AP	
------	----	----	--

1. Support double redouble

Board: 129

Dealer: E

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ 98

♥ K73

♦ AKJ96

♣ 874

South:

♠ AKQJ3

♥ 985

♦ 1073

♣ KQ

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

Pass	2♦	Pass	3♣ <sup>1</sup>
------	----	------	-----------------

Pass	3♦	Pass	4♣ <sup>2</sup>
------	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♦

2. Cue bid, a ♣ stopper

Board: 130

Dealer: W

Vul: EW

North HCP: 10

South HCP: 7

Contract: 4♠X N

North:

♠ KQ1095

♥ 865

♦ KQ5

♣ 93

South:

♠ A876

♥ 3

♦ 843

♣ K10854

West	North	East	South
------	-------	------	-------

1♦	1♠	1NT	2♠
----	----	-----	----

X	Pass	4♥	4♠
---	------	----	----

X	AP		
---	----	--	--

Board: 131

Dealer: E

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♥ N

North:

♠ Q73

♥ AKQ874

♦ 2

♣ 983

South:

♠ 104

♥ J105

♦ KQJ54

♣ A106

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

Pass	1♥	X	Pass
------	----	---	------

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

Pass	3♥	AP	
------	----	----	--

1. limit raise or better in ♥

Board: 132

Dealer: W

Vul: None

North HCP: 11

South HCP: 7

Contract: 3♦ W

North:

♠ K43

♥ 82

♦ 952

♣ AKJ102

South:

♠ A72

♥ J76

♦ 87

♣ Q8764

West	North	East	South
------	-------	------	-------

1♦	2♣	X	Pass
----	----	---	------

2♠	Pass	Pass	3♣
----	------	------	----

3♦	AP		
----	----	--	--

## South hands (Practice Page)

### Overcalls

Board: 127	♠ 96	East Opens 1♣.
Dealer: E	♥ AKQ1052	East Bids 3♣ if possible.
Vul: NS	♦ Q4	
HCP: 11	♣ 853	You bid first.
Board: 128	♠ 8	West Opens 1♣.
Dealer: W	♥ 1087654	East Bids 1♠ if possible.
Vul: Both	♦ KQ7	West Doubles 2♦ if possible.
HCP: 8	♣ K93	East Bids 2♠ if possible.
		East Bids 3♠ if possible.
Board: 129	♠ AKQJ3	Partner bids first.
Dealer: E	♥ 985	
Vul: None	♦ 1073	East Opens 1♣.
HCP: 15	♣ KQ	You bid first.
Board: 130	♠ A876	West Opens 1♦.
Dealer: W	♥ 3	East Bids 1NT if possible.
Vul: EW	♦ 843	West Doubles 2♠ if possible.
HCP: 7	♣ K10854	East Bids 4♥ if possible.
		West Doubles 4♠ if possible.
Board: 131	♠ 104	Partner bids first.
Dealer: E	♥ J105	
Vul: Both	♦ KQJ54	East Opens 1♣.
HCP: 11	♣ A106	East Doubles 1♥ if possible.
		West Bids 1♠ if possible.
		You bid first.

Board: 132      ♠ A72  
Dealer: W        ♥ J76  
Vul: None        ♦ 87  
HCP: 7           ♣ Q8764

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 127

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ AJ32

♥ 63

♦ K8753

♣ A6

South:

♠ 96

♥ AKQ1052

♦ Q4

♣ 853

West	North	East	South
------	-------	------	-------

		1♣	2♥
--	--	----	----

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

Pass	3♥	AP	
------	----	----	--

Board: 128

Dealer: W

Vul: Both

North HCP: 16

South HCP: 8

Contract: 4♦ N

North:

♠ K9

♥ KJ3

♦ AJ10952

♣ A6

South:

♠ 8

♥ 1087654

♦ KQ7

♣ K93

West	North	East	South
------	-------	------	-------

1♣	1♦	1♠	2♦
----	----	----	----

X <sup>1</sup>	XX	2♠	3♦
----------------	----	----	----

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

Pass	4♦	AP	
------	----	----	--

1. Support double redouble

Board: 129

Dealer: E

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ 98

♥ K73

♦ AKJ96

♣ 874

South:

♠ AKQJ3

♥ 985

♦ 1073

♣ KQ

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

Pass	2♦	Pass	3♣ <sup>1</sup>
------	----	------	-----------------

Pass	3♦	Pass	4♣ <sup>2</sup>
------	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♦

2. Cue bid, a ♣ stopper

Board: 130

Dealer: W

Vul: EW

North HCP: 10

South HCP: 7

Contract: 4♠X N

North:

♠ KQ1095

♥ 865

♦ KQ5

♣ 93

South:

♠ A876

♥ 3

♦ 843

♣ K10854

West	North	East	South
------	-------	------	-------

1♦	1♠	1NT	2♠
----	----	-----	----

X	Pass	4♥	4♠
---	------	----	----

X	AP		
---	----	--	--

Board: 131

Dealer: E

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♥ N

North:

♠ Q73

♥ AKQ874

♦ 2

♣ 983

South:

♠ 104

♥ J105

♦ KQJ54

♣ A106

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

Pass	1♥	X	Pass
------	----	---	------

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

Pass	3♥	AP	
------	----	----	--

1. limit raise or better in ♥

Board: 132

Dealer: W

Vul: None

North HCP: 11

South HCP: 7

Contract: 3♦ W

North:

♠ K43

♥ 82

♦ 952

♣ AKJ102

South:

♠ A72

♥ J76

♦ 87

♣ Q8764

West	North	East	South
------	-------	------	-------

1♦	2♣	X	Pass
----	----	---	------

2♠	Pass	Pass	3♣
----	------	------	----

3♦	AP		
----	----	--	--

## North hands (Practice Page)

### Overcalls

Board: 133      ♠ 932  
Dealer: E        ♥ Q1082  
Vul: NS         ♦ 84  
HCP: 5          ♣ K983

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

Partner bids first.

Board: 134      ♠ AQ1082  
Dealer: W        ♥ J103  
Vul: Both       ♦ J32  
HCP: 12         ♣ A5

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

You bid first.

Board: 135      ♠ K87652  
Dealer: E        ♥ AK105  
Vul: None       ♦ 102  
HCP: 10         ♣ 3

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

Partner bids first.

Board: 136      ♠ K1082  
Dealer: W        ♥ AQ10854  
Vul: NS         ♦ 53  
HCP: 9          ♣ 3

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

You bid first.

Board: 137      ♠ 92  
Dealer: E        ♥ AJ6  
Vul: EW         ♦ J864  
HCP: 9          ♣ K973

East Opens 1♣.

Partner bids first.

Board: 138  
Dealer: W  
Vul: None  
HCP: 11

♠ A985  
♥ KJ1087  
♦ K4  
♣ 104

West Opens 1♦.

East Bids 1♠ if possible.

West Bids 1NT if possible.

East Bids 3♦ if possible.

West Bids 5♦ if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 133

Dealer: E

Vul: NS

North HCP: 5

South HCP: 14

Contract: 2♥ E

North:

♠ 932

♥ Q1082

♦ 84

♣ K983

South:

♠ AKJ54

♥ 53

♦ Q1073

♣ A4

West North East South

1♥ 1♠

1NT Pass 2♦ Pass

2♥ AP

Board: 134

Dealer: W

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♥ W

North:

♠ AQ1082

♥ J103

♦ J32

♣ A5

South:

♠ 74

♥ 62

♦ KQ84

♣ K6432

West North East South

1♣ 1♠ X Pass

2♥ AP

Board: 135

Dealer: E

Vul: None

North HCP: 10

South HCP: 16

Contract: 4♠ N

North:

♠ K87652

♥ AK105

♦ 102

♣ 3

South:

♠ AQJ9

♥ J6

♦ AKJ63

♣ 104

West North East South

1♣ 1♦

Pass 1♠ 2♣ 3♣<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 3NT<sup>3</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

Board: 136

Dealer: W

Vul: NS

North HCP: 9

South HCP: 7

Contract: 3♠ E

North:

♠ K1082

♥ AQ10854

♦ 53

♣ 3

South:

♠ J

♥ 92

♦ K98762

♣ K854

West North East South

1♣ 2♥ 2♠<sup>1</sup> Pass

3♠ AP

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

Board: 137

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 1♠ S

North:

♠ 92

♥ AJ6

♦ J864

♣ K973

South:

♠ AQ1074

♥ 108

♦ KQ5

♣ QJ8

West North East South

1♣ 1♠

AP

Board: 138

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 5♦X W

North:

♠ A985

♥ KJ1087

♦ K4

♣ 104

South:

♠ J64

♥ A63

♦ 83

♣ J8753

West	North	East	South
------	-------	------	-------

1♦	1♥	1♠	Pass
----	----	----	------

1NT	Pass	Pass	2♥
-----	------	------	----

Pass	Pass	3♦	Pass
------	------	----	------

5♦	X♦	AP	
----	----	----	--

## South hands (Practice Page)

### Overcalls

Board: 133      ♠ AKJ54  
Dealer: E        ♥ 53  
Vul: NS         ♦ Q1073  
HCP: 14         ♣ A4

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

You bid first.

Board: 134      ♠ 74  
Dealer: W        ♥ 62  
Vul: Both       ♦ KQ84  
HCP: 8           ♣ K6432

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

Partner bids first.

Board: 135      ♠ AQJ9  
Dealer: E        ♥ J6  
Vul: None       ♦ AKJ63  
HCP: 16         ♣ 104

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

You bid first.

Board: 136      ♠ J  
Dealer: W        ♥ 92  
Vul: NS         ♦ K98762  
HCP: 7           ♣ K854

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

Partner bids first.

Board: 137      ♠ AQ1074  
Dealer: E        ♥ 108  
Vul: EW         ♦ KQ5  
HCP: 14         ♣ QJ8

East Opens 1♣.

You bid first.

Board: 138  
Dealer: W  
Vul: None  
HCP: 6

♠ J64  
♥ A63  
♦ 83  
♣ J8753

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 133

Dealer: E

Vul: NS

North HCP: 5

South HCP: 14

Contract: 2♥ E

North:

♠ 932

♥ Q1082

♦ 84

♣ K983

South:

♠ AKJ54

♥ 53

♦ Q1073

♣ A4

West North East South

1♥ 1♠

1NT Pass 2♦ Pass

2♥ AP

Board: 134

Dealer: W

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♥ W

North:

♠ AQ1082

♥ J103

♦ J32

♣ A5

South:

♠ 74

♥ 62

♦ KQ84

♣ K6432

West North East South

1♣ 1♠ X Pass

2♥ AP

Board: 135

Dealer: E

Vul: None

North HCP: 10

South HCP: 16

Contract: 4♠ N

North:

♠ K87652

♥ AK105

♦ 102

♣ 3

South:

♠ AQJ9

♥ J6

♦ AKJ63

♣ 104

West North East South

1♣ 1♦

Pass 1♠ 2♣ 3♣<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 3NT<sup>3</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

Board: 136

Dealer: W

Vul: NS

North HCP: 9

South HCP: 7

Contract: 3♠ E

North:

♠ K1082

♥ AQ10854

♦ 53

♣ 3

South:

♠ J

♥ 92

♦ K98762

♣ K854

West North East South

1♣ 2♥ 2♠<sup>1</sup> Pass

3♠ AP

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

Board: 137

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 1♠ S

North:

♠ 92

♥ AJ6

♦ J864

♣ K973

South:

♠ AQ1074

♥ 108

♦ KQ5

♣ QJ8

West North East South

1♣ 1♠

AP

Board: 138

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 5♦X W

North:

♠ A985

♥ KJ1087

♦ K4

♣ 104

South:

♠ J64

♥ A63

♦ 83

♣ J8753

West	North	East	South
------	-------	------	-------

1♦	1♥	1♠	Pass
----	----	----	------

1NT	Pass	Pass	2♥
-----	------	------	----

Pass	Pass	3♦	Pass
------	------	----	------

5♦	X♦	AP	
----	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 139	♠ J862	East Opens 1♦.
Dealer: E	♥ KJ7	West Doubles 1♠ if possible.
Vul: NS	♦ 653	
HCP: 5	♣ 843	Partner bids first.
Board: 140	♠ QJ1092	West Opens 1♥.
Dealer: W	♥ J	West Bids 3♥ if possible.
Vul: EW	♦ AQ63	
HCP: 11	♣ J76	You bid first.
Board: 141	♠ Q1098754	East Opens 1♥.
Dealer: E	♥ 95	East Doubles 4♥ if possible.
Vul: Both	♦ 3	
HCP: 5	♣ QJ6	Partner bids first.
Board: 142	♠ 105	West Opens 1♦.
Dealer: W	♥ AKQ1063	East Bids 2♠ if possible.
Vul: NS	♦ A84	West Bids 3♠ if possible.
HCP: 13	♣ 52	You bid first.
Board: 143	♠ A542	East Opens 1♦.
Dealer: E	♥ QJ4	West Bids 4♦ if possible.
Vul: EW	♦ 103	
HCP: 7	♣ 9542	Partner bids first.
Board: 144	♠ Q5	West Opens 1♦.
Dealer: W	♥ K1098	
Vul: Both	♦ K6	You bid first.
HCP: 14	♣ KQJ107	

## Overcalls Both hands (Answers Page)

Board: 139

Dealer: E

Vul: NS

North HCP: 5

South HCP: 16

Contract: 2♠ S

North:

♠ J862

♥ KJ7

♦ 653

♣ 843

South:

♠ AKQ109

♥ A6

♦ 108

♣ QJ65

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

X	2♠	AP	
---	----	----	--

Board: 140

Dealer: W

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ QJ1092

♥ J

♦ AQ63

♣ J76

South:

♠ AK5

♥ 8762

♦ 9

♣ K10984

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♠
----	----	------	----

3♥	3♠	AP	
----	----	----	--

Board: 141

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 4♠ N

North:

♠ Q1098754

♥ 95

♦ 3

♣ QJ6

South:

♠ J2

♥ K86

♦ AQJ108

♣ A73

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
------	-----------------	---	-------------------

Pass	4♠	AP	
------	----	----	--

1. Texas

2. denies a ♥ stopper

Board: 142

Dealer: W

Vul: NS

North HCP: 13

South HCP: 4

Contract: 3♠ E

North:

♠ 105

♥ AKQ1063

♦ A84

♣ 52

South:

♠ Q9

♥ 875

♦ J105

♣ J10984

West	North	East	South
------	-------	------	-------

1♦	1♥	2♠ <sup>1</sup>	Pass
----	----	-----------------	------

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

3♠	AP		
----	----	--	--

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

Board: 143

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 4♦ E

North:

♠ A542

♥ QJ4

♦ 103

♣ 9542

South:

♠ KQ1083

♥ K7

♦ J

♣ AJ1063

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

4♦	AP		
----	----	--	--



Board: 144

Dealer: W

Vul: Both

North HCP: 14

South HCP: 7

Contract: 2♣ N

North:

♠ Q5

♥ K1098

♦ K6

♣ KQJ107

South:

♠ J984

♥ AQ632

♦ 8532

♣ —

West	North	East	South
------	-------	------	-------

1♦	2♣	AP	
----	----	----	--

## South hands (Practice Page)

### Overcalls

Board: 139	♠ AKQ109	East Opens 1♦.
Dealer: E	♥ A6	West Doubles 1♠ if possible.
Vul: NS	♦ 108	
HCP: 16	♣ QJ65	You bid first.
Board: 140	♠ AK5	West Opens 1♥.
Dealer: W	♥ 8762	West Bids 3♥ if possible.
Vul: EW	♦ 9	
HCP: 10	♣ K10984	Partner bids first.
Board: 141	♠ J2	East Opens 1♥.
Dealer: E	♥ K86	East Doubles 4♥ if possible.
Vul: Both	♦ AQJ108	
HCP: 15	♣ A73	You bid first.
Board: 142	♠ Q9	West Opens 1♦.
Dealer: W	♥ 875	East Bids 2♠ if possible.
Vul: NS	♦ J105	West Bids 3♠ if possible.
HCP: 4	♣ J10984	Partner bids first.
Board: 143	♠ KQ1083	East Opens 1♦.
Dealer: E	♥ K7	West Bids 4♦ if possible.
Vul: EW	♦ J	
HCP: 14	♣ AJ1063	You bid first.
Board: 144	♠ J984	West Opens 1♦.
Dealer: W	♥ AQ632	
Vul: Both	♦ 8532	Partner bids first.
HCP: 7	♣ —	

## Overcalls Both hands (Answers Page)

Board: 139

Dealer: E

Vul: NS

North HCP: 5

South HCP: 16

Contract: 2♠ S

North:

♠ J862

♥ KJ7

♦ 653

♣ 843

South:

♠ AKQ109

♥ A6

♦ 108

♣ QJ65

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

X	2♠	AP	
---	----	----	--

Board: 140

Dealer: W

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ QJ1092

♥ J

♦ AQ63

♣ J76

South:

♠ AK5

♥ 8762

♦ 9

♣ K10984

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♠
----	----	------	----

3♥	3♠	AP	
----	----	----	--

Board: 141

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 4♠ N

North:

♠ Q1098754

♥ 95

♦ 3

♣ QJ6

South:

♠ J2

♥ K86

♦ AQJ108

♣ A73

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
------	-----------------	---	-------------------

Pass	4♠	AP	
------	----	----	--

1. Texas

2. denies a ♥ stopper

Board: 142

Dealer: W

Vul: NS

North HCP: 13

South HCP: 4

Contract: 3♠ E

North:

♠ 105

♥ AKQ1063

♦ A84

♣ 52

South:

♠ Q9

♥ 875

♦ J105

♣ J10984

West	North	East	South
------	-------	------	-------

1♦	1♥	2♠ <sup>1</sup>	Pass
----	----	-----------------	------

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

3♠	AP		
----	----	--	--

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

Board: 143

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 4♦ E

North:

♠ A542

♥ QJ4

♦ 103

♣ 9542

South:

♠ KQ1083

♥ K7

♦ J

♣ AJ1063

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

4♦	AP		
----	----	--	--

Board: 144

Dealer: W

Vul: Both

North HCP: 14

South HCP: 7

Contract: 2♣ N

North:

♠ Q5

♥ K1098

♦ K6

♣ KQJ107

South:

♠ J984

♥ AQ632

♦ 8532

♣ —

West	North	East	South
------	-------	------	-------

1♦	2♣	AP	
----	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 145  
Dealer: E  
Vul: None  
HCP: 12

♠ —  
♥ J832  
♦ AK9  
♣ KJ8732

East Opens 1♦.

Partner bids first.

Board: 146  
Dealer: W  
Vul: EW  
HCP: 10

♠ KQJ865  
♥ A5  
♦ 953  
♣ 82

West Opens 1♣.

You bid first.

Board: 147  
Dealer: E  
Vul: NS  
HCP: 11

♠ Q6  
♥ K87  
♦ J62  
♣ KQ1053

East Opens 1♣.

Partner bids first.

Board: 148  
Dealer: W  
Vul: None  
HCP: 13

♠ AKQ85  
♥ 7  
♦ A102  
♣ 7432

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 149  
Dealer: E  
Vul: EW  
HCP: 14

♠ AQ82  
♥ J96  
♦ 105  
♣ AK82

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 150  
Dealer: W  
Vul: None  
HCP: 15

♠ K7  
♥ AKQ98  
♦ K3  
♣ 9874

West Opens 1♠.

West Doubles Pass if possible.

East Bids 5♦ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ QJ107543			1♦	3♠
Vul: None	♥ J832	♥ A				
North HCP: 12	♦ AK9	♦ 832	AP			
South HCP: 9	♣ KJ8732	♣ Q6				
Contract: 3♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ KQJ865	♠ 10				
Vul: EW	♥ A5	♥ Q1063	1♣	2♠	AP	
North HCP: 10	♦ 953	♦ KQJ1042				
South HCP: 12	♣ 82	♣ A9				
Contract: 2♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q6	♠ AK1097			1♣	1♠
Vul: NS	♥ K87	♥ 3	Pass	1NT	Pass	2♦
North HCP: 11	♦ J62	♦ K543	Pass	2♠	AP	
South HCP: 10	♣ KQ1053	♣ 762				
Contract: 2♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ AKQ85	♠ 76	1♣	1♠	2♥ <sup>1</sup>	Pass
Vul: None	♥ 7	♥ J62	3♥	AP		
North HCP: 13	♦ A102	♦ QJ843	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ 7432	♣ J98				
Contract: 3♥ E						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ AQ82	♠ K97			1♦	1♥
Vul: EW	♥ J96	♥ AQ1075	Pass	2♦ <sup>1</sup>	X	XX
North HCP: 14	♦ 105	♦ KJ6	Pass	4♥	AP	
South HCP: 13	♣ AK82	♣ 73	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ Q1065	1♠	2♥	Pass	Pass
Vul: None	♥ AKQ98	♥ J104	X	Pass	5♦	AP
North HCP: 15	♦ K3	♦ 52				
South HCP: 7	♣ 9874	♣ KJ63				
Contract: 5♦ E						

## South hands (Practice Page)

### Overcalls

Board: 145      ♠ QJ107543  
Dealer: E        ♥ A  
Vul: None        ♦ 832  
HCP: 9           ♣ Q6

East Opens 1♦.

You bid first.

Board: 146      ♠ 10  
Dealer: W        ♥ Q1063  
Vul: EW         ♦ KQJ1042  
HCP: 12          ♣ A9

West Opens 1♣.

Partner bids first.

Board: 147      ♠ AK1097  
Dealer: E        ♥ 3  
Vul: NS         ♦ K543  
HCP: 10          ♣ 762

East Opens 1♣.

You bid first.

Board: 148      ♠ 76  
Dealer: W        ♥ J62  
Vul: None        ♦ QJ843  
HCP: 5           ♣ J98

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 149      ♠ K97  
Dealer: E        ♥ AQ1075  
Vul: EW         ♦ KJ6  
HCP: 13          ♣ 73

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 150      ♠ Q1065  
Dealer: W        ♥ J104  
Vul: None        ♦ 52  
HCP: 7           ♣ KJ63

West Opens 1♠.

West Doubles Pass if possible.

East Bids 5♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ QJ107543			1♦	3♠
Vul: None	♥ J832	♥ A				
North HCP: 12	♦ AK9	♦ 832	AP			
South HCP: 9	♣ KJ8732	♣ Q6				
Contract: 3♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ KQJ865	♠ 10				
Vul: EW	♥ A5	♥ Q1063	1♣	2♠	AP	
North HCP: 10	♦ 953	♦ KQJ1042				
South HCP: 12	♣ 82	♣ A9				
Contract: 2♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q6	♠ AK1097			1♣	1♠
Vul: NS	♥ K87	♥ 3	Pass	1NT	Pass	2♦
North HCP: 11	♦ J62	♦ K543	Pass	2♠	AP	
South HCP: 10	♣ KQ1053	♣ 762				
Contract: 2♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ AKQ85	♠ 76	1♣	1♠	2♥ <sup>1</sup>	Pass
Vul: None	♥ 7	♥ J62	3♥	AP		
North HCP: 13	♦ A102	♦ QJ843	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ 7432	♣ J98				
Contract: 3♥ E						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ AQ82	♠ K97			1♦	1♥
Vul: EW	♥ J96	♥ AQ1075	Pass	2♦ <sup>1</sup>	X	XX
North HCP: 14	♦ 105	♦ KJ6	Pass	4♥	AP	
South HCP: 13	♣ AK82	♣ 73	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ Q1065	1♠	2♥	Pass	Pass
Vul: None	♥ AKQ98	♥ J104	X	Pass	5♦	AP
North HCP: 15	♦ K3	♦ 52				
South HCP: 7	♣ 9874	♣ KJ63				
Contract: 5♦ E						



## North hands (Practice Page)

### Overcalls

Board: 151      ♠ 72  
Dealer: E        ♥ 73  
Vul: NS         ♦ J952  
HCP: 8          ♣ AK1076

East Opens 1♣.

Partner bids first.

Board: 152      ♠ 32  
Dealer: W        ♥ AKJ76  
Vul: EW         ♦ 9742  
HCP: 12         ♣ A7

West Opens 1♦.

East Bids 1♠ if possible.

West Doubles 2♥ if possible.

East Bids 2♠ if possible.

You bid first.

Board: 153      ♠ J7543  
Dealer: E        ♥ 976  
Vul: NS         ♦ K10  
HCP: 4          ♣ 1084

East Opens 1♣.

West Bids 1♥ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 154      ♠ KQ1043  
Dealer: W        ♥ Q52  
Vul: EW         ♦ J10  
HCP: 16         ♣ AKJ

West Opens 1♦.

East Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 155      ♠ 2  
Dealer: E        ♥ AK53  
Vul: None       ♦ 983  
HCP: 11         ♣ KJ975

East Opens 1♥.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 156

Dealer: W

Vul: EW

HCP: 11

♠ J97

♥ AKQJ53

♦ 1097

♣ 2

West Opens 1♦.

West Doubles Pass if possible.

East Bids 3♣ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ KJ1083				
Vul: NS	♥ 73	♥ AKQ5			1♣	1♠
North HCP: 8	♦ J952	♦ 1083	AP			
South HCP: 13	♣ AK1076	♣ 3				
Contract: 1♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ K98	1♦	1♥	1♠	2♥
Vul: EW	♥ AKJ76	♥ Q53	X <sup>1</sup>	Pass	2♠	Pass
North HCP: 12	♦ 9742	♦ J85	Pass	3♥	AP	
South HCP: 9	♣ A7	♣ K1064				
Contract: 3♥ N						

1. Support double redouble

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J7543	♠ AK8			1♣	1♦
Vul: NS	♥ 976	♥ —	1♥	Pass	3♥	4♦
North HCP: 4	♦ K10	♦ AQJ98743	4♥	AP		
South HCP: 16	♣ 1084	♣ Q6				
Contract: 4♥ W						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KQ1043	♠ 952	1♦	1♠	1NT	Pass
Vul: EW	♥ Q52	♥ J764	Pass	X	2♦	Pass
North HCP: 16	♦ J10	♦ 987	Pass	X	Pass	2♠
South HCP: 1	♣ AKJ	♣ 1075	3♦	AP		
Contract: 3♦ W						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKQJ65			1♥	1♠
Vul: None	♥ AK53	♥ 74	Pass	2♣	2♦	2♠
North HCP: 11	♦ 983	♦ 6	3♦	Pass	Pass	3♠
South HCP: 12	♣ KJ975	♣ Q1062	Pass	4♠	AP	
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ J97	♠ A852	1♦	2♥	Pass	Pass
Vul: EW	♥ AKQJ53	♥ 87	X	Pass	3♣	AP
North HCP: 11	♦ 1097	♦ J53				
South HCP: 10	♣ 2	♣ AJ108				
Contract: 3♣ E						

## South hands (Practice Page)

### Overcalls

Board: 151      ♠ KJ1083  
Dealer: E        ♥ AKQ5  
Vul: NS         ♦ 1083  
HCP: 13         ♣ 3

East Opens 1♣.

You bid first.

Board: 152      ♠ K98  
Dealer: W        ♥ Q53  
Vul: EW         ♦ J85  
HCP: 9           ♣ K1064

West Opens 1♦.

East Bids 1♠ if possible.

West Doubles 2♥ if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 153      ♠ AK8  
Dealer: E        ♥ —  
Vul: NS         ♦ AQJ98743  
HCP: 16         ♣ Q6

East Opens 1♣.

West Bids 1♥ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 154      ♠ 952  
Dealer: W        ♥ J764  
Vul: EW         ♦ 987  
HCP: 1           ♣ 1075

West Opens 1♦.

East Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 155      ♠ AKQJ65  
Dealer: E        ♥ 74  
Vul: None       ♦ 6  
HCP: 12         ♣ Q1062

East Opens 1♥.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 156

Dealer: W

Vul: EW

HCP: 10

♠ A852

♥ 87

♦ J53

♣ AJ108

West Opens 1♦.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ KJ1083				
Vul: NS	♥ 73	♥ AKQ5			1♣	1♠
North HCP: 8	♦ J952	♦ 1083	AP			
South HCP: 13	♣ AK1076	♣ 3				
Contract: 1♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ K98	1♦	1♥	1♠	2♥
Vul: EW	♥ AKJ76	♥ Q53	X <sup>1</sup>	Pass	2♠	Pass
North HCP: 12	♦ 9742	♦ J85	Pass	3♥	AP	
South HCP: 9	♣ A7	♣ K1064				
Contract: 3♥ N						

1. Support double redouble

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J7543	♠ AK8			1♣	1♦
Vul: NS	♥ 976	♥ —	1♥	Pass	3♥	4♦
North HCP: 4	♦ K10	♦ AQJ98743	4♥	AP		
South HCP: 16	♣ 1084	♣ Q6				
Contract: 4♥ W						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KQ1043	♠ 952	1♦	1♠	1NT	Pass
Vul: EW	♥ Q52	♥ J764	Pass	X	2♦	Pass
North HCP: 16	♦ J10	♦ 987	Pass	X	Pass	2♠
South HCP: 1	♣ AKJ	♣ 1075	3♦	AP		
Contract: 3♦ W						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKQJ65			1♥	1♠
Vul: None	♥ AK53	♥ 74	Pass	2♣	2♦	2♠
North HCP: 11	♦ 983	♦ 6	3♦	Pass	Pass	3♠
South HCP: 12	♣ KJ975	♣ Q1062	Pass	4♠	AP	
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ J97	♠ A852	1♦	2♥	Pass	Pass
Vul: EW	♥ AKQJ53	♥ 87	X	Pass	3♣	AP
North HCP: 11	♦ 1097	♦ J53				
South HCP: 10	♣ 2	♣ AJ108				
Contract: 3♣ E						

## North hands (Practice Page)

### Overcalls

Board: 157      ♠ 52  
Dealer: E        ♥ J5  
Vul: Both        ♦ KQ10543  
HCP: 7           ♣ J63

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

Partner bids first.

Board: 158      ♠ QJ1076  
Dealer: W        ♥ QJ6  
Vul: None        ♦ J  
HCP: 11          ♣ A1052

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

You bid first.

Board: 159      ♠ 10543  
Dealer: E        ♥ 10  
Vul: NS          ♦ Q10965  
HCP: 7           ♣ KQ3

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

Partner bids first.

Board: 160      ♠ KJ43  
Dealer: W        ♥ KJ1098  
Vul: NS          ♦ J76  
HCP: 9           ♣ 3

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

You bid first.

Board: 161      ♠ KQ10876  
Dealer: E        ♥ 8  
Vul: None        ♦ J104  
HCP: 9           ♣ QJ9

East Opens 1♦.

Partner bids first.

Board: 162

Dealer: W

Vul: EW

HCP: 15

♠ AK1065

♥ 86

♦ A1092

♣ A3

West Opens 4♣.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 157

Dealer: E

Vul: Both

North HCP: 7

South HCP: 14

Contract: 3♠ S

North:

♠ 52

♥ J5

♦ KQ10543

♣ J63

South:

♠ AQ109874

♥ Q1086

♦ A

♣ Q

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

Pass	Pass	2♣	2♠
------	------	----	----

3♣	3♠	AP	
----	----	----	--

Board: 158

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 3♦ W

North:

♠ QJ1076

♥ QJ6

♦ J

♣ A1052

South:

♠ 843

♥ 10983

♦ AQ98

♣ 76

West	North	East	South
------	-------	------	-------

1♦	1♠	1NT	2♠
----	----	-----	----

Pass	Pass	3♦	AP
------	------	----	----

Board: 159

Dealer: E

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♥ S

North:

♠ 10543

♥ 10

♦ Q10965

♣ KQ3

South:

♠ Q96

♥ AKQJ9852

♦ J2

♣ —

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

1NT	Pass	2♣	2♥
-----	------	----	----

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

4♣	Pass	Pass	4♥
----	------	------	----

AP

Board: 160

Dealer: W

Vul: NS

North HCP: 9

South HCP: 11

Contract: 5♣ E

North:

♠ KJ43

♥ KJ1098

♦ J76

♣ 3

South:

♠ Q862

♥ 764

♦ KQ954

♣ A

West	North	East	South
------	-------	------	-------

1♦	1♥	5♣	AP
----	----	----	----

Board: 161

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 4♠ N

North:

♠ KQ10876

♥ 8

♦ J104

♣ QJ9

South:

♠ 3

♥ AK1092

♦ K83

♣ AK64

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1♠	Pass	3NT
------	----	------	-----

Pass	4♠	AP	
------	----	----	--

Board: 162

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ AK1065

♥ 86

♦ A1092

♣ A3

South:

♠ J9

♥ 95

♦ 8743

♣ KQJ105

West North East South

4♣

4♠

AP

## South hands (Practice Page)

### Overcalls

Board: 157      ♠ AQ109874  
Dealer: E        ♥ Q1086  
Vul: Both        ♦ A  
HCP: 14         ♣ Q

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

You bid first.

Board: 158      ♠ 843  
Dealer: W        ♥ 10983  
Vul: None        ♦ AQ98  
HCP: 6           ♣ 76

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

Partner bids first.

Board: 159      ♠ Q96  
Dealer: E        ♥ AKQJ9852  
Vul: NS          ♦ J2  
HCP: 13         ♣ —

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

You bid first.

Board: 160      ♠ Q862  
Dealer: W        ♥ 764  
Vul: NS          ♦ KQ954  
HCP: 11         ♣ A

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

Partner bids first.

Board: 161      ♠ 3  
Dealer: E        ♥ AK1092  
Vul: None        ♦ K83  
HCP: 17         ♣ AK64

East Opens 1♦.

You bid first.

Board: 162

Dealer: W

Vul: EW

HCP: 7

♠ J9

♥ 95

♦ 8743

♣ KQJ105

West Opens 4♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 157

Dealer: E

Vul: Both

North HCP: 7

South HCP: 14

Contract: 3♠ S

North:

♠ 52

♥ J5

♦ KQ10543

♣ J63

South:

♠ AQ109874

♥ Q1086

♦ A

♣ Q

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

Pass	Pass	2♣	2♠
------	------	----	----

3♣	3♠	AP	
----	----	----	--

Board: 158

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 3♦ W

North:

♠ QJ1076

♥ QJ6

♦ J

♣ A1052

South:

♠ 843

♥ 10983

♦ AQ98

♣ 76

West	North	East	South
------	-------	------	-------

1♦	1♠	1NT	2♠
----	----	-----	----

Pass	Pass	3♦	AP
------	------	----	----

Board: 159

Dealer: E

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♥ S

North:

♠ 10543

♥ 10

♦ Q10965

♣ KQ3

South:

♠ Q96

♥ AKQJ9852

♦ J2

♣ —

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

1NT	Pass	2♣	2♥
-----	------	----	----

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

4♣	Pass	Pass	4♥
----	------	------	----

AP

Board: 160

Dealer: W

Vul: NS

North HCP: 9

South HCP: 11

Contract: 5♣ E

North:

♠ KJ43

♥ KJ1098

♦ J76

♣ 3

South:

♠ Q862

♥ 764

♦ KQ954

♣ A

West	North	East	South
------	-------	------	-------

1♦	1♥	5♣	AP
----	----	----	----

Board: 161

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 4♠ N

North:

♠ KQ10876

♥ 8

♦ J104

♣ QJ9

South:

♠ 3

♥ AK1092

♦ K83

♣ AK64

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1♠	Pass	3NT
------	----	------	-----

Pass	4♠	AP	
------	----	----	--

Board: 162

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ AK1065

♥ 86

♦ A1092

♣ A3

South:

♠ J9

♥ 95

♦ 8743

♣ KQJ105

West	North	East	South
------	-------	------	-------

4♣	4♠	AP	
----	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 163      ♠ AK1082  
Dealer: E        ♥ QJ10743  
Vul: EW         ♦ 9  
HCP: 10         ♣ 4

East Opens 1♣.

Partner bids first.

Board: 164      ♠ AJ109762  
Dealer: W        ♥ 75  
Vul: Both       ♦ A97  
HCP: 9          ♣ 7

West Opens 1♥.

East Bids 4♥ if possible.

You bid first.

Board: 165      ♠ J874  
Dealer: E        ♥ 93  
Vul: EW         ♦ 1083  
HCP: 3          ♣ Q764

East Opens 1♣.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

West Bids 5♦ if possible.

Partner bids first.

Board: 166      ♠ AQJ654  
Dealer: W        ♥ Q1083  
Vul: None       ♦ 42  
HCP: 9          ♣ 4

West Opens 1♦.

West Doubles 3♦ if possible.

West Doubles 4♦ if possible.

You bid first.

Board: 167      ♠ K7  
Dealer: E        ♥ J98743  
Vul: NS         ♦ —  
HCP: 5          ♣ J10982

East Opens 1♠.

West Bids 3♦ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 168  
Dealer: W  
Vul: Both  
HCP: 9

♠ J7  
♥ QJ84  
♦ KQ1062  
♣ 96

West Opens 1♣.

East Bids 1♥ if possible.

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3NT if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 163

Dealer: E

Vul: EW

North HCP: 10

South HCP: 9

Contract: 2♦ S

North:

♠ AK1082

♥ QJ10743

♦ 9

♣ 4

South:

♠ 93

♥ 98

♦ AJ10852

♣ A106

West	North	East	South
------	-------	------	-------

		1♣	2♦
--	--	----	----

AP

Board: 164

Dealer: W

Vul: Both

North HCP: 9

South HCP: 7

Contract: 4♥ W

North:

♠ AJ109762

♥ 75

♦ A97

♣ 7

South:

♠ 8

♥ 42

♦ K86543

♣ KJ106

West	North	East	South
------	-------	------	-------

1♥	3♠	4♥	AP
----	----	----	----

Board: 165

Dealer: E

Vul: EW

North HCP: 3

South HCP: 13

Contract: 5♦ W

North:

♠ J874

♥ 93

♦ 1083

♣ Q764

South:

♠ K2

♥ Q8654

♦ 4

♣ AKJ53

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

2♦ <sup>1</sup>	Pass	3♦	Pass
-----------------	------	----	------

5♦	AP		
----	----	--	--

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

Board: 166

Dealer: W

Vul: None

North HCP: 9

South HCP: 18

Contract: 4♠ N

North:

♠ AQJ654

♥ Q1083

♦ 42

♣ 4

South:

♠ K7

♥ KJ762

♦ Q106

♣ AKQ

West	North	East	South
------	-------	------	-------

1♦	2♠	Pass	3♦ <sup>1</sup>
----	----	------	-----------------

X	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
---	-----------------	------	-----------------

X	Pass <sup>4</sup>	Pass	4♠
---	-------------------	------	----

AP

1. limit raise or better in ♠

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

4. denies a ♦ stopper

Board: 167

Dealer: E

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♠ E

North:

♠ K7

♥ J98743

♦ —

♣ J10982

South:

♠ 42

♥ K1062

♦ AKQJ982

♣ —

West	North	East	South
------	-------	------	-------

		1♠	2♦
--	--	----	----

3♦ <sup>1</sup>	Pass	4♠	AP
-----------------	------	----	----

1. limit raise or better in ♠

Board: 168

Dealer: W

Vul: Both

North HCP: 9

South HCP: 7

Contract: 3N W

North:

♠ J7

♥ QJ84

♦ KQ1062

♣ 96

South:

♠ K6542

♥ A72

♦ 54

♣ 543

West	North	East	South
------	-------	------	-------

1♣	1♦	1♥	1♠
----	----	----	----

2♣	Pass	2♦ <sup>1</sup>	Pass
----	------	-----------------	------

3NT	AP		
-----	----	--	--

1. strength cue bid

## South hands (Practice Page)

### Overcalls

Board: 163  
Dealer: E  
Vul: EW  
HCP: 9

♠ 93  
♥ 98  
♦ AJ10852  
♣ A106

East Opens 1♣.

You bid first.

Board: 164  
Dealer: W  
Vul: Both  
HCP: 7

♠ 8  
♥ 42  
♦ K86543  
♣ KJ106

West Opens 1♥.

East Bids 4♥ if possible.

Partner bids first.

Board: 165  
Dealer: E  
Vul: EW  
HCP: 13

♠ K2  
♥ Q8654  
♦ 4  
♣ AKJ53

East Opens 1♣.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

West Bids 5♦ if possible.

You bid first.

Board: 166  
Dealer: W  
Vul: None  
HCP: 18

♠ K7  
♥ KJ762  
♦ Q106  
♣ AKQ

West Opens 1♦.

West Doubles 3♦ if possible.

West Doubles 4♦ if possible.

Partner bids first.

Board: 167  
Dealer: E  
Vul: NS  
HCP: 13

♠ 42  
♥ K1062  
♦ AKQJ982  
♣ —

East Opens 1♠.

West Bids 3♦ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 168      ♠ K6542  
Dealer: W        ♥ A72  
Vul: Both        ♦ 54  
HCP: 7           ♣ 543

West Opens 1♣.

East Bids 1♥ if possible.

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 163

Dealer: E

Vul: EW

North HCP: 10

South HCP: 9

Contract: 2♦ S

North:

♠ AK1082

♥ QJ10743

♦ 9

♣ 4

South:

♠ 93

♥ 98

♦ AJ10852

♣ A106

West	North	East	South
------	-------	------	-------

		1♣	2♦
--	--	----	----

AP

Board: 164

Dealer: W

Vul: Both

North HCP: 9

South HCP: 7

Contract: 4♥ W

North:

♠ AJ109762

♥ 75

♦ A97

♣ 7

South:

♠ 8

♥ 42

♦ K86543

♣ KJ106

West	North	East	South
------	-------	------	-------

1♥	3♠	4♥	AP
----	----	----	----

Board: 165

Dealer: E

Vul: EW

North HCP: 3

South HCP: 13

Contract: 5♦ W

North:

♠ J874

♥ 93

♦ 1083

♣ Q764

South:

♠ K2

♥ Q8654

♦ 4

♣ AKJ53

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

2♦ <sup>1</sup>	Pass	3♦	Pass
-----------------	------	----	------

5♦	AP		
----	----	--	--

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

Board: 166

Dealer: W

Vul: None

North HCP: 9

South HCP: 18

Contract: 4♠ N

North:

♠ AQJ654

♥ Q1083

♦ 42

♣ 4

South:

♠ K7

♥ KJ762

♦ Q106

♣ AKQ

West	North	East	South
------	-------	------	-------

1♦	2♠	Pass	3♦ <sup>1</sup>
----	----	------	-----------------

X	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
---	-----------------	------	-----------------

X	Pass <sup>4</sup>	Pass	4♠
---	-------------------	------	----

AP

1. limit raise or better in ♠

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

4. denies a ♦ stopper

Board: 167

Dealer: E

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♠ E

North:

♠ K7

♥ J98743

♦ —

♣ J10982

South:

♠ 42

♥ K1062

♦ AKQJ982

♣ —

West	North	East	South
------	-------	------	-------

		1♠	2♦
--	--	----	----

3♦ <sup>1</sup>	Pass	4♠	AP
-----------------	------	----	----

1. limit raise or better in ♠

Board: 168

Dealer: W

Vul: Both

North HCP: 9

South HCP: 7

Contract: 3N W

North:

♠ J7

♥ QJ84

♦ KQ1062

♣ 96

South:

♠ K6542

♥ A72

♦ 54

♣ 543

West	North	East	South
------	-------	------	-------

1♣	1♦	1♥	1♠
----	----	----	----

2♣	Pass	2♦ <sup>1</sup>	Pass
----	------	-----------------	------

3NT	AP		
-----	----	--	--

1. strength cue bid

## North hands (Practice Page)

### Overcalls

Board: 169      ♠ 9765  
Dealer: E        ♥ QJ  
Vul: None        ♦ J10985  
HCP: 4           ♣ 92

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

Partner bids first.

Board: 170      ♠ 92  
Dealer: W        ♥ AKJ42  
Vul: NS          ♦ A1075  
HCP: 12          ♣ 98

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

You bid first.

Board: 171      ♠ Q764  
Dealer: E        ♥ 86  
Vul: EW        ♦ 64  
HCP: 6           ♣ A8643

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

Partner bids first.

Board: 172      ♠ AKJ87  
Dealer: W        ♥ 1098  
Vul: None        ♦ 875  
HCP: 11          ♣ K7

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

You bid first.

Board: 173      ♠ KQ64  
Dealer: E        ♥ 107  
Vul: None        ♦ 1052  
HCP: 10          ♣ AJ105

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

Partner bids first.

Board: 174

Dealer: W

Vul: EW

HCP: 14

♠ AKJ64

♥ 87

♦ A97

♣ Q54

West Opens 1♦.

East Doubles 1♠ if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ KQ1084			1♣	2♣ <sup>1</sup>
Vul: None	♥ QJ	♥ A98765	2♥ <sup>2</sup>	3♠	4♣	AP
North HCP: 4	♦ J10985	♦ K	1. Michaels Cuebid			
South HCP: 12	♣ 92	♣ 8	2. limit raise or better in ♣			
Contract: 4♣ E						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ K4	1♣	1♥	1♠	Pass
Vul: NS	♥ AKJ42	♥ 98	3♠	AP		
North HCP: 12	♦ A1075	♦ Q643				
South HCP: 8	♣ 98	♣ QJ1076				
Contract: 3♠ E						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ Q764	♠ AKJ52			1♦	1♠
Vul: EW	♥ 86	♥ KJ109	2♣ <sup>1</sup>	3♠	AP	
North HCP: 6	♦ 64	♦ J1053	1. 1X-(Y)-2Z forcing			
South HCP: 13	♣ A8643	♣ —				
Contract: 3♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ AKJ87	♠ 95	1♦	1♠	X	Pass
Vul: None	♥ 1098	♥ KJ2	2♦	AP		
North HCP: 11	♦ 875	♦ KJ6				
South HCP: 12	♣ K7	♣ A8542				
Contract: 2♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ KQ64	♠ J95			1♣	1♦
Vul: None	♥ 107	♥ Q98	X	Pass	2♥	Pass
North HCP: 10	♦ 1052	♦ AKQ87	Pass	3♦	Pass	Pass
South HCP: 12	♣ AJ105	♣ 84	3♥	AP		
Contract: 3♥ E						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ AKJ64	♠ Q10732	1♦	1♠	X	4♣
Vul: EW	♥ 87	♥ J1054	AP			
North HCP: 14	♦ A97	♦ 85				
South HCP: 3	♣ Q54	♣ 98				
Contract: 4♠ N						

## South hands (Practice Page)

### Overcalls

Board: 169      ♠ KQ1084  
Dealer: E        ♥ A98765  
Vul: None        ♦ K  
HCP: 12          ♣ 8

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

You bid first.

Board: 170      ♠ K4  
Dealer: W        ♥ 98  
Vul: NS          ♦ Q643  
HCP: 8           ♣ QJ1076

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

Partner bids first.

Board: 171      ♠ AKJ52  
Dealer: E        ♥ KJ109  
Vul: EW         ♦ J1053  
HCP: 13          ♣ —

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

You bid first.

Board: 172      ♠ 95  
Dealer: W        ♥ KJ2  
Vul: None        ♦ KJ6  
HCP: 12          ♣ A8542

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

Partner bids first.

Board: 173      ♠ J95  
Dealer: E        ♥ Q98  
Vul: None        ♦ AKQ87  
HCP: 12          ♣ 84

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

You bid first.

Board: 174

Dealer: W

Vul: EW

HCP: 3

♠ Q10732

♥ J1054

♦ 85

♣ 98

West Opens 1♦.

East Doubles 1♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ KQ1084			1♣	2♣ <sup>1</sup>
Vul: None	♥ QJ	♥ A98765	2♥ <sup>2</sup>	3♠	4♣	AP
North HCP: 4	♦ J10985	♦ K	1. Michaels Cuebid			
South HCP: 12	♣ 92	♣ 8	2. limit raise or better in ♣			
Contract: 4♣ E						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ K4	1♣	1♥	1♠	Pass
Vul: NS	♥ AKJ42	♥ 98	3♠	AP		
North HCP: 12	♦ A1075	♦ Q643				
South HCP: 8	♣ 98	♣ QJ1076				
Contract: 3♠ E						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ Q764	♠ AKJ52			1♦	1♠
Vul: EW	♥ 86	♥ KJ109	2♣ <sup>1</sup>	3♠	AP	
North HCP: 6	♦ 64	♦ J1053	1. 1X-(Y)-2Z forcing			
South HCP: 13	♣ A8643	♣ —				
Contract: 3♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ AKJ87	♠ 95	1♦	1♠	X	Pass
Vul: None	♥ 1098	♥ KJ2	2♦	AP		
North HCP: 11	♦ 875	♦ KJ6				
South HCP: 12	♣ K7	♣ A8542				
Contract: 2♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ KQ64	♠ J95			1♣	1♦
Vul: None	♥ 107	♥ Q98	X	Pass	2♥	Pass
North HCP: 10	♦ 1052	♦ AKQ87	Pass	3♦	Pass	Pass
South HCP: 12	♣ AJ105	♣ 84	3♥	AP		
Contract: 3♥ E						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ AKJ64	♠ Q10732	1♦	1♠	X	4♠
Vul: EW	♥ 87	♥ J1054	AP			
North HCP: 14	♦ A97	♦ 85				
South HCP: 3	♣ Q54	♣ 98				
Contract: 4♠ N						

## North hands (Practice Page)

### Overcalls

Board: 175      ♠ AK7654  
Dealer: E        ♥ J76  
Vul: Both        ♦ 3  
HCP: 8           ♣ 642

East Opens 1♦.

Partner bids first.

Board: 176      ♠ KQ4  
Dealer: W        ♥ KQJ862  
Vul: Both        ♦ Q106  
HCP: 13          ♣ 6

West Opens 1♣.

West Doubles 2♣ if possible.

You bid first.

Board: 177      ♠ 63  
Dealer: E        ♥ QJ53  
Vul: NS          ♦ QJ95  
HCP: 6           ♣ 1052

East Opens 1♥.

East Doubles Pass if possible.

West Bids X♠ if possible.

Partner bids first.

Board: 178      ♠ AK1074  
Dealer: W        ♥ 942  
Vul: EW          ♦ Q1085  
HCP: 9           ♣ 4

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

You bid first.

Board: 179      ♠ Q965  
Dealer: E        ♥ KJ2  
Vul: None        ♦ K1085  
HCP: 10          ♣ J8

East Opens 1♦.

East Bids 4♠ if possible.

Partner bids first.

Board: 180

Dealer: W

Vul: NS

HCP: 13

♠ A3

♥ 105

♦ Q

♣ AK1096532

West Opens 1♦.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 175

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ AK7654

♥ J76

♦ 3

♣ 642

South:

♠ J9

♥ AK10

♦ 52

♣ AQJ1073

West	North	East	South
------	-------	------	-------

		1♦	2♣
--	--	----	----

Pass	2♣	Pass	3♣
------	----	------	----

AP

Board: 176

Dealer: W

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ KQ4

♥ KQJ862

♦ Q106

♣ 6

South:

♠ J9

♥ A103

♦ AKJ87

♣ 1042

West	North	East	South
------	-------	------	-------

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

X	4♣ <sup>2</sup>	Pass	4♥
---	-----------------	------	----

AP

1. limit raise or better in ♥

2. Splinter

Board: 177

Dealer: E

Vul: NS

North HCP: 6

South HCP: 15

Contract: 3♠X S

North:

♠ 63

♥ QJ53

♦ QJ95

♣ 1052

South:

♠ KQJ954

♥ K7

♦ K107

♣ K3

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	Pass	X	3♠
------	------	---	----

X♠	AP		
----	----	--	--

Board: 178

Dealer: W

Vul: EW

North HCP: 9

South HCP: 5

Contract: 4♦ E

North:

♠ AK1074

♥ 942

♦ Q1085

♣ 4

South:

♠ 62

♥ A108

♦ 93

♣ J98763

West	North	East	South
------	-------	------	-------

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

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

4♣	Pass	4♦	AP
----	------	----	----

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

2. strength cue bid

Board: 179

Dealer: E

Vul: None

North HCP: 10

South HCP: 9

Contract: 4♠ E

North:

♠ Q965

♥ KJ2

♦ K1085

♣ J8

South:

♠ 10

♥ 876

♦ 93

♣ AKQ10532

West	North	East	South
------	-------	------	-------

		1♦	3♣
--	--	----	----

Pass	Pass	4♠ <sup>1</sup>	AP
------	------	-----------------	----

1. 1m opening allows 5M

Board: 180

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3♣ N

North:

♠ A3

♥ 105

♦ Q

♣ AK1096532

South:

♠ Q64

♥ AKQ73

♦ 832

♣ J4

West	North	East	South
------	-------	------	-------

1♦	2♣	Pass	2♥
----	----	------	----

Pass	3♣	AP	
------	----	----	--



## South hands (Practice Page)

### Overcalls

Board: 175      ♠ J9  
Dealer: E        ♥ AK10  
Vul: Both        ♦ 52  
HCP: 15         ♣ AQJ1073

East Opens 1♦.

You bid first.

Board: 176      ♠ J9  
Dealer: W        ♥ A103  
Vul: Both        ♦ AKJ87  
HCP: 13         ♣ 1042

West Opens 1♣.

West Doubles 2♣ if possible.

Partner bids first.

Board: 177      ♠ KQJ954  
Dealer: E        ♥ K7  
Vul: NS         ♦ K107  
HCP: 15         ♣ K3

East Opens 1♥.

East Doubles Pass if possible.

West Bids X♠ if possible.

You bid first.

Board: 178      ♠ 62  
Dealer: W        ♥ A108  
Vul: EW         ♦ 93  
HCP: 5         ♣ J98763

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♣ if possible.

East Bids 3♠ if possible.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 179      ♠ 10  
Dealer: E        ♥ 876  
Vul: None       ♦ 93  
HCP: 9         ♣ AKQ10532

East Opens 1♦.

East Bids 4♠ if possible.

You bid first.

Board: 180

Dealer: W

Vul: NS

HCP: 12

♠ Q64

♥ AKQ73

♦ 832

♣ J4

West Opens 1♦.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 175

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ AK7654

♥ J76

♦ 3

♣ 642

South:

♠ J9

♥ AK10

♦ 52

♣ AQJ1073

West	North	East	South
------	-------	------	-------

		1♦	2♣
--	--	----	----

Pass	2♣	Pass	3♣
------	----	------	----

AP

Board: 176

Dealer: W

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ KQ4

♥ KQJ862

♦ Q106

♣ 6

South:

♠ J9

♥ A103

♦ AKJ87

♣ 1042

West	North	East	South
------	-------	------	-------

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

X	4♣ <sup>2</sup>	Pass	4♥
---	-----------------	------	----

AP

1. limit raise or better in ♥

2. Splinter

Board: 177

Dealer: E

Vul: NS

North HCP: 6

South HCP: 15

Contract: 3♠X S

North:

♠ 63

♥ QJ53

♦ QJ95

♣ 1052

South:

♠ KQJ954

♥ K7

♦ K107

♣ K3

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	Pass	X	3♠
------	------	---	----

X♠	AP		
----	----	--	--

Board: 178

Dealer: W

Vul: EW

North HCP: 9

South HCP: 5

Contract: 4♦ E

North:

♠ AK1074

♥ 942

♦ Q1085

♣ 4

South:

♠ 62

♥ A108

♦ 93

♣ J98763

West	North	East	South
------	-------	------	-------

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

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

4♣	Pass	4♦	AP
----	------	----	----

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

2. strength cue bid

Board: 179

Dealer: E

Vul: None

North HCP: 10

South HCP: 9

Contract: 4♠ E

North:

♠ Q965

♥ KJ2

♦ K1085

♣ J8

South:

♠ 10

♥ 876

♦ 93

♣ AKQ10532

West	North	East	South
------	-------	------	-------

		1♦	3♣
--	--	----	----

Pass	Pass	4♠ <sup>1</sup>	AP
------	------	-----------------	----

1. 1m opening allows 5M

Board: 180

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3♣ N

North:

♠ A3

♥ 105

♦ Q

♣ AK1096532

South:

♠ Q64

♥ AKQ73

♦ 832

♣ J4

West	North	East	South
------	-------	------	-------

1♦	2♣	Pass	2♥
----	----	------	----

Pass	3♣	AP	
------	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 181  
Dealer: E  
Vul: Both  
HCP: 4

♠ 9643  
♥ 97  
♦ K752  
♣ J83

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

Board: 182  
Dealer: W  
Vul: NS  
HCP: 17

♠ AK9  
♥ QJ  
♦ AJ10542  
♣ Q4

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

Board: 183  
Dealer: E  
Vul: EW  
HCP: 6

♠ 972  
♥ 10964  
♦ 1062  
♣ AQ7

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

Board: 184  
Dealer: W  
Vul: Both  
HCP: 17

♠ K7  
♥ A9  
♦ AQJ107  
♣ K842

West Opens 1♠.  
  
You bid first.

Board: 185  
Dealer: E  
Vul: None  
HCP: 9

♠ K953  
♥ Q  
♦ K542  
♣ J762

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

Board: 186  
Dealer: W  
Vul: None  
HCP: 15

♠ Q73  
♥ AKQ  
♦ KJ1095  
♣ 103

West Opens 1♣.

East Doubles 1♦ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 9643	♠ Q			1♦	1♥
Vul: Both	♥ 97	♥ AKQ32				
North HCP: 4	♦ K752	♦ A9864	2♠ <sup>1</sup>	AP		
South HCP: 15	♣ J83	♣ 96	1. 1X-(1Y)-2Z weak			
Contract: 2♠ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ Q103	1♥	2♦	Pass	Pass
Vul: NS	♥ QJ	♥ 1094	X	Pass	2♥	3♦
North HCP: 17	♦ AJ10542	♦ Q73	AP			
South HCP: 8	♣ Q4	♣ KJ107				
Contract: 3♦ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 972	♠ AQJ84			1♣	1♠
Vul: EW	♥ 10964	♥ J52	Pass	Pass	X	XX
North HCP: 6	♦ 1062	♦ K3	2♦	2♠	AP	
South HCP: 15	♣ AQ7	♣ KJ6				
Contract: 2♠ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ A53	1♠	1NT	AP	
Vul: Both	♥ A9	♥ 106				
North HCP: 17	♦ AQJ107	♦ 942				
South HCP: 4	♣ K842	♣ 109765				
Contract: 1N N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ K953	♠ 102			1♦	1♥
Vul: None	♥ Q	♥ AKJ32	1♠	Pass	1NT	X
North HCP: 9	♦ K542	♦ 109	Pass	2♣	2♦	AP
South HCP: 12	♣ J762	♣ A854				
Contract: 2♦ E						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ Q73	♠ 865	1♣	1♦	X	2♦
Vul: None	♥ AKQ	♥ 43	2♥	3♦	3♥	AP
North HCP: 15	♦ KJ1095	♦ A73				
South HCP: 4	♣ 103	♣ 98752				
Contract: 3♥ W						

## South hands (Practice Page)

### Overcalls

Board: 181  
Dealer: E  
Vul: Both  
HCP: 15

♠ Q  
♥ AKQ32  
♦ A9864  
♣ 96

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

Board: 182  
Dealer: W  
Vul: NS  
HCP: 8

♠ Q103  
♥ 1094  
♦ Q73  
♣ KJ107

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

Board: 183  
Dealer: E  
Vul: EW  
HCP: 15

♠ AQJ84  
♥ J52  
♦ K3  
♣ KJ6

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

Board: 184  
Dealer: W  
Vul: Both  
HCP: 4

♠ A53  
♥ 106  
♦ 942  
♣ 109765

West Opens 1♠.  
Partner bids first.

Board: 185  
Dealer: E  
Vul: None  
HCP: 12

♠ 102  
♥ AKJ32  
♦ 109  
♣ A854

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



Board: 186

Dealer: W

Vul: None

HCP: 4

♠ 865

♥ 43

♦ A73

♣ 98752

West Opens 1♣.

East Doubles 1♦ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 9643	♠ Q			1♦	1♥
Vul: Both	♥ 97	♥ AKQ32				
North HCP: 4	♦ K752	♦ A9864	2♠ <sup>1</sup>	AP		
South HCP: 15	♣ J83	♣ 96	1. 1X-(1Y)-2Z weak			
Contract: 2♠ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ Q103	1♥	2♦	Pass	Pass
Vul: NS	♥ QJ	♥ 1094	X	Pass	2♥	3♦
North HCP: 17	♦ AJ10542	♦ Q73	AP			
South HCP: 8	♣ Q4	♣ KJ107				
Contract: 3♦ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 972	♠ AQJ84			1♣	1♠
Vul: EW	♥ 10964	♥ J52	Pass	Pass	X	XX
North HCP: 6	♦ 1062	♦ K3	2♦	2♠	AP	
South HCP: 15	♣ AQ7	♣ KJ6				
Contract: 2♠ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ A53	1♠	1NT	AP	
Vul: Both	♥ A9	♥ 106				
North HCP: 17	♦ AQJ107	♦ 942				
South HCP: 4	♣ K842	♣ 109765				
Contract: 1N N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ K953	♠ 102			1♦	1♥
Vul: None	♥ Q	♥ AKJ32	1♠	Pass	1NT	X
North HCP: 9	♦ K542	♦ 109	Pass	2♣	2♦	AP
South HCP: 12	♣ J762	♣ A854				
Contract: 2♦ E						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ Q73	♠ 865	1♣	1♦	X	2♦
Vul: None	♥ AKQ	♥ 43	2♥	3♦	3♥	AP
North HCP: 15	♦ KJ1095	♦ A73				
South HCP: 4	♣ 103	♣ 98752				
Contract: 3♥ W						

## North hands (Practice Page)

### Overcalls

Board: 187  
Dealer: E  
Vul: Both  
HCP: 8

♠ KJ62  
♥ 85  
♦ 62  
♣ KJ1085

East Opens 1♣.

Partner bids first.

Board: 188  
Dealer: W  
Vul: None  
HCP: 13

♠ A85  
♥ QJ3  
♦ AQ10865  
♣ 9

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 2NT if possible.

East Bids 3♣ if possible.

West Bids 3NT if possible.

You bid first.

Board: 189  
Dealer: E  
Vul: NS  
HCP: 4

♠ 964  
♥ J8632  
♦ K95  
♣ 109

East Opens 1♦.

West Bids 3♣ if possible.

Partner bids first.

Board: 190  
Dealer: W  
Vul: NS  
HCP: 11

♠ A84  
♥ KQ10862  
♦ J62  
♣ J

West Opens 1♦.

East Bids 2NT if possible.

West Bids 3♣ if possible.

You bid first.

Board: 191  
Dealer: E  
Vul: EW  
HCP: 7

♠ 98  
♥ A1064  
♦ K432  
♣ 1063

East Opens 1♦.

Partner bids first.

Board: 192  
Dealer: W  
Vul: NS  
HCP: 11

♠ AK109543  
♥ 53  
♦ Q62  
♣ Q

West Opens 1♦.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ KJ62	♠ AQ10854			1♣	2♣ <sup>1</sup>
Vul: Both	♥ 85	♥ KJ932	Pass	3♠	Pass	4♠
North HCP: 8	♦ 62	♦ A7	AP			
South HCP: 14	♣ KJ1085	♣ —				
Contract: 4♠ N						1. Michaels Cuebid

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ A85	♠ Q9762	1♣	1♦	2♦ <sup>1</sup>	Pass
Vul: None	♥ QJ3	♥ 9862	2NT	Pass	3♣	Pass
North HCP: 13	♦ AQ10865	♦ 3	3NT	AP		
South HCP: 3	♣ 9	♣ J72				
Contract: 3N W						1. artificial

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 964	♠ AK1073			1♦	1♠
Vul: NS	♥ J8632	♥ 9				
North HCP: 4	♦ K95	♦ AQ1042	3♣	AP		
South HCP: 16	♣ 109	♣ K4				
Contract: 3♣ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ K975	1♦	2♥	2NT <sup>1</sup>	Pass
Vul: NS	♥ KQ10862	♥ J54	3♣ <sup>2</sup>	AP		
North HCP: 11	♦ J62	♦ 10				
South HCP: 4	♣ J	♣ 109853				
Contract: 3♣ W						1. Rubensohl after 1m 2. relay

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ KQJ42			1♦	2♦ <sup>1</sup>
Vul: EW	♥ A1064	♥ Q9875				
North HCP: 7	♦ K432	♦ Q	Pass	4♥	AP	
South HCP: 10	♣ 1063	♣ 92				
Contract: 4♥ N						1. Michaels Cuebid

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ AK109543	♠ —	1♦	3♠	AP	
Vul: NS	♥ 53	♥ KQ8764				
North HCP: 11	♦ Q62	♦ 73				
South HCP: 8	♣ Q	♣ K10876				
Contract: 3♠ N						

## South hands (Practice Page)

### Overcalls

Board: 187      ♠ AQ10854  
Dealer: E        ♥ KJ932  
Vul: Both        ♦ A7  
HCP: 14         ♣ —

East Opens 1♣.

You bid first.

Board: 188      ♠ Q9762  
Dealer: W        ♥ 9862  
Vul: None        ♦ 3  
HCP: 3           ♣ J72

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 2NT if possible.

East Bids 3♣ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 189      ♠ AK1073  
Dealer: E        ♥ 9  
Vul: NS          ♦ AQ1042  
HCP: 16         ♣ K4

East Opens 1♦.

West Bids 3♣ if possible.

You bid first.

Board: 190      ♠ K975  
Dealer: W        ♥ J54  
Vul: NS          ♦ 10  
HCP: 4           ♣ 109853

West Opens 1♦.

East Bids 2NT if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 191      ♠ KQJ42  
Dealer: E        ♥ Q9875  
Vul: EW         ♦ Q  
HCP: 10         ♣ 92

East Opens 1♦.

You bid first.

Board: 192      ♠ —  
Dealer: W        ♥ KQ8764  
Vul: NS          ♦ 73  
HCP: 8           ♣ K10876

West Opens 1♦.

Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ KJ62	♠ AQ10854			1♣	2♣ <sup>1</sup>
Vul: Both	♥ 85	♥ KJ932	Pass	3♠	Pass	4♠
North HCP: 8	♦ 62	♦ A7	AP			
South HCP: 14	♣ KJ1085	♣ —				
Contract: 4♠ N						1. Michaels Cuebid

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ A85	♠ Q9762	1♣	1♦	2♦ <sup>1</sup>	Pass
Vul: None	♥ QJ3	♥ 9862	2NT	Pass	3♣	Pass
North HCP: 13	♦ AQ10865	♦ 3	3NT	AP		
South HCP: 3	♣ 9	♣ J72				
Contract: 3N W						1. artificial

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 964	♠ AK1073			1♦	1♠
Vul: NS	♥ J8632	♥ 9				
North HCP: 4	♦ K95	♦ AQ1042	3♣	AP		
South HCP: 16	♣ 109	♣ K4				
Contract: 3♣ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ K975	1♦	2♥	2NT <sup>1</sup>	Pass
Vul: NS	♥ KQ10862	♥ J54	3♣ <sup>2</sup>	AP		
North HCP: 11	♦ J62	♦ 10				
South HCP: 4	♣ J	♣ 109853				
Contract: 3♣ W						1. Rubensohl after 1m 2. relay

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ KQJ42			1♦	2♦ <sup>1</sup>
Vul: EW	♥ A1064	♥ Q9875				
North HCP: 7	♦ K432	♦ Q	Pass	4♥	AP	
South HCP: 10	♣ 1063	♣ 92				
Contract: 4♥ N						1. Michaels Cuebid

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ AK109543	♠ —	1♦	3♠	AP	
Vul: NS	♥ 53	♥ KQ8764				
North HCP: 11	♦ Q62	♦ 73				
South HCP: 8	♣ Q	♣ K10876				
Contract: 3♠ N						



## North hands (Practice Page)

### Overcalls

Board: 193      ♠ Q654  
Dealer: E        ♥ J103  
Vul: EW         ♦ K7  
HCP: 6           ♣ 10854

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

Board: 194      ♠ A64  
Dealer: W        ♥ AJ1053  
Vul: None       ♦ 5  
HCP: 10          ♣ J952

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

You bid first.

Board: 195      ♠ J32  
Dealer: E        ♥ 54  
Vul: EW         ♦ J97  
HCP: 2           ♣ 98762

East Opens 1♣.  
West Bids XN if possible.  
East Doubles Pass if possible.  
  
Partner bids first.

Board: 196      ♠ AKJ10854  
Dealer: W        ♥ Q74  
Vul: Both       ♦ 102  
HCP: 10          ♣ 4

West Opens 1♣.  
  
You bid first.

Board: 197      ♠ —  
Dealer: E        ♥ 96543  
Vul: None       ♦ KQJ1054  
HCP: 6           ♣ 32

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

Partner bids first.

Board: 198

Dealer: W

Vul: Both

HCP: 10

♠ Q973

♥ 10

♦ Q

♣ KQJ9854

West Opens 1♠.

East Bids 4♥ if possible.

West Bids 4NT if possible.

East Bids 5♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 193

Dealer: E

Vul: EW

North HCP: 6

South HCP: 17

Contract: 4♠ S

North:

♠ Q654

♥ J103

♦ K7

♣ 10854

South:

♠ AKJ732

♥ 2

♦ A2

♣ AJ63

West North East South

3♥ 4♠ 1♥ 1♠

AP

Board: 194

Dealer: W

Vul: None

North HCP: 10

South HCP: 8

Contract: 3♦ W

North:

♠ A64

♥ AJ1053

♦ 5

♣ J952

South:

♠ Q10875

♥ 94

♦ A87

♣ Q76

West North East South

1♦ 1♥ 1NT Pass

2♣ Pass 2♦ Pass

3♦ AP

Board: 195

Dealer: E

Vul: EW

North HCP: 2

South HCP: 17

Contract: 2♦ X S

North:

♠ J32

♥ 54

♦ J97

♣ 98762

South:

♠ 94

♥ K873

♦ AKQ53

♣ KQ

West North East South

1♣ 1NT

XN Pass Pass 2♦

Pass Pass X AP

Board: 196

Dealer: W

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ AKJ10854

♥ Q74

♦ 102

♣ 4

South:

♠ 97

♥ J1065

♦ AJ3

♣ AQ63

West North East South

1♣ 3♠ AP

Board: 197

Dealer: E

Vul: None

North HCP: 6

South HCP: 10

Contract: 3N W

North:

♠ —

♥ 96543

♦ KQJ1054

♣ 32

South:

♠ KQ1054

♥ J

♦ 763

♣ KJ75

West North East South

1♣ 1♠

X Pass 2♣ Pass

2NT Pass 3♣ Pass

3NT AP

Board: 198

Dealer: W

Vul: Both

North HCP: 10

South HCP: 10

Contract: 5♥ E

North:

♠ Q973

♥ 10

♦ Q

♣ KQJ9854

South:

♠ KJ8

♥ Q6

♦ A10987532

♣ —

West North East South

1♠ 3♣ 4♥ Pass

4NT<sup>1</sup> Pass 5♥ AP

1. Blackwood 0314, for ♥

## South hands (Practice Page)

### Overcalls

Board: 193      ♠ AKJ732  
Dealer: E        ♥ 2  
Vul: EW        ♦ A2  
HCP: 17        ♣ AJ63

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

Board: 194      ♠ Q10875  
Dealer: W        ♥ 94  
Vul: None      ♦ A87  
HCP: 8        ♣ Q76

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

Partner bids first.

Board: 195      ♠ 94  
Dealer: E        ♥ K873  
Vul: EW        ♦ AKQ53  
HCP: 17        ♣ KQ

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

Board: 196      ♠ 97  
Dealer: W        ♥ J1065  
Vul: Both      ♦ AJ3  
HCP: 12        ♣ AQ63

West Opens 1♣.  
  
Partner bids first.

Board: 197      ♠ KQ1054  
Dealer: E        ♥ J  
Vul: None      ♦ 763  
HCP: 10        ♣ KJ75

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

You bid first.

Board: 198  
Dealer: W  
Vul: Both  
HCP: 10

♠ KJ8  
♥ Q6  
♦ A10987532  
♣ —

West Opens 1♠.

East Bids 4♥ if possible.

West Bids 4NT if possible.

East Bids 5♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 193

Dealer: E

Vul: EW

North HCP: 6

South HCP: 17

Contract: 4♠ S

North:

♠ Q654

♥ J103

♦ K7

♣ 10854

South:

♠ AKJ732

♥ 2

♦ A2

♣ AJ63

West North East South

3♥ 4♠ 1♥ 1♠

AP

Board: 194

Dealer: W

Vul: None

North HCP: 10

South HCP: 8

Contract: 3♦ W

North:

♠ A64

♥ AJ1053

♦ 5

♣ J952

South:

♠ Q10875

♥ 94

♦ A87

♣ Q76

West North East South

1♦ 1♥ 1NT Pass

2♣ Pass 2♦ Pass

3♦ AP

Board: 195

Dealer: E

Vul: EW

North HCP: 2

South HCP: 17

Contract: 2♦ X S

North:

♠ J32

♥ 54

♦ J97

♣ 98762

South:

♠ 94

♥ K873

♦ AKQ53

♣ KQ

West North East South

1♣ 1NT

XN Pass Pass 2♦

Pass Pass X AP

Board: 196

Dealer: W

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ AKJ10854

♥ Q74

♦ 102

♣ 4

South:

♠ 97

♥ J1065

♦ AJ3

♣ AQ63

West North East South

1♣ 3♠ AP

Board: 197

Dealer: E

Vul: None

North HCP: 6

South HCP: 10

Contract: 3N W

North:

♠ —

♥ 96543

♦ KQJ1054

♣ 32

South:

♠ KQ1054

♥ J

♦ 763

♣ KJ75

West North East South

1♣ 1♠

X Pass 2♣ Pass

2NT Pass 3♣ Pass

3NT AP

Board: 198

Dealer: W

Vul: Both

North HCP: 10

South HCP: 10

Contract: 5♥ E

North:

♠ Q973

♥ 10

♦ Q

♣ KQJ9854

South:

♠ KJ8

♥ Q6

♦ A10987532

♣ —

West North East South

1♠ 3♣ 4♥ Pass

4NT<sup>1</sup> Pass 5♥ AP

1. Blackwood 0314, for ♥

## North hands (Practice Page)

### Overcalls

Board: 199  
Dealer: E  
Vul: None  
HCP: 6

♠ K32  
♥ J863  
♦ J9863  
♣ J

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

Partner bids first.

Board: 200  
Dealer: W  
Vul: NS  
HCP: 15

♠ A1097  
♥ K3  
♦ Q5  
♣ KQJ106

West Opens 1♥.

You bid first.

Board: 201  
Dealer: E  
Vul: EW  
HCP: 8

♠ J76  
♥ 84  
♦ K105  
♣ A10964

East Opens 1♣.

Partner bids first.

Board: 202  
Dealer: W  
Vul: None  
HCP: 13

♠ 52  
♥ KQ54  
♦ AKJ106  
♣ 93

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

You bid first.

Board: 203  
Dealer: E  
Vul: NS  
HCP: 10

♠ J1064  
♥ 87  
♦ KQ64  
♣ A43

East Opens 1♣.

Partner bids first.

Board: 204

Dealer: W

Vul: EW

HCP: 11

♠ Q7

♥ AJ1092

♦ K873

♣ J4

West Opens 1♦.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 199

Dealer: E

Vul: None

North HCP: 6

South HCP: 17

Contract: 4♠ E

North:

♠ K32

♥ J863

♦ J9863

♣ J

South:

♠ 8

♥ K10

♦ AK7

♣ AK108652

West	North	East	South
------	-------	------	-------

		1♠	2♣
--	--	----	----

2♠	Pass	4♣	AP
----	------	----	----

Board: 200

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ A1097

♥ K3

♦ Q5

♣ KQJ106

South:

♠ 86

♥ AQ94

♦ 42

♣ A9432

West	North	East	South
------	-------	------	-------

1♥	1NT	Pass	3NT
----	-----	------	-----

AP

Board: 201

Dealer: E

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♦ N

North:

♠ J76

♥ 84

♦ K105

♣ A10964

South:

♠ 92

♥ AQ1053

♦ AQJ82

♣ 3

West	North	East	South
------	-------	------	-------

		1♣	2NT <sup>1</sup>
--	--	----	------------------

Pass	3♦	AP	
------	----	----	--

1. Unusual 2NT

Board: 202

Dealer: W

Vul: None

North HCP: 13

South HCP: 4

Contract: 4♣ W

North:

♠ 52

♥ KQ54

♦ AKJ106

♣ 93

South:

♠ K986

♥ J106

♦ 832

♣ 872

West	North	East	South
------	-------	------	-------

1♣	1♦	2♦ <sup>1</sup>	Pass
----	----	-----------------	------

2♥	Pass	3♦ <sup>2</sup>	Pass
----	------	-----------------	------

3♠	Pass	4♣	AP
----	------	----	----

1. artificial

2. strength cue bid

Board: 203

Dealer: E

Vul: NS

North HCP: 10

South HCP: 17

Contract: 4♥ S

North:

♠ J1064

♥ 87

♦ KQ64

♣ A43

South:

♠ Q3

♥ AQJ1063

♦ A

♣ KJ87

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	1♠	Pass	3♥
------	----	------	----

Pass	4♣ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

AP

1. limit raise or better in ♥

Board: 204

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ Q7

♥ AJ1092

♦ K873

♣ J4

South:

♠ AJ9853

♥ 6

♦ AJ2

♣ K93

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	1♠
----	----	------	----

Pass	1NT	Pass	2♠
------	-----	------	----

Pass	2NT	Pass	3♠
------	-----	------	----

Pass	4♦ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

## South hands (Practice Page)

### Overcalls

Board: 199      ♠ 8  
Dealer: E        ♥ K10  
Vul: None        ♦ AK7  
HCP: 17         ♣ AK108652

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

You bid first.

Board: 200      ♠ 86  
Dealer: W        ♥ AQ94  
Vul: NS          ♦ 42  
HCP: 10         ♣ A9432

West Opens 1♥.

Partner bids first.

Board: 201      ♠ 92  
Dealer: E        ♥ AQ1053  
Vul: EW         ♦ AQJ82  
HCP: 13         ♣ 3

East Opens 1♣.

You bid first.

Board: 202      ♠ K986  
Dealer: W        ♥ J106  
Vul: None        ♦ 832  
HCP: 4          ♣ 872

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

Partner bids first.

Board: 203      ♠ Q3  
Dealer: E        ♥ AQJ1063  
Vul: NS          ♦ A  
HCP: 17         ♣ KJ87

East Opens 1♣.

You bid first.

Board: 204  
Dealer: W  
Vul: EW  
HCP: 13

♠ AJ9853  
♥ 6  
♦ AJ2  
♣ K93

West Opens 1♦.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 199

Dealer: E

Vul: None

North HCP: 6

South HCP: 17

Contract: 4♠ E

North:

♠ K32

♥ J863

♦ J9863

♣ J

South:

♠ 8

♥ K10

♦ AK7

♣ AK108652

West	North	East	South
------	-------	------	-------

		1♠	2♣
--	--	----	----

2♠	Pass	4♣	AP
----	------	----	----

Board: 200

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ A1097

♥ K3

♦ Q5

♣ KQJ106

South:

♠ 86

♥ AQ94

♦ 42

♣ A9432

West	North	East	South
------	-------	------	-------

1♥	1NT	Pass	3NT
----	-----	------	-----

AP

Board: 201

Dealer: E

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♦ N

North:

♠ J76

♥ 84

♦ K105

♣ A10964

South:

♠ 92

♥ AQ1053

♦ AQJ82

♣ 3

West	North	East	South
------	-------	------	-------

		1♣	2NT <sup>1</sup>
--	--	----	------------------

Pass	3♦	AP	
------	----	----	--

1. Unusual 2NT

Board: 202

Dealer: W

Vul: None

North HCP: 13

South HCP: 4

Contract: 4♣ W

North:

♠ 52

♥ KQ54

♦ AKJ106

♣ 93

South:

♠ K986

♥ J106

♦ 832

♣ 872

West	North	East	South
------	-------	------	-------

1♣	1♦	2♦ <sup>1</sup>	Pass
----	----	-----------------	------

2♥	Pass	3♦ <sup>2</sup>	Pass
----	------	-----------------	------

3♠	Pass	4♣	AP
----	------	----	----

1. artificial

2. strength cue bid

Board: 203

Dealer: E

Vul: NS

North HCP: 10

South HCP: 17

Contract: 4♥ S

North:

♠ J1064

♥ 87

♦ KQ64

♣ A43

South:

♠ Q3

♥ AQJ1063

♦ A

♣ KJ87

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	1♠	Pass	3♥
------	----	------	----

Pass	4♣ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

AP

1. limit raise or better in ♥

Board: 204

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ Q7

♥ AJ1092

♦ K873

♣ J4

South:

♠ AJ9853

♥ 6

♦ AJ2

♣ K93

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	1♠
----	----	------	----

Pass	1NT	Pass	2♠
------	-----	------	----

Pass	2NT	Pass	3♠
------	-----	------	----

Pass	4♦ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

## North hands (Practice Page)

### Overcalls

Board: 205  
Dealer: E  
Vul: Both  
HCP: 9

♠ AJ9  
♥ J106  
♦ K10732  
♣ 95

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

Board: 206  
Dealer: W  
Vul: NS  
HCP: 10

♠ Q4  
♥ A4  
♦ 3  
♣ KJ1086542

West Opens 1♠.  
You bid first.

Board: 207  
Dealer: E  
Vul: EW  
HCP: 12

♠ KJ  
♥ QJ753  
♦ AJ965  
♣ 3

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

Board: 208  
Dealer: W  
Vul: Both  
HCP: 11

♠ 2  
♥ Q8  
♦ AQ10986  
♣ K754

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

Board: 209  
Dealer: E  
Vul: None  
HCP: 3

♠ 10654  
♥ 72  
♦ QJ83  
♣ 1093

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

Board: 210

♠ J

Dealer: W

♥ AK1098

Vul: EW

♦ Q9653

HCP: 12

♣ Q6

West Opens 1♠.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 205

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♥X E

North:

♠ AJ9

♥ J106

♦ K10732

♣ 95

South:

♠ K4

♥ 85

♦ AJ86

♣ AKJ84

West North East South

1♠ 1NT

Pass 2NT 3♥ Pass

Pass X AP

Board: 206

Dealer: W

Vul: NS

North HCP: 10

South HCP: 7

Contract: 4♣ N

North:

♠ Q4

♥ A4

♦ 3

♣ KJ1086542

South:

♠ 953

♥ 8752

♦ KQ105

♣ Q7

West North East South

1♠ 4♣ AP

Board: 207

Dealer: E

Vul: EW

North HCP: 12

South HCP: 9

Contract: 5♥ N

North:

♠ KJ

♥ QJ753

♦ AJ965

♣ 3

South:

♠ Q52

♥ 9642

♦ KQ1043

♣ Q

West North East South

1♣ 1♦

1♠ 2♥ X<sup>1</sup> 2♠<sup>2</sup>

3♠ 4♥ 4♠ Pass

Pass 5♥ AP

1. Support double redouble

2. limit raise or better in ♥

Board: 208

Dealer: W

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♦ N

North:

♠ 2

♥ Q8

♦ AQ10986

♣ K754

South:

♠ 109854

♥ A74

♦ K42

♣ A8

West North East South

1♣ 2♦ Pass Pass

X Pass 2♥ 3♦

AP

Board: 209

Dealer: E

Vul: None

North HCP: 3

South HCP: 11

Contract: 1N W

North:

♠ 10654

♥ 72

♦ QJ83

♣ 1093

South:

♠ J2

♥ KQJ93

♦ 1074

♣ A54

West North East South

1♣ 1♥

1NT AP

Board: 210

Dealer: W

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3♥ S

North:

♠ J

♥ AK1098

♦ Q9653

♣ Q6

South:

♠ KQ3

♥ Q42

♦ AK2

♣ 10852

West	North	East	South
------	-------	------	-------

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

AP

1. Michaels Cuebid

## South hands (Practice Page)

### Overcalls

Board: 205      ♠ K4  
Dealer: E        ♥ 85  
Vul: Both       ♦ AJ86  
HCP: 16        ♣ AKJ84

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

Board: 206      ♠ 953  
Dealer: W        ♥ 8752  
Vul: NS         ♦ KQ105  
HCP: 7         ♣ Q7

West Opens 1♠.  
  
Partner bids first.

Board: 207      ♠ Q52  
Dealer: E        ♥ 9642  
Vul: EW         ♦ KQ1043  
HCP: 9         ♣ Q

East Opens 1♣.  
West Bids 1♠ if possible.  
East Doubles 2♥ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 208      ♠ 109854  
Dealer: W        ♥ A74  
Vul: Both       ♦ K42  
HCP: 11        ♣ A8

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

Board: 209      ♠ J2  
Dealer: E        ♥ KQJ93  
Vul: None       ♦ 1074  
HCP: 11        ♣ A54

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

Board: 210      ♠ KQ3  
Dealer: W        ♥ Q42  
Vul: EW         ♦ AK2  
HCP: 14        ♣ 10852

West Opens 1♠.  
  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 205

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♥X E

North:

♠ AJ9

♥ J106

♦ K10732

♣ 95

South:

♠ K4

♥ 85

♦ AJ86

♣ AKJ84

West North East South

1♠ 1NT

Pass 2NT 3♥ Pass

Pass X AP

Board: 206

Dealer: W

Vul: NS

North HCP: 10

South HCP: 7

Contract: 4♣ N

North:

♠ Q4

♥ A4

♦ 3

♣ KJ1086542

South:

♠ 953

♥ 8752

♦ KQ105

♣ Q7

West North East South

1♠ 4♣ AP

Board: 207

Dealer: E

Vul: EW

North HCP: 12

South HCP: 9

Contract: 5♥ N

North:

♠ KJ

♥ QJ753

♦ AJ965

♣ 3

South:

♠ Q52

♥ 9642

♦ KQ1043

♣ Q

West North East South

1♣ 1♦

1♠ 2♥ X<sup>1</sup> 2♠<sup>2</sup>

3♠ 4♥ 4♠ Pass

Pass 5♥ AP

1. Support double redouble

2. limit raise or better in ♥

Board: 208

Dealer: W

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♦ N

North:

♠ 2

♥ Q8

♦ AQ10986

♣ K754

South:

♠ 109854

♥ A74

♦ K42

♣ A8

West North East South

1♣ 2♦ Pass Pass

X Pass 2♥ 3♦

AP

Board: 209

Dealer: E

Vul: None

North HCP: 3

South HCP: 11

Contract: 1N W

North:

♠ 10654

♥ 72

♦ QJ83

♣ 1093

South:

♠ J2

♥ KQJ93

♦ 1074

♣ A54

West North East South

1♣ 1♥

1NT AP

Board: 210

Dealer: W

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3♥ S

North:

♠ J

♥ AK1098

♦ Q9653

♣ Q6

South:

♠ KQ3

♥ Q42

♦ AK2

♣ 10852

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

AP

1. Michaels Cuebid

## North hands (Practice Page)

### Overcalls

Board: 211  
Dealer: E  
Vul: Both  
HCP: 9

♠ Q  
♥ K973  
♦ J864  
♣ K1093

East Opens 1♣.  
  
Partner bids first.

Board: 212  
Dealer: W  
Vul: None  
HCP: 17

♠ AKQ972  
♥ A764  
♦ A4  
♣ 3

West Opens 1♣.  
  
You bid first.

Board: 213  
Dealer: E  
Vul: NS  
HCP: 8

♠ KQJ6  
♥ 2  
♦ 873  
♣ Q10832

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

Board: 214  
Dealer: W  
Vul: NS  
HCP: 11

♠ J4  
♥ Q4  
♦ QJ  
♣ KQ109642

West Opens 1♦.  
  
You bid first.

Board: 215  
Dealer: E  
Vul: EW  
HCP: 11

♠ K108  
♥ J4  
♦ QJ952  
♣ A109

East Opens 1♦.  
  
Partner bids first.

Board: 216  
Dealer: W  
Vul: None  
HCP: 14

♠ AKJ5  
♥ 103  
♦ KQJ84  
♣ 65

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

## Overcalls Both hands (Answers Page)

Board: 211

Dealer: E

Vul: Both

North HCP: 9

South HCP: 11

Contract: 1♠ S

North:

♠ Q

♥ K973

♦ J864

♣ K1093

South:

♠ AKJ97

♥ QJ2

♦ 32

♣ 854

West North East South

1♣ 1♠

AP

Board: 212

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 1♠ N

North:

♠ AKQ972

♥ A764

♦ A4

♣ 3

South:

♠ 3

♥ KJ10983

♦ 872

♣ 852

West North East South

1♣ 1♠ AP

Board: 213

Dealer: E

Vul: NS

North HCP: 8

South HCP: 10

Contract: 2N W

North:

♠ KQJ6

♥ 2

♦ 873

♣ Q10832

South:

♠ 1032

♥ AQ1097

♦ 542

♣ A7

West North East South

1♦ 1♥

1NT Pass 2NT AP

Board: 214

Dealer: W

Vul: NS

North HCP: 11

South HCP: 10

Contract: 3♣ N

North:

♠ J4

♥ Q4

♦ QJ

♣ KQ109642

South:

♠ KQ732

♥ AJ75

♦ 874

♣ 7

West North East South

1♦ 3♣ AP

Board: 215

Dealer: E

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ K108

♥ J4

♦ QJ952

♣ A109

South:

♠ QJ9643

♥ AQ1052

♦ 10

♣ J

West North East South

1♦ 2♦<sup>1</sup>

Pass 3♠ AP

1. Michaels Cuebid

Board: 216

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♥ W

North:

♠ AKJ5

♥ 103

♦ KQJ84

♣ 65

South:

♠ Q964

♥ QJ4

♦ 73

♣ K743

West North East South

1♥ 2♦ 3♥ AP

## South hands (Practice Page)

### Overcalls

Board: 211      ♠ AKJ97  
Dealer: E        ♥ QJ2  
Vul: Both        ♦ 32  
HCP: 11         ♣ 854

East Opens 1♣.

You bid first.

Board: 212      ♠ 3  
Dealer: W        ♥ KJ10983  
Vul: None        ♦ 872  
HCP: 4           ♣ 852

West Opens 1♣.

Partner bids first.

Board: 213      ♠ 1032  
Dealer: E        ♥ AQ1097  
Vul: NS          ♦ 542  
HCP: 10         ♣ A7

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

You bid first.

Board: 214      ♠ KQ732  
Dealer: W        ♥ AJ75  
Vul: NS          ♦ 874  
HCP: 10         ♣ 7

West Opens 1♦.

Partner bids first.

Board: 215      ♠ QJ9643  
Dealer: E        ♥ AQ1052  
Vul: EW         ♦ 10  
HCP: 10         ♣ J

East Opens 1♦.

You bid first.

Board: 216      ♠ Q964  
Dealer: W        ♥ QJ4  
Vul: None        ♦ 73  
HCP: 8           ♣ K743

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

Partner bids first.



# Overcalls Both hands (Answers Page)

Board: 211

Dealer: E

Vul: Both

North HCP: 9

South HCP: 11

Contract: 1♠ S

North:

♠ Q

♥ K973

♦ J864

♣ K1093

South:

♠ AKJ97

♥ QJ2

♦ 32

♣ 854

West North East South

1♣ 1♠

AP

Board: 212

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 1♠ N

North:

♠ AKQ972

♥ A764

♦ A4

♣ 3

South:

♠ 3

♥ KJ10983

♦ 872

♣ 852

West North East South

1♣ 1♠ AP

Board: 213

Dealer: E

Vul: NS

North HCP: 8

South HCP: 10

Contract: 2N W

North:

♠ KQJ6

♥ 2

♦ 873

♣ Q10832

South:

♠ 1032

♥ AQ1097

♦ 542

♣ A7

West North East South

1♦ 1♥

1NT Pass 2NT AP

Board: 214

Dealer: W

Vul: NS

North HCP: 11

South HCP: 10

Contract: 3♣ N

North:

♠ J4

♥ Q4

♦ QJ

♣ KQ109642

South:

♠ KQ732

♥ AJ75

♦ 874

♣ 7

West North East South

1♦ 3♣ AP

Board: 215

Dealer: E

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ K108

♥ J4

♦ QJ952

♣ A109

South:

♠ QJ9643

♥ AQ1052

♦ 10

♣ J

West North East South

1♦ 2♦<sup>1</sup>

Pass 3♠ AP

1. Michaels Cuebid

Board: 216

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♥ W

North:

♠ AKJ5

♥ 103

♦ KQJ84

♣ 65

South:

♠ Q964

♥ QJ4

♦ 73

♣ K743

West North East South

1♥ 2♦ 3♥ AP

## North hands (Practice Page)

### Overcalls

Board: 217      ♠ 10952  
Dealer: E        ♥ AKJ8  
Vul: NS         ♦ K1097  
HCP: 11         ♣ 9

East Opens 1♥.

Partner bids first.

Board: 218      ♠ AJ1095  
Dealer: W        ♥ —  
Vul: Both       ♦ AKJ1096  
HCP: 13         ♣ 86

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 219      ♠ A1053  
Dealer: E        ♥ QJ10  
Vul: EW         ♦ J65  
HCP: 8           ♣ 863

East Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 220      ♠ 764  
Dealer: W        ♥ Q  
Vul: None       ♦ KJ3  
HCP: 12         ♣ KQJ1073

West Opens 1♥.

You bid first.

Board: 221      ♠ K8643  
Dealer: E        ♥ 854  
Vul: EW         ♦ 6  
HCP: 7           ♣ KJ82

East Opens 1♦.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

East Bids 5♦ if possible.

East Doubles 5♥ if possible.

Partner bids first.

Board: 222      ♠ 1087  
Dealer: W        ♥ J10  
Vul: NS         ♦ AKQ72  
HCP: 13         ♣ QJ8

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 217

Dealer: E

Vul: NS

North HCP: 11

South HCP: 10

Contract: 3♣ S

North:

♠ 10952

♥ AKJ8

♦ K1097

♣ 9

South:

♠ K

♥ 7

♦ J842

♣ AQ107643

West North East South

1♥ 3♣

AP

Board: 218

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 4♥ S

North:

♠ AJ1095

♥ —

♦ AKJ1096

♣ 86

South:

♠ 764

♥ AK97652

♦ 32

♣ J

West North East South

1♣ 1♦ Pass 1♥

2♣ 2♠ Pass 4♥

AP

Board: 219

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ A1053

♥ QJ10

♦ J65

♣ 863

South:

♠ 2

♥ 93

♦ KQ97

♣ AKQJ94

West North East South

2♠ 3♣ 1♠ 2♣

AP

Board: 220

Dealer: W

Vul: None

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ 764

♥ Q

♦ KJ3

♣ KQJ1073

South:

♠ A102

♥ K1096

♦ A754

♣ 84

West North East South

1♥ 2♣ Pass 2NT

AP

Board: 221

Dealer: E

Vul: EW

North HCP: 7

South HCP: 10

Contract: 5♥ X S

North:

♠ K8643

♥ 854

♦ 6

♣ KJ82

South:

♠ AQ97

♥ KJ109763

♦ 102

♣ —

West North East South

1♦ 3♥

Pass Pass 4♦ Pass

4♥<sup>1</sup> Pass 5♦ Pass

Pass 5♥ X AP

1. limit raise or better in ♦

Board: 222

Dealer: W

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ 1087

♥ J10

♦ AKQ72

♣ QJ8

South:

♠ QJ952

♥ 9832

♦ J3

♣ A3

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♠
----	----	------	----

Pass	1NT	AP	
------	-----	----	--

## South hands (Practice Page)

### Overcalls

Board: 217      ♠ K  
Dealer: E        ♥ 7  
Vul: NS         ♦ J842  
HCP: 10         ♣ AQ107643

East Opens 1♥.

You bid first.

Board: 218      ♠ 764  
Dealer: W        ♥ AK97652  
Vul: Both       ♦ 32  
HCP: 8           ♣ J

West Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

Board: 219      ♠ 2  
Dealer: E        ♥ 93  
Vul: EW         ♦ KQ97  
HCP: 15         ♣ AKQJ94

East Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 220      ♠ A102  
Dealer: W        ♥ K1096  
Vul: None       ♦ A754  
HCP: 11         ♣ 84

West Opens 1♥.

Partner bids first.

Board: 221      ♠ AQ97  
Dealer: E        ♥ KJ109763  
Vul: EW         ♦ 102  
HCP: 10         ♣ —

East Opens 1♦.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

East Bids 5♦ if possible.

East Doubles 5♥ if possible.

You bid first.

Board: 222      ♠ QJ952  
Dealer: W        ♥ 9832  
Vul: NS         ♦ J3  
HCP: 8           ♣ A3

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 217

Dealer: E

Vul: NS

North HCP: 11

South HCP: 10

Contract: 3♣ S

North:

♠ 10952

♥ AKJ8

♦ K1097

♣ 9

South:

♠ K

♥ 7

♦ J842

♣ AQ107643

West North East South

1♥ 3♣

AP

Board: 218

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 4♥ S

North:

♠ AJ1095

♥ —

♦ AKJ1096

♣ 86

South:

♠ 764

♥ AK97652

♦ 32

♣ J

West North East South

1♣ 1♦ Pass 1♥

2♣ 2♠ Pass 4♥

AP

Board: 219

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ A1053

♥ QJ10

♦ J65

♣ 863

South:

♠ 2

♥ 93

♦ KQ97

♣ AKQJ94

West North East South

2♠ 3♣ 1♠ 2♣

AP

Board: 220

Dealer: W

Vul: None

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ 764

♥ Q

♦ KJ3

♣ KQJ1073

South:

♠ A102

♥ K1096

♦ A754

♣ 84

West North East South

1♥ 2♣ Pass 2NT

AP

Board: 221

Dealer: E

Vul: EW

North HCP: 7

South HCP: 10

Contract: 5♥ X S

North:

♠ K8643

♥ 854

♦ 6

♣ KJ82

South:

♠ AQ97

♥ KJ109763

♦ 102

♣ —

West North East South

1♦ 3♥

Pass Pass 4♦ Pass

4♥<sup>1</sup> Pass 5♦ Pass

Pass 5♥ X AP

1. limit raise or better in ♦

Board: 222

Dealer: W

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ 1087

♥ J10

♦ AKQ72

♣ QJ8

South:

♠ QJ952

♥ 9832

♦ J3

♣ A3

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♠
----	----	------	----

Pass	1NT	AP	
------	-----	----	--

## North hands (Practice Page)

### Overcalls

Board: 223  
Dealer: E  
Vul: Both  
HCP: 10

♠ 5  
♥ K963  
♦ A32  
♣ K10982

East Opens 1♦.

Partner bids first.

Board: 224  
Dealer: W  
Vul: None  
HCP: 14

♠ 75  
♥ AKQ104  
♦ K84  
♣ Q82

West Opens 1♦.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 225  
Dealer: E  
Vul: NS  
HCP: 6

♠ K83  
♥ J5  
♦ Q98742  
♣ 43

East Opens 1♦.

East Doubles Pass if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 226  
Dealer: W  
Vul: EW  
HCP: 12

♠ KQJ103  
♥ A8  
♦ Q10  
♣ 10942

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 227  
Dealer: E  
Vul: None  
HCP: 10

♠ 10865  
♥ Q97  
♦ K3  
♣ KQ76

East Opens 1♦.

Partner bids first.

Board: 228  
Dealer: W  
Vul: NS  
HCP: 13

♠ 10  
♥ AK98  
♦ AQ10532  
♣ 86

West Opens 1♣.

East Doubles 1♦ if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQJ94			1♦	1♠
Vul: Both	♥ K963	♥ Q105	Pass	1NT	Pass	3NT
North HCP: 10	♦ A32	♦ Q9	AP			
South HCP: 15	♣ K10982	♣ AJ7				
Contract: 3N N						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ J6	1♦	1♥	2♠ <sup>1</sup>	Pass
Vul: None	♥ AKQ104	♥ J2	Pass	X	3♠	AP
North HCP: 14	♦ K84	♦ 7532	1. 1X-(1Y)-2Z weak			
South HCP: 7	♣ Q82	♣ AJ1074				
Contract: 3♠ E						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ K83	♠ QJ6			1♦	2♣
Vul: NS	♥ J5	♥ 87	Pass	Pass	X	Pass
North HCP: 6	♦ Q98742	♦ K3	2♥	Pass	Pass	3♣
South HCP: 13	♣ 43	♣ AQJ1087	3♥	AP		
Contract: 3♥ W						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ KQJ103	♠ 96	1♣	1♠	2♥ <sup>1</sup>	Pass
Vul: EW	♥ A8	♥ 64	4♥	AP		
North HCP: 12	♦ Q10	♦ AJ7542	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ 10942	♣ 865				
Contract: 4♥ E						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 10865	♠ KQJ32			1♦	2♦ <sup>1</sup>
Vul: None	♥ Q97	♥ AK642	Pass	4♠	AP	
North HCP: 10	♦ K3	♦ 76	1. Michaels Cuebid			
South HCP: 13	♣ KQ76	♣ 5				
Contract: 4♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ QJ97543	1♣	1♦	X	2♦
Vul: NS	♥ AK98	♥ 64	Pass	3♦	AP	
North HCP: 13	♦ AQ10532	♦ 974				
South HCP: 3	♣ 86	♣ 7				
Contract: 3♦ N						

## South hands (Practice Page)

### Overcalls

Board: 223      ♠ KQJ94  
Dealer: E        ♥ Q105  
Vul: Both        ♦ Q9  
HCP: 15         ♣ AJ7

East Opens 1♦.

You bid first.

Board: 224      ♠ J6  
Dealer: W        ♥ J2  
Vul: None        ♦ 7532  
HCP: 7           ♣ AJ1074

West Opens 1♦.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 225      ♠ QJ6  
Dealer: E        ♥ 87  
Vul: NS          ♦ K3  
HCP: 13         ♣ AQJ1087

East Opens 1♦.

East Doubles Pass if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 226      ♠ 96  
Dealer: W        ♥ 64  
Vul: EW         ♦ AJ7542  
HCP: 5           ♣ 865

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 227      ♠ KQJ32  
Dealer: E        ♥ AK642  
Vul: None        ♦ 76  
HCP: 13         ♣ 5

East Opens 1♦.

You bid first.

Board: 228

Dealer: W

Vul: NS

HCP: 3

♠ QJ97543

♥ 64

♦ 974

♣ 7

West Opens 1♣.

East Doubles 1♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQJ94			1♦	1♠
Vul: Both	♥ K963	♥ Q105	Pass	1NT	Pass	3NT
North HCP: 10	♦ A32	♦ Q9	AP			
South HCP: 15	♣ K10982	♣ AJ7				
Contract: 3N N						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ J6	1♦	1♥	2♠ <sup>1</sup>	Pass
Vul: None	♥ AKQ104	♥ J2	Pass	X	3♠	AP
North HCP: 14	♦ K84	♦ 7532	1. 1X-(1Y)-2Z weak			
South HCP: 7	♣ Q82	♣ AJ1074				
Contract: 3♠ E						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ K83	♠ QJ6			1♦	2♣
Vul: NS	♥ J5	♥ 87	Pass	Pass	X	Pass
North HCP: 6	♦ Q98742	♦ K3	2♥	Pass	Pass	3♣
South HCP: 13	♣ 43	♣ AQJ1087	3♥	AP		
Contract: 3♥ W						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ KQJ103	♠ 96	1♣	1♠	2♥ <sup>1</sup>	Pass
Vul: EW	♥ A8	♥ 64	4♥	AP		
North HCP: 12	♦ Q10	♦ AJ7542	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ 10942	♣ 865				
Contract: 4♥ E						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 10865	♠ KQJ32			1♦	2♦ <sup>1</sup>
Vul: None	♥ Q97	♥ AK642	Pass	4♠	AP	
North HCP: 10	♦ K3	♦ 76	1. Michaels Cuebid			
South HCP: 13	♣ KQ76	♣ 5				
Contract: 4♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ QJ97543	1♣	1♦	X	2♦
Vul: NS	♥ AK98	♥ 64	Pass	3♦	AP	
North HCP: 13	♦ AQ10532	♦ 974				
South HCP: 3	♣ 86	♣ 7				
Contract: 3♦ N						

## North hands (Practice Page)

### Overcalls

Board: 229      ♠ K6  
Dealer: E        ♥ QJ96  
Vul: EW         ♦ K8  
HCP: 12         ♣ K10986

East Opens 1♠.

Partner bids first.

Board: 230      ♠ 3  
Dealer: W        ♥ KQJ64  
Vul: Both       ♦ AQ76  
HCP: 15         ♣ K84

West Opens 1♣.

East Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 231      ♠ QJ1096  
Dealer: E        ♥ J1032  
Vul: Both       ♦ J982  
HCP: 5          ♣ —

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 232      ♠ 53  
Dealer: W        ♥ 4  
Vul: None       ♦ KQJ76  
HCP: 12         ♣ AQ1097

West Opens 1♣.

East Bids 4♥ if possible.

You bid first.

Board: 233      ♠ 762  
Dealer: E        ♥ 5  
Vul: EW         ♦ J10  
HCP: 6          ♣ KQ98643

East Opens 1♠.

West Bids 3♦ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 234

Dealer: W

Vul: Both

HCP: 10

♠ KQJ754

♥ —

♦ 9875

♣ A109

West Opens 1♥.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 229

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ K6

♥ QJ96

♦ K8

♣ K10986

South:

♠ 84

♥ K

♦ AJ1076432

♣ A4

West North East South

1♠ 2♦

Pass 3NT AP

Board: 230

Dealer: W

Vul: Both

North HCP: 15

South HCP: 1

Contract: 4♠ W

North:

♠ 3

♥ KQJ64

♦ AQ76

♣ K84

South:

♠ 10864

♥ 9852

♦ 93

♣ J53

West North East South

1♣ 1♥ X 2♥

2♠ 3♥ 4♠ AP

Board: 231

Dealer: E

Vul: Both

North HCP: 5

South HCP: 16

Contract: 3♥ E

North:

♠ QJ1096

♥ J1032

♦ J982

♣ —

South:

♠ A54

♥ 95

♦ A6

♣ AKJ943

West North East South

1♥ 2♣

Pass Pass 2♥ 3♣

3♦ X Pass Pass

3♥ AP

Board: 232

Dealer: W

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ E

North:

♠ 53

♥ 4

♦ KQJ76

♣ AQ1097

South:

♠ J942

♥ Q8

♦ A532

♣ 432

West North East South

1♣ 1♦ 4♥ AP

Board: 233

Dealer: E

Vul: EW

North HCP: 6

South HCP: 13

Contract: 4♠X E

North:

♠ 762

♥ 5

♦ J10

♣ KQ98643

South:

♠ Q10

♥ Q1063

♦ AKQ83

♣ 52

West North East South

1♠ 2♦

3♦<sup>1</sup> Pass 4♠ Pass

Pass X AP

1. limit raise or better in ♠

Board: 234

Dealer: W

Vul: Both

North HCP: 10

South HCP: 7

Contract: 4♥ W

North:

♠ KQJ754

♥ —

♦ 9875

♣ A109

South:

♠ 103

♥ A1076

♦ QJ2

♣ 7542

West North East South

1♥ 2♠ 3♠<sup>1</sup> Pass

4♥ AP

1. limit raise or better in ♥

## South hands (Practice Page)

### Overcalls

Board: 229      ♠ 84  
Dealer: E        ♥ K  
Vul: EW        ♦ AJ1076432  
HCP: 12        ♣ A4

East Opens 1♠.

You bid first.

Board: 230      ♠ 10864  
Dealer: W        ♥ 9852  
Vul: Both      ♦ 93  
HCP: 1        ♣ J53

West Opens 1♣.

East Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 231      ♠ A54  
Dealer: E        ♥ 95  
Vul: Both      ♦ A6  
HCP: 16        ♣ AKJ943

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 232      ♠ J942  
Dealer: W        ♥ Q8  
Vul: None      ♦ A532  
HCP: 7        ♣ 432

West Opens 1♣.

East Bids 4♥ if possible.

Partner bids first.

Board: 233      ♠ Q10  
Dealer: E        ♥ Q1063  
Vul: EW        ♦ AKQ83  
HCP: 13        ♣ 52

East Opens 1♠.

West Bids 3♦ if possible.

East Bids 4♠ if possible.

You bid first.



Board: 234

Dealer: W

Vul: Both

HCP: 7

♠ 103

♥ A1076

♦ QJ2

♣ 7542

West Opens 1♥.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 229

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ K6

♥ QJ96

♦ K8

♣ K10986

South:

♠ 84

♥ K

♦ AJ1076432

♣ A4

West North East South

1♠ 2♦

Pass 3NT AP

Board: 230

Dealer: W

Vul: Both

North HCP: 15

South HCP: 1

Contract: 4♠ W

North:

♠ 3

♥ KQJ64

♦ AQ76

♣ K84

South:

♠ 10864

♥ 9852

♦ 93

♣ J53

West North East South

1♣ 1♥ X 2♥

2♠ 3♥ 4♠ AP

Board: 231

Dealer: E

Vul: Both

North HCP: 5

South HCP: 16

Contract: 3♥ E

North:

♠ QJ1096

♥ J1032

♦ J982

♣ —

South:

♠ A54

♥ 95

♦ A6

♣ AKJ943

West North East South

1♥ 2♣

Pass Pass 2♥ 3♣

3♦ X Pass Pass

3♥ AP

Board: 232

Dealer: W

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ E

North:

♠ 53

♥ 4

♦ KQJ76

♣ AQ1097

South:

♠ J942

♥ Q8

♦ A532

♣ 432

West North East South

1♣ 1♦ 4♥ AP

Board: 233

Dealer: E

Vul: EW

North HCP: 6

South HCP: 13

Contract: 4♠X E

North:

♠ 762

♥ 5

♦ J10

♣ KQ98643

South:

♠ Q10

♥ Q1063

♦ AKQ83

♣ 52

West North East South

1♠ 2♦

3♦<sup>1</sup> Pass 4♠ Pass

Pass X AP

1. limit raise or better in ♠

Board: 234

Dealer: W

Vul: Both

North HCP: 10

South HCP: 7

Contract: 4♥ W

North:

♠ KQJ754

♥ —

♦ 9875

♣ A109

South:

♠ 103

♥ A1076

♦ QJ2

♣ 7542

West North East South

1♥ 2♠ 3♠<sup>1</sup> Pass

4♥ AP

1. limit raise or better in ♥

## North hands (Practice Page)

### Overcalls

Board: 235  
Dealer: E  
Vul: None  
HCP: 10

♠ 962  
♥ 765  
♦ AK4  
♣ K985

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

Board: 236  
Dealer: W  
Vul: NS  
HCP: 17

♠ Q  
♥ Q2  
♦ K9765  
♣ AKQJ9

West Opens 1♥.  
You bid first.

Board: 237  
Dealer: E  
Vul: Both  
HCP: 5

♠ J1093  
♥ Q6  
♦ Q5  
♣ 109632

East Opens 1♣.  
Partner bids first.

Board: 238  
Dealer: W  
Vul: None  
HCP: 17

♠ K6  
♥ AKQ9  
♦ J3  
♣ KJ1084

West Opens 1♦.  
West Bids 2♦ if possible.  
East Bids 3♦ if possible.  
East Bids 4♦ if possible.  
East Bids 5♦ if possible.  
You bid first.

Board: 239  
Dealer: E  
Vul: NS  
HCP: 4

♠ 10962  
♥ A1085  
♦ 876  
♣ 104

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

Board: 240  
Dealer: W  
Vul: EW  
HCP: 9

♠ J3  
♥ AKJ10983  
♦ 843  
♣ 9

West Opens 1♣.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 235

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♦ E

North:

♠ 962

♥ 765

♦ AK4

♣ K985

South:

♠ AK1053

♥ QJ84

♦ Q

♣ 764

West North East South

1♦ 1♠

3♦ AP

Board: 236

Dealer: W

Vul: NS

North HCP: 17

South HCP: 4

Contract: 4♣ S

North:

♠ Q

♥ Q2

♦ K9765

♣ AKQJ9

South:

♠ 972

♥ 9874

♦ A

♣ 108764

West North East South

1♥ 2NT<sup>1</sup> Pass 4♣

AP

1. Unusual 2NT

Board: 237

Dealer: E

Vul: Both

North HCP: 5

South HCP: 14

Contract: 3♥ N

North:

♠ J1093

♥ Q6

♦ Q5

♣ 109632

South:

♠ KQ5

♥ KJ1073

♦ AJ876

♣ —

West North East South

1♣ 2NT<sup>1</sup>

Pass 3♥ AP

1. Unusual 2NT

Board: 238

Dealer: W

Vul: None

North HCP: 17

South HCP: 1

Contract: 5♦ X W

North:

♠ K6

♥ AKQ9

♦ J3

♣ KJ1084

South:

♠ 98432

♥ J87643

♦ 9

♣ 5

West North East South

1♦ 2♣ Pass Pass

2♦ 2♥ 3♦ 3♥

Pass Pass 4♦ 4♥

Pass Pass 5♦ Pass

Pass XA♠♠ AP

Board: 239

Dealer: E

Vul: NS

North HCP: 4

South HCP: 17

Contract: 3♦ S

North:

♠ 10962

♥ A1085

♦ 876

♣ 104

South:

♠ AK74

♥ J3

♦ AJ1053

♣ A2

West North East South

1♣ 1NT

3♣ Pass Pass 3♦

AP

Board: 240

Dealer: W

Vul: EW

North HCP: 9

South HCP: 9

Contract: 3♥ N

North:

♠ J3

♥ AKJ10983

♦ 843

♣ 9

South:

♠ 1086

♥ 75

♦ AKQ106

♣ 1087

West	North	East	South
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1♣	3♥	AP	
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## South hands (Practice Page)

### Overcalls

Board: 235      ♠ AK1053  
Dealer: E        ♥ QJ84  
Vul: None        ♦ Q  
HCP: 12          ♣ 764

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

Board: 236      ♠ 972  
Dealer: W        ♥ 9874  
Vul: NS          ♦ A  
HCP: 4           ♣ 108764

West Opens 1♥.  
Partner bids first.

Board: 237      ♠ KQ5  
Dealer: E        ♥ KJ1073  
Vul: Both        ♦ AJ876  
HCP: 14          ♣ —

East Opens 1♣.  
You bid first.

Board: 238      ♠ 98432  
Dealer: W        ♥ J87643  
Vul: None        ♦ 9  
HCP: 1           ♣ 5

West Opens 1♦.  
West Bids 2♦ if possible.  
East Bids 3♦ if possible.  
East Bids 4♦ if possible.  
East Bids 5♦ if possible.  
Partner bids first.

Board: 239      ♠ AK74  
Dealer: E        ♥ J3  
Vul: NS          ♦ AJ1053  
HCP: 17          ♣ A2

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

Board: 240      ♠ 1086  
Dealer: W        ♥ 75  
Vul: EW          ♦ AKQ106  
HCP: 9           ♣ 1087

West Opens 1♣.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 235

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♦ E

North:

♠ 962

♥ 765

♦ AK4

♣ K985

South:

♠ AK1053

♥ QJ84

♦ Q

♣ 764

West North East South

1♦ 1♠

3♦ AP

Board: 236

Dealer: W

Vul: NS

North HCP: 17

South HCP: 4

Contract: 4♣ S

North:

♠ Q

♥ Q2

♦ K9765

♣ AKQJ9

South:

♠ 972

♥ 9874

♦ A

♣ 108764

West North East South

1♥ 2NT<sup>1</sup> Pass 4♣

AP

1. Unusual 2NT

Board: 237

Dealer: E

Vul: Both

North HCP: 5

South HCP: 14

Contract: 3♥ N

North:

♠ J1093

♥ Q6

♦ Q5

♣ 109632

South:

♠ KQ5

♥ KJ1073

♦ AJ876

♣ —

West North East South

1♣ 2NT<sup>1</sup>

Pass 3♥ AP

1. Unusual 2NT

Board: 238

Dealer: W

Vul: None

North HCP: 17

South HCP: 1

Contract: 5♦ X W

North:

♠ K6

♥ AKQ9

♦ J3

♣ KJ1084

South:

♠ 98432

♥ J87643

♦ 9

♣ 5

West North East South

1♦ 2♣ Pass Pass

2♦ 2♥ 3♦ 3♥

Pass Pass 4♦ 4♥

Pass Pass 5♦ Pass

Pass XA♠♠ AP

Board: 239

Dealer: E

Vul: NS

North HCP: 4

South HCP: 17

Contract: 3♦ S

North:

♠ 10962

♥ A1085

♦ 876

♣ 104

South:

♠ AK74

♥ J3

♦ AJ1053

♣ A2

West North East South

1♣ 1NT

3♣ Pass Pass 3♦

AP

Board: 240

Dealer: W

Vul: EW

North HCP: 9

South HCP: 9

Contract: 3♥ N

North:

♠ J3

♥ AKJ10983

♦ 843

♣ 9

South:

♠ 1086

♥ 75

♦ AKQ106

♣ 1087

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



## North hands (Practice Page)

### Overcalls

Board: 241      ♠ 1075  
Dealer: E        ♥ K9  
Vul: None        ♦ K852  
HCP: 8           ♣ Q973

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

Partner bids first.

Board: 242      ♠ 10  
Dealer: W        ♥ QJ1073  
Vul: NS          ♦ A982  
HCP: 12          ♣ KQ9

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

You bid first.

Board: 243      ♠ AJ104  
Dealer: E        ♥ A1083  
Vul: EW        ♦ 98  
HCP: 10        ♣ J64

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

Partner bids first.

Board: 244      ♠ 10  
Dealer: W        ♥ KJ42  
Vul: EW        ♦ AQJ1043  
HCP: 13        ♣ Q9

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

You bid first.

Board: 245      ♠ 97653  
Dealer: E        ♥ 1074  
Vul: EW        ♦ Q102  
HCP: 3          ♣ J8

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

Partner bids first.

Board: 246

Dealer: W

Vul: Both

HCP: 10

♠ KQ107643

♥ 10

♦ J106

♣ A9

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 241

Dealer: E

Vul: None

North HCP: 8

South HCP: 13

Contract: 3♠ E

North:

♠ 1075

♥ K9

♦ K852

♣ Q973

South:

♠ K3

♥ 1064

♦ AQ1063

♣ A82

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

Board: 242

Dealer: W

Vul: NS

North HCP: 12

South HCP: 7

Contract: 3♣X W

North:

♠ 10

♥ QJ1073

♦ A982

♣ KQ9

South:

♠ KQJ542

♥ 964

♦ J64

♣ 10

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

Board: 243

Dealer: E

Vul: EW

North HCP: 10

South HCP: 12

Contract: 5♦ S

North:

♠ AJ104

♥ A1083

♦ 98

♣ J64

South:

♠ KQ8

♥ 7

♦ AQJ107643

♣ 8

West	North	East	South
		1♣	1♦
1♥	X	XX <sup>1</sup>	5♦
AP			

1. Support double redouble

Board: 244

Dealer: W

Vul: EW

North HCP: 13

South HCP: 5

Contract: 4♠ E

North:

♠ 10

♥ KJ42

♦ AQJ1043

♣ Q9

South:

♠ KQ87

♥ 86

♦ 762

♣ 8653

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

Board: 245

Dealer: E

Vul: EW

North HCP: 3

South HCP: 14

Contract: 4♥X S

North:

♠ 97653

♥ 1074

♦ Q102

♣ J8

South:

♠ 2

♥ AKQJ986

♦ A96

♣ 104

West	North	East	South
		1♣	1♥
X	2♥	Pass	4♥
X♥	AP		

Board: 246

Dealer: W

Vul: Both

North HCP: 10

South HCP: 11

Contract: 3♠ N

North:

♠ KQ107643

♥ 10

♦ J106

♣ A9

South:

♠ —

♥ K876532

♦ A4

♣ KJ75

West	North	East	South
1♣	3♠	AP	

## South hands (Practice Page)

### Overcalls

Board: 241      ♠ K3  
Dealer: E        ♥ 1064  
Vul: None        ♦ AQ1063  
HCP: 13         ♣ A82

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

You bid first.

Board: 242      ♠ KQJ542  
Dealer: W        ♥ 964  
Vul: NS         ♦ J64  
HCP: 7          ♣ 10

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

Partner bids first.

Board: 243      ♠ KQ8  
Dealer: E        ♥ 7  
Vul: EW         ♦ AQJ107643  
HCP: 12        ♣ 8

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

You bid first.

Board: 244      ♠ KQ87  
Dealer: W        ♥ 86  
Vul: EW         ♦ 762  
HCP: 5          ♣ 8653

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

Partner bids first.

Board: 245      ♠ 2  
Dealer: E        ♥ AKQJ986  
Vul: EW         ♦ A96  
HCP: 14        ♣ 104

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

You bid first.

Board: 246

Dealer: W

Vul: Both

HCP: 11

♠ —

♥ K876532

♦ A4

♣ KJ75

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 241

Dealer: E

Vul: None

North HCP: 8

South HCP: 13

Contract: 3♠ E

North:

♠ 1075

♥ K9

♦ K852

♣ Q973

South:

♠ K3

♥ 1064

♦ AQ1063

♣ A82

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

Board: 242

Dealer: W

Vul: NS

North HCP: 12

South HCP: 7

Contract: 3♣X W

North:

♠ 10

♥ QJ1073

♦ A982

♣ KQ9

South:

♠ KQJ542

♥ 964

♦ J64

♣ 10

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

Board: 243

Dealer: E

Vul: EW

North HCP: 10

South HCP: 12

Contract: 5♦ S

North:

♠ AJ104

♥ A1083

♦ 98

♣ J64

South:

♠ KQ8

♥ 7

♦ AQJ107643

♣ 8

West	North	East	South
		1♣	1♦
1♥	X	XX <sup>1</sup>	5♦
AP			

1. Support double redouble

Board: 244

Dealer: W

Vul: EW

North HCP: 13

South HCP: 5

Contract: 4♠ E

North:

♠ 10

♥ KJ42

♦ AQJ1043

♣ Q9

South:

♠ KQ87

♥ 86

♦ 762

♣ 8653

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

Board: 245

Dealer: E

Vul: EW

North HCP: 3

South HCP: 14

Contract: 4♥X S

North:

♠ 97653

♥ 1074

♦ Q102

♣ J8

South:

♠ 2

♥ AKQJ986

♦ A96

♣ 104

West	North	East	South
		1♣	1♥
X	2♥	Pass	4♥
X♥	AP		

Board: 246

Dealer: W

Vul: Both

North HCP: 10

South HCP: 11

Contract: 3♠ N

North:

♠ KQ107643

♥ 10

♦ J106

♣ A9

South:

♠ —

♥ K876532

♦ A4

♣ KJ75

West	North	East	South
1♣	3♠	AP	

## North hands (Practice Page)

### Overcalls

Board: 247	♠ 87	East Opens 1♦.
Dealer: E	♥ K108542	West Doubles 1♠ if possible.
Vul: NS	♦ 106	East Bids 2♦ if possible.
HCP: 4	♣ J98	West Bids 3NT if possible.
		Partner bids first.
Board: 248	♠ 10	West Opens 1♠.
Dealer: W	♥ AQ4	East Bids 3♠ if possible.
Vul: None	♦ AKJ10964	
HCP: 14	♣ 98	You bid first.
Board: 249	♠ K6	
Dealer: E	♥ K7642	East Opens 1♥.
Vul: NS	♦ Q3	
HCP: 12	♣ A1054	Partner bids first.
Board: 250	♠ AK	West Opens 1♣.
Dealer: W	♥ 1032	East Bids 1NT if possible.
Vul: EW	♦ KJ1094	
HCP: 11	♣ 1054	You bid first.
Board: 251	♠ KJ32	East Opens 1♣.
Dealer: E	♥ 1083	West Bids 1♥ if possible.
Vul: None	♦ 97653	West Bids XA♠♠ if possible.
HCP: 5	♣ J	Partner bids first.

Board: 252      ♠ AQJ105  
Dealer: W        ♥ 109  
Vul: NS         ♦ J5  
HCP: 13         ♣ KQ106

West Opens 1♦.

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 247

Dealer: E

Vul: NS

North HCP: 4

South HCP: 10

Contract: 3N W

North:

♠ 87

♥ K108542

♦ 106

♣ J98

South:

♠ KQJ94

♥ 6

♦ A9842

♣ 32

West North East South

1♦ 1♠

X Pass 2♦ Pass

3NT AP

Board: 248

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♦ N

North:

♠ 10

♥ AQ4

♦ AKJ10964

♣ 98

South:

♠ 84

♥ J9862

♦ Q

♣ KQ1063

West North East South

1♠ 2♦ 3♠ Pass

Pass 4♦ AP

Board: 249

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 2♠ S

North:

♠ K6

♥ K7642

♦ Q3

♣ A1054

South:

♠ AJ10532

♥ —

♦ 982

♣ KQJ3

West North East South

1♥ 2♠

AP

Board: 250

Dealer: W

Vul: EW

North HCP: 11

South HCP: 8

Contract: 2♠ S

North:

♠ AK

♥ 1032

♦ KJ1094

♣ 1054

South:

♠ QJ76543

♥ KQ96

♦ —

♣ 87

West North East South

1♣ 1♦ 1NT 2♠

AP

Board: 251

Dealer: E

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♦ X S

North:

♠ KJ32

♥ 1083

♦ 97653

♣ J

South:

♠ Q865

♥ Q5

♦ AKQ1042

♣ 5

West North East South

1♣ 1♦

1♥ 4♦ Pass Pass

XA♠♠ AP

Board: 252

Dealer: W

Vul: NS

North HCP: 13

South HCP: 2

Contract: 3N E

North:

♠ AQJ105

♥ 109

♦ J5

♣ KQ106

South:

♠ 843

♥ 8532

♦ Q732

♣ 32

West North East South

1♦ 1♠ X Pass

2♥ X Pass 2♠

Pass Pass X Pass

3♦ Pass 3NT AP

## South hands (Practice Page)

### Overcalls

Board: 247	♠ KQJ94	East Opens 1♦.
Dealer: E	♥ 6	West Doubles 1♠ if possible.
Vul: NS	♦ A9842	East Bids 2♦ if possible.
HCP: 10	♣ 32	West Bids 3NT if possible.
		You bid first.
Board: 248	♠ 84	West Opens 1♠.
Dealer: W	♥ J9862	East Bids 3♠ if possible.
Vul: None	♦ Q	
HCP: 8	♣ KQ1063	Partner bids first.
Board: 249	♠ AJ10532	East Opens 1♥.
Dealer: E	♥ —	
Vul: NS	♦ 982	You bid first.
HCP: 11	♣ KQJ3	
Board: 250	♠ QJ76543	West Opens 1♣.
Dealer: W	♥ KQ96	East Bids 1NT if possible.
Vul: EW	♦ —	
HCP: 8	♣ 87	Partner bids first.
Board: 251	♠ Q865	East Opens 1♣.
Dealer: E	♥ Q5	West Bids 1♥ if possible.
Vul: None	♦ AKQ1042	West Bids XA♠♠ if possible.
HCP: 13	♣ 5	You bid first.

Board: 252      ♠ 843  
Dealer: W        ♥ 8532  
Vul: NS         ♦ Q732  
HCP: 2          ♣ 32

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 247

Dealer: E

Vul: NS

North HCP: 4

South HCP: 10

Contract: 3N W

North:

♠ 87

♥ K108542

♦ 106

♣ J98

South:

♠ KQJ94

♥ 6

♦ A9842

♣ 32

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

X	Pass	2♦	Pass
---	------	----	------

3NT	AP		
-----	----	--	--

Board: 248

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♦ N

North:

♠ 10

♥ AQ4

♦ AKJ10964

♣ 98

South:

♠ 84

♥ J9862

♦ Q

♣ KQ1063

West	North	East	South
------	-------	------	-------

1♠	2♦	3♠	Pass
----	----	----	------

Pass	4♦	AP	
------	----	----	--

Board: 249

Dealer: E

Vul: NS

North HCP: 12

South HCP: 11

Contract: 2♠ S

North:

♠ K6

♥ K7642

♦ Q3

♣ A1054

South:

♠ AJ10532

♥ —

♦ 982

♣ KQJ3

West	North	East	South
------	-------	------	-------

		1♥	2♠
--	--	----	----

AP			
----	--	--	--

Board: 250

Dealer: W

Vul: EW

North HCP: 11

South HCP: 8

Contract: 2♠ S

North:

♠ AK

♥ 1032

♦ KJ1094

♣ 1054

South:

♠ QJ76543

♥ KQ96

♦ —

♣ 87

West	North	East	South
------	-------	------	-------

1♣	1♦	1NT	2♠
----	----	-----	----

AP			
----	--	--	--

Board: 251

Dealer: E

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♦ X S

North:

♠ KJ32

♥ 1083

♦ 97653

♣ J

South:

♠ Q865

♥ Q5

♦ AKQ1042

♣ 5

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

1♥	4♦	Pass	Pass
----	----	------	------

XA♠♠	AP		
------	----	--	--

Board: 252

Dealer: W

Vul: NS

North HCP: 13

South HCP: 2

Contract: 3N E

North:

♠ AQJ105

♥ 109

♦ J5

♣ KQ106

South:

♠ 843

♥ 8532

♦ Q732

♣ 32

West	North	East	South
------	-------	------	-------

1♦	1♠	X	Pass
----	----	---	------

2♥	X	Pass	2♠
----	---	------	----

Pass	Pass	X	Pass
------	------	---	------

3♦	Pass	3NT	AP
----	------	-----	----

## North hands (Practice Page)

### Overcalls

Board: 253      ♠ 108

Dealer: E      ♥ AKQ1043

Vul: EW      ♦ A5

HCP: 13      ♣ 843

East Opens 1♦.

Partner bids first.

Board: 254      ♠ 632

Dealer: W      ♥ AKQJ1074

Vul: NS      ♦ Q7

HCP: 12      ♣ 9

West Opens 1♣.

West Bids 3♣ if possible.

You bid first.

Board: 255      ♠ Q86542

Dealer: E      ♥ Q6

Vul: EW      ♦ 975

HCP: 6      ♣ Q6

East Opens 1♣.

West Bids 2♦ if possible.

East Doubles 4♠ if possible.

Partner bids first.

Board: 256      ♠ —

Dealer: W      ♥ AK10642

Vul: Both      ♦ QJ3

HCP: 15      ♣ AJ95

West Opens 1♠.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 257      ♠ 94

Dealer: E      ♥ 43

Vul: EW      ♦ KQ97

HCP: 10      ♣ KQ1054

East Opens 1♦.

West Doubles 1♥ if possible.

East Bids 1♠ if possible.

West Bids 2♣ if possible.

Partner bids first.

Board: 258

Dealer: W

Vul: Both

HCP: 14

♠ AKJ10987

♥ 9

♦ 108

♣ AQ4

West Opens 1♦.

East Doubles 1♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 253

Dealer: E

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♥ N

North:

♠ 108

♥ AKQ1043

♦ A5

♣ 843

South:

♠ AKJ96

♥ 8

♦ 10863

♣ J95

West North East South

1♦ 1♠

Pass 2♥ Pass 2♠

Pass 3♥ AP

Board: 254

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ 632

♥ AKQJ1074

♦ Q7

♣ 9

South:

♠ AQ1095

♥ 6

♦ A652

♣ Q64

West North East South

1♣ 1♥ Pass 1♠

3♣ 4♥ AP

Board: 255

Dealer: E

Vul: EW

North HCP: 6

South HCP: 10

Contract: 4♠ X S

North:

♠ Q86542

♥ Q6

♦ 975

♣ Q6

South:

♠ AKJ97

♥ 854

♦ Q4

♣ 1094

West North East South

1♣ 1♠

2♦<sup>1</sup> 4♠ X AP

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

Board: 256

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 5♥ N

North:

♠ —

♥ AK10642

♦ QJ3

♣ AJ95

South:

♠ J109

♥ QJ83

♦ A8

♣ K432

West North East South

1♠ 2♥ 3♠ 4♥

4♠ 5♥ AP

Board: 257

Dealer: E

Vul: EW

North HCP: 10

South HCP: 9

Contract: 2♣ W

North:

♠ 94

♥ 43

♦ KQ97

♣ KQ1054

South:

♠ 10873

♥ AJ1082

♦ A83

♣ 3

West North East South

1♦ 1♥

X Pass 1♠ Pass

2♣ AP

Board: 258

Dealer: W

Vul: Both

North HCP: 14

South HCP: 5

Contract: 4♠ N

North:

♠ AKJ10987

♥ 9

♦ 108

♣ AQ4

South:

♠ 432

♥ AJ76

♦ 94

♣ 9765

West North East South

1♦ 1♠ X 2♠

Pass 4♠ AP

## South hands (Practice Page)

### Overcalls

Board: 253	♠ AKJ96	East Opens 1♦.
Dealer: E	♥ 8	
Vul: EW	♦ 10863	You bid first.
HCP: 9	♣ J95	
Board: 254	♠ AQ1095	West Opens 1♣.
Dealer: W	♥ 6	West Bids 3♣ if possible.
Vul: NS	♦ A652	
HCP: 12	♣ Q64	Partner bids first.
Board: 255	♠ AKJ97	East Opens 1♣.
Dealer: E	♥ 854	West Bids 2♦ if possible.
Vul: EW	♦ Q4	East Doubles 4♠ if possible.
HCP: 10	♣ 1094	You bid first.
Board: 256	♠ J109	West Opens 1♠.
Dealer: W	♥ QJ83	East Bids 3♠ if possible.
Vul: Both	♦ A8	West Bids 4♠ if possible.
HCP: 11	♣ K432	Partner bids first.
Board: 257	♠ 10873	East Opens 1♦.
Dealer: E	♥ AJ1082	West Doubles 1♥ if possible.
Vul: EW	♦ A83	East Bids 1♠ if possible.
HCP: 9	♣ 3	West Bids 2♣ if possible.
		You bid first.
Board: 258	♠ 432	West Opens 1♦.
Dealer: W	♥ AJ76	East Doubles 1♠ if possible.
Vul: Both	♦ 94	
HCP: 5	♣ 9765	Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 253

Dealer: E

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♥ N

North:

♠ 108

♥ AKQ1043

♦ A5

♣ 843

South:

♠ AKJ96

♥ 8

♦ 10863

♣ J95

West North East South

1♦ 1♠

Pass 2♥ Pass 2♠

Pass 3♥ AP

Board: 254

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ 632

♥ AKQJ1074

♦ Q7

♣ 9

South:

♠ AQ1095

♥ 6

♦ A652

♣ Q64

West North East South

1♣ 1♥ Pass 1♠

3♣ 4♥ AP

Board: 255

Dealer: E

Vul: EW

North HCP: 6

South HCP: 10

Contract: 4♠ X S

North:

♠ Q86542

♥ Q6

♦ 975

♣ Q6

South:

♠ AKJ97

♥ 854

♦ Q4

♣ 1094

West North East South

1♣ 1♠

2♦<sup>1</sup> 4♠ X AP

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

Board: 256

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 5♥ N

North:

♠ —

♥ AK10642

♦ QJ3

♣ AJ95

South:

♠ J109

♥ QJ83

♦ A8

♣ K432

West North East South

1♠ 2♥ 3♠ 4♥

4♠ 5♥ AP

Board: 257

Dealer: E

Vul: EW

North HCP: 10

South HCP: 9

Contract: 2♣ W

North:

♠ 94

♥ 43

♦ KQ97

♣ KQ1054

South:

♠ 10873

♥ AJ1082

♦ A83

♣ 3

West North East South

1♦ 1♥

X Pass 1♠ Pass

2♣ AP

Board: 258

Dealer: W

Vul: Both

North HCP: 14

South HCP: 5

Contract: 4♠ N

North:

♠ AKJ10987

♥ 9

♦ 108

♣ AQ4

South:

♠ 432

♥ AJ76

♦ 94

♣ 9765

West North East South

1♦ 1♠ X 2♠

Pass 4♠ AP

## North hands (Practice Page)

### Overcalls

Board: 259      ♠ 7654  
Dealer: E        ♥ J3  
Vul: None        ♦ J102  
HCP: 7           ♣ AJ83

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

Partner bids first.

Board: 260      ♠ KQ1073  
Dealer: W        ♥ 93  
Vul: EW         ♦ 9  
HCP: 11          ♣ AQ742

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

You bid first.

Board: 261      ♠ 6  
Dealer: E        ♥ J102  
Vul: Both        ♦ KJ743  
HCP: 12          ♣ AK54

East Opens 1♠.  
Partner bids first.

Board: 262      ♠ QJ1043  
Dealer: W        ♥ 4  
Vul: NS         ♦ 95  
HCP: 12          ♣ AKQ85

West Opens 1♥.  
You bid first.

Board: 263      ♠ Q1075  
Dealer: E        ♥ 54  
Vul: EW         ♦ AQ1032  
HCP: 8           ♣ 98

East Opens 1♠.  
Partner bids first.

Board: 264      ♠ KJ  
Dealer: W        ♥ K53  
Vul: Both        ♦ 83  
HCP: 15          ♣ AKJ765

West Opens 1♦.  
You bid first.

## Overcalls Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ AQ1093			1♣	1♠
Vul: None	♥ J3	♥ 104	2♥ <sup>1</sup>	2♠	3♥	Pass
North HCP: 7	♦ J102	♦ K85	4♥	AP		
South HCP: 9	♣ AJ83	♣ 652				
Contract: 4♥ W			1. 1X-(Y)-2Z forcing			

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ KQ1073	♠ 9652	1♦	1♠	2♥ <sup>1</sup>	2♠
Vul: EW	♥ 93	♥ 6	4♥	Pass	Pass	4♠
North HCP: 11	♦ 9	♦ KQJ76	X	AP		
South HCP: 7	♣ AQ742	♣ J86				
Contract: 4♠X N			1. 1X-(Y)-2Z forcing			

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ K983			1♠	2♥
Vul: Both	♥ J102	♥ AKQ43	Pass	2♠ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ KJ743	♦ 52	Pass	4♥	AP	
South HCP: 12	♣ AK54	♣ 106				
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ QJ1043	♠ 92	1♥	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: NS	♥ 4	♥ J1096	Pass	3♣	AP	
North HCP: 12	♦ 95	♦ AK83				
South HCP: 9	♣ AKQ85	♣ J72				
Contract: 3♣ N			1. Michaels Cuebid 2. to the partner's longer			

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ Q1075	♠ 62			1♠	2♥
Vul: EW	♥ 54	♥ AKQJ102				
North HCP: 8	♦ AQ1032	♦ 6	AP			
South HCP: 13	♣ 98	♣ K762				
Contract: 2♥ S						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A109862				
Vul: Both	♥ K53	♥ 86	1♦	2♣	AP	
North HCP: 15	♦ 83	♦ 642				
South HCP: 4	♣ AKJ765	♣ 108				
Contract: 2♣ N						

## South hands (Practice Page)

### Overcalls

Board: 259	♠ AQ1093	East Opens 1♣.
Dealer: E	♥ 104	West Bids 2♥ if possible.
Vul: None	♦ K85	East Bids 3♥ if possible.
HCP: 9	♣ 652	West Bids 4♥ if possible.
		You bid first.
Board: 260	♠ 9652	West Opens 1♦.
Dealer: W	♥ 6	East Bids 2♥ if possible.
Vul: EW	♦ KQJ76	West Bids 4♥ if possible.
HCP: 7	♣ J86	West Doubles 4♠ if possible.
		Partner bids first.
Board: 261	♠ K983	East Opens 1♠.
Dealer: E	♥ AKQ43	
Vul: Both	♦ 52	You bid first.
HCP: 12	♣ 106	
Board: 262	♠ 92	West Opens 1♥.
Dealer: W	♥ J1096	
Vul: NS	♦ AK83	Partner bids first.
HCP: 9	♣ J72	
Board: 263	♠ 62	East Opens 1♠.
Dealer: E	♥ AKQJ102	
Vul: EW	♦ 6	You bid first.
HCP: 13	♣ K762	
Board: 264	♠ A109862	West Opens 1♦.
Dealer: W	♥ 86	
Vul: Both	♦ 642	Partner bids first.
HCP: 4	♣ 108	

## Overcalls Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ AQ1093			1♣	1♠
Vul: None	♥ J3	♥ 104	2♥ <sup>1</sup>	2♠	3♥	Pass
North HCP: 7	♦ J102	♦ K85	4♥	AP		
South HCP: 9	♣ AJ83	♣ 652				
Contract: 4♥ W			1. 1X-(Y)-2Z forcing			

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ KQ1073	♠ 9652	1♦	1♠	2♥ <sup>1</sup>	2♠
Vul: EW	♥ 93	♥ 6	4♥	Pass	Pass	4♠
North HCP: 11	♦ 9	♦ KQJ76	X	AP		
South HCP: 7	♣ AQ742	♣ J86				
Contract: 4♠X N			1. 1X-(Y)-2Z forcing			

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ K983			1♠	2♥
Vul: Both	♥ J102	♥ AKQ43	Pass	2♠ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ KJ743	♦ 52	Pass	4♥	AP	
South HCP: 12	♣ AK54	♣ 106				
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ QJ1043	♠ 92	1♥	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: NS	♥ 4	♥ J1096	Pass	3♣	AP	
North HCP: 12	♦ 95	♦ AK83	1. Michaels Cuebid			
South HCP: 9	♣ AKQ85	♣ J72	2. to the partner's longer			
Contract: 3♣ N						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ Q1075	♠ 62			1♠	2♥
Vul: EW	♥ 54	♥ AKQJ102				
North HCP: 8	♦ AQ1032	♦ 6	AP			
South HCP: 13	♣ 98	♣ K762				
Contract: 2♥ S						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A109862	1♦	2♣	AP	
Vul: Both	♥ K53	♥ 86				
North HCP: 15	♦ 83	♦ 642				
South HCP: 4	♣ AKJ765	♣ 108				
Contract: 2♣ N						

## North hands (Practice Page)

### Overcalls

Board: 265	♠ QJ975	East Opens 1♣.
Dealer: E	♥ 83	West Doubles 2♦ if possible.
Vul: None	♦ K85	
HCP: 8	♣ Q94	Partner bids first.
Board: 266	♠ AQJ9732	West Opens 1♦.
Dealer: W	♥ K10	
Vul: NS	♦ 108	You bid first.
HCP: 10	♣ 109	
Board: 267	♠ 8532	East Opens 1♣.
Dealer: E	♥ 10873	
Vul: Both	♦ AK	Partner bids first.
HCP: 10	♣ QJ10	
Board: 268	♠ J7	West Opens 1♠.
Dealer: W	♥ 3	
Vul: NS	♦ KQJ52	You bid first.
HCP: 13	♣ KQJ84	
Board: 269	♠ K2	East Opens 1♦.
Dealer: E	♥ AK52	
Vul: EW	♦ 1098	Partner bids first.
HCP: 12	♣ Q863	
Board: 270	♠ AK1084	West Opens 1♦.
Dealer: W	♥ KQ10852	East Bids 3♣ if possible.
Vul: None	♦ 7	West Bids 3♦ if possible.
HCP: 12	♣ 6	East Bids 3♥ if possible.
		West Bids 4♦ if possible.
		You bid first.

## Overcalls Both hands (Answers Page)

Board: 265

Dealer: E

Vul: None

North HCP: 8

South HCP: 9

Contract: 3♦ S

North:

♠ QJ975

♥ 83

♦ K85

♣ Q94

South:

♠ 3

♥ K52

♦ QJ10764

♣ K105

West	North	East	South
------	-------	------	-------

		1♣	2♦
--	--	----	----

X	3♦	AP	
---	----	----	--

Board: 266

Dealer: W

Vul: NS

North HCP: 10

South HCP: 6

Contract: 3♠ N

North:

♠ AQJ9732

♥ K10

♦ 108

♣ 109

South:

♠ 108

♥ A976

♦ Q954

♣ 753

West	North	East	South
------	-------	------	-------

1♦	3♠	AP	
----	----	----	--

Board: 267

Dealer: E

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♥ N

North:

♠ 8532

♥ 10873

♦ AK

♣ QJ10

South:

♠ K7

♥ AKQ52

♦ 108643

♣ 2

West	North	East	South
------	-------	------	-------

		1♣	2NT <sup>1</sup>
--	--	----	------------------

Pass	4♥	AP	
------	----	----	--

1. Unusual 2NT

Board: 268

Dealer: W

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3♦ S

North:

♠ J7

♥ 3

♦ KQJ52

♣ KQJ84

South:

♠ AQ43

♥ K1085

♦ A84

♣ 73

West	North	East	South
------	-------	------	-------

1♠	2NT <sup>1</sup>	Pass	3♦
----	------------------	------	----

AP

1. Unusual 2NT

Board: 269

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♠ S

North:

♠ K2

♥ AK52

♦ 1098

♣ Q863

South:

♠ QJ109743

♥ J3

♦ K

♣ A95

West	North	East	South
------	-------	------	-------

		1♦	3♠
--	--	----	----

AP

Board: 270  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 1  
Contract: 4♦ W

North:  
♠ AK1084  
♥ KQ10852  
♦ 7  
♣ 6

South:  
♠ 76  
♥ J7  
♦ 10862  
♣ 107542

West	North	East	South
------	-------	------	-------

1♦	2♦ <sup>1</sup>	3♣ <sup>2</sup>	Pass
----	-----------------	-----------------	------

3♦ <sup>3</sup>	Pass	3♥ <sup>4</sup>	Pass
-----------------	------	-----------------	------

4♦	AP		
----	----	--	--

1. Michaels Cuebid
2. Rubensohl after 1m
3. relay
4. strength cue bid



## South hands (Practice Page)

### Overcalls

Board: 265  
Dealer: E  
Vul: None  
HCP: 9

♠ 3  
♥ K52  
♦ QJ10764  
♣ K105

East Opens 1♣.  
West Doubles 2♦ if possible.  
You bid first.

Board: 266  
Dealer: W  
Vul: NS  
HCP: 6

♠ 108  
♥ A976  
♦ Q954  
♣ 753

West Opens 1♦.  
Partner bids first.

Board: 267  
Dealer: E  
Vul: Both  
HCP: 12

♠ K7  
♥ AKQ52  
♦ 108643  
♣ 2

East Opens 1♣.  
You bid first.

Board: 268  
Dealer: W  
Vul: NS  
HCP: 13

♠ AQ43  
♥ K1085  
♦ A84  
♣ 73

West Opens 1♠.  
Partner bids first.

Board: 269  
Dealer: E  
Vul: EW  
HCP: 11

♠ QJ109743  
♥ J3  
♦ K  
♣ A95

East Opens 1♦.  
You bid first.

Board: 270  
Dealer: W  
Vul: None  
HCP: 1

♠ 76  
♥ J7  
♦ 10862  
♣ 107542

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

## Overcalls Both hands (Answers Page)

Board: 265

Dealer: E

Vul: None

North HCP: 8

South HCP: 9

Contract: 3♦ S

North:

♠ QJ975

♥ 83

♦ K85

♣ Q94

South:

♠ 3

♥ K52

♦ QJ10764

♣ K105

West	North	East	South
------	-------	------	-------

		1♣	2♦
--	--	----	----

X	3♦	AP	
---	----	----	--

Board: 266

Dealer: W

Vul: NS

North HCP: 10

South HCP: 6

Contract: 3♠ N

North:

♠ AQJ9732

♥ K10

♦ 108

♣ 109

South:

♠ 108

♥ A976

♦ Q954

♣ 753

West	North	East	South
------	-------	------	-------

1♦	3♠	AP	
----	----	----	--

Board: 267

Dealer: E

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♥ N

North:

♠ 8532

♥ 10873

♦ AK

♣ QJ10

South:

♠ K7

♥ AKQ52

♦ 108643

♣ 2

West	North	East	South
------	-------	------	-------

		1♣	2NT <sup>1</sup>
--	--	----	------------------

Pass	4♥	AP	
------	----	----	--

1. Unusual 2NT

Board: 268

Dealer: W

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3♦ S

North:

♠ J7

♥ 3

♦ KQJ52

♣ KQJ84

South:

♠ AQ43

♥ K1085

♦ A84

♣ 73

West	North	East	South
------	-------	------	-------

1♠	2NT <sup>1</sup>	Pass	3♦
----	------------------	------	----

AP

1. Unusual 2NT

Board: 269

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♠ S

North:

♠ K2

♥ AK52

♦ 1098

♣ Q863

South:

♠ QJ109743

♥ J3

♦ K

♣ A95

West	North	East	South
------	-------	------	-------

		1♦	3♠
--	--	----	----

AP

Board: 270  
Dealer: W  
Vul: None  
North HCP: 12  
South HCP: 1  
Contract: 4♦ W

North:  
♠ AK1084  
♥ KQ10852  
♦ 7  
♣ 6

South:  
♠ 76  
♥ J7  
♦ 10862  
♣ 107542

West	North	East	South
------	-------	------	-------

1♦	2♦ <sup>1</sup>	3♣ <sup>2</sup>	Pass
----	-----------------	-----------------	------

3♦ <sup>3</sup>	Pass	3♥ <sup>4</sup>	Pass
-----------------	------	-----------------	------

4♦	AP		
----	----	--	--

1. Michaels Cuebid
2. Rubensohl after 1m
3. relay
4. strength cue bid

## North hands (Practice Page)

### Overcalls

Board: 271  
Dealer: E  
Vul: NS  
HCP: 5

♠ 65  
♥ A1054  
♦ J10863  
♣ 53

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

Partner bids first.

Board: 272  
Dealer: W  
Vul: EW  
HCP: 14

♠ AK4  
♥ 74  
♦ J65  
♣ KQJ98

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

You bid first.

Board: 273  
Dealer: E  
Vul: Both  
HCP: 8

♠ 1083  
♥ K1053  
♦ KQ73  
♣ 85

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

Partner bids first.

Board: 274  
Dealer: W  
Vul: NS  
HCP: 9

♠ —  
♥ AKQ9873  
♦ 9642  
♣ 65

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

You bid first.

Board: 275  
Dealer: E  
Vul: Both  
HCP: 9

♠ AJ9742  
♥ 3  
♦ 64  
♣ A872

East Opens 1♦.

Partner bids first.

Board: 276  
Dealer: W  
Vul: None  
HCP: 13

♠ QJ10  
♥ 95  
♦ KJ6  
♣ KQJ97

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ A4			1♠	1NT
Vul: NS	♥ A1054	♥ K73	2♠	X	Pass	3♣
North HCP: 5	♦ J10863	♦ Q97	Pass	Pass	3♠	AP
South HCP: 16	♣ 53	♣ AQJ109				
Contract: 3♠ E						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ 75	1♥	2♣	Pass	3♣
Vul: EW	♥ 74	♥ J109	4♥	X♥	AP	
North HCP: 14	♦ J65	♦ Q987				
South HCP: 7	♣ KQJ98	♣ A1053				
Contract: 4♥ X W						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ 1083	♠ QJ	Pass	2♥	2♠	AP
Vul: Both	♥ K1053	♥ AQJ82			1♣	1♥
North HCP: 8	♦ KQ73	♦ 1042				
South HCP: 14	♣ 85	♣ A107				
Contract: 2♠ E						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ A642	1♠	4♥	Pass	Pass
Vul: NS	♥ AKQ9873	♥ J4	4♠	Pass	Pass	5♥
North HCP: 9	♦ 9642	♦ AQ1083	Pass	Pass	5♠	AP
South HCP: 12	♣ 65	♣ J3				
Contract: 5♠ W						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ AJ9742	♠ 8	Pass	1♠	1♦	1♥
Vul: Both	♥ 3	♥ AQ1084	Pass	3♠	Pass	2NT
North HCP: 9	♦ 64	♦ A53	Pass	4♠	Pass	3NT
South HCP: 15	♣ A872	♣ KQ53	Pass		AP	
Contract: 4♠ N						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ 8764	1♦	2♣	3NT	AP
Vul: None	♥ 95	♥ 108764				
North HCP: 13	♦ KJ6	♦ 87				
South HCP: 0	♣ KQJ97	♣ 63				
Contract: 3N E						

## South hands (Practice Page)

### Overcalls

Board: 271  
Dealer: E  
Vul: NS  
HCP: 16

♠ A4  
♥ K73  
♦ Q97  
♣ AQJ109

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

You bid first.

Board: 272  
Dealer: W  
Vul: EW  
HCP: 7

♠ 75  
♥ J109  
♦ Q987  
♣ A1053

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

Partner bids first.

Board: 273  
Dealer: E  
Vul: Both  
HCP: 14

♠ QJ  
♥ AQJ82  
♦ 1042  
♣ A107

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

You bid first.

Board: 274  
Dealer: W  
Vul: NS  
HCP: 12

♠ A642  
♥ J4  
♦ AQ1083  
♣ J3

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

Partner bids first.

Board: 275  
Dealer: E  
Vul: Both  
HCP: 15

♠ 8  
♥ AQ1084  
♦ A53  
♣ KQ53

East Opens 1♦.

You bid first.

Board: 276  
Dealer: W  
Vul: None  
HCP: 0

♠ 8764  
♥ 108764  
♦ 87  
♣ 63

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ A4			1♠	1NT
Vul: NS	♥ A1054	♥ K73	2♠	X	Pass	3♣
North HCP: 5	♦ J10863	♦ Q97	Pass	Pass	3♠	AP
South HCP: 16	♣ 53	♣ AQJ109				
Contract: 3♠ E						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ 75	1♥	2♣	Pass	3♣
Vul: EW	♥ 74	♥ J109	4♥	X♥	AP	
North HCP: 14	♦ J65	♦ Q987				
South HCP: 7	♣ KQJ98	♣ A1053				
Contract: 4♥ X W						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ 1083	♠ QJ	Pass	2♥	2♠	AP
Vul: Both	♥ K1053	♥ AQJ82			1♣	1♥
North HCP: 8	♦ KQ73	♦ 1042				
South HCP: 14	♣ 85	♣ A107				
Contract: 2♠ E						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ A642	1♠	4♥	Pass	Pass
Vul: NS	♥ AKQ9873	♥ J4	4♠	Pass	Pass	5♥
North HCP: 9	♦ 9642	♦ AQ1083	Pass	Pass	5♠	AP
South HCP: 12	♣ 65	♣ J3				
Contract: 5♠ W						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ AJ9742	♠ 8	Pass	1♠	1♦	1♥
Vul: Both	♥ 3	♥ AQ1084	Pass	3♠	Pass	2NT
North HCP: 9	♦ 64	♦ A53	Pass	4♠	Pass	3NT
South HCP: 15	♣ A872	♣ KQ53	Pass		AP	
Contract: 4♠ N						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ 8764	1♦	2♣	3NT	AP
Vul: None	♥ 95	♥ 108764				
North HCP: 13	♦ KJ6	♦ 87				
South HCP: 0	♣ KQJ97	♣ 63				
Contract: 3N E						

## North hands (Practice Page)

### Overcalls

Board: 277      ♠ K93  
Dealer: E        ♥ 972  
Vul: EW        ♦ K9865  
HCP: 6         ♣ 65

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

Partner bids first.

Board: 278      ♠ QJ106  
Dealer: W        ♥ A87  
Vul: None       ♦ AKJ832  
HCP: 15        ♣ —

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

You bid first.

Board: 279      ♠ J32  
Dealer: E        ♥ K76  
Vul: Both       ♦ KQ  
HCP: 12        ♣ QJ1087

East Opens 1♠.

Partner bids first.

Board: 280      ♠ KJ1054  
Dealer: W        ♥ J974  
Vul: None       ♦ 5  
HCP: 9         ♣ A65

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

You bid first.

Board: 281      ♠ KQ8  
Dealer: E        ♥ 62  
Vul: NS         ♦ K1094  
HCP: 8         ♣ 10653

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

Partner bids first.



Board: 282

Dealer: W

Vul: EW

HCP: 17

♠ J8

♥ AKJ743

♦ A72

♣ A7

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 277

Dealer: E

Vul: EW

North HCP: 6

South HCP: 10

Contract: 3♣ E

North:

♠ K93

♥ 972

♦ K9865

♣ 65

South:

♠ AQ8

♥ KJ1054

♦ 104

♣ 742

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

X	2♥	Pass	Pass
---	----	------	------

3♣	AP		
----	----	--	--

Board: 278

Dealer: W

Vul: None

North HCP: 15

South HCP: 3

Contract: 4♥ E

North:

♠ QJ106

♥ A87

♦ AKJ832

♣ —

South:

♠ K9

♥ 10

♦ 7654

♣ 876543

West	North	East	South
------	-------	------	-------

1♣	1♦	4♥	AP
----	----	----	----

Board: 279

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3♥ N

North:

♠ J32

♥ K76

♦ KQ

♣ QJ1087

South:

♠ 87

♥ AQ10954

♦ AJ1097

♣ —

West	North	East	South
------	-------	------	-------

		1♠	2♠ <sup>1</sup>
--	--	----	-----------------

Pass	3♥	AP	
------	----	----	--

1. Michaels Cuebid

Board: 280

Dealer: W

Vul: None

North HCP: 9

South HCP: 5

Contract: 5♣ W

North:

♠ KJ1054

♥ J974

♦ 5

♣ A65

South:

♠ 972

♥ 65

♦ QJ98764

♣ Q

West	North	East	South
------	-------	------	-------

1♣	1♠	X	3♠
----	----	---	----

Pass	Pass	4♣	Pass
------	------	----	------

5♣	AP		
----	----	--	--

Board: 281

Dealer: E

Vul: NS

North HCP: 8

South HCP: 11

Contract: 2♣ E

North:

♠ KQ8

♥ 62

♦ K1094

♣ 10653

South:

♠ AJ94

♥ AQ1084

♦ 85

♣ 87

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	Pass	1♠	Pass
------	------	----	------

2♣	AP		
----	----	--	--

Board: 282

Dealer: W

Vul: EW

North HCP: 17

South HCP: 3

Contract: 3♥ N

North:

♠ J8

♥ AKJ743

♦ A72

♣ A7

South:

♠ 942

♥ 1062

♦ 1083

♣ K982

West	North	East	South
------	-------	------	-------

1♣	1♥	1♠	Pass
----	----	----	------

2♠	3♥	AP	
----	----	----	--

## South hands (Practice Page)

### Overcalls

Board: 277      ♠ AQ8  
Dealer: E        ♥ KJ1054  
Vul: EW         ♦ 104  
HCP: 10         ♣ 742

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

You bid first.

Board: 278      ♠ K9  
Dealer: W        ♥ 10  
Vul: None       ♦ 7654  
HCP: 3           ♣ 876543

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

Partner bids first.

Board: 279      ♠ 87  
Dealer: E        ♥ AQ10954  
Vul: Both       ♦ AJ1097  
HCP: 11         ♣ —

East Opens 1♠.

You bid first.

Board: 280      ♠ 972  
Dealer: W        ♥ 65  
Vul: None       ♦ QJ98764  
HCP: 5           ♣ Q

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

Partner bids first.

Board: 281      ♠ AJ94  
Dealer: E        ♥ AQ1084  
Vul: NS         ♦ 85  
HCP: 11         ♣ 87

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

You bid first.

Board: 282

Dealer: W

Vul: EW

HCP: 3

♠ 942

♥ 1062

♦ 1083

♣ K982

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 277

Dealer: E

Vul: EW

North HCP: 6

South HCP: 10

Contract: 3♣ E

North:

♠ K93

♥ 972

♦ K9865

♣ 65

South:

♠ AQ8

♥ KJ1054

♦ 104

♣ 742

West North East South

1♣ 1♥

X 2♥ Pass Pass

3♣ AP

Board: 278

Dealer: W

Vul: None

North HCP: 15

South HCP: 3

Contract: 4♥ E

North:

♠ QJ106

♥ A87

♦ AKJ832

♣ —

South:

♠ K9

♥ 10

♦ 7654

♣ 876543

West North East South

1♣ 1♦ 4♥ AP

Board: 279

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3♥ N

North:

♠ J32

♥ K76

♦ KQ

♣ QJ1087

South:

♠ 87

♥ AQ10954

♦ AJ1097

♣ —

West North East South

1♣ 2♠<sup>1</sup>

Pass 3♥ AP

1. Michaels Cuebid

Board: 280

Dealer: W

Vul: None

North HCP: 9

South HCP: 5

Contract: 5♣ W

North:

♠ KJ1054

♥ J974

♦ 5

♣ A65

South:

♠ 972

♥ 65

♦ QJ98764

♣ Q

West North East South

1♣ 1♠ X 3♠

Pass Pass 4♣ Pass

5♣ AP

Board: 281

Dealer: E

Vul: NS

North HCP: 8

South HCP: 11

Contract: 2♣ E

North:

♠ KQ8

♥ 62

♦ K1094

♣ 10653

South:

♠ AJ94

♥ AQ1084

♦ 85

♣ 87

West North East South

1♣ 1♥

Pass Pass 1♠ Pass

2♣ AP

Board: 282

Dealer: W

Vul: EW

North HCP: 17

South HCP: 3

Contract: 3♥ N

North:

♠ J8

♥ AKJ743

♦ A72

♣ A7

South:

♠ 942

♥ 1062

♦ 1083

♣ K982

West North East South

1♣ 1♥ 1♠ Pass

2♠ 3♥ AP

## North hands (Practice Page)

### Overcalls

Board: 283  
Dealer: E  
Vul: None  
HCP: 9

♠ KJ64  
♥ 975  
♦ Q  
♣ K10963

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

Partner bids first.

Board: 284  
Dealer: W  
Vul: NS  
HCP: 14

♠ A  
♥ AJ10853  
♦ Q84  
♣ K94

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

You bid first.

Board: 285  
Dealer: E  
Vul: EW  
HCP: 8

♠ QJ86  
♥ 1098  
♦ KJ2  
♣ J109

East Opens 1♦.

Partner bids first.

Board: 286  
Dealer: W  
Vul: Both  
HCP: 10

♠ KQ1098  
♥ 1042  
♦ A4  
♣ J43

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

You bid first.

Board: 287  
Dealer: E  
Vul: NS  
HCP: 9

♠ J95  
♥ 962  
♦ AQ109  
♣ Q104

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

Partner bids first.

Board: 288  
Dealer: W  
Vul: EW  
HCP: 12

♠ KJ9  
♥ A5  
♦ KJ1042  
♣ 965

West Opens 1♥.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ KJ64	♠ —			1♠	2♠ <sup>1</sup>
Vul: None	♥ 975	♥ AKQ32	X	3♥	3♠	AP
North HCP: 9	♦ Q	♦ A10743				
South HCP: 14	♣ K10963	♣ J52				
Contract: 3♠ E						1. Michaels Cuebid

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 87543	1♦	1♥	X	Pass
Vul: NS	♥ AJ10853	♥ 2	1NT	2♥	AP	
North HCP: 14	♦ Q84	♦ 653				
South HCP: 3	♣ K94	♣ QJ62				
Contract: 2♥ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ QJ86	♠ AK1074			1♦	1♠
Vul: EW	♥ 1098	♥ KQ6	Pass	2♠	Pass	4♠
North HCP: 8	♦ KJ2	♦ 875	AP			
South HCP: 16	♣ J109	♣ A4				
Contract: 4♠ S						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ KQ1098	♠ AJ53	1♥	1♠	3♥	3♠
Vul: Both	♥ 1042	♥ 7	AP			
North HCP: 10	♦ A4	♦ QJ9873				
South HCP: 13	♣ J43	♣ KQ				
Contract: 3♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ J95	♠ AQ1042			1♥	1♠
Vul: NS	♥ 962	♥ K7	2♥	2♠	3♥	X <sup>1</sup>
North HCP: 9	♦ AQ109	♦ 753	Pass	4♠	AP	
South HCP: 14	♣ Q104	♣ AJ6				
Contract: 4♠ S						1. Maximal Doubles

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ AQ42	1♥	2♦	Pass	2♥ <sup>1</sup>
Vul: EW	♥ A5	♥ 76	Pass	2NT	Pass	3NT
North HCP: 12	♦ KJ1042	♦ 863	AP			
South HCP: 14	♣ 965	♣ AKJ4				
Contract: 3N N						1. strength cue bid

## South hands (Practice Page)

### Overcalls

Board: 283  
Dealer: E  
Vul: None  
HCP: 14

♠ —  
♥ AKQ32  
♦ A10743  
♣ J52

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

You bid first.

Board: 284  
Dealer: W  
Vul: NS  
HCP: 3

♠ 87543  
♥ 2  
♦ 653  
♣ QJ62

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

Partner bids first.

Board: 285  
Dealer: E  
Vul: EW  
HCP: 16

♠ AK1074  
♥ KQ6  
♦ 875  
♣ A4

East Opens 1♦.

You bid first.

Board: 286  
Dealer: W  
Vul: Both  
HCP: 13

♠ AJ53  
♥ 7  
♦ QJ9873  
♣ KQ

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

Partner bids first.

Board: 287  
Dealer: E  
Vul: NS  
HCP: 14

♠ AQ1042  
♥ K7  
♦ 753  
♣ AJ6

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

You bid first.

Board: 288  
Dealer: W  
Vul: EW  
HCP: 14

♠ AQ42  
♥ 76  
♦ 863  
♣ AKJ4

West Opens 1♥.

Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ KJ64	♠ —			1♠	2♠ <sup>1</sup>
Vul: None	♥ 975	♥ AKQ32				
North HCP: 9	♦ Q	♦ A10743	X	3♥	3♠	AP
South HCP: 14	♣ K10963	♣ J52	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ 87543				
Vul: NS	♥ AJ10853	♥ 2	1♦	1♥	X	Pass
North HCP: 14	♦ Q84	♦ 653	1NT	2♥	AP	
South HCP: 3	♣ K94	♣ QJ62				
Contract: 2♥ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ QJ86	♠ AK1074			1♦	1♠
Vul: EW	♥ 1098	♥ KQ6				
North HCP: 8	♦ KJ2	♦ 875	Pass	2♠	Pass	4♠
South HCP: 16	♣ J109	♣ A4	AP			
Contract: 4♠ S						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ KQ1098	♠ AJ53				
Vul: Both	♥ 1042	♥ 7	1♥	1♠	3♥	3♠
North HCP: 10	♦ A4	♦ QJ9873	AP			
South HCP: 13	♣ J43	♣ KQ				
Contract: 3♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ J95	♠ AQ1042			1♥	1♠
Vul: NS	♥ 962	♥ K7	2♥	2♠	3♥	X <sup>1</sup>
North HCP: 9	♦ AQ109	♦ 753	Pass	4♠	AP	
South HCP: 14	♣ Q104	♣ AJ6	1. Maximal Doubles			
Contract: 4♠ S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ AQ42	1♥	2♦	Pass	2♥ <sup>1</sup>
Vul: EW	♥ A5	♥ 76	Pass	2NT	Pass	3NT
North HCP: 12	♦ KJ1042	♦ 863	AP			
South HCP: 14	♣ 965	♣ AKJ4	1. strength cue bid			
Contract: 3N N						

## North hands (Practice Page)

### Overcalls

Board: 289	♠ J72	East Opens 1♥.
Dealer: E	♥ QJ9	West Bids 2♥ if possible.
Vul: Both	♦ 843	
HCP: 6	♣ Q943	Partner bids first.

Board: 290	♠ 76	West Opens 1♠.
Dealer: W	♥ 5	
Vul: None	♦ A965	You bid first.
HCP: 11	♣ AK10654	

Board: 291	♠ A543	East Opens 1♣.
Dealer: E	♥ J932	West Bids 1♠ if possible.
Vul: EW	♦ 9	East Bids 2♠ if possible.
HCP: 6	♣ J1042	Partner bids first.

Board: 292	♠ AKJ1073	West Opens 1♥.
Dealer: W	♥ 95	West Bids 3♥ if possible.
Vul: None	♦ 74	
HCP: 10	♣ Q105	You bid first.

Board: 293	♠ J542	East Opens 1♦.
Dealer: E	♥ KQ95	
Vul: NS	♦ 743	Partner bids first.
HCP: 7	♣ J2	

Board: 294	♠ KJ1052	West Opens 1♦.
Dealer: W	♥ A1043	East Bids 2♠ if possible.
Vul: Both	♦ 10	West Bids 3♦ if possible.
HCP: 10	♣ Q54	East Bids 3NT if possible.
		You bid first.

## Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ J72	♠ 8653			1♥	2♦
Vul: Both	♥ QJ9	♥ 63				
North HCP: 6	♦ 843	♦ AKJ105	2♥	AP		
South HCP: 11	♣ Q943	♣ K6				
Contract: 2♥ E						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ Q10853				
Vul: None	♥ 5	♥ KQ108	1♠	2♣	AP	
North HCP: 11	♦ A965	♦ K108				
South HCP: 10	♣ AK10654	♣ 8				
Contract: 2♣ N						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ A543	♠ 9			1♣	1♦
Vul: EW	♥ J932	♥ A76	1♠	Pass	2♠	3♦
North HCP: 6	♦ 9	♦ AJ108765	AP			
South HCP: 13	♣ J1042	♣ A8				
Contract: 3♦ S						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ AKJ1073	♠ Q8				
Vul: None	♥ 95	♥ Q104	1♥	2♠	Pass	Pass
North HCP: 10	♦ 74	♦ J962	3♥	AP		
South HCP: 9	♣ Q105	♣ A832				
Contract: 3♥ W						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ J542	♠ 106				
Vul: NS	♥ KQ95	♥ A2			1♦	2♣
North HCP: 7	♦ 743	♦ 1085	AP			
South HCP: 13	♣ J2	♣ AKQ854				
Contract: 2♣ S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ KJ1052	♠ 8763	1♦	1♠	2♠ <sup>1</sup>	Pass
Vul: Both	♥ A1043	♥ K652	3♦	Pass	3NT	AP
North HCP: 10	♦ 10	♦ J97	1. limit raise or better in ♦			
South HCP: 4	♣ Q54	♣ 103				
Contract: 3N E						

## South hands (Practice Page)

### Overcalls

Board: 289      ♠ 8653  
Dealer: E        ♥ 63  
Vul: Both        ♦ AKJ105  
HCP: 11         ♣ K6

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

Board: 290      ♠ Q10853  
Dealer: W        ♥ KQ108  
Vul: None       ♦ K108  
HCP: 10         ♣ 8

West Opens 1♠.  
  
Partner bids first.

Board: 291      ♠ 9  
Dealer: E        ♥ A76  
Vul: EW         ♦ AJ108765  
HCP: 13         ♣ A8

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

Board: 292      ♠ Q8  
Dealer: W        ♥ Q104  
Vul: None       ♦ J962  
HCP: 9         ♣ A832

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

Board: 293      ♠ 106  
Dealer: E        ♥ A2  
Vul: NS         ♦ 1085  
HCP: 13         ♣ AKQ854

East Opens 1♦.  
  
You bid first.

Board: 294      ♠ 8763  
Dealer: W        ♥ K652  
Vul: Both       ♦ J97  
HCP: 4         ♣ 103

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

## Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ J72	♠ 8653			1♥	2♦
Vul: Both	♥ QJ9	♥ 63				
North HCP: 6	♦ 843	♦ AKJ105	2♥	AP		
South HCP: 11	♣ Q943	♣ K6				
Contract: 2♥ E						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ Q10853				
Vul: None	♥ 5	♥ KQ108	1♠	2♣	AP	
North HCP: 11	♦ A965	♦ K108				
South HCP: 10	♣ AK10654	♣ 8				
Contract: 2♣ N						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ A543	♠ 9			1♣	1♦
Vul: EW	♥ J932	♥ A76	1♠	Pass	2♠	3♦
North HCP: 6	♦ 9	♦ AJ108765	AP			
South HCP: 13	♣ J1042	♣ A8				
Contract: 3♦ S						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ AKJ1073	♠ Q8				
Vul: None	♥ 95	♥ Q104	1♥	2♠	Pass	Pass
North HCP: 10	♦ 74	♦ J962	3♥	AP		
South HCP: 9	♣ Q105	♣ A832				
Contract: 3♥ W						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ J542	♠ 106				
Vul: NS	♥ KQ95	♥ A2			1♦	2♣
North HCP: 7	♦ 743	♦ 1085	AP			
South HCP: 13	♣ J2	♣ AKQ854				
Contract: 2♣ S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ KJ1052	♠ 8763				
Vul: Both	♥ A1043	♥ K652	1♦	1♠	2♠ <sup>1</sup>	Pass
North HCP: 10	♦ 10	♦ J97	3♦	Pass	3NT	AP
South HCP: 4	♣ Q54	♣ 103				
Contract: 3N E						

1. limit raise or better in ♦

## North hands (Practice Page)

### Overcalls

Board: 295	♠ Q752	East Opens 1♣.
Dealer: E	♥ KQ9653	
Vul: None	♦ —	Partner bids first.
HCP: 7	♣ 542	
Board: 296	♠ AQJ84	West Opens 1♥.
Dealer: W	♥ 2	East Bids 2NT if possible.
Vul: NS	♦ Q109	West Doubles 3♠ if possible.
HCP: 9	♣ 8532	You bid first.
Board: 297	♠ QJ62	East Opens 1♠.
Dealer: E	♥ KQJ43	East Bids 3♠ if possible.
Vul: EW	♦ K9	
HCP: 13	♣ J3	Partner bids first.
Board: 298	♠ AKJ1072	West Opens 1♦.
Dealer: W	♥ K	
Vul: None	♦ J73	You bid first.
HCP: 14	♣ Q52	
Board: 299	♠ K94	East Opens 1♥.
Dealer: E	♥ J872	West Doubles 2♥ if possible.
Vul: NS	♦ 432	East Bids 3♥ if possible.
HCP: 6	♣ Q62	Partner bids first.
Board: 300	♠ A105	West Opens 1♥.
Dealer: W	♥ 92	West Bids 2♥ if possible.
Vul: NS	♦ AKJ1086	East Bids 4♦ if possible.
HCP: 15	♣ QJ	West Bids 4♥ if possible.
		You bid first.

## Overcalls Both hands (Answers Page)

Board: 295

Dealer: E

Vul: None

North HCP: 7

South HCP: 16

Contract: 4♥ N

North:

♠ Q752

♥ KQ9653

♦ —

♣ 542

South:

♠ K

♥ J87

♦ AKJ62

♣ A1073

West	North	East	South
------	-------	------	-------

1♣ 1♦

Pass 1♥ Pass 3NT

Pass 4♥ AP

Board: 296

Dealer: W

Vul: NS

North HCP: 9

South HCP: 7

Contract: 3♠ X N

North:

♠ AQJ84

♥ 2

♦ Q109

♣ 8532

South:

♠ 7652

♥ QJ9843

♦ 3

♣ A9

West	North	East	South
------	-------	------	-------

1♥ 1♠ 2NT<sup>1</sup> 3♠

X AP

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

Board: 297

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3♠ E

North:

♠ QJ62

♥ KQJ43

♦ K9

♣ J3

South:

♠ 10

♥ 52

♦ AQ1053

♣ AQ875

West	North	East	South
------	-------	------	-------

1♠ 2NT<sup>1</sup>

Pass 3♦ 3♠ AP

1. Unusual 2NT

Board: 298

Dealer: W

Vul: None

North HCP: 14

South HCP: 7

Contract: 2♠ N

North:

♠ AKJ1072

♥ K

♦ J73

♣ Q52

South:

♠ 6

♥ QJ98652

♦ 96

♣ KJ3

West	North	East	South
------	-------	------	-------

1♦ 1♠ Pass 2♥

Pass 2♠ AP

Board: 299

Dealer: E

Vul: NS

North HCP: 6

South HCP: 17

Contract: 3♥ X E

North:

♠ K94

♥ J872

♦ 432

♣ Q62

South:

♠ Q10872

♥ —

♦ AK8

♣ AKJ98

West	North	East	South
------	-------	------	-------

1♥ 2♥<sup>1</sup>

X 2♠ 3♥ X

AP

1. Michaels Cuebid

Board: 300

Dealer: W

Vul: NS

North HCP: 15

South HCP: 4

Contract: 4♥ W

North:

♠ A105

♥ 92

♦ AKJ1086

♣ QJ

South:

♠ J62

♥ 1085

♦ 9543

♣ K107

West	North	East	South
------	-------	------	-------

1♥ 2♦ Pass Pass

2♥ 3♦ 4♦<sup>1</sup> Pass

4♥ AP

1. limit raise or better in ♥

## South hands (Practice Page)

### Overcalls

Board: 295  
Dealer: E  
Vul: None  
HCP: 16

♠ K  
♥ J87  
♦ AKJ62  
♣ A1073

East Opens 1♣.

You bid first.

Board: 296  
Dealer: W  
Vul: NS  
HCP: 7

♠ 7652  
♥ QJ9843  
♦ 3  
♣ A9

West Opens 1♥.

East Bids 2NT if possible.

West Doubles 3♠ if possible.

Partner bids first.

Board: 297  
Dealer: E  
Vul: EW  
HCP: 12

♠ 10  
♥ 52  
♦ AQ1053  
♣ AQ875

East Opens 1♠.

East Bids 3♠ if possible.

You bid first.

Board: 298  
Dealer: W  
Vul: None  
HCP: 7

♠ 6  
♥ QJ98652  
♦ 96  
♣ KJ3

West Opens 1♦.

Partner bids first.

Board: 299  
Dealer: E  
Vul: NS  
HCP: 17

♠ Q10872  
♥ —  
♦ AK8  
♣ AKJ98

East Opens 1♥.

West Doubles 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 300  
Dealer: W  
Vul: NS  
HCP: 4

♠ J62  
♥ 1085  
♦ 9543  
♣ K107

West Opens 1♥.

West Bids 2♥ if possible.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 295

Dealer: E

Vul: None

North HCP: 7

South HCP: 16

Contract: 4♥ N

North:

♠ Q752

♥ KQ9653

♦ —

♣ 542

South:

♠ K

♥ J87

♦ AKJ62

♣ A1073

West North East South

1♣ 1♦

Pass 1♥ Pass 3NT

Pass 4♥ AP

Board: 296

Dealer: W

Vul: NS

North HCP: 9

South HCP: 7

Contract: 3♠ X N

North:

♠ AQJ84

♥ 2

♦ Q109

♣ 8532

South:

♠ 7652

♥ QJ9843

♦ 3

♣ A9

West North East South

1♥ 1♠ 2NT<sup>1</sup> 3♠

X AP

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

Board: 297

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3♠ E

North:

♠ QJ62

♥ KQJ43

♦ K9

♣ J3

South:

♠ 10

♥ 52

♦ AQ1053

♣ AQ875

West North East South

1♠ 2NT<sup>1</sup>

Pass 3♦ 3♠ AP

1. Unusual 2NT

Board: 298

Dealer: W

Vul: None

North HCP: 14

South HCP: 7

Contract: 2♠ N

North:

♠ AKJ1072

♥ K

♦ J73

♣ Q52

South:

♠ 6

♥ QJ98652

♦ 96

♣ KJ3

West North East South

1♦ 1♠ Pass 2♥

Pass 2♠ AP

Board: 299

Dealer: E

Vul: NS

North HCP: 6

South HCP: 17

Contract: 3♥ X E

North:

♠ K94

♥ J872

♦ 432

♣ Q62

South:

♠ Q10872

♥ —

♦ AK8

♣ AKJ98

West North East South

1♥ 2♥<sup>1</sup>

X 2♠ 3♥ X

AP

1. Michaels Cuebid

Board: 300

Dealer: W

Vul: NS

North HCP: 15

South HCP: 4

Contract: 4♥ W

North:

♠ A105

♥ 92

♦ AKJ1086

♣ QJ

South:

♠ J62

♥ 1085

♦ 9543

♣ K107

West North East South

1♥ 2♦ Pass Pass

2♥ 3♦ 4♦<sup>1</sup> Pass

4♥ AP

1. limit raise or better in ♥

## North hands (Practice Page)

### Overcalls

Board: 301	♠ J86	East Opens 1♣.
Dealer: E	♥ KJ75	East Bids 3♣ if possible.
Vul: EW	♦ 8754	
HCP: 6	♣ J5	Partner bids first.
Board: 302	♠ K85	West Opens 1♥.
Dealer: W	♥ AJ7	East Bids 2♥ if possible.
Vul: Both	♦ KJ109865	
HCP: 12	♣ —	You bid first.
Board: 303	♠ Q83	East Opens 1♦.
Dealer: E	♥ AQ103	
Vul: EW	♦ J763	Partner bids first.
HCP: 9	♣ 92	
Board: 304	♠ KJ1082	West Opens 1♥.
Dealer: W	♥ K65	East Bids 3♦ if possible.
Vul: Both	♦ Q8	
HCP: 11	♣ Q106	You bid first.
Board: 305	♠ 108	East Opens 1♦.
Dealer: E	♥ AQ7	East Bids 2♦ if possible.
Vul: None	♦ 986	West Bids 3♦ if possible.
HCP: 6	♣ 107632	Partner bids first.
Board: 306	♠ Q5	West Opens 1♠.
Dealer: W	♥ AJ1087632	
Vul: NS	♦ K	You bid first.
HCP: 14	♣ KJ	

## Overcalls Both hands (Answers Page)

Board: 301

Dealer: E

Vul: EW

North HCP: 6

South HCP: 16

Contract: 3♠ S

North:

♠ J86

♥ KJ75

♦ 8754

♣ J5

South:

♠ AKQ53

♥ A986

♦ K6

♣ 86

West North East South

1♣ 1♠

Pass Pass 3♣ 3♥

Pass 3♠ AP

Board: 302

Dealer: W

Vul: Both

North HCP: 12

South HCP: 6

Contract: 2♥ W

North:

♠ K85

♥ AJ7

♦ KJ109865

♣ —

South:

♠ 1096

♥ 103

♦ Q2

♣ A96543

West North East South

1♥ 2♦ 2♥ AP

Board: 303

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♣ S

North:

♠ Q83

♥ AQ103

♦ J763

♣ 92

South:

♠ J64

♥ 752

♦ AK

♣ KJ1075

West North East South

1♦ 2♣

AP

Board: 304

Dealer: W

Vul: Both

North HCP: 11

South HCP: 10

Contract: 3♦ E

North:

♠ KJ1082

♥ K65

♦ Q8

♣ Q106

South:

♠ 64

♥ Q74

♦ KJ2

♣ A7432

West North East South

1♥ 1♠ 3♦ AP

Board: 305

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♦ E

North:

♠ 108

♥ AQ7

♦ 986

♣ 107632

South:

♠ AKJ75

♥ KJ98

♦ K4

♣ 94

West North East South

1♦ 1♠

Pass Pass 2♦ 2♥

3♦ AP

Board: 306

Dealer: W

Vul: NS

North HCP: 14

South HCP: 6

Contract: 2♥ N

North:

♠ Q5

♥ AJ1087632

♦ K

♣ KJ

South:

♠ KJ8

♥ 95

♦ Q865

♣ 10652

West North East South

1♠ 2♥ AP

## South hands (Practice Page)

### Overcalls

Board: 301	♠ AKQ53	East Opens 1♣.
Dealer: E	♥ A986	East Bids 3♣ if possible.
Vul: EW	♦ K6	
HCP: 16	♣ 86	You bid first.
Board: 302	♠ 1096	West Opens 1♥.
Dealer: W	♥ 103	East Bids 2♥ if possible.
Vul: Both	♦ Q2	
HCP: 6	♣ A96543	Partner bids first.
Board: 303	♠ J64	East Opens 1♦.
Dealer: E	♥ 752	
Vul: EW	♦ AK	You bid first.
HCP: 12	♣ KJ1075	
Board: 304	♠ 64	West Opens 1♥.
Dealer: W	♥ Q74	East Bids 3♦ if possible.
Vul: Both	♦ KJ2	
HCP: 10	♣ A7432	Partner bids first.
Board: 305	♠ AKJ75	East Opens 1♦.
Dealer: E	♥ KJ98	East Bids 2♦ if possible.
Vul: None	♦ K4	West Bids 3♦ if possible.
HCP: 15	♣ 94	You bid first.
Board: 306	♠ KJ8	West Opens 1♠.
Dealer: W	♥ 95	
Vul: NS	♦ Q865	Partner bids first.
HCP: 6	♣ 10652	

## Overcalls Both hands (Answers Page)

Board: 301

Dealer: E

Vul: EW

North HCP: 6

South HCP: 16

Contract: 3♠ S

North:

♠ J86

♥ KJ75

♦ 8754

♣ J5

South:

♠ AKQ53

♥ A986

♦ K6

♣ 86

West North East South

1♣ 1♠

Pass Pass 3♣ 3♥

Pass 3♠ AP

Board: 302

Dealer: W

Vul: Both

North HCP: 12

South HCP: 6

Contract: 2♥ W

North:

♠ K85

♥ AJ7

♦ KJ109865

♣ —

South:

♠ 1096

♥ 103

♦ Q2

♣ A96543

West North East South

1♥ 2♦ 2♥ AP

Board: 303

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♣ S

North:

♠ Q83

♥ AQ103

♦ J763

♣ 92

South:

♠ J64

♥ 752

♦ AK

♣ KJ1075

West North East South

1♦ 2♣

AP

Board: 304

Dealer: W

Vul: Both

North HCP: 11

South HCP: 10

Contract: 3♦ E

North:

♠ KJ1082

♥ K65

♦ Q8

♣ Q106

South:

♠ 64

♥ Q74

♦ KJ2

♣ A7432

West North East South

1♥ 1♠ 3♦ AP

Board: 305

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♦ E

North:

♠ 108

♥ AQ7

♦ 986

♣ 107632

South:

♠ AKJ75

♥ KJ98

♦ K4

♣ 94

West North East South

1♦ 1♠

Pass Pass 2♦ 2♥

3♦ AP

Board: 306

Dealer: W

Vul: NS

North HCP: 14

South HCP: 6

Contract: 2♥ N

North:

♠ Q5

♥ AJ1087632

♦ K

♣ KJ

South:

♠ KJ8

♥ 95

♦ Q865

♣ 10652

West North East South

1♠ 2♥ AP

## North hands (Practice Page)

### Overcalls

Board: 307      ♠ 106  
Dealer: E        ♥ 865  
Vul: Both       ♦ J1093  
HCP: 8           ♣ AK102

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

Partner bids first.

Board: 308      ♠ AJ10753  
Dealer: W        ♥ 97  
Vul: None       ♦ AJ7  
HCP: 10          ♣ 72

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

You bid first.

Board: 309      ♠ A108765  
Dealer: E        ♥ AQ  
Vul: NS          ♦ 75  
HCP: 14          ♣ A109

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

Partner bids first.

Board: 310      ♠ K865  
Dealer: W        ♥ 10  
Vul: EW          ♦ QJ10874  
HCP: 10          ♣ KJ

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

You bid first.

Board: 311      ♠ KQ843  
Dealer: E        ♥ 52  
Vul: NS          ♦ 853  
HCP: 7           ♣ Q93

East Opens 1♣.

Partner bids first.

Board: 312

Dealer: W

Vul: Both

HCP: 18

♠ AKQ732

♥ —

♦ AQJ73

♣ Q2

West Opens 1♦.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ AKJ9872			1♥	1♠
Vul: Both	♥ 865	♥ —	2♥	Pass	Pass	2♠
North HCP: 8	♦ J1093	♦ A64	Pass	Pass	3♥	3♠
South HCP: 12	♣ AK102	♣ 654	Pass	Pass	4♥	4♠
Contract: 4♠ S			AP			

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ AJ10753	♠ 98	1♥	1♠	2♥	Pass
Vul: None	♥ 97	♥ A2	Pass	2♠	3♥	3♠
North HCP: 10	♦ AJ7	♦ KQ9532	4♥	Pass	Pass	4♠
South HCP: 9	♣ 72	♣ 965	AP			
Contract: 4♠ N						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ A108765	♠ J			1♥	3♦
Vul: NS	♥ AQ	♥ 97	Pass	5♦	Pass	Pass
North HCP: 14	♦ 75	♦ AKQJ1098	5♥	X	AP	
South HCP: 11	♣ A109	♣ 762				
Contract: 5♥ X E						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ K865	♠ 72	1♣	1♦	1♠	Pass
Vul: EW	♥ 10	♥ AQ832	1NT	2♦	Pass	Pass
North HCP: 10	♦ QJ10874	♦ 92	2♥	AP		
South HCP: 8	♣ KJ	♣ Q1092				
Contract: 2♥ W						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ KQ843	♠ AJ7			1♣	1NT
Vul: NS	♥ 52	♥ 74	Pass	2♥	Pass	2♠
North HCP: 7	♦ 853	♦ KQJ102	AP			
South HCP: 15	♣ Q93	♣ A105				
Contract: 2♠ S						



Board: 312

Dealer: W

Vul: Both

North HCP: 18

South HCP: 4

Contract: 1♠ N

North:

♠ AKQ732

♥ —

♦ AQJ73

♣ Q2

South:

♠ 8

♥ J753

♦ 10864

♣ K764

West	North	East	South
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1♦	1♠	AP	
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## South hands (Practice Page)

### Overcalls

Board: 307      ♠ AKJ9872  
Dealer: E        ♥ —  
Vul: Both        ♦ A64  
HCP: 12         ♣ 654

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

You bid first.

Board: 308      ♠ 98  
Dealer: W        ♥ A2  
Vul: None        ♦ KQ9532  
HCP: 9           ♣ 965

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

Partner bids first.

Board: 309      ♠ J  
Dealer: E        ♥ 97  
Vul: NS          ♦ AKQJ1098  
HCP: 11         ♣ 762

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

You bid first.

Board: 310      ♠ 72  
Dealer: W        ♥ AQ832  
Vul: EW         ♦ 92  
HCP: 8           ♣ Q1092

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

Partner bids first.

Board: 311      ♠ AJ7  
Dealer: E        ♥ 74  
Vul: NS          ♦ KQJ102  
HCP: 15         ♣ A105

East Opens 1♣.

You bid first.

Board: 312

♠ 8

Dealer: W

♥ J753

Vul: Both

♦ 10864

HCP: 4

♣ K764

West Opens 1♦.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ AKJ9872			1♥	1♠
Vul: Both	♥ 865	♥ —	2♥	Pass	Pass	2♠
North HCP: 8	♦ J1093	♦ A64	Pass	Pass	3♥	3♠
South HCP: 12	♣ AK102	♣ 654	Pass	Pass	4♥	4♠
Contract: 4♠ S			AP			

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ AJ10753	♠ 98	1♥	1♠	2♥	Pass
Vul: None	♥ 97	♥ A2	Pass	2♠	3♥	3♠
North HCP: 10	♦ AJ7	♦ KQ9532	4♥	Pass	Pass	4♠
South HCP: 9	♣ 72	♣ 965	AP			
Contract: 4♠ N						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ A108765	♠ J			1♥	3♦
Vul: NS	♥ AQ	♥ 97	Pass	5♦	Pass	Pass
North HCP: 14	♦ 75	♦ AKQJ1098	5♥	X	AP	
South HCP: 11	♣ A109	♣ 762				
Contract: 5♥ X E						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ K865	♠ 72	1♣	1♦	1♠	Pass
Vul: EW	♥ 10	♥ AQ832	1NT	2♦	Pass	Pass
North HCP: 10	♦ QJ10874	♦ 92	2♥	AP		
South HCP: 8	♣ KJ	♣ Q1092				
Contract: 2♥ W						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ KQ843	♠ AJ7			1♣	1NT
Vul: NS	♥ 52	♥ 74	Pass	2♥	Pass	2♠
North HCP: 7	♦ 853	♦ KQJ102	AP			
South HCP: 15	♣ Q93	♣ A105				
Contract: 2♠ S						

Board: 312

Dealer: W

Vul: Both

North HCP: 18

South HCP: 4

Contract: 1♠ N

North:

♠ AKQ732

♥ —

♦ AQJ73

♣ Q2

South:

♠ 8

♥ J753

♦ 10864

♣ K764

West	North	East	South
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1♦	1♠	AP	
----	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 313  
Dealer: E  
Vul: EW  
HCP: 4

♠ 106  
♥ J9432  
♦ K95  
♣ 962

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

Partner bids first.

Board: 314  
Dealer: W  
Vul: Both  
HCP: 11

♠ J6  
♥ 7  
♦ KQJ1072  
♣ A932

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

You bid first.

Board: 315  
Dealer: E  
Vul: None  
HCP: 4

♠ A8543  
♥ 98  
♦ 76  
♣ 10763

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

Partner bids first.

Board: 316  
Dealer: W  
Vul: NS  
HCP: 13

♠ AQJ103  
♥ 75  
♦ 43  
♣ AQ95

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

You bid first.

Board: 317  
Dealer: E  
Vul: Both  
HCP: 9

♠ QJ82  
♥ 74  
♦ 109743  
♣ AQ

East Opens 1♣.  
East Doubles Pass if possible.

Partner bids first.

Board: 318  
Dealer: W  
Vul: None  
HCP: 9

♠ 54  
♥ QJ10862  
♦ A754  
♣ Q

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 313

Dealer: E

Vul: EW

North HCP: 4

South HCP: 11

Contract: 3♦ W

North:

♠ 106

♥ J9432

♦ K95

♣ 962

South:

♠ AKQ72

♥ 765

♦ Q2

♣ 754

West North East South

1♣ 1♠

2♦<sup>1</sup> Pass 3♦ AP

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

Board: 314

Dealer: W

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3NX S

North:

♠ J6

♥ 7

♦ KQJ1072

♣ A932

South:

♠ AK982

♥ J8432

♦ A9

♣ 7

West North East South

1♥ 2♦ Pass 2♠

Pass 3♣ Pass 3NT

Pass Pass XA♣♣ AP

Board: 315

Dealer: E

Vul: None

North HCP: 4

South HCP: 12

Contract: 4♦ W

North:

♠ A8543

♥ 98

♦ 76

♣ 10763

South:

♠ K62

♥ AQ10632

♦ 3

♣ K84

West North East South

1♣ 1♥

2♦<sup>1</sup> Pass 3♦ 3♥

4♦ AP

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

Board: 316

Dealer: W

Vul: NS

North HCP: 13

South HCP: 6

Contract: 2♦ W

North:

♠ AQJ103

♥ 75

♦ 43

♣ AQ95

South:

♠ K8

♥ 10943

♦ 92

♣ K10832

West North East South

1♦ 1♠ 2♦ AP

Board: 317

Dealer: E

Vul: Both

North HCP: 9

South HCP: 11

Contract: 2♥ X S

North:

♠ QJ82

♥ 74

♦ 109743

♣ AQ

South:

♠ 3

♥ AJ10865

♦ QJ8

♣ K92

West North East South

1♣ 2♥

Pass Pass X AP

Board: 318

Dealer: W

Vul: None

North HCP: 9

South HCP: 12

Contract: 2♥ N

North:

♠ 54

♥ QJ10862

♦ A754

♣ Q

South:

♠ AK1093

♥ A

♦ J1092

♣ 1082

West North East South

1♣ 2♥ AP

## South hands (Practice Page)

### Overcalls

Board: 313      ♠ AKQ72  
Dealer: E        ♥ 765  
Vul: EW         ♦ Q2  
HCP: 11         ♣ 754

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

You bid first.

Board: 314      ♠ AK982  
Dealer: W        ♥ J8432  
Vul: Both       ♦ A9  
HCP: 12         ♣ 7

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

Partner bids first.

Board: 315      ♠ K62  
Dealer: E        ♥ AQ10632  
Vul: None       ♦ 3  
HCP: 12         ♣ K84

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

You bid first.

Board: 316      ♠ K8  
Dealer: W        ♥ 10943  
Vul: NS         ♦ 92  
HCP: 6         ♣ K10832

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

Partner bids first.

Board: 317      ♠ 3  
Dealer: E        ♥ AJ10865  
Vul: Both       ♦ QJ8  
HCP: 11         ♣ K92

East Opens 1♣.  
East Doubles Pass if possible.

You bid first.

Board: 318      ♠ AK1093  
Dealer: W        ♥ A  
Vul: None       ♦ J1092  
HCP: 12         ♣ 1082

West Opens 1♣.

Partner bids first.



## Overcalls Both hands (Answers Page)

Board: 313

Dealer: E

Vul: EW

North HCP: 4

South HCP: 11

Contract: 3♦ W

North:

♠ 106

♥ J9432

♦ K95

♣ 962

South:

♠ AKQ72

♥ 765

♦ Q2

♣ 754

West North East South

1♣ 1♠

2♦<sup>1</sup> Pass 3♦ AP

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

Board: 314

Dealer: W

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3NX S

North:

♠ J6

♥ 7

♦ KQJ1072

♣ A932

South:

♠ AK982

♥ J8432

♦ A9

♣ 7

West North East South

1♥ 2♦ Pass 2♠

Pass 3♣ Pass 3NT

Pass Pass XA♣♣ AP

Board: 315

Dealer: E

Vul: None

North HCP: 4

South HCP: 12

Contract: 4♦ W

North:

♠ A8543

♥ 98

♦ 76

♣ 10763

South:

♠ K62

♥ AQ10632

♦ 3

♣ K84

West North East South

1♣ 1♥

2♦<sup>1</sup> Pass 3♦ 3♥

4♦ AP

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

Board: 316

Dealer: W

Vul: NS

North HCP: 13

South HCP: 6

Contract: 2♦ W

North:

♠ AQJ103

♥ 75

♦ 43

♣ AQ95

South:

♠ K8

♥ 10943

♦ 92

♣ K10832

West North East South

1♦ 1♠ 2♦ AP

Board: 317

Dealer: E

Vul: Both

North HCP: 9

South HCP: 11

Contract: 2♥ X S

North:

♠ QJ82

♥ 74

♦ 109743

♣ AQ

South:

♠ 3

♥ AJ10865

♦ QJ8

♣ K92

West North East South

1♣ 2♥

Pass Pass X AP

Board: 318

Dealer: W

Vul: None

North HCP: 9

South HCP: 12

Contract: 2♥ N

North:

♠ 54

♥ QJ10862

♦ A754

♣ Q

South:

♠ AK1093

♥ A

♦ J1092

♣ 1082

West North East South

1♣ 2♥ AP

## North hands (Practice Page)

### Overcalls

Board: 319      ♠ A832  
Dealer: E        ♥ 9  
Vul: NS         ♦ 42  
HCP: 4          ♣ 1098752

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

Partner bids first.

Board: 320      ♠ Q  
Dealer: W        ♥ —  
Vul: EW         ♦ AQJ9763  
HCP: 13         ♣ A9873

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

You bid first.

Board: 321      ♠ J53  
Dealer: E        ♥ 102  
Vul: None       ♦ Q109762  
HCP: 5          ♣ Q8

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

Partner bids first.

Board: 322      ♠ 1083  
Dealer: W        ♥ AKQ853  
Vul: EW         ♦ Q9  
HCP: 11         ♣ 76

West Opens 1♦.  
West Doubles Pass if possible.

You bid first.

Board: 323      ♠ 108764  
Dealer: E        ♥ —  
Vul: EW         ♦ A109875  
HCP: 4          ♣ 32

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

Partner bids first.

Board: 324      ♠ K  
Dealer: W        ♥ AJ9  
Vul: None       ♦ AKQ754  
HCP: 17         ♣ 765

West Opens 1♣.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 319

Dealer: E

Vul: NS

North HCP: 4

South HCP: 11

Contract: 4♥ E

North:

♠ A832

♥ 9

♦ 42

♣ 1098752

South:

♠ KQ1064

♥ 876

♦ 763

♣ AQ

West North East South

1♥ 1♠

2♠<sup>1</sup> 3♠ 4♥ AP

1. limit raise or better in ♥

Board: 320

Dealer: W

Vul: EW

North HCP: 13

South HCP: 6

Contract: 5♣ X S

North:

♠ Q

♥ —

♦ AQJ9763

♣ A9873

South:

♠ 2

♥ K96542

♦ K5

♣ 6542

West North East South

1♥ 2NT<sup>1</sup> 4♠ 5♣

X AP

1. Unusual 2NT

Board: 321

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 5♣ W

North:

♠ J53

♥ 102

♦ Q109762

♣ Q8

South:

♠ A72

♥ AKQJ73

♦ J5

♣ 95

West North East South

1♠ 2♥

Pass Pass X Pass

5♣ AP

Board: 322

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ X N

North:

♠ 1083

♥ AKQ853

♦ Q9

♣ 76

South:

♠ AQJ75

♥ 107

♦ 652

♣ KQ5

West North East South

1♦ 2♥ Pass Pass

X AP

Board: 323

Dealer: E

Vul: EW

North HCP: 4

South HCP: 16

Contract: 5♣ X S

North:

♠ 108764

♥ —

♦ A109875

♣ 32

South:

♠ K52

♥ 1092

♦ KJ

♣ AKQ87

West North East South

4♣ 5♣

X♣ AP

Board: 324

Dealer: W

Vul: None

North HCP: 17

South HCP: 8

Contract: 3♦ N

North:

♠ K

♥ AJ9

♦ AKQ754

♣ 765

South:

♠ 98

♥ K1074

♦ 983

♣ AJ93

West North East South

1♣ 1♦ Pass 1♥

Pass 3♦ AP

## South hands (Practice Page)

### Overcalls

Board: 319      ♠ KQ1064  
Dealer: E        ♥ 876  
Vul: NS         ♦ 763  
HCP: 11         ♣ AQ

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

You bid first.

Board: 320      ♠ 2  
Dealer: W        ♥ K96542  
Vul: EW         ♦ K5  
HCP: 6           ♣ 6542

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

Partner bids first.

Board: 321      ♠ A72  
Dealer: E        ♥ AKQJ73  
Vul: None       ♦ J5  
HCP: 15         ♣ 95

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

You bid first.

Board: 322      ♠ AQJ75  
Dealer: W        ♥ 107  
Vul: EW         ♦ 652  
HCP: 12         ♣ KQ5

West Opens 1♦.  
West Doubles Pass if possible.

Partner bids first.

Board: 323      ♠ K52  
Dealer: E        ♥ 1092  
Vul: EW         ♦ KJ  
HCP: 16         ♣ AKQ87

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

You bid first.

Board: 324      ♠ 98  
Dealer: W        ♥ K1074  
Vul: None       ♦ 983  
HCP: 8           ♣ AJ93

West Opens 1♣.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 319

Dealer: E

Vul: NS

North HCP: 4

South HCP: 11

Contract: 4♥ E

North:

♠ A832

♥ 9

♦ 42

♣ 1098752

South:

♠ KQ1064

♥ 876

♦ 763

♣ AQ

West North East South

1♥ 1♠

2♠<sup>1</sup> 3♠ 4♥ AP

1. limit raise or better in ♥

Board: 320

Dealer: W

Vul: EW

North HCP: 13

South HCP: 6

Contract: 5♣ X S

North:

♠ Q

♥ —

♦ AQJ9763

♣ A9873

South:

♠ 2

♥ K96542

♦ K5

♣ 6542

West North East South

1♥ 2NT<sup>1</sup> 4♠ 5♣

X AP

1. Unusual 2NT

Board: 321

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 5♣ W

North:

♠ J53

♥ 102

♦ Q109762

♣ Q8

South:

♠ A72

♥ AKQJ73

♦ J5

♣ 95

West North East South

1♠ 2♥

Pass Pass X Pass

5♣ AP

Board: 322

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ X N

North:

♠ 1083

♥ AKQ853

♦ Q9

♣ 76

South:

♠ AQJ75

♥ 107

♦ 652

♣ KQ5

West North East South

1♦ 2♥ Pass Pass

X AP

Board: 323

Dealer: E

Vul: EW

North HCP: 4

South HCP: 16

Contract: 5♣ X S

North:

♠ 108764

♥ —

♦ A109875

♣ 32

South:

♠ K52

♥ 1092

♦ KJ

♣ AKQ87

West North East South

4♣ 5♣

X♣ AP

Board: 324

Dealer: W

Vul: None

North HCP: 17

South HCP: 8

Contract: 3♦ N

North:

♠ K

♥ AJ9

♦ AKQ754

♣ 765

South:

♠ 98

♥ K1074

♦ 983

♣ AJ93

West North East South

1♣ 1♦ Pass 1♥

Pass 3♦ AP

## North hands (Practice Page)

### Overcalls

Board: 325  
Dealer: E  
Vul: EW  
HCP: 10

♠ AJ65  
♥ K875  
♦ Q1043  
♣ 6

East Opens 1♦.

Partner bids first.

Board: 326  
Dealer: W  
Vul: Both  
HCP: 16

♠ AK1072  
♥ AK982  
♦ J5  
♣ J

West Opens 1♦.

East Bids 2NT if possible.

West Bids 3♣ if possible.

You bid first.

Board: 327  
Dealer: E  
Vul: None  
HCP: 5

♠ Q9852  
♥ 62  
♦ K6  
♣ 9543

East Opens 1♠.

West Bids XN if possible.

East Bids 4♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 328  
Dealer: W  
Vul: NS  
HCP: 10

♠ AK10862  
♥ 106  
♦ QJ53  
♣ 7

West Opens 1♦.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 329  
Dealer: E  
Vul: Both  
HCP: 1

♠ 1065432  
♥ 83  
♦ J1096  
♣ 2

East Opens 1♦.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

West Bids 5♣ if possible.

West Bids XA♠♠ if possible.

Partner bids first.

Board: 330

Dealer: W

Vul: None

HCP: 12

♠ QJ1095

♥ K64

♦ J6

♣ KQ8

West Opens 1♣.

You bid first.

# Overcalls Both hands (Answers Page)

Board: 325

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ AJ65

♥ K875

♦ Q1043

♣ 6

South:

♠ K3

♥ QJ102

♦ 9

♣ AKJ752

West North East South

1♦ 2♣

Pass 2NT Pass 3♥

Pass 4♥ AP

Board: 326

Dealer: W

Vul: Both

North HCP: 16

South HCP: 1

Contract: 3♣ W

North:

♠ AK1072

♥ AK982

♦ J5

♣ J

South:

♠ 85

♥ J64

♦ 108764

♣ 874

West North East South

1♦ 2♦<sup>1</sup> 2NT<sup>2</sup> Pass

3♣<sup>3</sup> AP

1. Michaels Cuebid

2. Rubensohl after 1m

3. relay

Board: 327

Dealer: E

Vul: None

North HCP: 5

South HCP: 11

Contract: 4♠ E

North:

♠ Q9852

♥ 62

♦ K6

♣ 9543

South:

♠ —

♥ 1094

♦ A9543

♣ AQJ86

West North East South

1♠ 2NT<sup>1</sup>

XN<sup>1</sup> 4♣ 4♥ Pass

4♠ AP

1. Unusual 2NT

Board: 328

Dealer: W

Vul: NS

North HCP: 10

South HCP: 8

Contract: 4♦X W

North:

♠ AK10862

♥ 106

♦ QJ53

♣ 7

South:

♠ 753

♥ QJ87

♦ —

♣ KQ10842

West North East South

1♦ 2♠ 3♣<sup>1</sup> X

3♦<sup>2</sup> Pass Pass 3♠

4♦ X♦ AP

1. Rubensohl after 1m

2. relay

Board: 329

Dealer: E

Vul: Both

North HCP: 1

South HCP: 17

Contract: 5♥X S

North:

♠ 1065432

♥ 83

♦ J1096

♣ 2

South:

♠ Q

♥ KQJ10542

♦ 73

♣ AKQ

West North East South

1♦ 1♥

1♠ Pass 2♣ 4♥

5♣ 5♥ Pass Pass

XA♠♠ AP



Board: 330

Dealer: W

Vul: None

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ QJ1095

♥ K64

♦ J6

♣ KQ8

South:

♠ 7

♥ QJ1098

♦ A1085

♣ A76

West	North	East	South
------	-------	------	-------

1♣	1♠	Pass	2♥
----	----	------	----

Pass	3♥	AP	
------	----	----	--

## South hands (Practice Page)

### Overcalls

Board: 325  
Dealer: E  
Vul: EW  
HCP: 14

♠ K3  
♥ QJ102  
♦ 9  
♣ AKJ752

East Opens 1♦.

You bid first.

Board: 326  
Dealer: W  
Vul: Both  
HCP: 1

♠ 85  
♥ J64  
♦ 108764  
♣ 874

West Opens 1♦.

East Bids 2NT if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 327  
Dealer: E  
Vul: None  
HCP: 11

♠ —  
♥ 1094  
♦ A9543  
♣ AQJ86

East Opens 1♠.

West Bids XN if possible.

East Bids 4♥ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 328  
Dealer: W  
Vul: NS  
HCP: 8

♠ 753  
♥ QJ87  
♦ —  
♣ KQ10842

West Opens 1♦.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 329  
Dealer: E  
Vul: Both  
HCP: 17

♠ Q  
♥ KQJ10542  
♦ 73  
♣ AKQ

East Opens 1♦.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

West Bids 5♣ if possible.

West Bids XA♠♠ if possible.

You bid first.

Board: 330

Dealer: W

Vul: None

HCP: 11

♠ 7

♥ QJ1098

♦ A1085

♣ A76

West Opens 1♣.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 325

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ AJ65

♥ K875

♦ Q1043

♣ 6

South:

♠ K3

♥ QJ102

♦ 9

♣ AKJ752

West North East South

1♦ 2♣

Pass 2NT Pass 3♥

Pass 4♥ AP

Board: 326

Dealer: W

Vul: Both

North HCP: 16

South HCP: 1

Contract: 3♣ W

North:

♠ AK1072

♥ AK982

♦ J5

♣ J

South:

♠ 85

♥ J64

♦ 108764

♣ 874

West North East South

1♦ 2♦<sup>1</sup> 2NT<sup>2</sup> Pass

3♣<sup>3</sup> AP

1. Michaels Cuebid

2. Rubensohl after 1m

3. relay

Board: 327

Dealer: E

Vul: None

North HCP: 5

South HCP: 11

Contract: 4♠ E

North:

♠ Q9852

♥ 62

♦ K6

♣ 9543

South:

♠ —

♥ 1094

♦ A9543

♣ AQJ86

West North East South

1♠ 2NT<sup>1</sup>

XN<sup>1</sup> 4♣ 4♥ Pass

4♠ AP

1. Unusual 2NT

Board: 328

Dealer: W

Vul: NS

North HCP: 10

South HCP: 8

Contract: 4♦ X W

North:

♠ AK10862

♥ 106

♦ QJ53

♣ 7

South:

♠ 753

♥ QJ87

♦ —

♣ KQ10842

West North East South

1♦ 2♠ 3♣<sup>1</sup> X

3♦<sup>2</sup> Pass Pass 3♠

4♦ X♦ AP

1. Rubensohl after 1m

2. relay

Board: 329

Dealer: E

Vul: Both

North HCP: 1

South HCP: 17

Contract: 5♥ X S

North:

♠ 1065432

♥ 83

♦ J1096

♣ 2

South:

♠ Q

♥ KQJ10542

♦ 73

♣ AKQ

West North East South

1♦ 1♥

1♠ Pass 2♣ 4♥

5♣ 5♥ Pass Pass

XA♠♠ AP

Board: 330

Dealer: W

Vul: None

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ QJ1095

♥ K64

♦ J6

♣ KQ8

South:

♠ 7

♥ QJ1098

♦ A1085

♣ A76

West	North	East	South
------	-------	------	-------

1♣	1♠	Pass	2♥
----	----	------	----

Pass	3♥	AP	
------	----	----	--

## North hands (Practice Page)

### Overcalls

Board: 331  
Dealer: E  
Vul: NS  
HCP: 9

♠ 85  
♥ 9864  
♦ KQ9  
♣ A764

East Opens 1♣.

Partner bids first.

Board: 332  
Dealer: W  
Vul: EW  
HCP: 12

♠ 74  
♥ AKQ1085  
♦ 3  
♣ QJ87

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 1NT if possible.

East Bids 4♠ if possible.

You bid first.

Board: 333  
Dealer: E  
Vul: Both  
HCP: 1

♠ J98762  
♥ 43  
♦ 6543  
♣ 6

East Opens 1♣.

West Bids 2♥ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 334  
Dealer: W  
Vul: NS  
HCP: 12

♠ Q5  
♥ KQ10654  
♦ A104  
♣ J10

West Opens 1♣.

West Doubles 2♣ if possible.

You bid first.

Board: 335  
Dealer: E  
Vul: EW  
HCP: 9

♠ A63  
♥ J832  
♦ Q  
♣ Q10985

East Opens 1♠.

West Bids 3♦ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 336

Dealer: W

Vul: Both

HCP: 9

♠ J75

♥ 103

♦ AQ1084

♣ Q107

West Opens 1♣.

East Bids 3NT if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ Q43			1♣	1NT
Vul: NS	♥ 9864	♥ K103	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KQ9	♦ A6	Pass	2NT	AP	
South HCP: 15	♣ A764	♣ KQJ92				
Contract: 2N S						1. Stayman

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ 102	1♣	1♥	1♠	Pass
Vul: EW	♥ AKQ1085	♥ J97	1NT	2♥	4♠	AP
North HCP: 12	♦ 3	♦ AJ864				
South HCP: 6	♣ QJ87	♣ 963				
Contract: 4♠ E						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ J98762	♠ Q5			1♣	1♥
Vul: Both	♥ 43	♥ QJ10987	2♥ <sup>1</sup>	Pass	3♣	AP
North HCP: 1	♦ 6543	♦ AQ82				
South HCP: 15	♣ 6	♣ A				
Contract: 3♣ E						1. limit raise or better in ♣

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ Q5	♠ A10	1♣	1♥	Pass	2♣ <sup>1</sup>
Vul: NS	♥ KQ10654	♥ AJ8	X	XX	Pass	3♥
North HCP: 12	♦ A104	♦ K832	AP			
South HCP: 12	♣ J10	♣ 8764				
Contract: 3♥ N						1. limit raise or better in ♥

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ 7			1♠	2♦
Vul: EW	♥ J832	♥ 64	3♦ <sup>1</sup>	Pass	4♠	AP
North HCP: 9	♦ Q	♦ AK10964				
South HCP: 11	♣ Q10985	♣ A764				
Contract: 4♠ E						1. limit raise or better in ♠

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ J75	♠ 1082	1♣	1♦	3NT	AP
Vul: Both	♥ 103	♥ AJ852				
North HCP: 9	♦ AQ1084	♦ J32				
South HCP: 6	♣ Q107	♣ 62				
Contract: 3N E						



## South hands (Practice Page)

### Overcalls

Board: 331  
Dealer: E  
Vul: NS  
HCP: 15

♠ Q43  
♥ K103  
♦ A6  
♣ KQJ92

East Opens 1♣.

You bid first.

Board: 332  
Dealer: W  
Vul: EW  
HCP: 6

♠ 102  
♥ J97  
♦ AJ864  
♣ 963

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 1NT if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 333  
Dealer: E  
Vul: Both  
HCP: 15

♠ Q5  
♥ QJ10987  
♦ AQ82  
♣ A

East Opens 1♣.

West Bids 2♥ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 334  
Dealer: W  
Vul: NS  
HCP: 12

♠ A10  
♥ AJ8  
♦ K832  
♣ 8764

West Opens 1♣.

West Doubles 2♣ if possible.

Partner bids first.

Board: 335  
Dealer: E  
Vul: EW  
HCP: 11

♠ 7  
♥ 64  
♦ AK10964  
♣ A764

East Opens 1♠.

West Bids 3♦ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 336  
Dealer: W  
Vul: Both  
HCP: 6

♠ 1082  
♥ AJ852  
♦ J32  
♣ 62

West Opens 1♣.

East Bids 3NT if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ Q43			1♣	1NT
Vul: NS	♥ 9864	♥ K103	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KQ9	♦ A6	Pass	2NT	AP	
South HCP: 15	♣ A764	♣ KQJ92				
Contract: 2N S						1. Stayman

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ 102	1♣	1♥	1♠	Pass
Vul: EW	♥ AKQ1085	♥ J97	1NT	2♥	4♠	AP
North HCP: 12	♦ 3	♦ AJ864				
South HCP: 6	♣ QJ87	♣ 963				
Contract: 4♠ E						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ J98762	♠ Q5			1♣	1♥
Vul: Both	♥ 43	♥ QJ10987	2♥ <sup>1</sup>	Pass	3♣	AP
North HCP: 1	♦ 6543	♦ AQ82				
South HCP: 15	♣ 6	♣ A				
Contract: 3♣ E						1. limit raise or better in ♣

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ Q5	♠ A10	1♣	1♥	Pass	2♣ <sup>1</sup>
Vul: NS	♥ KQ10654	♥ AJ8	X	XX	Pass	3♥
North HCP: 12	♦ A104	♦ K832	AP			
South HCP: 12	♣ J10	♣ 8764				
Contract: 3♥ N						1. limit raise or better in ♥

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ 7			1♠	2♦
Vul: EW	♥ J832	♥ 64	3♦ <sup>1</sup>	Pass	4♠	AP
North HCP: 9	♦ Q	♦ AK10964				
South HCP: 11	♣ Q10985	♣ A764				
Contract: 4♠ E						1. limit raise or better in ♠

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ J75	♠ 1082	1♣	1♦	3NT	AP
Vul: Both	♥ 103	♥ AJ852				
North HCP: 9	♦ AQ1084	♦ J32				
South HCP: 6	♣ Q107	♣ 62				
Contract: 3N E						

## North hands (Practice Page)

### Overcalls

Board: 337  
Dealer: E  
Vul: None  
HCP: 7

♠ 10873  
♥ K2  
♦ 642  
♣ KJ104

East Opens 1♣.

Partner bids first.

Board: 338  
Dealer: W  
Vul: EW  
HCP: 12

♠ QJ6  
♥ —  
♦ KJ952  
♣ KQ1053

West Opens 1♥.

East Bids 3♣ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 339  
Dealer: E  
Vul: Both  
HCP: 5

♠ 72  
♥ Q875  
♦ K2  
♣ 98765

East Opens 1♦.

West Doubles 1♠ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 340  
Dealer: W  
Vul: None  
HCP: 13

♠ Q52  
♥ 95  
♦ A95  
♣ AK1098

West Opens 1♦.

West Doubles Pass if possible.

You bid first.

Board: 341  
Dealer: E  
Vul: Both  
HCP: 12

♠ 98  
♥ K762  
♦ A9  
♣ KQ763

East Opens 1♣.

West Bids 4♠ if possible.

East Bids 5♠ if possible.

Partner bids first.

Board: 342  
Dealer: W  
Vul: NS  
HCP: 14

♠ 4  
♥ AJ  
♦ K9654  
♣ AQ1092

West Opens 1♥.

East Bids XN if possible.

West Bids 3♥ if possible.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 337

Dealer: E

Vul: None

North HCP: 7

South HCP: 11

Contract: 4♥ S

North:

♠ 10873

♥ K2

♦ 642

♣ KJ104

South:

♠ —

♥ AQ1087653

♦ KQ103

♣ 9

West North East South

1♣ 4♥

AP

Board: 338

Dealer: W

Vul: EW

North HCP: 12

South HCP: 3

Contract: 4♥ W

North:

♠ QJ6

♥ —

♦ KJ952

♣ KQ1053

South:

♠ 92

♥ QJ8

♦ 108643

♣ 872

West North East South

1♥ 2NT<sup>1</sup> 3♣<sup>2</sup> 4♦

Pass Pass 4♥ AP

1. Unusual 2NT

2. limit raise or better in ♥

Board: 339

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♠ S

North:

♠ 72

♥ Q875

♦ K2

♣ 98765

South:

♠ AK10953

♥ 2

♦ J108

♣ AK4

West North East South

1♦ 1♠

X Pass 2♥ 2♠

AP

Board: 340

Dealer: W

Vul: None

North HCP: 13

South HCP: 4

Contract: 2♣X N

North:

♠ Q52

♥ 95

♦ A95

♣ AK1098

South:

♠ J10843

♥ K108432

♦ 72

♣ —

West North East South

1♦ 2♣ Pass Pass

X AP

Board: 341

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 5♠X W

North:

♠ 98

♥ K762

♦ A9

♣ KQ763

South:

♠ Q

♥ AQ10953

♦ K53

♣ 982

West North East South

1♣ 2♥

Pass 4♥ Pass Pass

4♠ 5♥ 5♠ X♠

AP

Board: 342

Dealer: W

Vul: NS

North HCP: 14

South HCP: 4

Contract: 3♥ W

North:

♠ 4

♥ AJ

♦ K9654

♣ AQ1092

South:

♠ Q6532

♥ 976

♦ Q82

♣ 76

West North East South

1♥ 2NT<sup>1</sup> XN<sup>1</sup> 3♦

3♥ AP

1. Unusual 2NT

## South hands (Practice Page)

### Overcalls

Board: 337  
Dealer: E  
Vul: None  
HCP: 11

♠ —  
♥ AQ1087653  
♦ KQ103  
♣ 9

East Opens 1♣.

You bid first.

Board: 338  
Dealer: W  
Vul: EW  
HCP: 3

♠ 92  
♥ QJ8  
♦ 108643  
♣ 872

West Opens 1♥.

East Bids 3♣ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 339  
Dealer: E  
Vul: Both  
HCP: 15

♠ AK10953  
♥ 2  
♦ J108  
♣ AK4

East Opens 1♦.

West Doubles 1♠ if possible.

East Bids 2♥ if possible.

You bid first.

Board: 340  
Dealer: W  
Vul: None  
HCP: 4

♠ J10843  
♥ K108432  
♦ 72  
♣ —

West Opens 1♦.

West Doubles Pass if possible.

Partner bids first.

Board: 341  
Dealer: E  
Vul: Both  
HCP: 11

♠ Q  
♥ AQ10953  
♦ K53  
♣ 982

East Opens 1♣.

West Bids 4♠ if possible.

East Bids 5♠ if possible.

You bid first.

Board: 342  
Dealer: W  
Vul: NS  
HCP: 4

♠ Q6532  
♥ 976  
♦ Q82  
♣ 76

West Opens 1♥.

East Bids XN if possible.

West Bids 3♥ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 337

Dealer: E

Vul: None

North HCP: 7

South HCP: 11

Contract: 4♥ S

North:

♠ 10873

♥ K2

♦ 642

♣ KJ104

South:

♠ —

♥ AQ1087653

♦ KQ103

♣ 9

West North East South

1♣ 4♥

AP

Board: 338

Dealer: W

Vul: EW

North HCP: 12

South HCP: 3

Contract: 4♥ W

North:

♠ QJ6

♥ —

♦ KJ952

♣ KQ1053

South:

♠ 92

♥ QJ8

♦ 108643

♣ 872

West North East South

1♥ 2NT<sup>1</sup> 3♣<sup>2</sup> 4♦

Pass Pass 4♥ AP

1. Unusual 2NT

2. limit raise or better in ♥

Board: 339

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♠ S

North:

♠ 72

♥ Q875

♦ K2

♣ 98765

South:

♠ AK10953

♥ 2

♦ J108

♣ AK4

West North East South

1♦ 1♠

X Pass 2♥ 2♠

AP

Board: 340

Dealer: W

Vul: None

North HCP: 13

South HCP: 4

Contract: 2♣X N

North:

♠ Q52

♥ 95

♦ A95

♣ AK1098

South:

♠ J10843

♥ K108432

♦ 72

♣ —

West North East South

1♦ 2♣ Pass Pass

X AP

Board: 341

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 5♠X W

North:

♠ 98

♥ K762

♦ A9

♣ KQ763

South:

♠ Q

♥ AQ10953

♦ K53

♣ 982

West North East South

1♣ 2♥

Pass 4♥ Pass Pass

4♠ 5♥ 5♠ X♠

AP

Board: 342

Dealer: W

Vul: NS

North HCP: 14

South HCP: 4

Contract: 3♥ W

North:

♠ 4

♥ AJ

♦ K9654

♣ AQ1092

South:

♠ Q6532

♥ 976

♦ Q82

♣ 76

West North East South

1♥ 2NT<sup>1</sup> XN<sup>1</sup> 3♦

3♥ AP

1. Unusual 2NT

## North hands (Practice Page)

### Overcalls

Board: 343      ♠ 972  
Dealer: E        ♥ 6  
Vul: None       ♦ A872  
HCP: 5           ♣ J8765

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

Partner bids first.

Board: 344      ♠ KQJ92  
Dealer: W        ♥ AKJ9  
Vul: NS          ♦ 32  
HCP: 14          ♣ 96

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

You bid first.

Board: 345      ♠ 93  
Dealer: E        ♥ AKQ63  
Vul: Both       ♦ K9763  
HCP: 12          ♣ 2

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

Partner bids first.

Board: 346      ♠ AK32  
Dealer: W        ♥ 9  
Vul: NS          ♦ 62  
HCP: 13          ♣ AQ10842

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

You bid first.

Board: 347      ♠ Q1096  
Dealer: E        ♥ K932  
Vul: EW         ♦ QJ82  
HCP: 8           ♣ 7

East Opens 1♦.  
West Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 4♣ if possible.  
West Bids 5♣ if possible.

Partner bids first.

Board: 348

Dealer: W

Vul: Both

HCP: 13

♠ AK1074

♥ K1032

♦ Q

♣ J73

West Opens 1♦.

East Bids 3♦ if possible.

East Bids 4♦ if possible.

You bid first.



## Overcalls Both hands (Answers Page)

Board: 343  
 Dealer: E  
 Vul: None  
 North HCP: 5  
 South HCP: 13  
 Contract: 4♠ X S

North:  
 ♠ 972  
 ♥ 6  
 ♦ A872  
 ♣ J8765

South:  
 ♠ AKQ864  
 ♥ 1073  
 ♦ J9  
 ♣ K3

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

Board: 344  
 Dealer: W  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 2♣ W

North:  
 ♠ KQJ92  
 ♥ AKJ9  
 ♦ 32  
 ♣ 96

South:  
 ♠ A76  
 ♥ 732  
 ♦ 10864  
 ♣ J43

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

Board: 345  
 Dealer: E  
 Vul: Both  
 North HCP: 12  
 South HCP: 9  
 Contract: 3♣ W

North:  
 ♠ 93  
 ♥ AKQ63  
 ♦ K9763  
 ♣ 2

South:  
 ♠ AQJ654  
 ♥ 42  
 ♦ —  
 ♣ Q10865

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

Board: 346  
 Dealer: W  
 Vul: NS  
 North HCP: 13  
 South HCP: 5  
 Contract: 4♥ W

North:  
 ♠ AK32  
 ♥ 9  
 ♦ 62  
 ♣ AQ10842

South:  
 ♠ QJ1075  
 ♥ 87  
 ♦ Q75  
 ♣ 763

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

Board: 347  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 10  
 Contract: 5♣ W

North:  
 ♠ Q1096  
 ♥ K932  
 ♦ QJ82  
 ♣ 7

South:  
 ♠ A542  
 ♥ AQ10864  
 ♦ 10  
 ♣ 53

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

Board: 348

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 4♦X W

North:

♠ AK1074

♥ K1032

♦ Q

♣ J73

South:

♠ J932

♥ J7654

♦ 9

♣ AQ4

West	North	East	South
------	-------	------	-------

1♦	1♠	3♦	3♠
----	----	----	----

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

Pass	XA♠♠	AP	
------	------	----	--

## South hands (Practice Page)

### Overcalls

Board: 343      ♠ AKQ864  
Dealer: E        ♥ 1073  
Vul: None        ♦ J9  
HCP: 13         ♣ K3

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

You bid first.

Board: 344      ♠ A76  
Dealer: W        ♥ 732  
Vul: NS         ♦ 10864  
HCP: 5         ♣ J43

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

Partner bids first.

Board: 345      ♠ AQJ654  
Dealer: E        ♥ 42  
Vul: Both        ♦ —  
HCP: 9         ♣ Q10865

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

You bid first.

Board: 346      ♠ QJ1075  
Dealer: W        ♥ 87  
Vul: NS         ♦ Q75  
HCP: 5         ♣ 763

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

Partner bids first.

Board: 347      ♠ A542  
Dealer: E        ♥ AQ10864  
Vul: EW         ♦ 10  
HCP: 10        ♣ 53

East Opens 1♦.  
West Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 4♣ if possible.  
West Bids 5♣ if possible.

You bid first.

Board: 348

Dealer: W

Vul: Both

HCP: 8

♠ J932

♥ J7654

♦ 9

♣ AQ4

West Opens 1♦.

East Bids 3♦ if possible.

East Bids 4♦ if possible.

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 343  
 Dealer: E  
 Vul: None  
 North HCP: 5  
 South HCP: 13  
 Contract: 4♠ X S

North:  
 ♠ 972  
 ♥ 6  
 ♦ A872  
 ♣ J8765

South:  
 ♠ AKQ864  
 ♥ 1073  
 ♦ J9  
 ♣ K3

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

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

Board: 344  
 Dealer: W  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 2♣ W

North:  
 ♠ KQJ92  
 ♥ AKJ9  
 ♦ 32  
 ♣ 96

South:  
 ♠ A76  
 ♥ 732  
 ♦ 10864  
 ♣ J43

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

Board: 345  
 Dealer: E  
 Vul: Both  
 North HCP: 12  
 South HCP: 9  
 Contract: 3♣ W

North:  
 ♠ 93  
 ♥ AKQ63  
 ♦ K9763  
 ♣ 2

South:  
 ♠ AQJ654  
 ♥ 42  
 ♦ —  
 ♣ Q10865

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

Board: 346  
 Dealer: W  
 Vul: NS  
 North HCP: 13  
 South HCP: 5  
 Contract: 4♥ W

North:  
 ♠ AK32  
 ♥ 9  
 ♦ 62  
 ♣ AQ10842

South:  
 ♠ QJ1075  
 ♥ 87  
 ♦ Q75  
 ♣ 763

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

1. limit raise or better in ♥

Board: 347  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 10  
 Contract: 5♣ W

North:  
 ♠ Q1096  
 ♥ K932  
 ♦ QJ82  
 ♣ 7

South:  
 ♠ A542  
 ♥ AQ10864  
 ♦ 10  
 ♣ 53

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

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

Board: 348

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 4♦X W

North:

♠ AK1074

♥ K1032

♦ Q

♣ J73

South:

♠ J932

♥ J7654

♦ 9

♣ AQ4

West	North	East	South
------	-------	------	-------

1♦	1♠	3♦	3♠
----	----	----	----

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

Pass	XA♠♠	AP	
------	------	----	--

## North hands (Practice Page)

### Overcalls

Board: 349      ♠ AQ873  
Dealer: E        ♥ 102  
Vul: None        ♦ 976  
HCP: 6           ♣ 762

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

Partner bids first.

Board: 350      ♠ KJ10765  
Dealer: W        ♥ —  
Vul: EW         ♦ Q942  
HCP: 13          ♣ AK3

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

You bid first.

Board: 351      ♠ Q  
Dealer: E        ♥ 10832  
Vul: Both       ♦ K865  
HCP: 5           ♣ 10752

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

Partner bids first.

Board: 352      ♠ Q4  
Dealer: W        ♥ KQJ53  
Vul: None       ♦ 72  
HCP: 13          ♣ AJ63

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

You bid first.

Board: 353      ♠ A72  
Dealer: E        ♥ 742  
Vul: NS         ♦ 95  
HCP: 9           ♣ AJ532

East Opens 1♦.

Partner bids first.

Board: 354      ♠ A94  
Dealer: W        ♥ A43  
Vul: Both       ♦ KQ1075  
HCP: 13          ♣ 63

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

You bid first.

## Overcalls Both hands (Answers Page)

Board: 349

Dealer: E

Vul: None

North HCP: 6

South HCP: 11

Contract: 3♦ E

North:

♠ AQ873

♥ 102

♦ 976

♣ 762

South:

♠ 1095

♥ AQJ964

♦ KJ

♣ 109

West North East South

1♦ 2♥

3♣<sup>1</sup> Pass 3♦<sup>2</sup> AP

1. Rubensohl after 1m

2. relay

Board: 350

Dealer: W

Vul: EW

North HCP: 13

South HCP: 8

Contract: 4♠ N

North:

♠ KJ10765

♥ —

♦ Q942

♣ AK3

South:

♠ 842

♥ 852

♦ AK1053

♣ J9

West North East South

1♥ 1♠ 3♥ 3♠

Pass 4♣ AP

Board: 351

Dealer: E

Vul: Both

North HCP: 5

South HCP: 9

Contract: 3♥ E

North:

♠ Q

♥ 10832

♦ K865

♣ 10752

South:

♠ KJ10983

♥ 7

♦ Q42

♣ K93

West North East South

1♦ 2♠

X Pass 3♥ AP

Board: 352

Dealer: W

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N E

North:

♠ Q4

♥ KQJ53

♦ 72

♣ AJ63

South:

♠ 8753

♥ A9

♦ Q1095

♣ 754

West North East South

1♦ 1♥ 1NT AP

Board: 353

Dealer: E

Vul: NS

North HCP: 9

South HCP: 11

Contract: 3♥ S

North:

♠ A72

♥ 742

♦ 95

♣ AJ532

South:

♠ QJ854

♥ AKJ85

♦ 4

♣ 84

West North East South

1♦ 2♦<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3♥

AP

1. Michaels Cuebid

2. artificial



Board: 354

Dealer: W

Vul: Both

North HCP: 13

South HCP: 1

Contract: 2♣ W

North:

♠ A94

♥ A43

♦ KQ1075

♣ 63

South:

♠ 10853

♥ J875

♦ 62

♣ 542

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

## South hands (Practice Page)

### Overcalls

Board: 349      ♠ 1095  
Dealer: E        ♥ AQJ964  
Vul: None        ♦ KJ  
HCP: 11         ♣ 109

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

You bid first.

Board: 350      ♠ 842  
Dealer: W        ♥ 852  
Vul: EW         ♦ AK1053  
HCP: 8          ♣ J9

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

Partner bids first.

Board: 351      ♠ KJ10983  
Dealer: E        ♥ 7  
Vul: Both        ♦ Q42  
HCP: 9          ♣ K93

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

You bid first.

Board: 352      ♠ 8753  
Dealer: W        ♥ A9  
Vul: None        ♦ Q1095  
HCP: 6          ♣ 754

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

Partner bids first.

Board: 353      ♠ QJ854  
Dealer: E        ♥ AKJ85  
Vul: NS         ♦ 4  
HCP: 11        ♣ 84

East Opens 1♦.

You bid first.

Board: 354      ♠ 10853  
Dealer: W        ♥ J875  
Vul: Both        ♦ 62  
HCP: 1         ♣ 542

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

Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 349

Dealer: E

Vul: None

North HCP: 6

South HCP: 11

Contract: 3♦ E

North:

♠ AQ873

♥ 102

♦ 976

♣ 762

South:

♠ 1095

♥ AQJ964

♦ KJ

♣ 109

West North East South

1♦ 2♥

3♣<sup>1</sup> Pass 3♦<sup>2</sup> AP

1. Rubensohl after 1m

2. relay

Board: 350

Dealer: W

Vul: EW

North HCP: 13

South HCP: 8

Contract: 4♠ N

North:

♠ KJ10765

♥ —

♦ Q942

♣ AK3

South:

♠ 842

♥ 852

♦ AK1053

♣ J9

West North East South

1♥ 1♠ 3♥ 3♠

Pass 4♣ AP

Board: 351

Dealer: E

Vul: Both

North HCP: 5

South HCP: 9

Contract: 3♥ E

North:

♠ Q

♥ 10832

♦ K865

♣ 10752

South:

♠ KJ10983

♥ 7

♦ Q42

♣ K93

West North East South

1♦ 2♠

X Pass 3♥ AP

Board: 352

Dealer: W

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N E

North:

♠ Q4

♥ KQJ53

♦ 72

♣ AJ63

South:

♠ 8753

♥ A9

♦ Q1095

♣ 754

West North East South

1♦ 1♥ 1NT AP

Board: 353

Dealer: E

Vul: NS

North HCP: 9

South HCP: 11

Contract: 3♥ S

North:

♠ A72

♥ 742

♦ 95

♣ AJ532

South:

♠ QJ854

♥ AKJ85

♦ 4

♣ 84

West North East South

1♦ 2♦<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3♥

AP

1. Michaels Cuebid

2. artificial

Board: 354

Dealer: W

Vul: Both

North HCP: 13

South HCP: 1

Contract: 2♣ W

North:

♠ A94

♥ A43

♦ KQ1075

♣ 63

South:

♠ 10853

♥ J875

♦ 62

♣ 542

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

## North hands (Practice Page)

### Overcalls

Board: 355	♠ J6	East Opens 1♣.
Dealer: E	♥ J96532	East Doubles Pass if possible.
Vul: None	♦ 6	
HCP: 12	♣ AKQJ	Partner bids first.
Board: 356	♠ 1052	West Opens 1♦.
Dealer: W	♥ AQ9	East Bids 3♦ if possible.
Vul: NS	♦ A7	
HCP: 17	♣ AQJ105	You bid first.
Board: 357	♠ 852	East Opens 1♣.
Dealer: E	♥ A986	East Doubles 2♣ if possible.
Vul: None	♦ AK952	
HCP: 11	♣ 3	Partner bids first.
Board: 358	♠ A32	West Opens 1♣.
Dealer: W	♥ AQJ74	East Bids 1♠ if possible.
Vul: NS	♦ —	West Doubles 2♥ if possible.
HCP: 12	♣ J8532	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		You bid first.
Board: 359	♠ A64	East Opens 1♠.
Dealer: E	♥ K652	West Bids 3♠ if possible.
Vul: EW	♦ 52	East Bids 4♠ if possible.
HCP: 7	♣ 10952	Partner bids first.

Board: 360

Dealer: W

Vul: NS

HCP: 12

♠ J

♥ Q10942

♦ AQ1053

♣ K2

West Opens 1♦.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 355			West	North	East	South
Dealer: E					1♣	1♠
Vul: None	North:	South:	Pass	2♥	Pass	4♣ <sup>1</sup>
North HCP: 12	♠ J6	♠ AKQ98	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 14	♥ J96532	♥ K108	Pass	4NT <sup>3</sup>	Pass	5♥
Contract: 5♥XN	♦ 6	♦ Q9873	Pass	Pass	X	AP
	♣ AKQJ	♣ —				

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 356			West	North	East	South
Dealer: W						
Vul: NS	North:	South:	1♦	1NT	3♦	AP
North HCP: 17	♠ 1052	♠ AK76				
South HCP: 7	♥ AQ9	♥ 108742				
Contract: 3♦W	♦ A7	♦ 53				
	♣ AQJ105	♣ 84				

Board: 357			West	North	East	South
Dealer: E					1♣	1♠
Vul: None	North:	South:	Pass	2♣ <sup>1</sup>	X	XX
North HCP: 11	♠ 852	♠ AKJ43	Pass	3♠	AP	
South HCP: 12	♥ A986	♥ Q107				
Contract: 3♠S	♦ AK952	♦ Q3				
	♣ 3	♣ 1084				

1. limit raise or better in ♠

Board: 358			West	North	East	South
Dealer: W			1♣	1♥	1♠	2♥
Vul: NS	North:	South:	X <sup>1</sup>	Pass	3♠	Pass
North HCP: 12	♠ A32	♠ 96	4♠	AP		
South HCP: 6	♥ AQJ74	♥ 1062				
Contract: 4♠E	♦ —	♦ AQ1074				
	♣ J8532	♣ 964				

1. Support double redouble

Board: 359			West	North	East	South
Dealer: E						
Vul: EW	North:	South:			1♠	2♥
North HCP: 7	♠ A64	♠ 2	3♠	4♥	4♠	AP
South HCP: 14	♥ K652	♥ AQJ973				
Contract: 4♠E	♦ 52	♦ 987				
	♣ 10952	♣ AQJ				

Board: 360

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ J

♥ Q10942

♦ AQ1053

♣ K2

South:

♠ K1098542

♥ A5

♦ 87

♣ AJ

West	North	East	South
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1♦	1♥	Pass	1♠
----	----	------	----

Pass	1NT	Pass	4♠
------	-----	------	----

AP



## South hands (Practice Page)

### Overcalls

Board: 355      ♠ AKQ98  
Dealer: E        ♥ K108  
Vul: None        ♦ Q9873  
HCP: 14         ♣ —

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

Board: 356      ♠ AK76  
Dealer: W        ♥ 108742  
Vul: NS         ♦ 53  
HCP: 7         ♣ 84

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

Board: 357      ♠ AKJ43  
Dealer: E        ♥ Q107  
Vul: None        ♦ Q3  
HCP: 12         ♣ 1084

East Opens 1♣.  
East Doubles 2♣ if possible.  
  
You bid first.

Board: 358      ♠ 96  
Dealer: W        ♥ 1062  
Vul: NS         ♦ AQ1074  
HCP: 6         ♣ 964

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

Board: 359      ♠ 2  
Dealer: E        ♥ AQJ973  
Vul: EW         ♦ 987  
HCP: 14         ♣ AQJ

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

Board: 360

Dealer: W

Vul: NS

HCP: 12

♠ K1098542

♥ A5

♦ 87

♣ AJ

West Opens 1♦.

Partner bids first.

# Overcalls Both hands (Answers Page)

Board: 355  
 Dealer: E  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 5♥XN

North:  
 ♠ J6  
 ♥ J96532  
 ♦ 6  
 ♣ AKQJ

South:  
 ♠ AKQ98  
 ♥ K108  
 ♦ Q9873  
 ♣ —

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

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 356  
 Dealer: W  
 Vul: NS  
 North HCP: 17  
 South HCP: 7  
 Contract: 3♦W

North:  
 ♠ 1052  
 ♥ AQ9  
 ♦ A7  
 ♣ AQJ105

South:  
 ♠ AK76  
 ♥ 108742  
 ♦ 53  
 ♣ 84

West	North	East	South
1♦	1NT	3♦	AP

Board: 357  
 Dealer: E  
 Vul: None  
 North HCP: 11  
 South HCP: 12  
 Contract: 3♠S

North:  
 ♠ 852  
 ♥ A986  
 ♦ AK952  
 ♣ 3

South:  
 ♠ AKJ43  
 ♥ Q107  
 ♦ Q3  
 ♣ 1084

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

1. limit raise or better in ♠

Board: 358  
 Dealer: W  
 Vul: NS  
 North HCP: 12  
 South HCP: 6  
 Contract: 4♠E

North:  
 ♠ A32  
 ♥ AQJ74  
 ♦ —  
 ♣ J8532

South:  
 ♠ 96  
 ♥ 1062  
 ♦ AQ1074  
 ♣ 964

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

1. Support double redouble

Board: 359  
 Dealer: E  
 Vul: EW  
 North HCP: 7  
 South HCP: 14  
 Contract: 4♠E

North:  
 ♠ A64  
 ♥ K652  
 ♦ 52  
 ♣ 10952

South:  
 ♠ 2  
 ♥ AQJ973  
 ♦ 987  
 ♣ AQJ

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

Board: 360

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ J

♥ Q10942

♦ AQ1053

♣ K2

South:

♠ K1098542

♥ A5

♦ 87

♣ AJ

West	North	East	South
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1♦	1♥	Pass	1♠
----	----	------	----

Pass	1NT	Pass	4♠
------	-----	------	----

AP

## North hands (Practice Page)

### Overcalls

Board: 361      ♠ Q97653  
Dealer: E        ♥ K75  
Vul: EW         ♦ 5  
HCP: 7           ♣ Q92

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

Partner bids first.

Board: 362      ♠ AK10975  
Dealer: W        ♥ 10  
Vul: None       ♦ K74  
HCP: 13          ♣ K105

West Opens 1♣.

You bid first.

Board: 363      ♠ Q  
Dealer: E        ♥ AJ93  
Vul: EW         ♦ J3  
HCP: 8           ♣ 1087532

East Opens 1♠.

Partner bids first.

Board: 364      ♠ A4  
Dealer: W        ♥ 63  
Vul: None       ♦ 8  
HCP: 14          ♣ AKQJ10532

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

You bid first.

Board: 365      ♠ 743  
Dealer: E        ♥ Q86  
Vul: Both       ♦ A7  
HCP: 9           ♣ K8643

East Opens 1♠.

Partner bids first.

Board: 366      ♠ 94  
Dealer: W        ♥ AKQ10982  
Vul: EW         ♦ K8  
HCP: 12          ♣ 62

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

You bid first.



## Overcalls Both hands (Answers Page)

Board: 361  
Dealer: E  
Vul: EW  
North HCP: 7  
South HCP: 11  
Contract: 4♥X S

North:  
♠ Q97653  
♥ K75  
♦ 5  
♣ Q92

South:  
♠ J8  
♥ AJ10832  
♦ AJ7  
♣ 103

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

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

Board: 362  
Dealer: W  
Vul: None  
North HCP: 13  
South HCP: 7  
Contract: 1♠ N

North:  
♠ AK10975  
♥ 10  
♦ K74  
♣ K105

South:  
♠ 3  
♥ AJ654  
♦ Q109  
♣ 9864

West	North	East	South
1♣	1♠	AP	

Board: 363  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ Q  
♥ AJ93  
♦ J3  
♣ 1087532

South:  
♠ AK1054  
♥ Q6  
♦ K4  
♣ KJ96

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 364  
Dealer: W  
Vul: None  
North HCP: 14  
South HCP: 6  
Contract: 5♣ N

North:  
♠ A4  
♥ 63  
♦ 8  
♣ AKQJ10532

South:  
♠ KJ1062  
♥ J107  
♦ J73  
♣ 76

West	North	East	South
1♦	2♣	Pass	Pass
2♦	5♣	AP	

Board: 365  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 13  
Contract: 3♥ N

North:  
♠ 743  
♥ Q86  
♦ A7  
♣ K8643

South:  
♠ K9  
♥ AK943  
♦ QJ1053  
♣ 2

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

1. Michaels Cuebid

Board: 366

Dealer: W

Vul: EW

North HCP: 12

South HCP: 2

Contract: 4♠ W

North:

♠ 94

♥ AKQ10982

♦ K8

♣ 62

South:

♠ 8752

♥ J7

♦ 107543

♣ J3

West	North	East	South
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1♠	2♥	X	Pass
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4♠	AP		
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## South hands (Practice Page)

### Overcalls

Board: 361      ♠ J8  
Dealer: E        ♥ AJ10832  
Vul: EW        ♦ AJ7  
HCP: 11        ♣ 103

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

You bid first.

Board: 362      ♠ 3  
Dealer: W        ♥ AJ654  
Vul: None       ♦ Q109  
HCP: 7        ♣ 9864

West Opens 1♣.  
Partner bids first.

Board: 363      ♠ AK1054  
Dealer: E        ♥ Q6  
Vul: EW        ♦ K4  
HCP: 16        ♣ KJ96

East Opens 1♠.  
You bid first.

Board: 364      ♠ KJ1062  
Dealer: W        ♥ J107  
Vul: None       ♦ J73  
HCP: 6        ♣ 76

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

Board: 365      ♠ K9  
Dealer: E        ♥ AK943  
Vul: Both       ♦ QJ1053  
HCP: 13        ♣ 2

East Opens 1♠.  
You bid first.

Board: 366      ♠ 8752  
Dealer: W        ♥ J7  
Vul: EW        ♦ 107543  
HCP: 2        ♣ J3

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



## Overcalls Both hands (Answers Page)

Board: 361  
Dealer: E  
Vul: EW  
North HCP: 7  
South HCP: 11  
Contract: 4♥X S

North:  
♠ Q97653  
♥ K75  
♦ 5  
♣ Q92

South:  
♠ J8  
♥ AJ10832  
♦ AJ7  
♣ 103

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

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

Board: 362  
Dealer: W  
Vul: None  
North HCP: 13  
South HCP: 7  
Contract: 1♠ N

North:  
♠ AK10975  
♥ 10  
♦ K74  
♣ K105

South:  
♠ 3  
♥ AJ654  
♦ Q109  
♣ 9864

West	North	East	South
1♣	1♠	AP	

Board: 363  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ Q  
♥ AJ93  
♦ J3  
♣ 1087532

South:  
♠ AK1054  
♥ Q6  
♦ K4  
♣ KJ96

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 364  
Dealer: W  
Vul: None  
North HCP: 14  
South HCP: 6  
Contract: 5♣ N

North:  
♠ A4  
♥ 63  
♦ 8  
♣ AKQJ10532

South:  
♠ KJ1062  
♥ J107  
♦ J73  
♣ 76

West	North	East	South
1♦	2♣	Pass	Pass
2♦	5♣	AP	

Board: 365  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 13  
Contract: 3♥ N

North:  
♠ 743  
♥ Q86  
♦ A7  
♣ K8643

South:  
♠ K9  
♥ AK943  
♦ QJ1053  
♣ 2

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

1. Michaels Cuebid

Board: 366

Dealer: W

Vul: EW

North HCP: 12

South HCP: 2

Contract: 4♠ W

North:

♠ 94

♥ AKQ10982

♦ K8

♣ 62

South:

♠ 8752

♥ J7

♦ 107543

♣ J3

West	North	East	South
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1♠	2♥	X	Pass
----	----	---	------

4♠	AP		
----	----	--	--

## North hands (Practice Page)

### Overcalls

Board: 367  
Dealer: E  
Vul: None  
HCP: 3

♠ Q42  
♥ 9852  
♦ J4  
♣ 8763

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

Partner bids first.

Board: 368  
Dealer: W  
Vul: NS  
HCP: 11

♠ A4  
♥ KJ10862  
♦ 7  
♣ K1074

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

You bid first.

Board: 369  
Dealer: E  
Vul: EW  
HCP: 11

♠ 865  
♥ K2  
♦ KJ1096  
♣ A72

East Opens 1♥.  
Partner bids first.

## Overcalls Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ AJ10963			1♦	1♠
Vul: None	♥ 9852	♥ 107	2♥ <sup>1</sup>	Pass	3♦	3♠
North HCP: 3	♦ J4	♦ A97	4♦	AP		
South HCP: 13	♣ 8763	♣ A10				
Contract: 4♦ E			1. 1X-(Y)-2Z forcing			

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K10652	1♦	2♥	3♣ <sup>1</sup>	Pass
Vul: NS	♥ KJ10862	♥ A4	3♦ <sup>2</sup>	AP		
North HCP: 11	♦ 7	♦ 1043	1. Rubensohl after 1m			
South HCP: 7	♣ K1074	♣ 983	2. relay			
Contract: 3♦ W						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 865	♠ AK1092			1♥	1♠
Vul: EW	♥ K2	♥ 763				
North HCP: 11	♦ KJ1096	♦ AQ4	Pass	2♠	AP	
South HCP: 13	♣ A72	♣ 93				
Contract: 2♠ S						

## South hands (Practice Page)

### Overcalls

Board: 367      ♠ AJ10963  
Dealer: E        ♥ 107  
Vul: None       ♦ A97  
HCP: 13         ♣ A10

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

You bid first.

Board: 368      ♠ K10652  
Dealer: W        ♥ A4  
Vul: NS         ♦ 1043  
HCP: 7          ♣ 983

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

Partner bids first.

Board: 369      ♠ AK1092  
Dealer: E        ♥ 763  
Vul: EW         ♦ AQ4  
HCP: 13         ♣ 93

East Opens 1♥.

You bid first.

## Overcalls Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ AJ10963			1♦	1♠
Vul: None	♥ 9852	♥ 107	2♥ <sup>1</sup>	Pass	3♦	3♠
North HCP: 3	♦ J4	♦ A97	4♦	AP		
South HCP: 13	♣ 8763	♣ A10				
Contract: 4♦ E			1. 1X-(Y)-2Z forcing			

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K10652	1♦	2♥	3♣ <sup>1</sup>	Pass
Vul: NS	♥ KJ10862	♥ A4	3♦ <sup>2</sup>	AP		
North HCP: 11	♦ 7	♦ 1043	1. Rubensohl after 1m			
South HCP: 7	♣ K1074	♣ 983	2. relay			
Contract: 3♦ W						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 865	♠ AK1092			1♥	1♠
Vul: EW	♥ K2	♥ 763				
North HCP: 11	♦ KJ1096	♦ AQ4	Pass	2♠	AP	
South HCP: 13	♣ A72	♣ 93				
Contract: 2♠ S						