

North hands (Practice Page)

Overcalls

Board: 1	♠ —	East Opens 1♣.
Dealer: E	♥ Q52	East Doubles 2♦ if possible.
Vul: NS	♦ KQJ9742	
HCP: 11	♣ K62	Partner bids first.
Board: 2	♠ AQJ107	
Dealer: W	♥ 5	West Opens 1♦.
Vul: EW	♦ 54	
HCP: 12	♣ AJ1094	You bid first.
Board: 3	♠ 98	East Opens 1♦.
Dealer: E	♥ 953	West Bids 1♠ if possible.
Vul: Both	♦ Q96	East Bids 2♣ if possible.
HCP: 5	♣ QJ832	West Bids 3♠ if possible.
		East Bids 4♥ if possible.
		West Bids 4♠ if possible.
		Partner bids first.
Board: 4	♠ 4	West Opens 1♦.
Dealer: W	♥ A32	East Bids 2♦ if possible.
Vul: NS	♦ A86	East Bids 3♦ if possible.
HCP: 17	♣ AKQ863	You bid first.
Board: 5	♠ J83	East Opens 1♣.
Dealer: E	♥ J1073	West Bids 1♠ if possible.
Vul: EW	♦ A1095	East Bids 5♣ if possible.
HCP: 6	♣ 109	Partner bids first.
Board: 6	♠ AQ109873	West Opens 1♦.
Dealer: W	♥ AQJ8	East Bids 2♠ if possible.
Vul: Both	♦ 5	West Bids 3♠ if possible.
HCP: 13	♣ 4	East Bids 4♦ if possible.
		West Bids 5♦ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK107632			1♣	1♠
Vul: NS	♥ Q52	♥ A3	Pass	2♦	X	3♠
North HCP: 11	♦ KQJ9742	♦ 10	Pass	3NT	Pass	4♠
South HCP: 15	♣ K62	♣ A84	Pass	5♦	Pass	5♠
Contract: 5♠ S			AP			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ AQJ107	♠ 963				
Vul: EW	♥ 5	♥ AK983	1♦	1♠	Pass	2♠
North HCP: 12	♦ 54	♦ 82	AP			
South HCP: 9	♣ AJ1094	♣ Q75				
Contract: 2♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ 642			1♦	1♥
Vul: Both	♥ 953	♥ KQ1064	1♠	Pass	2♣	Pass
North HCP: 5	♦ Q96	♦ AK10	3♠	Pass	4♥ ¹	Pass
South HCP: 12	♣ QJ832	♣ 109	4♠	AP		
Contract: 4♠ W			1. limit raise or better in ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ Q10652				
Vul: NS	♥ A32	♥ J10987	1♦	2♣	2♦	Pass
North HCP: 17	♦ A86	♦ 5	Pass	3♠	3♦	AP
South HCP: 3	♣ AKQ863	♣ 97				
Contract: 3♦ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ Q102				
Vul: EW	♥ J1073	♥ AKQ654			1♣	1♥
North HCP: 6	♦ A1095	♦ K3	1♠	3♥	5♣	AP
South HCP: 14	♣ 109	♣ 73				
Contract: 5♣ E						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AQ109873	♠ K542	1♦	1♠	2♠ ¹	Pass
Vul: Both	♥ AQJ8	♥ 764	3♠ ²	X	4♦	Pass
North HCP: 13	♦ 5	♦ 102	5♦	AP		
South HCP: 4	♣ 4	♣ J765	1. limit raise or better in ♦			
Contract: 5♦ W			2. strength cue bid			

South hands (Practice Page)

Overcalls

Board: 1 ♠ AK107632 East Opens 1♣.
Dealer: E ♥ A3 East Doubles 2♦ if possible.
Vul: NS ♦ 10
HCP: 15 ♣ A84 You bid first.

Board: 2 ♠ 963 West Opens 1♦.
Dealer: W ♥ AK983
Vul: EW ♦ 82 Partner bids first.
HCP: 9 ♣ Q75

Board: 3 ♠ 642 East Opens 1♦.
Dealer: E ♥ KQ1064 West Bids 1♠ if possible.
Vul: Both ♦ AK10 East Bids 2♣ if possible.
HCP: 12 ♣ 109 West Bids 3♠ if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.
You bid first.

Board: 4 ♠ Q10652 West Opens 1♦.
Dealer: W ♥ J10987 East Bids 2♦ if possible.
Vul: NS ♦ 5 East Bids 3♦ if possible.
HCP: 3 ♣ 97 Partner bids first.

Board: 5 ♠ Q102 East Opens 1♣.
Dealer: E ♥ AKQ654 West Bids 1♠ if possible.
Vul: EW ♦ K3 East Bids 5♣ if possible.
HCP: 14 ♣ 73 You bid first.

Board: 6 ♠ K542 West Opens 1♦.
Dealer: W ♥ 764 East Bids 2♠ if possible.
Vul: Both ♦ 102 West Bids 3♠ if possible.
HCP: 4 ♣ J765 East Bids 4♦ if possible.
West Bids 5♦ if possible.
Partner bids first.

Overcalls Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK107632			1♣	1♠
Vul: NS	♥ Q52	♥ A3	Pass	2♦	X	3♠
North HCP: 11	♦ KQJ9742	♦ 10	Pass	3NT	Pass	4♠
South HCP: 15	♣ K62	♣ A84	Pass	5♦	Pass	5♠
Contract: 5♠ S			AP			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ AQJ107	♠ 963				
Vul: EW	♥ 5	♥ AK983	1♦	1♠	Pass	2♠
North HCP: 12	♦ 54	♦ 82	AP			
South HCP: 9	♣ AJ1094	♣ Q75				
Contract: 2♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ 642			1♦	1♥
Vul: Both	♥ 953	♥ KQ1064	1♠	Pass	2♣	Pass
North HCP: 5	♦ Q96	♦ AK10	3♠	Pass	4♥ ¹	Pass
South HCP: 12	♣ QJ832	♣ 109	4♠	AP		
Contract: 4♠ W			1. limit raise or better in ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ Q10652				
Vul: NS	♥ A32	♥ J10987	1♦	2♣	2♦	Pass
North HCP: 17	♦ A86	♦ 5	Pass	3♠	3♦	AP
South HCP: 3	♣ AKQ863	♣ 97				
Contract: 3♦ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ Q102				
Vul: EW	♥ J1073	♥ AKQ654			1♣	1♥
North HCP: 6	♦ A1095	♦ K3	1♠	3♥	5♣	AP
South HCP: 14	♣ 109	♣ 73				
Contract: 5♣ E						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AQ109873	♠ K542	1♦	1♠	2♠ ¹	Pass
Vul: Both	♥ AQJ8	♥ 764	3♠ ²	X	4♦	Pass
North HCP: 13	♦ 5	♦ 102	5♦	AP		
South HCP: 4	♣ 4	♣ J765	1. limit raise or better in ♦			
Contract: 5♦ W			2. strength cue bid			

North hands (Practice Page)

Overcalls

Board: 7	♠ J754	East Opens 1♦.
Dealer: E	♥ A84	
Vul: None	♦ 87	Partner bids first.
HCP: 5	♣ 9875	
Board: 8	♠ K10	West Opens 1♦.
Dealer: W	♥ Q5	
Vul: EW	♦ AQJ82	You bid first.
HCP: 16	♣ KJ102	
Board: 9	♠ J10974	East Opens 1♦.
Dealer: E	♥ 976	East Doubles Pass if possible.
Vul: Both	♦ J85	
HCP: 2	♣ 92	Partner bids first.
Board: 10	♠ 83	West Opens 1♦.
Dealer: W	♥ AK106	
Vul: None	♦ 32	You bid first.
HCP: 14	♣ AQJ75	
Board: 11	♠ Q652	East Opens 1♥.
Dealer: E	♥ 72	West Bids 2♥ if possible.
Vul: Both	♦ AK952	
HCP: 9	♣ 64	Partner bids first.
Board: 12	♠ 1074	West Opens 1♦.
Dealer: W	♥ KQ10973	West Doubles Pass if possible.
Vul: None	♦ A5	West Bids 3♦ if possible.
HCP: 13	♣ A10	East Bids 4♦ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J754	♠ Q63				
Vul: None	♥ A84	♥ Q93			1♦	1NT
North HCP: 5	♦ 87	♦ AKQJ2	AP			
South HCP: 15	♣ 9875	♣ J4				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ Q976				
Vul: EW	♥ Q5	♥ K1094	1♦	1NT	AP	
North HCP: 16	♦ AQJ82	♦ 53				
South HCP: 5	♣ KJ102	♣ 953				
Contract: 1N N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J10974	♠ Q				
Vul: Both	♥ 976	♥ AKJ52			1♦	1♥
North HCP: 2	♦ J85	♦ Q109	Pass	Pass	X	2♣
South HCP: 17	♣ 92	♣ KQ73	Pass	2♥	AP	
Contract: 2♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AJ9				
Vul: None	♥ AK106	♥ J75	1♦	2♣	Pass	3♣
North HCP: 14	♦ 32	♦ K106	AP			
South HCP: 9	♣ AQJ75	♣ 10986				
Contract: 3♣ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q652	♠ 9873				
Vul: Both	♥ 72	♥ A9			1♥	2♣
North HCP: 9	♦ AK952	♦ 10	2♥	AP		
South HCP: 12	♣ 64	♣ AKJ875				
Contract: 2♥ E						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ 1074	♠ Q963	1♦	1♥	Pass	Pass
Vul: None	♥ KQ10973	♥ 864	X	2♥	Pass	Pass
North HCP: 13	♦ A5	♦ 73	3♦	Pass	Pass	3♥
South HCP: 5	♣ A10	♣ QJ64	Pass	Pass	4♦	AP
Contract: 4♦ W						

South hands (Practice Page)

Overcalls

Board: 7	♠ Q63	East Opens 1♦.
Dealer: E	♥ Q93	
Vul: None	♦ AKQJ2	You bid first.
HCP: 15	♣ J4	
Board: 8	♠ Q976	West Opens 1♦.
Dealer: W	♥ K1094	
Vul: EW	♦ 53	Partner bids first.
HCP: 5	♣ 953	
Board: 9	♠ Q	East Opens 1♦.
Dealer: E	♥ AKJ52	East Doubles Pass if possible.
Vul: Both	♦ Q109	
HCP: 17	♣ KQ73	You bid first.
Board: 10	♠ AJ9	West Opens 1♦.
Dealer: W	♥ J75	
Vul: None	♦ K106	Partner bids first.
HCP: 9	♣ 10986	
Board: 11	♠ 9873	East Opens 1♥.
Dealer: E	♥ A9	West Bids 2♥ if possible.
Vul: Both	♦ 10	
HCP: 12	♣ AKJ875	You bid first.
Board: 12	♠ Q963	West Opens 1♦.
Dealer: W	♥ 864	West Doubles Pass if possible.
Vul: None	♦ 73	West Bids 3♦ if possible.
HCP: 5	♣ QJ64	East Bids 4♦ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J754	♠ Q63				
Vul: None	♥ A84	♥ Q93			1♦	1NT
North HCP: 5	♦ 87	♦ AKQJ2	AP			
South HCP: 15	♣ 9875	♣ J4				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ Q976				
Vul: EW	♥ Q5	♥ K1094	1♦	1NT	AP	
North HCP: 16	♦ AQJ82	♦ 53				
South HCP: 5	♣ KJ102	♣ 953				
Contract: 1N N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J10974	♠ Q				
Vul: Both	♥ 976	♥ AKJ52			1♦	1♥
North HCP: 2	♦ J85	♦ Q109	Pass	Pass	X	2♣
South HCP: 17	♣ 92	♣ KQ73	Pass	2♥	AP	
Contract: 2♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AJ9				
Vul: None	♥ AK106	♥ J75	1♦	2♣	Pass	3♣
North HCP: 14	♦ 32	♦ K106	AP			
South HCP: 9	♣ AQJ75	♣ 10986				
Contract: 3♣ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q652	♠ 9873				
Vul: Both	♥ 72	♥ A9			1♥	2♣
North HCP: 9	♦ AK952	♦ 10	2♥	AP		
South HCP: 12	♣ 64	♣ AKJ875				
Contract: 2♥ E						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ 1074	♠ Q963	1♦	1♥	Pass	Pass
Vul: None	♥ KQ10973	♥ 864	X	2♥	Pass	Pass
North HCP: 13	♦ A5	♦ 73	3♦	Pass	Pass	3♥
South HCP: 5	♣ A10	♣ QJ64	Pass	Pass	4♦	AP
Contract: 4♦ W						

North hands (Practice Page)

Overcalls

Board: 13 ♠ A10873
Dealer: E ♥ 64
Vul: NS ♦ Q6
HCP: 10 ♣ A965

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

Partner bids first.

Board: 14 ♠ —
Dealer: W ♥ AQJ10973
Vul: EW ♦ QJ97
HCP: 13 ♣ K2

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

You bid first.

Board: 15 ♠ 102
Dealer: E ♥ QJ10
Vul: None ♦ 42
HCP: 10 ♣ AQJ732

East Opens 1♣.
Partner bids first.

Board: 16 ♠ A103
Dealer: W ♥ 42
Vul: NS ♦ AKJ62
HCP: 15 ♣ QJ8

West Opens 1♦.
You bid first.

Board: 17 ♠ 8
Dealer: E ♥ 72
Vul: EW ♦ AKQ98543
HCP: 9 ♣ 64

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

Partner bids first.

Board: 18 ♠ —
Dealer: W ♥ KQJ632
Vul: Both ♦ 1092
HCP: 13 ♣ AQJ8

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ A10873	♠ Q42			1♦	1♥
Vul: NS	♥ 64	♥ AQ1053	Pass	1♠	2♦	Pass
North HCP: 10	♦ Q6	♦ K2	Pass	2♥	Pass	Pass
South HCP: 11	♣ A965	♣ 1082	3♦	AP		
Contract: 3♦ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J10943				
Vul: EW	♥ AQJ10973	♥ 54	1♠	2♥	4♣	Pass
North HCP: 13	♦ QJ97	♦ A10652	4♣	5♥	X	AP
South HCP: 5	♣ K2	♣ 8				
Contract: 5♥ X N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ			1♣	2NT ¹
Vul: None	♥ QJ10	♥ K9764				
North HCP: 10	♦ 42	♦ KQJ108	Pass	3♥	AP	
South HCP: 14	♣ AQJ732	♣ 5	1. Unusual 2NT			
Contract: 3♥ N						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ KQ87	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ 42	♥ KQ983	Pass	2♦	Pass	3♥
North HCP: 15	♦ AKJ62	♦ 1098	Pass	3NT	AP	
South HCP: 10	♣ QJ8	♣ 6	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AKJ652			1♥	1♠
Vul: EW	♥ 72	♥ Q5	Pass	2♦	2♥	3♣
North HCP: 9	♦ AKQ98543	♦ 10	Pass	Pass	4♥	X
South HCP: 14	♣ 64	♣ A975	AP			
Contract: 4♥ X E						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q9				
Vul: Both	♥ KQJ632	♥ 7	1♠	2♥	3♣	Pass
North HCP: 13	♦ 1092	♦ KJ864	4♣	AP		
South HCP: 9	♣ AQJ8	♣ K9642				
Contract: 4♣ W						

South hands (Practice Page)

Overcalls

Board: 13 ♠ Q42
Dealer: E ♥ AQ1053
Vul: NS ♦ K2
HCP: 11 ♣ 1082

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

You bid first.

Board: 14 ♠ J10943
Dealer: W ♥ 54
Vul: EW ♦ A10652
HCP: 5 ♣ 8

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

Partner bids first.

Board: 15 ♠ AJ
Dealer: E ♥ K9764
Vul: None ♦ KQJ108
HCP: 14 ♣ 5

East Opens 1♣.

You bid first.

Board: 16 ♠ KQ87
Dealer: W ♥ KQ983
Vul: NS ♦ 1098
HCP: 10 ♣ 6

West Opens 1♦.

Partner bids first.

Board: 17 ♠ AKJ652
Dealer: E ♥ Q5
Vul: EW ♦ 10
HCP: 14 ♣ A975

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

You bid first.

Board: 18 ♠ Q9
Dealer: W ♥ 7
Vul: Both ♦ KJ864
HCP: 9 ♣ K9642

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ A10873	♠ Q42			1♦	1♥
Vul: NS	♥ 64	♥ AQ1053	Pass	1♠	2♦	Pass
North HCP: 10	♦ Q6	♦ K2	Pass	2♥	Pass	Pass
South HCP: 11	♣ A965	♣ 1082	3♦	AP		
Contract: 3♦ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J10943				
Vul: EW	♥ AQJ10973	♥ 54	1♠	2♥	4♣	Pass
North HCP: 13	♦ QJ97	♦ A10652	4♠	5♥	X	AP
South HCP: 5	♣ K2	♣ 8				
Contract: 5♥ X N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ			1♣	2NT ¹
Vul: None	♥ QJ10	♥ K9764				
North HCP: 10	♦ 42	♦ KQJ108	Pass	3♥	AP	
South HCP: 14	♣ AQJ732	♣ 5	1. Unusual 2NT			
Contract: 3♥ N						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ KQ87	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ 42	♥ KQ983	Pass	2♦	Pass	3♥
North HCP: 15	♦ AKJ62	♦ 1098	Pass	3NT	AP	
South HCP: 10	♣ QJ8	♣ 6	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AKJ652			1♥	1♠
Vul: EW	♥ 72	♥ Q5	Pass	2♦	2♥	3♠
North HCP: 9	♦ AKQ98543	♦ 10	Pass	Pass	4♥	X
South HCP: 14	♣ 64	♣ A975	AP			
Contract: 4♥ X E						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q9				
Vul: Both	♥ KQJ632	♥ 7	1♠	2♥	3♠	Pass
North HCP: 13	♦ 1092	♦ KJ864	4♠	AP		
South HCP: 9	♣ AQJ8	♣ K9642				
Contract: 4♠ W						

North hands (Practice Page)

Overcalls

Board: 19 ♠ 42
Dealer: E ♥ J952
Vul: NS ♦ 43
HCP: 4 ♣ K9875

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

Partner bids first.

Board: 20 ♠ Q2
Dealer: W ♥ 10
Vul: EW ♦ K86
HCP: 9 ♣ KJ108632

West Opens 1♦.

You bid first.

Board: 21 ♠ J76
Dealer: E ♥ 3
Vul: Both ♦ J97643
HCP: 5 ♣ K73

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

Partner bids first.

Board: 22 ♠ Q84
Dealer: W ♥ AQJ743
Vul: None ♦ A107
HCP: 13 ♣ 6

West Opens 1♣.

You bid first.

Board: 23 ♠ AQ94
Dealer: E ♥ J8743
Vul: EW ♦ 2
HCP: 7 ♣ 964

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

Partner bids first.

Board: 24 ♠ AKQJ7
Dealer: W ♥ 1083
Vul: Both ♦ 10763
HCP: 12 ♣ Q

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ10753			1♦	1♠
Vul: NS	♥ J952	♥ 8	X	Pass	2♥	2♠
North HCP: 4	♦ 43	♦ A9	Pass	Pass	3♥	3♠
South HCP: 15	♣ K9875	♣ QJ3	AP			
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 76543				
Vul: EW	♥ 10	♥ KQJ84	1♦	3♣	AP	
North HCP: 9	♦ K86	♦ 3				
South HCP: 8	♣ KJ108632	♣ Q4				
Contract: 3♣ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ AKQ42			1♥	2♥ ¹
Vul: Both	♥ 3	♥ K	3♥	Pass	4♥	AP
North HCP: 5	♦ J97643	♦ KQ1082	1. Michaels Cuebid			
South HCP: 19	♣ K73	♣ Q5				
Contract: 4♥ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ A1092				
Vul: None	♥ AQJ743	♥ 102	1♣	1♥	AP	
North HCP: 13	♦ A107	♦ 632				
South HCP: 7	♣ 6	♣ QJ43				
Contract: 1♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQ94	♠ 102			1♣	1♦
Vul: EW	♥ J8743	♥ K96	1♠	Pass	1NT	X
North HCP: 7	♦ 2	♦ AK1073	Pass	2♥	Pass	Pass
South HCP: 12	♣ 964	♣ Q103	3♣	3♥	AP	
Contract: 3♥ N						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ7	♠ 5				
Vul: Both	♥ 1083	♥ KQ764	1♦	1♠	Pass	2♥
North HCP: 12	♦ 10763	♦ 842	Pass	3♥	AP	
South HCP: 12	♣ Q	♣ AK75				
Contract: 3♥ S						

South hands (Practice Page)

Overcalls

Board: 19 ♠ AKJ10753
Dealer: E ♥ 8
Vul: NS ♦ A9
HCP: 15 ♣ QJ3

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

You bid first.

Board: 20 ♠ 76543
Dealer: W ♥ KQJ84
Vul: EW ♦ 3
HCP: 8 ♣ Q4

West Opens 1♦.
Partner bids first.

Board: 21 ♠ AKQ42
Dealer: E ♥ K
Vul: Both ♦ KQ1082
HCP: 19 ♣ Q5

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

You bid first.

Board: 22 ♠ A1092
Dealer: W ♥ 102
Vul: None ♦ 632
HCP: 7 ♣ QJ43

West Opens 1♣.
Partner bids first.

Board: 23 ♠ 102
Dealer: E ♥ K96
Vul: EW ♦ AK1073
HCP: 12 ♣ Q103

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

You bid first.

Board: 24 ♠ 5
Dealer: W ♥ KQ764
Vul: Both ♦ 842
HCP: 12 ♣ AK75

West Opens 1♦.
Partner bids first.

Overcalls Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ10753			1♦	1♠
Vul: NS	♥ J952	♥ 8	X	Pass	2♥	2♠
North HCP: 4	♦ 43	♦ A9	Pass	Pass	3♥	3♠
South HCP: 15	♣ K9875	♣ QJ3	AP			
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 76543				
Vul: EW	♥ 10	♥ KQJ84	1♦	3♣	AP	
North HCP: 9	♦ K86	♦ 3				
South HCP: 8	♣ KJ108632	♣ Q4				
Contract: 3♣ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ AKQ42			1♥	2♥ ¹
Vul: Both	♥ 3	♥ K	3♥	Pass	4♥	AP
North HCP: 5	♦ J97643	♦ KQ1082	1. Michaels Cuebid			
South HCP: 19	♣ K73	♣ Q5				
Contract: 4♥ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ A1092				
Vul: None	♥ AQJ743	♥ 102	1♣	1♥	AP	
North HCP: 13	♦ A107	♦ 632				
South HCP: 7	♣ 6	♣ QJ43				
Contract: 1♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQ94	♠ 102			1♣	1♦
Vul: EW	♥ J8743	♥ K96	1♠	Pass	1NT	X
North HCP: 7	♦ 2	♦ AK1073	Pass	2♥	Pass	Pass
South HCP: 12	♣ 964	♣ Q103	3♣	3♥	AP	
Contract: 3♥ N						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ7	♠ 5				
Vul: Both	♥ 1083	♥ KQ764	1♦	1♠	Pass	2♥
North HCP: 12	♦ 10763	♦ 842	Pass	3♥	AP	
South HCP: 12	♣ Q	♣ AK75				
Contract: 3♥ S						

North hands (Practice Page)

Overcalls

Board: 25 ♠ 9643
Dealer: E ♥ 64
Vul: None ♦ 9762
HCP: 4 ♣ A96

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

Partner bids first.

Board: 26 ♠ QJ10
Dealer: W ♥ A95
Vul: NS ♦ AKJ104
HCP: 17 ♣ Q8

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

You bid first.

Board: 27 ♠ QJ542
Dealer: E ♥ 3
Vul: Both ♦ 7642
HCP: 3 ♣ 1092

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

Partner bids first.

Board: 28 ♠ AKQ106
Dealer: W ♥ Q4
Vul: None ♦ K1043
HCP: 14 ♣ 107

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

You bid first.

Board: 29 ♠ 106532
Dealer: E ♥ 10
Vul: NS ♦ QJ10964
HCP: 3 ♣ 5

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

Partner bids first.

Board: 30 ♠ AQJ64
Dealer: W ♥ J73
Vul: EW ♦ J97
HCP: 11 ♣ Q9

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 9643	♠ AKQJ87			1♣	1♠
Vul: None	♥ 64	♥ AQ95	Pass	3♠	X	Pass
North HCP: 4	♦ 9762	♦ —	4♦	Pass	Pass	4♠
South HCP: 16	♣ A96	♣ 753	5♦	Pass	Pass	5♠
Contract: 5♠X S			X	AP		

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A9873	1♣	1♦	3♣	Pass
Vul: NS	♥ A95	♥ 7642	Pass	X	Pass	3♠
North HCP: 17	♦ AKJ104	♦ 952	AP			
South HCP: 4	♣ Q8	♣ 7				
Contract: 3♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ QJ542	♠ 107			1♥	2♦
Vul: Both	♥ 3	♥ 72	3♦ ¹	Pass	4♥	AP
North HCP: 3	♦ 7642	♦ AKQJ1083	1. limit raise or better in ♥			
South HCP: 14	♣ 1092	♣ A5				
Contract: 4♥ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ AKQ106	♠ 8742	1♦	1♠	2♥ ¹	3♠
Vul: None	♥ Q4	♥ 1098	4♥	AP		
North HCP: 14	♦ K1043	♦ 2	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ 107	♣ Q9652				
Contract: 4♥ E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ K			1♥	3♣
Vul: NS	♥ 10	♥ 653	4♣ ¹	Pass	5♣ ²	Pass
North HCP: 3	♦ QJ10964	♦ K7	5♠	AP		
South HCP: 9	♣ 5	♣ QJ108764	1. limit raise or better in ♥			
Contract: 5♠ W			2. Exclusion, for ♥			

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ AQJ64	♠ 2	1♣	1♠	X	Pass
Vul: EW	♥ J73	♥ 10985	1NT	Pass	2NT	AP
North HCP: 11	♦ J97	♦ Q104				
South HCP: 6	♣ Q9	♣ KJ632				
Contract: 2N W						

South hands (Practice Page)

Overcalls

Board: 25 ♠ AKQJ87
Dealer: E ♥ AQ95
Vul: None ♦ —
HCP: 16 ♣ 753

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

You bid first.

Board: 26 ♠ A9873
Dealer: W ♥ 7642
Vul: NS ♦ 952
HCP: 4 ♣ 7

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

Partner bids first.

Board: 27 ♠ 107
Dealer: E ♥ 72
Vul: Both ♦ AKQJ1083
HCP: 14 ♣ A5

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

You bid first.

Board: 28 ♠ 8742
Dealer: W ♥ 1098
Vul: None ♦ 2
HCP: 2 ♣ Q9652

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

Partner bids first.

Board: 29 ♠ K
Dealer: E ♥ 653
Vul: NS ♦ K7
HCP: 9 ♣ QJ108764

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

You bid first.

Board: 30 ♠ 2
Dealer: W ♥ 10985
Vul: EW ♦ Q104
HCP: 6 ♣ KJ632

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 9643	♠ AKQJ87			1♣	1♠
Vul: None	♥ 64	♥ AQ95	Pass	3♠	X	Pass
North HCP: 4	♦ 9762	♦ —	4♦	Pass	Pass	4♠
South HCP: 16	♣ A96	♣ 753	5♦	Pass	Pass	5♠
Contract: 5♠X S			X	AP		

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A9873	1♣	1♦	3♣	Pass
Vul: NS	♥ A95	♥ 7642	Pass	X	Pass	3♠
North HCP: 17	♦ AKJ104	♦ 952	AP			
South HCP: 4	♣ Q8	♣ 7				
Contract: 3♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ QJ542	♠ 107			1♥	2♦
Vul: Both	♥ 3	♥ 72	3♦ ¹	Pass	4♥	AP
North HCP: 3	♦ 7642	♦ AKQJ1083	1. limit raise or better in ♥			
South HCP: 14	♣ 1092	♣ A5				
Contract: 4♥ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ AKQ106	♠ 8742	1♦	1♠	2♥ ¹	3♠
Vul: None	♥ Q4	♥ 1098	4♥	AP		
North HCP: 14	♦ K1043	♦ 2	1. 1X-(Y)-2Z forcing			
South HCP: 2	♣ 107	♣ Q9652				
Contract: 4♥ E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ K			1♥	3♣
Vul: NS	♥ 10	♥ 653	4♣ ¹	Pass	5♣ ²	Pass
North HCP: 3	♦ QJ10964	♦ K7	5♠	AP		
South HCP: 9	♣ 5	♣ QJ108764	1. limit raise or better in ♥			
Contract: 5♠ W			2. Exclusion, for ♥			

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ AQJ64	♠ 2	1♣	1♠	X	Pass
Vul: EW	♥ J73	♥ 10985	1NT	Pass	2NT	AP
North HCP: 11	♦ J97	♦ Q104				
South HCP: 6	♣ Q9	♣ KJ632				
Contract: 2N W						

North hands (Practice Page)

Overcalls

Board: 31 ♠ K2 East Opens 1♥.
Dealer: E ♥ KQ74 West Bids 2♥ if possible.
Vul: None ♦ QJ953
HCP: 11 ♣ 93 Partner bids first.

Board: 32 ♠ 9 West Opens 1♦.
Dealer: W ♥ AJ3
Vul: EW ♦ 103 You bid first.
HCP: 12 ♣ AQJ9865

Board: 33 ♠ AQ10742 East Opens 1♦.
Dealer: E ♥ 64
Vul: Both ♦ 1097 Partner bids first.
HCP: 7 ♣ J10

Board: 34 ♠ 4 West Opens 1♣.
Dealer: W ♥ QJ2 East Bids 1♥ if possible.
Vul: None ♦ QJ84
HCP: 13 ♣ AK1075 You bid first.

Board: 35 ♠ K4 East Opens 1♣.
Dealer: E ♥ J1082 West Bids 1♠ if possible.
Vul: EW ♦ K862 East Bids 3♠ if possible.
HCP: 7 ♣ 1092 West Bids 4♠ if possible.
West Bids 5♠ if possible.

Partner bids first.

Board: 36 ♠ KJ1073 West Opens 1♣.
Dealer: W ♥ Q9 East Bids 1NT if possible.
Vul: Both ♦ 2 West Bids 2NT if possible.
HCP: 11 ♣ KQ985 You bid first.

Overcalls Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ J74				
Vul: None	♥ KQ74	♥ A			1♥	2♣
North HCP: 11	♦ QJ953	♦ A1074	2♥	3♦	AP	
South HCP: 12	♣ 93	♣ QJ1086				
Contract: 3♦ N						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ KJ108764				
Vul: EW	♥ AJ3	♥ Q6	1♦	2♣	Pass	4♣
North HCP: 12	♦ 103	♦ A84	AP			
South HCP: 10	♣ AQJ9865	♣ 7				
Contract: 4♣ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ AQ10742	♠ 85				
Vul: Both	♥ 64	♥ Q103			1♦	2♣
North HCP: 7	♦ 1097	♦ K64	Pass	2♣	Pass	3♣
South HCP: 14	♣ J10	♣ AKQ32	AP			
Contract: 3♣ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AJ76532				
Vul: None	♥ QJ2	♥ A87	1♣	Pass	1♥	3♣
North HCP: 13	♦ QJ84	♦ 1075	AP			
South HCP: 9	♣ AK1075	♣ —				
Contract: 3♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 5			1♣	1♥
Vul: EW	♥ J1082	♥ AKQ7543	1♠	2♥	3♣	4♥
North HCP: 7	♦ K862	♦ 10954	4♣	Pass	Pass	5♥
South HCP: 12	♣ 1092	♣ K	5♣	AP		
Contract: 5♠ W						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KJ1073	♠ Q5				
Vul: Both	♥ Q9	♥ K7432	1♣	1♠	1NT	Pass
North HCP: 11	♦ 2	♦ J10954	2NT	AP		
South HCP: 7	♣ KQ985	♣ J				
Contract: 2N E						

South hands (Practice Page)

Overcalls

Board: 31	♠ J74	East Opens 1♥.
Dealer: E	♥ A	West Bids 2♥ if possible.
Vul: None	♦ A1074	
HCP: 12	♣ QJ1086	You bid first.
Board: 32	♠ KJ108764	West Opens 1♦.
Dealer: W	♥ Q6	
Vul: EW	♦ A84	Partner bids first.
HCP: 10	♣ 7	
Board: 33	♠ 85	East Opens 1♦.
Dealer: E	♥ Q103	
Vul: Both	♦ K64	You bid first.
HCP: 14	♣ AKQ32	
Board: 34	♠ AJ76532	West Opens 1♣.
Dealer: W	♥ A87	East Bids 1♥ if possible.
Vul: None	♦ 1075	
HCP: 9	♣ —	Partner bids first.
Board: 35	♠ 5	East Opens 1♣.
Dealer: E	♥ AKQ7543	West Bids 1♠ if possible.
Vul: EW	♦ 10954	East Bids 3♠ if possible.
HCP: 12	♣ K	West Bids 4♠ if possible.
		West Bids 5♠ if possible.
		You bid first.
Board: 36	♠ Q5	West Opens 1♣.
Dealer: W	♥ K7432	East Bids 1NT if possible.
Vul: Both	♦ J10954	West Bids 2NT if possible.
HCP: 7	♣ J	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ J74				
Vul: None	♥ KQ74	♥ A			1♥	2♣
North HCP: 11	♦ QJ953	♦ A1074	2♥	3♦	AP	
South HCP: 12	♣ 93	♣ QJ1086				
Contract: 3♦ N						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ KJ108764				
Vul: EW	♥ AJ3	♥ Q6	1♦	2♣	Pass	4♣
North HCP: 12	♦ 103	♦ A84	AP			
South HCP: 10	♣ AQJ9865	♣ 7				
Contract: 4♣ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ AQ10742	♠ 85				
Vul: Both	♥ 64	♥ Q103			1♦	2♣
North HCP: 7	♦ 1097	♦ K64	Pass	2♣	Pass	3♣
South HCP: 14	♣ J10	♣ AKQ32	AP			
Contract: 3♣ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ AJ76532				
Vul: None	♥ QJ2	♥ A87	1♣	Pass	1♥	3♣
North HCP: 13	♦ QJ84	♦ 1075	AP			
South HCP: 9	♣ AK1075	♣ —				
Contract: 3♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 5			1♣	1♥
Vul: EW	♥ J1082	♥ AKQ7543	1♠	2♥	3♣	4♥
North HCP: 7	♦ K862	♦ 10954	4♣	Pass	Pass	5♥
South HCP: 12	♣ 1092	♣ K	5♣	AP		
Contract: 5♠ W						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KJ1073	♠ Q5				
Vul: Both	♥ Q9	♥ K7432	1♣	1♠	1NT	Pass
North HCP: 11	♦ 2	♦ J10954	2NT	AP		
South HCP: 7	♣ KQ985	♣ J				
Contract: 2N E						

North hands (Practice Page)

Overcalls

Board: 37	♠ 72	East Opens 1♥.
Dealer: E	♥ A76	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ KQ97542	
Board: 38	♠ AKQJ108	West Opens 1♥.
Dealer: W	♥ Q5	East Bids 2♦ if possible.
Vul: Both	♦ 9	West Bids 5♦ if possible.
HCP: 14	♣ Q1093	You bid first.
Board: 39	♠ Q976543	East Opens 1♣.
Dealer: E	♥ 53	West Bids 2♥ if possible.
Vul: NS	♦ 5	East Bids 3♥ if possible.
HCP: 6	♣ KJ7	West Bids 4♥ if possible.
		Partner bids first.
Board: 40	♠ KQJ765	West Opens 1♣.
Dealer: W	♥ Q8	
Vul: None	♦ K54	You bid first.
HCP: 15	♣ KJ	
Board: 41	♠ J103	East Opens 1♥.
Dealer: E	♥ 86	
Vul: EW	♦ J92	Partner bids first.
HCP: 9	♣ AK542	
Board: 42	♠ K62	West Opens 1♣.
Dealer: W	♥ KQJ973	
Vul: Both	♦ —	You bid first.
HCP: 9	♣ 9763	

Overcalls Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ QJ4			1♥	1NT
Vul: NS	♥ A76	♥ Q85	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 9	♦ 7	♦ AKQ106	Pass	5♣	AP	
South HCP: 15	♣ KQ97542	♣ J6	1. Minor Suit Transfers after 1NT			
Contract: 5♣ S			2. automat			

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ108	♠ 7654	1♥	1♠	2♦ ¹	3♠
Vul: Both	♥ Q5	♥ K10943	5♦	AP		
North HCP: 14	♦ 9	♦ 8	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ Q1093	♣ 765				
Contract: 5♦ E						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ Q976543	♠ A2			1♣	1♦
Vul: NS	♥ 53	♥ 9	2♥ ¹	Pass	3♥	4♦
North HCP: 6	♦ 5	♦ AKJ109632	4♥	AP		
South HCP: 12	♣ KJ7	♣ 86	1. 1X-(1Y)-2Z weak			
Contract: 4♥ W						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ KQJ765	♠ 983	1♣	1♠	Pass	2♠
Vul: None	♥ Q8	♥ A3	Pass	4♠	AP	
North HCP: 15	♦ K54	♦ A109862				
South HCP: 8	♣ KJ	♣ 108				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ J103	♠ —			1♥	2♦
Vul: EW	♥ 86	♥ J9754	AP			
North HCP: 9	♦ J92	♦ AKQ65				
South HCP: 13	♣ AK542	♣ QJ10				
Contract: 2♦ S						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ AQJ1073	1♣	2♥	AP	
Vul: Both	♥ KQJ973	♥ 5				
North HCP: 9	♦ —	♦ Q8432				
South HCP: 9	♣ 9763	♣ 8				
Contract: 2♥ N						

South hands (Practice Page)

Overcalls

Board: 37	♠ QJ4	East Opens 1♥.
Dealer: E	♥ Q85	
Vul: NS	♦ AKQ106	You bid first.
HCP: 15	♣ J6	
Board: 38	♠ 7654	West Opens 1♥.
Dealer: W	♥ K10943	East Bids 2♦ if possible.
Vul: Both	♦ 8	West Bids 5♦ if possible.
HCP: 3	♣ 765	Partner bids first.
Board: 39	♠ A2	East Opens 1♣.
Dealer: E	♥ 9	West Bids 2♥ if possible.
Vul: NS	♦ AKJ109632	East Bids 3♥ if possible.
HCP: 12	♣ 86	West Bids 4♥ if possible.
		You bid first.
Board: 40	♠ 983	West Opens 1♣.
Dealer: W	♥ A3	
Vul: None	♦ A109862	Partner bids first.
HCP: 8	♣ 108	
Board: 41	♠ —	East Opens 1♥.
Dealer: E	♥ J9754	
Vul: EW	♦ AKQ65	You bid first.
HCP: 13	♣ QJ10	
Board: 42	♠ AQJ1073	West Opens 1♣.
Dealer: W	♥ 5	
Vul: Both	♦ Q8432	Partner bids first.
HCP: 9	♣ 8	

Overcalls Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ QJ4			1♥	1NT
Vul: NS	♥ A76	♥ Q85	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 9	♦ 7	♦ AKQ106	Pass	5♣	AP	
South HCP: 15	♣ KQ97542	♣ J6				
Contract: 5♣ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ108	♠ 7654	1♥	1♠	2♦ ¹	3♠
Vul: Both	♥ Q5	♥ K10943	5♦	AP		
North HCP: 14	♦ 9	♦ 8				
South HCP: 3	♣ Q1093	♣ 765				
Contract: 5♦ E						

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

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ Q976543	♠ A2			1♣	1♦
Vul: NS	♥ 53	♥ 9	2♥ ¹	Pass	3♥	4♦
North HCP: 6	♦ 5	♦ AKJ109632	4♥	AP		
South HCP: 12	♣ KJ7	♣ 86				
Contract: 4♥ W						

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

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ KQJ765	♠ 983	1♣	1♠	Pass	2♠
Vul: None	♥ Q8	♥ A3	Pass	4♠	AP	
North HCP: 15	♦ K54	♦ A109862				
South HCP: 8	♣ KJ	♣ 108				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ J103	♠ —			1♥	2♦
Vul: EW	♥ 86	♥ J9754	AP			
North HCP: 9	♦ J92	♦ AKQ65				
South HCP: 13	♣ AK542	♣ QJ10				
Contract: 2♦ S						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ AQJ1073	1♣	2♥	AP	
Vul: Both	♥ KQJ973	♥ 5				
North HCP: 9	♦ —	♦ Q8432				
South HCP: 9	♣ 9763	♣ 8				
Contract: 2♥ N						

North hands (Practice Page)

Overcalls

Board: 43	♠ K107	East Opens 1♣.
Dealer: E	♥ Q1093	
Vul: EW	♦ K9	Partner bids first.
HCP: 11	♣ K875	
Board: 44	♠ Q103	West Opens 1♠.
Dealer: W	♥ KQJ732	
Vul: Both	♦ —	You bid first.
HCP: 11	♣ K1052	
Board: 45	♠ Q7	East Opens 1♠.
Dealer: E	♥ KQ543	East Bids 2♥ if possible.
Vul: None	♦ Q72	East Doubles 3♥ if possible.
HCP: 10	♣ J85	West Doubles 5♣ if possible.
		Partner bids first.
Board: 46	♠ A3	West Opens 1♦.
Dealer: W	♥ Q6	East Bids 1♥ if possible.
Vul: None	♦ QJ109875	West Redoubles if possible.
HCP: 9	♣ 84	East Bids 2♥ if possible.
		You bid first.
Board: 47	♠ J8	East Opens 1♠.
Dealer: E	♥ K10973	West Bids 3♠ if possible.
Vul: Both	♦ QJ	
HCP: 8	♣ J1087	Partner bids first.
Board: 48	♠ Q85	West Opens 1♣.
Dealer: W	♥ A3	West Doubles 1♠ if possible.
Vul: None	♦ AQ1083	East Bids 1NT if possible.
HCP: 12	♣ 643	You bid first.

Overcalls Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ A63			1♣	1♦
Vul: EW	♥ Q1093	♥ J652	Pass	1♥	Pass	2♣ ¹
North HCP: 11	♦ K9	♦ AQ1054	Pass	4♥	AP	
South HCP: 12	♣ K875	♣ J				
Contract: 4♥ N						1. limit raise or better in ♥

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ 875	1♠	2♥	Pass	2♠ ¹
Vul: Both	♥ KQJ732	♥ A1084	Pass	4♥	AP	
North HCP: 11	♦ —	♦ Q8				
South HCP: 8	♣ K1052	♣ Q984				
Contract: 4♥ N						1. limit raise or better in ♥

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ J53			1♠	2♣
Vul: None	♥ KQ543	♥ 2	Pass	Pass	2♥	3♣
North HCP: 10	♦ Q72	♦ A43	Pass	3♥ ¹	X	Pass
South HCP: 14	♣ J85	♣ AKQ742	Pass	4♣	Pass	5♣
Contract: 5♣ X S			X	AP		
						1. limit raise or better in ♣

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 10754	1♦	Pass	1♥	X
Vul: None	♥ Q6	♥ A73	XX ¹	1NT	2♥	AP
North HCP: 9	♦ QJ109875	♦ A6				
South HCP: 12	♣ 84	♣ KJ62				
Contract: 2♥ E						1. Support double redouble

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ Q2			1♠	3♦
Vul: Both	♥ K10973	♥ Q86				
North HCP: 8	♦ QJ	♦ AK108642	3♣	AP		
South HCP: 11	♣ J1087	♣ 4				
Contract: 3♠ E						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ KJ642	1♣	1♦	Pass	1♠
Vul: None	♥ A3	♥ J8642	X	Pass	1NT	AP
North HCP: 12	♦ AQ1083	♦ —				
South HCP: 7	♣ 643	♣ Q97				
Contract: 1N E						

South hands (Practice Page)

Overcalls

Board: 43	♠ A63	East Opens 1♣.
Dealer: E	♥ J652	
Vul: EW	♦ AQ1054	You bid first.
HCP: 12	♣ J	
Board: 44	♠ 875	West Opens 1♠.
Dealer: W	♥ A1084	
Vul: Both	♦ Q8	Partner bids first.
HCP: 8	♣ Q984	
Board: 45	♠ J53	East Opens 1♠.
Dealer: E	♥ 2	East Bids 2♥ if possible.
Vul: None	♦ A43	East Doubles 3♥ if possible.
HCP: 14	♣ AKQ742	West Doubles 5♣ if possible.
		You bid first.
Board: 46	♠ 10754	West Opens 1♦.
Dealer: W	♥ A73	East Bids 1♥ if possible.
Vul: None	♦ A6	West Redoubles if possible.
HCP: 12	♣ KJ62	East Bids 2♥ if possible.
		Partner bids first.
Board: 47	♠ Q2	East Opens 1♠.
Dealer: E	♥ Q86	West Bids 3♠ if possible.
Vul: Both	♦ AK108642	
HCP: 11	♣ 4	You bid first.
Board: 48	♠ KJ642	West Opens 1♣.
Dealer: W	♥ J8642	West Doubles 1♠ if possible.
Vul: None	♦ —	East Bids 1NT if possible.
HCP: 7	♣ Q97	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ A63			1♣	1♦
Vul: EW	♥ Q1093	♥ J652	Pass	1♥	Pass	2♣ ¹
North HCP: 11	♦ K9	♦ AQ1054	Pass	4♥	AP	
South HCP: 12	♣ K875	♣ J				
Contract: 4♥ N						1. limit raise or better in ♥

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ 875	1♠	2♥	Pass	2♠ ¹
Vul: Both	♥ KQJ732	♥ A1084	Pass	4♥	AP	
North HCP: 11	♦ —	♦ Q8				
South HCP: 8	♣ K1052	♣ Q984				
Contract: 4♥ N						1. limit raise or better in ♥

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ J53			1♠	2♣
Vul: None	♥ KQ543	♥ 2	Pass	Pass	2♥	3♣
North HCP: 10	♦ Q72	♦ A43	Pass	3♥ ¹	X	Pass
South HCP: 14	♣ J85	♣ AKQ742	Pass	4♣	Pass	5♣
Contract: 5♣ X S			X	AP		
						1. limit raise or better in ♣

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 10754	1♦	Pass	1♥	X
Vul: None	♥ Q6	♥ A73	XX ¹	1NT	2♥	AP
North HCP: 9	♦ QJ109875	♦ A6				
South HCP: 12	♣ 84	♣ KJ62				
Contract: 2♥ E						1. Support double redouble

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ Q2			1♠	3♦
Vul: Both	♥ K10973	♥ Q86				
North HCP: 8	♦ QJ	♦ AK108642	3♣	AP		
South HCP: 11	♣ J1087	♣ 4				
Contract: 3♠ E						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ KJ642	1♣	1♦	Pass	1♠
Vul: None	♥ A3	♥ J8642	X	Pass	1NT	AP
North HCP: 12	♦ AQ1083	♦ —				
South HCP: 7	♣ 643	♣ Q97				
Contract: 1N E						

North hands (Practice Page)

Overcalls

Board: 49	♠ 753	East Opens 1♣.
Dealer: E	♥ 10862	West Bids 1NT if possible.
Vul: NS	♦ J3	
HCP: 5	♣ KJ102	Partner bids first.
Board: 50	♠ J94	West Opens 1♦.
Dealer: W	♥ AJ10764	West Doubles Pass if possible.
Vul: EW	♦ 9	East Bids 3♣ if possible.
HCP: 9	♣ K32	You bid first.
Board: 51	♠ J	East Opens 1♥.
Dealer: E	♥ QJ103	West Bids 2♥ if possible.
Vul: None	♦ J107543	East Bids 3♥ if possible.
HCP: 7	♣ Q3	Partner bids first.
Board: 52	♠ AQJ63	West Opens 1♣.
Dealer: W	♥ A43	East Doubles 1♠ if possible.
Vul: NS	♦ J4	West Bids 2♣ if possible.
HCP: 12	♣ 1074	You bid first.
Board: 53	♠ K7642	East Opens 1♥.
Dealer: E	♥ 9652	
Vul: EW	♦ A6	Partner bids first.
HCP: 8	♣ J5	
Board: 54	♠ AQJ84	West Opens 1♦.
Dealer: W	♥ 43	East Bids 1NT if possible.
Vul: Both	♦ K987	
HCP: 14	♣ A2	You bid first.

Overcalls Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ 753	♠ KJ1094			1♣	1♠
Vul: NS	♥ 10862	♥ AK5				
North HCP: 5	♦ J3	♦ 9752	1NT	AP		
South HCP: 11	♣ KJ102	♣ 6				
Contract: 1N W						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ K10876	1♦	2♥	Pass	Pass
Vul: EW	♥ AJ10764	♥ 8	X	Pass	3♣	AP
North HCP: 9	♦ 9	♦ KQJ86				
South HCP: 13	♣ K32	♣ A4				
Contract: 3♣ E						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AKQ652			1♥	1♠
Vul: None	♥ QJ103	♥ —	2♥	Pass	Pass	2♠
North HCP: 7	♦ J107543	♦ A82	Pass	Pass	3♥	AP
South HCP: 14	♣ Q3	♣ J1064				
Contract: 3♥ E						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 54	1♣	1♠	X	Pass
Vul: NS	♥ A43	♥ Q9876	2♣	AP		
North HCP: 12	♦ J4	♦ 109652				
South HCP: 5	♣ 1074	♣ K				
Contract: 2♣ W						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ K7642	♠ AJ8			1♥	2♦
Vul: EW	♥ 9652	♥ J10				
North HCP: 8	♦ A6	♦ KQ10853	AP			
South HCP: 11	♣ J5	♣ 94				
Contract: 2♦ S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ AQJ84	♠ 1095	1♦	1♠	1NT	AP
Vul: Both	♥ 43	♥ AJ10652				
North HCP: 14	♦ K987	♦ 10				
South HCP: 5	♣ A2	♣ 1063				
Contract: 1N E						

South hands (Practice Page)

Overcalls

Board: 49	♠ KJ1094	East Opens 1♣.
Dealer: E	♥ AK5	West Bids 1NT if possible.
Vul: NS	♦ 9752	
HCP: 11	♣ 6	You bid first.
Board: 50	♠ K10876	West Opens 1♦.
Dealer: W	♥ 8	West Doubles Pass if possible.
Vul: EW	♦ KQJ86	East Bids 3♣ if possible.
HCP: 13	♣ A4	Partner bids first.
Board: 51	♠ AKQ652	East Opens 1♥.
Dealer: E	♥ —	West Bids 2♥ if possible.
Vul: None	♦ A82	East Bids 3♥ if possible.
HCP: 14	♣ J1064	You bid first.
Board: 52	♠ 54	West Opens 1♣.
Dealer: W	♥ Q9876	East Doubles 1♠ if possible.
Vul: NS	♦ 109652	West Bids 2♣ if possible.
HCP: 5	♣ K	Partner bids first.
Board: 53	♠ AJ8	East Opens 1♥.
Dealer: E	♥ J10	
Vul: EW	♦ KQ10853	You bid first.
HCP: 11	♣ 94	
Board: 54	♠ 1095	West Opens 1♦.
Dealer: W	♥ AJ10652	East Bids 1NT if possible.
Vul: Both	♦ 10	
HCP: 5	♣ 1063	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ 753	♠ KJ1094			1♣	1♠
Vul: NS	♥ 10862	♥ AK5				
North HCP: 5	♦ J3	♦ 9752	1NT	AP		
South HCP: 11	♣ KJ102	♣ 6				
Contract: 1N W						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ J94	♠ K10876	1♦	2♥	Pass	Pass
Vul: EW	♥ AJ10764	♥ 8	X	Pass	3♣	AP
North HCP: 9	♦ 9	♦ KQJ86				
South HCP: 13	♣ K32	♣ A4				
Contract: 3♣ E						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AKQ652			1♥	1♠
Vul: None	♥ QJ103	♥ —	2♥	Pass	Pass	2♠
North HCP: 7	♦ J107543	♦ A82	Pass	Pass	3♥	AP
South HCP: 14	♣ Q3	♣ J1064				
Contract: 3♥ E						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 54	1♣	1♠	X	Pass
Vul: NS	♥ A43	♥ Q9876	2♣	AP		
North HCP: 12	♦ J4	♦ 109652				
South HCP: 5	♣ 1074	♣ K				
Contract: 2♣ W						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ K7642	♠ AJ8			1♥	2♦
Vul: EW	♥ 9652	♥ J10				
North HCP: 8	♦ A6	♦ KQ10853	AP			
South HCP: 11	♣ J5	♣ 94				
Contract: 2♦ S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ AQJ84	♠ 1095	1♦	1♠	1NT	AP
Vul: Both	♥ 43	♥ AJ10652				
North HCP: 14	♦ K987	♦ 10				
South HCP: 5	♣ A2	♣ 1063				
Contract: 1N E						

North hands (Practice Page)

Overcalls

Board: 55 ♠ 54
Dealer: E ♥ 10932
Vul: NS ♦ 97
HCP: 3 ♣ QJ862

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

Partner bids first.

Board: 56 ♠ Q752
Dealer: W ♥ KQJ76
Vul: EW ♦ A2
HCP: 13 ♣ J2

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

You bid first.

Board: 57 ♠ 63
Dealer: E ♥ AQ854
Vul: Both ♦ Q83
HCP: 8 ♣ 732

East Opens 1♣.
Partner bids first.

Board: 58 ♠ AJ4
Dealer: W ♥ 1052
Vul: None ♦ KJ10872
HCP: 9 ♣ 5

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

You bid first.

Board: 59 ♠ QJ964
Dealer: E ♥ 852
Vul: None ♦ A86
HCP: 9 ♣ Q4

East Opens 1♣.
Partner bids first.

Board: 60 ♠ Q964
Dealer: W ♥ KQ1065
Vul: Both ♦ 10
HCP: 11 ♣ KJ10

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AQ109876			1♦	1♠
Vul: NS	♥ 10932	♥ Q87				
North HCP: 3	♦ 97	♦ KJ	2NT ¹	Pass	3NT	AP
South HCP: 12	♣ QJ862	♣ 4	1. 1X-(1Y)-2Z weak			
Contract: 3N W						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ 8	1♠	2♥	3♥ ¹	Pass
Vul: EW	♥ KQJ76	♥ 10854	3♠	Pass	4♠	5♥
North HCP: 13	♦ A2	♦ 108543	X	AP		
South HCP: 3	♣ J2	♣ K93	1. limit raise or better in ♠			
Contract: 5♥ X N						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AJ1075			1♣	1♠
Vul: Both	♥ AQ854	♥ J93				
North HCP: 8	♦ Q83	♦ AK7	AP			
South HCP: 13	♣ 732	♣ 85				
Contract: 1♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ 106	1♦	Pass	1♠	2♦ ¹
Vul: None	♥ 1052	♥ Q8743	X ²	3♥	4♠	AP
North HCP: 9	♦ KJ10872	♦ 5	1. Michaels Cuebid			
South HCP: 5	♣ 5	♣ K8742	2. Support double redouble			
Contract: 4♠ E						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ QJ964	♠ K			1♣	2NT ¹
Vul: None	♥ 852	♥ KJ1043				
North HCP: 9	♦ A86	♦ KQ942	Pass	3♥	AP	
South HCP: 12	♣ Q4	♣ 65	1. Unusual 2NT			
Contract: 3♥ N						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ Q964	♠ J8	1♦	1♥	1♠	3♦ ¹
Vul: Both	♥ KQ1065	♥ AJ9843	X	XX	Pass	4♥
North HCP: 11	♦ 10	♦ 98	AP			
South HCP: 10	♣ KJ10	♣ A83	1. Mixed raise, ♥			
Contract: 4♥ N						

South hands (Practice Page)

Overcalls

Board: 55 ♠ AQ109876
Dealer: E ♥ Q87
Vul: NS ♦ KJ
HCP: 12 ♣ 4

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

You bid first.

Board: 56 ♠ 8
Dealer: W ♥ 10854
Vul: EW ♦ 108543
HCP: 3 ♣ K93

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

Partner bids first.

Board: 57 ♠ AJ1075
Dealer: E ♥ J93
Vul: Both ♦ AK7
HCP: 13 ♣ 85

East Opens 1♣.

You bid first.

Board: 58 ♠ 106
Dealer: W ♥ Q8743
Vul: None ♦ 5
HCP: 5 ♣ K8742

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

Partner bids first.

Board: 59 ♠ K
Dealer: E ♥ KJ1043
Vul: None ♦ KQ942
HCP: 12 ♣ 65

East Opens 1♣.

You bid first.

Board: 60 ♠ J8
Dealer: W ♥ AJ9843
Vul: Both ♦ 98
HCP: 10 ♣ A83

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AQ109876			1♦	1♠
Vul: NS	♥ 10932	♥ Q87				
North HCP: 3	♦ 97	♦ KJ	2NT ¹	Pass	3NT	AP
South HCP: 12	♣ QJ862	♣ 4	1. 1X-(1Y)-2Z weak			
Contract: 3N W						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ 8	1♠	2♥	3♥ ¹	Pass
Vul: EW	♥ KQJ76	♥ 10854	3♠	Pass	4♠	5♥
North HCP: 13	♦ A2	♦ 108543	X	AP		
South HCP: 3	♣ J2	♣ K93	1. limit raise or better in ♠			
Contract: 5♥X N						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AJ1075			1♣	1♠
Vul: Both	♥ AQ854	♥ J93				
North HCP: 8	♦ Q83	♦ AK7	AP			
South HCP: 13	♣ 732	♣ 85				
Contract: 1♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ 106	1♦	Pass	1♠	2♦ ¹
Vul: None	♥ 1052	♥ Q8743	X ²	3♥	4♠	AP
North HCP: 9	♦ KJ10872	♦ 5	1. Michaels Cuebid			
South HCP: 5	♣ 5	♣ K8742	2. Support double redouble			
Contract: 4♠ E						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ QJ964	♠ K			1♣	2NT ¹
Vul: None	♥ 852	♥ KJ1043				
North HCP: 9	♦ A86	♦ KQ942	Pass	3♥	AP	
South HCP: 12	♣ Q4	♣ 65	1. Unusual 2NT			
Contract: 3♥ N						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ Q964	♠ J8	1♦	1♥	1♠	3♦ ¹
Vul: Both	♥ KQ1065	♥ AJ9843	X	XX	Pass	4♥
North HCP: 11	♦ 10	♦ 98	AP			
South HCP: 10	♣ KJ10	♣ A83	1. Mixed raise, ♥			
Contract: 4♥ N						

North hands (Practice Page)

Overcalls

Board: 61 ♠ 5
Dealer: E ♥ —
Vul: None ♦ AK542
HCP: 11 ♣ KJ106432

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

Partner bids first.

Board: 62 ♠ AKJ876
Dealer: W ♥ 10
Vul: NS ♦ 83
HCP: 11 ♣ K753

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

You bid first.

Board: 63 ♠ 108762
Dealer: E ♥ J103
Vul: EW ♦ 72
HCP: 1 ♣ 1094

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

Partner bids first.

Board: 64 ♠ AJ1063
Dealer: W ♥ QJ9865
Vul: Both ♦ 3
HCP: 9 ♣ J

West Opens 1♣.
East Bids 2♥ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 65 ♠ A653
Dealer: E ♥ AK54
Vul: EW ♦ 852
HCP: 11 ♣ 74

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

Partner bids first.

Board: 66 ♠ 52
Dealer: W ♥ K65
Vul: Both ♦ AKQJ542
HCP: 15 ♣ Q

West Opens 1♣.

You bid first.

Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQ10973				
Vul: None	♥ —	♥ Q1073			1♥	2♠
North HCP: 11	♦ AK542	♦ Q98	3♥	AP		
South HCP: 9	♣ KJ106432	♣ —				
Contract: 3♥ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ AKJ876	♠ 932				
Vul: NS	♥ 10	♥ AQ932	1♦	2♠	X	3♠
North HCP: 11	♦ 83	♦ K	AP			
South HCP: 9	♣ K753	♣ 10984				
Contract: 3♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 108762	♠ AQJ3			1♣	1♦
Vul: EW	♥ J103	♥ 98	1♥	Pass	2♣	Pass
North HCP: 1	♦ 72	♦ QJ1063	4♣	Pass	4♦ ¹	Pass
South HCP: 10	♣ 1094	♣ 72	4NT ²	Pass	5♦	Pass
Contract: 6♣ E			6♣	AP		

1. Cue bid, a ♦ stopper
2. Blackwood 0314, for ♣

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ K954				
Vul: Both	♥ QJ9865	♥ K7	1♣	2♣ ¹	2♥ ²	2♠
North HCP: 9	♦ 3	♦ J974	Pass	Pass	5♣	AP
South HCP: 9	♣ J	♣ Q54				
Contract: 5♣ W						

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

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ A653	♠ KJ107			1♣	1♦
Vul: EW	♥ AK54	♥ 8	2♥ ¹	3♦	Pass	Pass
North HCP: 11	♦ 852	♦ AJ1043	3♥	Pass	Pass	4♦
South HCP: 11	♣ 74	♣ Q108	Pass	Pass	X	AP
Contract: 4♦ X S						

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

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ KQJ1098				
Vul: Both	♥ K65	♥ 83	1♣	1♦	Pass	1♠
North HCP: 15	♦ AKQJ542	♦ 106	Pass	3♦	Pass	3♠
South HCP: 9	♣ Q	♣ K63	Pass	4♦	Pass	4♠
Contract: 4♠ S			AP			

South hands (Practice Page)

Overcalls

Board: 61 ♠ KQ10973
Dealer: E ♥ Q1073
Vul: None ♦ Q98
HCP: 9 ♣ —

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

You bid first.

Board: 62 ♠ 932
Dealer: W ♥ AQ932
Vul: NS ♦ K
HCP: 9 ♣ 10984

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

Partner bids first.

Board: 63 ♠ AQJ3
Dealer: E ♥ 98
Vul: EW ♦ QJ1063
HCP: 10 ♣ 72

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

You bid first.

Board: 64 ♠ K954
Dealer: W ♥ K7
Vul: Both ♦ J974
HCP: 9 ♣ Q54

West Opens 1♣.
East Bids 2♥ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 65 ♠ KJ107
Dealer: E ♥ 8
Vul: EW ♦ AJ1043
HCP: 11 ♣ Q108

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

You bid first.

Board: 66 ♠ KQJ1098
Dealer: W ♥ 83
Vul: Both ♦ 106
HCP: 9 ♣ K63

West Opens 1♣.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQ10973				
Vul: None	♥ —	♥ Q1073			1♥	2♠
North HCP: 11	♦ AK542	♦ Q98	3♥	AP		
South HCP: 9	♣ KJ106432	♣ —				
Contract: 3♥ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ AKJ876	♠ 932				
Vul: NS	♥ 10	♥ AQ932	1♦	2♠	X	3♠
North HCP: 11	♦ 83	♦ K	AP			
South HCP: 9	♣ K753	♣ 10984				
Contract: 3♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 108762	♠ AQJ3			1♣	1♦
Vul: EW	♥ J103	♥ 98	1♥	Pass	2♣	Pass
North HCP: 1	♦ 72	♦ QJ1063	4♣	Pass	4♦ ¹	Pass
South HCP: 10	♣ 1094	♣ 72	4NT ²	Pass	5♦	Pass
Contract: 6♣ E			6♣	AP		

1. Cue bid, a ♦ stopper
2. Blackwood 0314, for ♣

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ K954				
Vul: Both	♥ QJ9865	♥ K7	1♣	2♣ ¹	2♥ ²	2♠
North HCP: 9	♦ 3	♦ J974	Pass	Pass	5♣	AP
South HCP: 9	♣ J	♣ Q54				
Contract: 5♣ W						

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

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ A653	♠ KJ107			1♣	1♦
Vul: EW	♥ AK54	♥ 8	2♥ ¹	3♦	Pass	Pass
North HCP: 11	♦ 852	♦ AJ1043	3♥	Pass	Pass	4♦
South HCP: 11	♣ 74	♣ Q108	Pass	Pass	X	AP
Contract: 4♦ X S						

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

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ KQJ1098				
Vul: Both	♥ K65	♥ 83	1♣	1♦	Pass	1♠
North HCP: 15	♦ AKQJ542	♦ 106	Pass	3♦	Pass	3♠
South HCP: 9	♣ Q	♣ K63	Pass	4♦	Pass	4♠
Contract: 4♠ S			AP			

North hands (Practice Page)

Overcalls

Board: 67	♠ Q10986	East Opens 1♥.
Dealer: E	♥ 10753	
Vul: EW	♦ 4	Partner bids first.
HCP: 6	♣ A43	
Board: 68	♠ Q9	West Opens 1♣.
Dealer: W	♥ AK1093	
Vul: Both	♦ 97	You bid first.
HCP: 11	♣ Q942	
Board: 69	♠ 10875	East Opens 1♥.
Dealer: E	♥ A10	East Bids 3♥ if possible.
Vul: NS	♦ AK73	
HCP: 11	♣ 1084	Partner bids first.
Board: 70	♠ AJ10842	West Opens 1♦.
Dealer: W	♥ 1098	East Doubles 2♠ if possible.
Vul: Both	♦ K107	West Bids 3♥ if possible.
HCP: 10	♣ Q	You bid first.
Board: 71	♠ 10542	East Opens 1♣.
Dealer: E	♥ 7	West Doubles 2♣ if possible.
Vul: None	♦ KQ10962	
HCP: 5	♣ 75	Partner bids first.
Board: 72	♠ AK1042	West Opens 1♣.
Dealer: W	♥ 10963	East Bids 2♦ if possible.
Vul: EW	♦ J63	West Bids 4♣ if possible.
HCP: 9	♣ J	East Bids 4NT if possible.
		West Bids 5♥ if possible.
		East Bids 6♣ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ Q10986	♠ AJ73				
Vul: EW	♥ 10753	♥ 64			1♥	2♣
North HCP: 6	♦ 4	♦ A5	AP			
South HCP: 14	♣ A43	♣ KQ1086				
Contract: 2♣ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ K75				
Vul: Both	♥ AK1093	♥ 72	1♣	1♥	Pass	2♦
North HCP: 11	♦ 97	♦ AQ1054	AP			
South HCP: 13	♣ Q942	♣ A53				
Contract: 2♦ S						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 10875	♠ KQJ93				
Vul: NS	♥ A10	♥ 92	Pass	2♥ ¹	3♥	4♣
North HCP: 11	♦ AK73	♦ QJ102	AP			
South HCP: 13	♣ 1084	♣ A9	1. limit raise or better in ♣			
Contract: 4♣ S						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ AJ10842	♠ 53				
Vul: Both	♥ 1098	♥ Q2	1♦	2♠	X	Pass
North HCP: 10	♦ K107	♦ AQ96	3♥	AP		
South HCP: 8	♣ Q	♣ 109865				
Contract: 3♥ W						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ A9763				
Vul: None	♥ 7	♥ AKJ102			1♣	2♣ ¹
North HCP: 5	♦ KQ10962	♦ 7	X	4♠	AP	
South HCP: 12	♣ 75	♣ 82	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ AK1042	♠ 7653	1♣	1♠	2♦ ¹	3♠
Vul: EW	♥ 10963	♥ J84	4♣	Pass	4NT ²	Pass
North HCP: 9	♦ J63	♦ 1092	5♥	Pass	6♣	AP
South HCP: 1	♣ J	♣ 973	1. 1X-(Y)-2Z forcing			
Contract: 6♣ W			2. Blackwood 0314, for ♣			

South hands (Practice Page)

Overcalls

Board: 67	♠ AJ73	East Opens 1♥.
Dealer: E	♥ 64	
Vul: EW	♦ A5	You bid first.
HCP: 14	♣ KQ1086	
Board: 68	♠ K75	West Opens 1♣.
Dealer: W	♥ 72	
Vul: Both	♦ AQ1054	Partner bids first.
HCP: 13	♣ A53	
Board: 69	♠ KQJ93	East Opens 1♥.
Dealer: E	♥ 92	East Bids 3♥ if possible.
Vul: NS	♦ QJ102	
HCP: 13	♣ A9	You bid first.
Board: 70	♠ 53	West Opens 1♦.
Dealer: W	♥ Q2	East Doubles 2♠ if possible.
Vul: Both	♦ AQ96	West Bids 3♥ if possible.
HCP: 8	♣ 109865	Partner bids first.
Board: 71	♠ A9763	East Opens 1♣.
Dealer: E	♥ AKJ102	West Doubles 2♣ if possible.
Vul: None	♦ 7	
HCP: 12	♣ 82	You bid first.
Board: 72	♠ 7653	West Opens 1♣.
Dealer: W	♥ J84	East Bids 2♦ if possible.
Vul: EW	♦ 1092	West Bids 4♣ if possible.
HCP: 1	♣ 973	East Bids 4NT if possible.
		West Bids 5♥ if possible.
		East Bids 6♣ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ Q10986	♠ AJ73				
Vul: EW	♥ 10753	♥ 64			1♥	2♣
North HCP: 6	♦ 4	♦ A5	AP			
South HCP: 14	♣ A43	♣ KQ1086				
Contract: 2♣ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ K75				
Vul: Both	♥ AK1093	♥ 72	1♣	1♥	Pass	2♦
North HCP: 11	♦ 97	♦ AQ1054	AP			
South HCP: 13	♣ Q942	♣ A53				
Contract: 2♦ S						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 10875	♠ KQJ93				
Vul: NS	♥ A10	♥ 92	Pass	2♥ ¹	3♥	4♣
North HCP: 11	♦ AK73	♦ QJ102	AP			
South HCP: 13	♣ 1084	♣ A9	1. limit raise or better in ♣			
Contract: 4♣ S						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ AJ10842	♠ 53				
Vul: Both	♥ 1098	♥ Q2	1♦	2♠	X	Pass
North HCP: 10	♦ K107	♦ AQ96	3♥	AP		
South HCP: 8	♣ Q	♣ 109865				
Contract: 3♥ W						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ A9763				
Vul: None	♥ 7	♥ AKJ102			1♣	2♣ ¹
North HCP: 5	♦ KQ10962	♦ 7	X	4♠	AP	
South HCP: 12	♣ 75	♣ 82	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ AK1042	♠ 7653	1♣	1♠	2♦ ¹	3♠
Vul: EW	♥ 10963	♥ J84	4♣	Pass	4NT ²	Pass
North HCP: 9	♦ J63	♦ 1092	5♥	Pass	6♣	AP
South HCP: 1	♣ J	♣ 973	1. 1X-(Y)-2Z forcing			
Contract: 6♣ W			2. Blackwood 0314, for ♣			

North hands (Practice Page)

Overcalls

Board: 73 ♠ J1098763
Dealer: E ♥ 98
Vul: None ♦ K
HCP: 5 ♣ J86

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

Partner bids first.

Board: 74 ♠ KQ93
Dealer: W ♥ 8
Vul: NS ♦ KQ10863
HCP: 17 ♣ AK

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

You bid first.

Board: 75 ♠ Q8653
Dealer: E ♥ Q10963
Vul: EW ♦ —
HCP: 4 ♣ 832

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

Partner bids first.

Board: 76 ♠ KJ1065
Dealer: W ♥ A632
Vul: Both ♦ 104
HCP: 12 ♣ A9

West Opens 1♣.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 77 ♠ AQ1074
Dealer: E ♥ 1043
Vul: NS ♦ 1065
HCP: 6 ♣ 32

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

Partner bids first.

Board: 78 ♠ KJ1042
Dealer: W ♥ AQ96
Vul: Both ♦ —
HCP: 12 ♣ Q543

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 73			West	North	East	South
Dealer: E	North:	South:			1♦	Pass
Vul: None	♠ J1098763	♠ —	1♥	2♠	3♥	Pass
North HCP: 5	♥ 98	♥ AJ7	3♠ ¹	Pass	3NT ²	Pass
South HCP: 10	♦ K	♦ QJ1082	4♣ ³	Pass	4♥	AP
Contract: 4♥ W	♣ J86	♣ Q10973	1. Cue bid, a ♠ stopper			
			2. Cue bid, a ♠ stopper			
			3. Cue bid, a ♣ stopper			

Board: 74			West	North	East	South
Dealer: W	North:	South:	1♥	2♦	3♥	Pass
Vul: NS	♠ KQ93	♠ AJ10842	Pass	3♠	Pass	5♣ ¹
North HCP: 17	♥ 8	♥ J653	Pass	5♥	Pass	5♣
South HCP: 6	♦ KQ10863	♦ 754	AP			
Contract: 5♠ N	♣ AK	♣ —	1. Exclusion, for ♠			

Board: 75			West	North	East	South
Dealer: E	North:	South:			1♦	1♥
Vul: EW	♠ Q8653	♠ 94	X	4♥	Pass	Pass
North HCP: 4	♥ Q10963	♥ AKJ54	X	AP		
South HCP: 11	♦ —	♦ K982				
Contract: 4♥ X S	♣ 832	♣ 97				

Board: 76			West	North	East	South
Dealer: W	North:	South:	1♣	1♠	4♣	4♠
Vul: Both	♠ KJ1065	♠ AQ987432	5♣	X	Pass	5♣
North HCP: 12	♥ A632	♥ 10	AP			
South HCP: 10	♦ 104	♦ KJ9				
Contract: 5♠ N	♣ A9	♣ 2				

Board: 77			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: NS	♠ AQ1074	♠ 862	2♥ ¹	AP		
North HCP: 6	♥ 1043	♥ J8	1. 1X-(1Y)-2Z weak			
South HCP: 11	♦ 1065	♦ AQJ42				
Contract: 2♥ W	♣ 32	♣ K94				

Board: 78			West	North	East	South
Dealer: W	North:	South:	1♦	1♠	2♥ ¹	3♠
Vul: Both	♠ KJ1042	♠ Q876	4♦	Pass	5♦	AP
North HCP: 12	♥ AQ96	♥ 73	1. 1X-(Y)-2Z forcing			
South HCP: 2	♦ —	♦ 109765				
Contract: 5♦ W	♣ Q543	♣ 87				

South hands (Practice Page)

Overcalls

Board: 73 ♠ —
Dealer: E ♥ AJ7
Vul: None ♦ QJ1082
HCP: 10 ♣ Q10973

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

You bid first.

Board: 74 ♠ AJ10842
Dealer: W ♥ J653
Vul: NS ♦ 754
HCP: 6 ♣ —

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

Partner bids first.

Board: 75 ♠ 94
Dealer: E ♥ AKJ54
Vul: EW ♦ K982
HCP: 11 ♣ 97

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

You bid first.

Board: 76 ♠ AQ987432
Dealer: W ♥ 10
Vul: Both ♦ KJ9
HCP: 10 ♣ 2

West Opens 1♣.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 77 ♠ 862
Dealer: E ♥ J8
Vul: NS ♦ AQJ42
HCP: 11 ♣ K94

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

You bid first.

Board: 78 ♠ Q876
Dealer: W ♥ 73
Vul: Both ♦ 109765
HCP: 2 ♣ 87

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 73			West	North	East	South
Dealer: E	North:	South:			1♦	Pass
Vul: None	♠ J1098763	♠ —	1♥	2♠	3♥	Pass
North HCP: 5	♥ 98	♥ AJ7	3♠ ¹	Pass	3NT ²	Pass
South HCP: 10	♦ K	♦ QJ1082	4♣ ³	Pass	4♥	AP
Contract: 4♥ W	♣ J86	♣ Q10973	1. Cue bid, a ♠ stopper			
			2. Cue bid, a ♠ stopper			
			3. Cue bid, a ♣ stopper			

Board: 74			West	North	East	South
Dealer: W	North:	South:	1♥	2♦	3♥	Pass
Vul: NS	♠ KQ93	♠ AJ10842	Pass	3♠	Pass	5♣ ¹
North HCP: 17	♥ 8	♥ J653	Pass	5♥	Pass	5♣
South HCP: 6	♦ KQ10863	♦ 754	AP			
Contract: 5♠ N	♣ AK	♣ —	1. Exclusion, for ♠			

Board: 75			West	North	East	South
Dealer: E	North:	South:			1♦	1♥
Vul: EW	♠ Q8653	♠ 94	X	4♥	Pass	Pass
North HCP: 4	♥ Q10963	♥ AKJ54	X	AP		
South HCP: 11	♦ —	♦ K982				
Contract: 4♥ X S	♣ 832	♣ 97				

Board: 76			West	North	East	South
Dealer: W	North:	South:	1♣	1♠	4♣	4♠
Vul: Both	♠ KJ1065	♠ AQ987432	5♣	X	Pass	5♣
North HCP: 12	♥ A632	♥ 10	AP			
South HCP: 10	♦ 104	♦ KJ9				
Contract: 5♠ N	♣ A9	♣ 2				

Board: 77			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: NS	♠ AQ1074	♠ 862	2♥ ¹	AP		
North HCP: 6	♥ 1043	♥ J8	1. 1X-(1Y)-2Z weak			
South HCP: 11	♦ 1065	♦ AQJ42				
Contract: 2♥ W	♣ 32	♣ K94				

Board: 78			West	North	East	South
Dealer: W	North:	South:	1♦	1♠	2♥ ¹	3♠
Vul: Both	♠ KJ1042	♠ Q876	4♦	Pass	5♦	AP
North HCP: 12	♥ AQ96	♥ 73	1. 1X-(Y)-2Z forcing			
South HCP: 2	♦ —	♦ 109765				
Contract: 5♦ W	♣ Q543	♣ 87				

North hands (Practice Page)

Overcalls

Board: 79 ♠ 107 East Opens 1♠.
Dealer: E ♥ K973 West Bids 3♠ if possible.
Vul: EW ♦ A1095
HCP: 12 ♣ AJ9 Partner bids first.

Board: 80 ♠ KQ1087 West Opens 1♥.
Dealer: W ♥ 32 East Bids 2♠ if possible.
Vul: None ♦ J108 West Bids 4♥ if possible.
HCP: 10 ♣ A103 You bid first.

Board: 81 ♠ 765 East Opens 1♠.
Dealer: E ♥ 10 West Bids 4♥ if possible.
Vul: NS ♦ K962
HCP: 8 ♣ AJ1042 Partner bids first.

Board: 82 ♠ KJ10743 West Opens 1♥.
Dealer: W ♥ A6 West Doubles Pass if possible.
Vul: None ♦ 87 East Doubles 4♠ if possible.
HCP: 13 ♣ KQ9 You bid first.

Board: 83 ♠ 8 East Opens 1♥.
Dealer: E ♥ 9
Vul: NS ♦ AK9843 Partner bids first.
HCP: 16 ♣ AKQ97

Board: 84 ♠ Q3 West Opens 1♦.
Dealer: W ♥ AJ5
Vul: EW ♦ Q86 You bid first.
HCP: 14 ♣ KQ1042

Overcalls Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A8			1♠	2♥
Vul: EW	♥ K973	♥ AJ1085				
North HCP: 12	♦ A1095	♦ 76	3♠	4♥	AP	
South HCP: 12	♣ AJ9	♣ K1053				
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ KQ1087	♠ 53	1♥	1♠	2♠ ¹	Pass
Vul: None	♥ 32	♥ 86	4♥	AP		
North HCP: 10	♦ J108	♦ AK763				
South HCP: 7	♣ A103	♣ 7642				
Contract: 4♥ W						1. limit raise or better in ♥

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 765	♠ J942			1♠	2♦
Vul: NS	♥ 10	♥ Q6	4♥	AP		
North HCP: 8	♦ K962	♦ AQJ1054				
South HCP: 13	♣ AJ1042	♣ K				
Contract: 4♥ W						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ KJ10743	♠ 98	1♥	1♠	Pass	Pass
Vul: None	♥ A6	♥ J854	X	2♠	Pass	3♥ ¹
North HCP: 13	♦ 87	♦ AKJ6	Pass	4♠	X	AP
South HCP: 9	♣ KQ9	♣ 543				
Contract: 4♠X N						1. limit raise or better in ♠

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AK432			1♥	1♠
Vul: NS	♥ 9	♥ QJ1073	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK9843	♦ J	Pass	3♣	Pass	3NT
South HCP: 11	♣ AKQ97	♣ 52	AP			
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ KJ65				
Vul: EW	♥ AJ5	♥ 8	1♦	2♣	Pass	3♣
North HCP: 14	♦ Q86	♦ 7432				
South HCP: 8	♣ KQ1042	♣ A753	AP			
Contract: 3♣ N						

South hands (Practice Page)

Overcalls

Board: 79	♠ A8	East Opens 1♠.
Dealer: E	♥ AJ1085	West Bids 3♠ if possible.
Vul: EW	♦ 76	
HCP: 12	♣ K1053	You bid first.

Board: 80	♠ 53	West Opens 1♥.
Dealer: W	♥ 86	East Bids 2♠ if possible.
Vul: None	♦ AK763	West Bids 4♥ if possible.
HCP: 7	♣ 7642	Partner bids first.

Board: 81	♠ J942	East Opens 1♠.
Dealer: E	♥ Q6	West Bids 4♥ if possible.
Vul: NS	♦ AQJ1054	
HCP: 13	♣ K	You bid first.

Board: 82	♠ 98	West Opens 1♥.
Dealer: W	♥ J854	West Doubles Pass if possible.
Vul: None	♦ AKJ6	East Doubles 4♠ if possible.
HCP: 9	♣ 543	Partner bids first.

Board: 83	♠ AK432	East Opens 1♥.
Dealer: E	♥ QJ1073	
Vul: NS	♦ J	You bid first.
HCP: 11	♣ 52	

Board: 84	♠ KJ65	West Opens 1♦.
Dealer: W	♥ 8	
Vul: EW	♦ 7432	Partner bids first.
HCP: 8	♣ A753	

Overcalls Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A8			1♠	2♥
Vul: EW	♥ K973	♥ AJ1085				
North HCP: 12	♦ A1095	♦ 76	3♠	4♥	AP	
South HCP: 12	♣ AJ9	♣ K1053				
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ KQ1087	♠ 53	1♥	1♠	2♠ ¹	Pass
Vul: None	♥ 32	♥ 86	4♥	AP		
North HCP: 10	♦ J108	♦ AK763				
South HCP: 7	♣ A103	♣ 7642				
Contract: 4♥ W						1. limit raise or better in ♥

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 765	♠ J942			1♠	2♦
Vul: NS	♥ 10	♥ Q6				
North HCP: 8	♦ K962	♦ AQJ1054	4♥	AP		
South HCP: 13	♣ AJ1042	♣ K				
Contract: 4♥ W						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ KJ10743	♠ 98	1♥	1♠	Pass	Pass
Vul: None	♥ A6	♥ J854	X	2♠	Pass	3♥ ¹
North HCP: 13	♦ 87	♦ AKJ6	Pass	4♠	X	AP
South HCP: 9	♣ KQ9	♣ 543				
Contract: 4♠X N						1. limit raise or better in ♠

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AK432			1♥	1♠
Vul: NS	♥ 9	♥ QJ1073	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK9843	♦ J	Pass	3♣	Pass	3NT
South HCP: 11	♣ AKQ97	♣ 52	AP			
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ KJ65				
Vul: EW	♥ AJ5	♥ 8	1♦	2♣	Pass	3♣
North HCP: 14	♦ Q86	♦ 7432				
South HCP: 8	♣ KQ1042	♣ A753	AP			
Contract: 3♣ N						

North hands (Practice Page)

Overcalls

Board: 85	♠ Q62	East Opens 1♠.
Dealer: E	♥ 1092	East Bids 2♠ if possible.
Vul: None	♦ K72	
HCP: 9	♣ A1093	Partner bids first.
Board: 86	♠ AK73	West Opens 1♦.
Dealer: W	♥ 104	West Doubles Pass if possible.
Vul: NS	♦ 94	
HCP: 12	♣ KQ1092	You bid first.
Board: 87	♠ Q109	East Opens 1♠.
Dealer: E	♥ Q109854	
Vul: EW	♦ 10	Partner bids first.
HCP: 6	♣ Q96	
Board: 88	♠ 109864	West Opens 1♥.
Dealer: W	♥ 4	East Bids 2NT if possible.
Vul: Both	♦ A2	West Bids 3♥ if possible.
HCP: 10	♣ KQJ87	East Bids 4♥ if possible.
		You bid first.
Board: 89	♠ 95	East Opens 1♦.
Dealer: E	♥ A106	
Vul: EW	♦ J104	Partner bids first.
HCP: 11	♣ AQ842	
Board: 90	♠ 5	West Opens 1♥.
Dealer: W	♥ 75	East Bids 3♦ if possible.
Vul: Both	♦ AKQJ82	West Bids 4♥ if possible.
HCP: 15	♣ KQ64	You bid first.

Overcalls Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K753			1♠	2♥
Vul: None	♥ 1092	♥ AKJ65	Pass	Pass	2♠	Pass
North HCP: 9	♦ K72	♦ 86	Pass	3♥	AP	
South HCP: 16	♣ A1093	♣ KQ				
Contract: 3♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ 96				
Vul: NS	♥ 104	♥ KQ83	1♦	2♣	Pass	Pass
North HCP: 12	♦ 94	♦ QJ7652	X	AP		
South HCP: 8	♣ KQ1092	♣ 4				
Contract: 2♣X N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q109	♠ K2			1♠	1NT
Vul: EW	♥ Q109854	♥ KJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 10	♦ AKQ76	AP			
South HCP: 16	♣ Q96	♣ 1053	1. Texas			
Contract: 4♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ 109864	♠ 532	1♥	2♥ ¹	2NT	Pass
Vul: Both	♥ 4	♥ Q983	3♥	Pass	4♥	AP
North HCP: 10	♦ A2	♦ 97	1. Michaels Cuebid			
South HCP: 6	♣ KQJ87	♣ A1052				
Contract: 4♥ W						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ KQJ83			1♦	1♠
Vul: EW	♥ A106	♥ Q8	Pass	2♣	Pass	2♦ ¹
North HCP: 11	♦ J104	♦ 62	Pass	2♠	Pass	3♣
South HCP: 9	♣ AQ842	♣ J963	AP			
Contract: 3♣ N			1. limit raise or better in ♣			

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ K109763	1♥	2♦	3♦ ¹	Pass
Vul: Both	♥ 75	♥ 62	4♥	AP		
North HCP: 15	♦ AKQJ82	♦ 94	1. limit raise or better in ♥			
South HCP: 3	♣ KQ64	♣ 1092				
Contract: 4♥ W						

South hands (Practice Page)

Overcalls

Board: 85	♠ K753	East Opens 1♠.
Dealer: E	♥ AKJ65	East Bids 2♠ if possible.
Vul: None	♦ 86	
HCP: 16	♣ KQ	You bid first.
Board: 86	♠ 96	West Opens 1♦.
Dealer: W	♥ KQ83	West Doubles Pass if possible.
Vul: NS	♦ QJ7652	
HCP: 8	♣ 4	Partner bids first.
Board: 87	♠ K2	East Opens 1♠.
Dealer: E	♥ KJ2	
Vul: EW	♦ AKQ76	You bid first.
HCP: 16	♣ 1053	
Board: 88	♠ 532	West Opens 1♥.
Dealer: W	♥ Q983	East Bids 2NT if possible.
Vul: Both	♦ 97	West Bids 3♥ if possible.
HCP: 6	♣ A1052	East Bids 4♥ if possible.
		Partner bids first.
Board: 89	♠ KQJ83	East Opens 1♦.
Dealer: E	♥ Q8	
Vul: EW	♦ 62	You bid first.
HCP: 9	♣ J963	
Board: 90	♠ K109763	West Opens 1♥.
Dealer: W	♥ 62	East Bids 3♦ if possible.
Vul: Both	♦ 94	West Bids 4♥ if possible.
HCP: 3	♣ 1092	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K753			1♠	2♥
Vul: None	♥ 1092	♥ AKJ65	Pass	Pass	2♠	Pass
North HCP: 9	♦ K72	♦ 86	Pass	3♥	AP	
South HCP: 16	♣ A1093	♣ KQ				
Contract: 3♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ 96				
Vul: NS	♥ 104	♥ KQ83	1♦	2♣	Pass	Pass
North HCP: 12	♦ 94	♦ QJ7652	X	AP		
South HCP: 8	♣ KQ1092	♣ 4				
Contract: 2♣X N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q109	♠ K2			1♠	1NT
Vul: EW	♥ Q109854	♥ KJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 10	♦ AKQ76	AP			
South HCP: 16	♣ Q96	♣ 1053	1. Texas			
Contract: 4♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ 109864	♠ 532	1♥	2♥ ¹	2NT	Pass
Vul: Both	♥ 4	♥ Q983	3♥	Pass	4♥	AP
North HCP: 10	♦ A2	♦ 97	1. Michaels Cuebid			
South HCP: 6	♣ KQJ87	♣ A1052				
Contract: 4♥ W						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ KQJ83			1♦	1♠
Vul: EW	♥ A106	♥ Q8	Pass	2♣	Pass	2♦ ¹
North HCP: 11	♦ J104	♦ 62	Pass	2♠	Pass	3♣
South HCP: 9	♣ AQ842	♣ J963	AP			
Contract: 3♣ N			1. limit raise or better in ♣			

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ K109763	1♥	2♦	3♦ ¹	Pass
Vul: Both	♥ 75	♥ 62	4♥	AP		
North HCP: 15	♦ AKQJ82	♦ 94	1. limit raise or better in ♥			
South HCP: 3	♣ KQ64	♣ 1092				
Contract: 4♥ W						

North hands (Practice Page)

Overcalls

Board: 91	♠ Q765	East Opens 1♣.
Dealer: E	♥ J853	West Bids 3NT if possible.
Vul: None	♦ 5	
HCP: 4	♣ J1043	Partner bids first.
Board: 92	♠ 8	West Opens 1♠.
Dealer: W	♥ KJ86	East Bids 3♠ if possible.
Vul: Both	♦ 3	
HCP: 10	♣ KQJ10984	You bid first.
Board: 93	♠ 43	East Opens 1♣.
Dealer: E	♥ 10743	
Vul: None	♦ Q86	Partner bids first.
HCP: 6	♣ KJ85	
Board: 94	♠ AK1097	West Opens 1♣.
Dealer: W	♥ 109	
Vul: NS	♦ 9632	You bid first.
HCP: 10	♣ K10	
Board: 95	♠ A97	East Opens 1♦.
Dealer: E	♥ 107	
Vul: Both	♦ 765	Partner bids first.
HCP: 9	♣ KQ643	
Board: 96	♠ AK10542	West Opens 1♥.
Dealer: W	♥ KJ75	East Bids 3♦ if possible.
Vul: None	♦ 2	West Bids 5♠ if possible.
HCP: 12	♣ J9	West Bids 6♦ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ Q765	♠ 82			1♣	1♦
Vul: None	♥ J853	♥ A76				
North HCP: 4	♦ 5	♦ AJ1096	3NT	AP		
South HCP: 9	♣ J1043	♣ 986				
Contract: 3N W						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ J62				
Vul: Both	♥ KJ86	♥ Q5	1♠	2♣	3♠	AP
North HCP: 10	♦ 3	♦ KJ1074				
South HCP: 11	♣ KQJ10984	♣ A65				
Contract: 3♠ W						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ A762			1♣	1♦
Vul: None	♥ 10743	♥ A2	Pass	1♥	Pass	2♠
North HCP: 6	♦ Q86	♦ AKJ432	Pass	3♦	Pass	5♦
South HCP: 16	♣ KJ85	♣ 7	AP			
Contract: 5♦ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AK1097	♠ 52	1♣	1♠	Pass	2♥
Vul: NS	♥ 109	♥ KJ872	Pass	3♦	Pass	3♠
North HCP: 10	♦ 9632	♦ K7	AP			
South HCP: 11	♣ K10	♣ A753				
Contract: 3♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ KQ10863				
Vul: Both	♥ 107	♥ Q5			1♦	2♠
North HCP: 9	♦ 765	♦ K4	Pass	3♠	AP	
South HCP: 10	♣ KQ643	♣ 982				
Contract: 3♠ S						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ AK10542	♠ QJ86	1♥	1♠	3♦	4♠
Vul: None	♥ KJ75	♥ 8	5♣ ¹	X	Pass	Pass
North HCP: 12	♦ 2	♦ 7	6♦	AP		
South HCP: 8	♣ J9	♣ KQ87653	1. Exclusion, for ♦			
Contract: 6♦ E						

South hands (Practice Page)

Overcalls

Board: 91	♠ 82	East Opens 1♣.
Dealer: E	♥ A76	West Bids 3NT if possible.
Vul: None	♦ AJ1096	
HCP: 9	♣ 986	You bid first.
Board: 92	♠ J62	West Opens 1♠.
Dealer: W	♥ Q5	East Bids 3♠ if possible.
Vul: Both	♦ KJ1074	
HCP: 11	♣ A65	Partner bids first.
Board: 93	♠ A762	East Opens 1♣.
Dealer: E	♥ A2	
Vul: None	♦ AKJ432	You bid first.
HCP: 16	♣ 7	
Board: 94	♠ 52	West Opens 1♣.
Dealer: W	♥ KJ872	
Vul: NS	♦ K7	Partner bids first.
HCP: 11	♣ A753	
Board: 95	♠ KQ10863	East Opens 1♦.
Dealer: E	♥ Q5	
Vul: Both	♦ K4	You bid first.
HCP: 10	♣ 982	
Board: 96	♠ QJ86	West Opens 1♥.
Dealer: W	♥ 8	East Bids 3♦ if possible.
Vul: None	♦ 7	West Bids 5♠ if possible.
HCP: 8	♣ KQ87653	West Bids 6♦ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ Q765	♠ 82			1♣	1♦
Vul: None	♥ J853	♥ A76				
North HCP: 4	♦ 5	♦ AJ1096	3NT	AP		
South HCP: 9	♣ J1043	♣ 986				
Contract: 3N W						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ J62				
Vul: Both	♥ KJ86	♥ Q5	1♠	2♣	3♠	AP
North HCP: 10	♦ 3	♦ KJ1074				
South HCP: 11	♣ KQJ10984	♣ A65				
Contract: 3♠ W						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ A762			1♣	1♦
Vul: None	♥ 10743	♥ A2	Pass	1♥	Pass	2♠
North HCP: 6	♦ Q86	♦ AKJ432	Pass	3♦	Pass	5♦
South HCP: 16	♣ KJ85	♣ 7	AP			
Contract: 5♦ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AK1097	♠ 52	1♣	1♠	Pass	2♥
Vul: NS	♥ 109	♥ KJ872	Pass	3♦	Pass	3♠
North HCP: 10	♦ 9632	♦ K7	AP			
South HCP: 11	♣ K10	♣ A753				
Contract: 3♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ KQ10863				
Vul: Both	♥ 107	♥ Q5			1♦	2♠
North HCP: 9	♦ 765	♦ K4	Pass	3♠	AP	
South HCP: 10	♣ KQ643	♣ 982				
Contract: 3♠ S						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ AK10542	♠ QJ86	1♥	1♠	3♦	4♠
Vul: None	♥ KJ75	♥ 8	5♣ ¹	X	Pass	Pass
North HCP: 12	♦ 2	♦ 7	6♦	AP		
South HCP: 8	♣ J9	♣ KQ87653	1. Exclusion, for ♦			
Contract: 6♦ E						

North hands (Practice Page)

Overcalls

Board: 97	♠ 1065	East Opens 1♥.
Dealer: E	♥ 8762	West Bids 4♥ if possible.
Vul: NS	♦ 975	
HCP: 3	♣ K85	Partner bids first.
Board: 98	♠ AKQ95	West Opens 1♥.
Dealer: W	♥ AJ2	East Bids 2♥ if possible.
Vul: EW	♦ J87	
HCP: 17	♣ Q2	You bid first.
Board: 99	♠ 8532	East Opens 1♣.
Dealer: E	♥ AK854	West Doubles 2♦ if possible.
Vul: NS	♦ —	East Bids 2♠ if possible.
HCP: 8	♣ J984	Partner bids first.
Board: 100	♠ A62	West Opens 1♣.
Dealer: W	♥ AJ72	East Bids 1♦ if possible.
Vul: EW	♦ 8	West Bids 1♠ if possible.
HCP: 14	♣ AJ1082	East Bids 2♣ if possible.
		West Bids 2♦ if possible.
		East Bids 3♦ if possible.
		You bid first.
Board: 101	♠ J1062	East Opens 1♦.
Dealer: E	♥ 962	West Bids 1♥ if possible.
Vul: Both	♦ 5	East Bids 2♥ if possible.
HCP: 11	♣ AKQJ7	West Bids 4♥ if possible.
		Partner bids first.
Board: 102	♠ KQ1086	West Opens 1♦.
Dealer: W	♥ A932	
Vul: EW	♦ 3	You bid first.
HCP: 14	♣ KQ3	

Overcalls Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ 82				
Vul: NS	♥ 8762	♥ J			1♥	4♦
North HCP: 3	♦ 975	♦ AKQJ8632	4♥	AP		
South HCP: 11	♣ K85	♣ 73				
Contract: 4♥ E						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ J62				
Vul: EW	♥ AJ2	♥ 3	1♥	1♠	2♥	3♠
North HCP: 17	♦ J87	♦ Q6532	AP			
South HCP: 3	♣ Q2	♣ 9873				
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 8532	♠ Q104				
Vul: NS	♥ AK854	♥ 97			1♣	2♦
North HCP: 8	♦ —	♦ AKJ943	X	Pass	2♠	AP
South HCP: 10	♣ J984	♣ 63				
Contract: 2♠ E						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ A62	♠ 8754	1♣	Pass	1♦	Pass
Vul: EW	♥ AJ72	♥ Q543	1♠	X ¹	2♣ ²	Pass
North HCP: 14	♦ 8	♦ 752	2♦	Pass	3♦	AP
South HCP: 2	♣ AJ1082	♣ 97				
Contract: 3♦ E						

1. Two suit takeout double
2. strength cue bid

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ J1062	♠ Q875				
Vul: Both	♥ 962	♥ Q			1♦	Pass
North HCP: 11	♦ 5	♦ KQJ32	1♥	2♣	2♥	3♣
South HCP: 10	♣ AKQJ7	♣ 1085	4♥	AP		
Contract: 4♥ W						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ KQ1086	♠ 952				
Vul: EW	♥ A932	♥ QJ84	1♦	1♠	Pass	2♠
North HCP: 14	♦ 3	♦ KQ85	AP			
South HCP: 8	♣ KQ3	♣ 64				
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 97 ♠ 82
Dealer: E ♥ J
Vul: NS ♦ AKQJ8632
HCP: 11 ♣ 73

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

You bid first.

Board: 98 ♠ J62
Dealer: W ♥ 3
Vul: EW ♦ Q6532
HCP: 3 ♣ 9873

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

Partner bids first.

Board: 99 ♠ Q104
Dealer: E ♥ 97
Vul: NS ♦ AKJ943
HCP: 10 ♣ 63

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

You bid first.

Board: 100 ♠ 8754
Dealer: W ♥ Q543
Vul: EW ♦ 752
HCP: 2 ♣ 97

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

Partner bids first.

Board: 101 ♠ Q875
Dealer: E ♥ Q
Vul: Both ♦ KQJ32
HCP: 10 ♣ 1085

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

You bid first.

Board: 102 ♠ 952
Dealer: W ♥ QJ84
Vul: EW ♦ KQ85
HCP: 8 ♣ 64

West Opens 1♦.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ 82				
Vul: NS	♥ 8762	♥ J			1♥	4♦
North HCP: 3	♦ 975	♦ AKQJ8632	4♥	AP		
South HCP: 11	♣ K85	♣ 73				
Contract: 4♥ E						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AKQ95	♠ J62				
Vul: EW	♥ AJ2	♥ 3	1♥	1♠	2♥	3♠
North HCP: 17	♦ J87	♦ Q6532	AP			
South HCP: 3	♣ Q2	♣ 9873				
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 8532	♠ Q104				
Vul: NS	♥ AK854	♥ 97			1♣	2♦
North HCP: 8	♦ —	♦ AKJ943	X	Pass	2♠	AP
South HCP: 10	♣ J984	♣ 63				
Contract: 2♠ E						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ A62	♠ 8754	1♣	Pass	1♦	Pass
Vul: EW	♥ AJ72	♥ Q543	1♠	X ¹	2♣ ²	Pass
North HCP: 14	♦ 8	♦ 752	2♦	Pass	3♦	AP
South HCP: 2	♣ AJ1082	♣ 97				
Contract: 3♦ E						

1. Two suit takeout double
2. strength cue bid

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ J1062	♠ Q875				
Vul: Both	♥ 962	♥ Q			1♦	Pass
North HCP: 11	♦ 5	♦ KQJ32	1♥	2♣	2♥	3♣
South HCP: 10	♣ AKQJ7	♣ 1085	4♥	AP		
Contract: 4♥ W						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ KQ1086	♠ 952				
Vul: EW	♥ A932	♥ QJ84	1♦	1♠	Pass	2♠
North HCP: 14	♦ 3	♦ KQ85	AP			
South HCP: 8	♣ KQ3	♣ 64				
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 103	♠ 97	East Opens 1♠.
Dealer: E	♥ 542	
Vul: None	♦ A10952	Partner bids first.
HCP: 4	♣ 942	
Board: 104	♠ Q42	West Opens 1♣.
Dealer: W	♥ AJ10976	
Vul: EW	♦ J8	You bid first.
HCP: 10	♣ Q3	
Board: 105	♠ KJ6	East Opens 1♦.
Dealer: E	♥ Q973	West Bids 1♠ if possible.
Vul: Both	♦ 987	East Bids 3♣ if possible.
HCP: 6	♣ 1076	Partner bids first.
Board: 106	♠ K6	West Opens 1♦.
Dealer: W	♥ 943	East Bids 3♦ if possible.
Vul: None	♦ K8	
HCP: 15	♣ AKQ542	You bid first.
Board: 107	♠ J1092	East Opens 1♣.
Dealer: E	♥ KQ52	
Vul: NS	♦ Q6	Partner bids first.
HCP: 8	♣ 1043	
Board: 108	♠ 96	West Opens 1♦.
Dealer: W	♥ KQJ10875	East Bids 2NT if possible.
Vul: None	♦ K	
HCP: 13	♣ KJ3	You bid first.

Overcalls Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ A108			1♠	1NT
Vul: None	♥ 542	♥ K97				
North HCP: 4	♦ A10952	♦ K8	AP			
South HCP: 16	♣ 942	♣ AQ1083				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ AJ1087	1♣	2♥	Pass	3♥
Vul: EW	♥ AJ10976	♥ Q53	AP			
North HCP: 10	♦ J8	♦ A95				
South HCP: 11	♣ Q3	♣ 102				
Contract: 3♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ 8753	1♠	2♥	1♦	1♥
Vul: Both	♥ Q973	♥ AKJ862			3♣	4♥
North HCP: 6	♦ 987	♦ —	AP			
South HCP: 13	♣ 1076	♣ AJ5				
Contract: 4♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 9752	1♦	2♣	3♦	AP
Vul: None	♥ 943	♥ AQ1076				
North HCP: 15	♦ K8	♦ 4				
South HCP: 6	♣ AKQ542	♣ 763				
Contract: 3♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ J1092	♠ K5			1♣	4♦
Vul: NS	♥ KQ52	♥ —	AP			
North HCP: 8	♦ Q6	♦ AK1087543				
South HCP: 10	♣ 1043	♣ 752				
Contract: 4♦ S						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ K1074	1♦	1♥	2NT ¹	AP
Vul: None	♥ KQJ10875	♥ 64	1. 1X-(1Y)-2Z weak			
North HCP: 13	♦ K	♦ 9765				
South HCP: 3	♣ KJ3	♣ 854				
Contract: 2N E						

South hands (Practice Page)

Overcalls

Board: 103	♠ A108	East Opens 1♠.
Dealer: E	♥ K97	
Vul: None	♦ K8	You bid first.
HCP: 16	♣ AQ1083	
Board: 104	♠ AJ1087	West Opens 1♣.
Dealer: W	♥ Q53	
Vul: EW	♦ A95	Partner bids first.
HCP: 11	♣ 102	
Board: 105	♠ 8753	East Opens 1♦.
Dealer: E	♥ AKJ862	West Bids 1♠ if possible.
Vul: Both	♦ —	East Bids 3♣ if possible.
HCP: 13	♣ AJ5	You bid first.
Board: 106	♠ 9752	West Opens 1♦.
Dealer: W	♥ AQ1076	East Bids 3♦ if possible.
Vul: None	♦ 4	
HCP: 6	♣ 763	Partner bids first.
Board: 107	♠ K5	East Opens 1♣.
Dealer: E	♥ —	
Vul: NS	♦ AK1087543	You bid first.
HCP: 10	♣ 752	
Board: 108	♠ K1074	West Opens 1♦.
Dealer: W	♥ 64	East Bids 2NT if possible.
Vul: None	♦ 9765	
HCP: 3	♣ 854	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ A108			1♠	1NT
Vul: None	♥ 542	♥ K97				
North HCP: 4	♦ A10952	♦ K8	AP			
South HCP: 16	♣ 942	♣ AQ1083				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ AJ1087	1♣	2♥	Pass	3♥
Vul: EW	♥ AJ10976	♥ Q53	AP			
North HCP: 10	♦ J8	♦ A95				
South HCP: 11	♣ Q3	♣ 102				
Contract: 3♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ 8753	1♠	2♥	1♦	1♥
Vul: Both	♥ Q973	♥ AKJ862			3♣	4♥
North HCP: 6	♦ 987	♦ —	AP			
South HCP: 13	♣ 1076	♣ AJ5				
Contract: 4♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 9752	1♦	2♣	3♦	AP
Vul: None	♥ 943	♥ AQ1076				
North HCP: 15	♦ K8	♦ 4				
South HCP: 6	♣ AKQ542	♣ 763				
Contract: 3♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ J1092	♠ K5			1♣	4♦
Vul: NS	♥ KQ52	♥ —	AP			
North HCP: 8	♦ Q6	♦ AK1087543				
South HCP: 10	♣ 1043	♣ 752				
Contract: 4♦ S						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ K1074	1♦	1♥	2NT ¹	AP
Vul: None	♥ KQJ10875	♥ 64	1. 1X-(1Y)-2Z weak			
North HCP: 13	♦ K	♦ 9765				
South HCP: 3	♣ KJ3	♣ 854				
Contract: 2N E						

North hands (Practice Page)

Overcalls

Board: 109	♠ KJ853	East Opens 1♣.
Dealer: E	♥ AQ1085	West Bids 1NT if possible.
Vul: EW	♦ 4	
HCP: 10	♣ 82	Partner bids first.
Board: 110	♠ 103	West Opens 1♠.
Dealer: W	♥ 7	East Bids 3♣ if possible.
Vul: NS	♦ KQ43	West Bids 4♠ if possible.
HCP: 14	♣ AKQ983	You bid first.
Board: 111	♠ K9865	East Opens 1♦.
Dealer: E	♥ J6	West Doubles 1♠ if possible.
Vul: EW	♦ AJ102	East Doubles Pass if possible.
HCP: 10	♣ J6	Partner bids first.
Board: 112	♠ 7	West Opens 1♠.
Dealer: W	♥ 842	East Bids 4♠ if possible.
Vul: Both	♦ KQJ107642	
HCP: 10	♣ A	You bid first.
Board: 113	♠ K974	East Opens 1♦.
Dealer: E	♥ 832	West Bids 1♠ if possible.
Vul: NS	♦ 6	East Doubles 2♥ if possible.
HCP: 7	♣ A8764	West Bids 4♠ if possible.
		Partner bids first.
Board: 114	♠ 7	West Opens 1♣.
Dealer: W	♥ Q6	East Bids 1♥ if possible.
Vul: EW	♦ AQJ74	West Bids 1♠ if possible.
HCP: 16	♣ AQJ92	West Bids 2♥ if possible.
		East Doubles 3♣ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ KJ853	♠ 4			1♣	1♦
Vul: EW	♥ AQ1085	♥ 964				
North HCP: 10	♦ 4	♦ KQJ65	1NT	2♠	AP	
South HCP: 9	♣ 82	♣ QJ97				
Contract: 2♠ N						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ 84	1♠	2♣	3♣ ¹	Pass
Vul: NS	♥ 7	♥ Q932	4♠	AP		
North HCP: 14	♦ KQ43	♦ 109876				
South HCP: 2	♣ AKQ983	♣ 104				
Contract: 4♠ W						

1. limit raise or better in ♠

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ AQJ42			1♦	1♠
Vul: EW	♥ J6	♥ 10987	X	3♦ ¹	Pass	4♠
North HCP: 10	♦ AJ102	♦ KQ5	Pass	Pass	X	AP
South HCP: 12	♣ J6	♣ 3				
Contract: 4♠X S						

1. Mixed raise, ♠

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 32	1♠	4♦	4♠	AP
Vul: Both	♥ 842	♥ KQ1073				
North HCP: 10	♦ KQJ107642	♦ 85				
South HCP: 5	♣ A	♣ 8754				
Contract: 4♠ W						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ K974	♠ 6			1♦	1♥
Vul: NS	♥ 832	♥ AKQJ1097	1♠	2♥	X ¹	4♥
North HCP: 7	♦ 6	♦ Q53	4♠	X	AP	
South HCP: 13	♣ A8764	♣ J2				
Contract: 4♠X W						

1. Support double redouble

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 106532	1♣	1♦	1♥	Pass
Vul: EW	♥ Q6	♥ 1092	1♠	2♣	Pass	Pass
North HCP: 16	♦ AQJ74	♦ 62	2♥	3♣	X	AP
South HCP: 0	♣ AQJ92	♣ 853				
Contract: 3♣X N						

South hands (Practice Page)

Overcalls

Board: 109	♠ 4	East Opens 1♣.
Dealer: E	♥ 964	West Bids 1NT if possible.
Vul: EW	♦ KQJ65	
HCP: 9	♣ QJ97	You bid first.
Board: 110	♠ 84	West Opens 1♠.
Dealer: W	♥ Q932	East Bids 3♣ if possible.
Vul: NS	♦ 109876	West Bids 4♠ if possible.
HCP: 2	♣ 104	Partner bids first.
Board: 111	♠ AQJ42	East Opens 1♦.
Dealer: E	♥ 10987	West Doubles 1♠ if possible.
Vul: EW	♦ KQ5	East Doubles Pass if possible.
HCP: 12	♣ 3	You bid first.
Board: 112	♠ 32	West Opens 1♠.
Dealer: W	♥ KQ1073	East Bids 4♠ if possible.
Vul: Both	♦ 85	
HCP: 5	♣ 8754	Partner bids first.
Board: 113	♠ 6	East Opens 1♦.
Dealer: E	♥ AKQJ1097	West Bids 1♠ if possible.
Vul: NS	♦ Q53	East Doubles 2♥ if possible.
HCP: 13	♣ J2	West Bids 4♠ if possible.
		You bid first.
Board: 114	♠ 106532	West Opens 1♣.
Dealer: W	♥ 1092	East Bids 1♥ if possible.
Vul: EW	♦ 62	West Bids 1♠ if possible.
HCP: 0	♣ 853	West Bids 2♥ if possible.
		East Doubles 3♣ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ KJ853	♠ 4			1♣	1♦
Vul: EW	♥ AQ1085	♥ 964			AP	
North HCP: 10	♦ 4	♦ KQJ65	1NT	2♠		
South HCP: 9	♣ 82	♣ QJ97				
Contract: 2♠ N						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ 84	1♠	2♣	3♣ ¹	Pass
Vul: NS	♥ 7	♥ Q932	4♠	AP		
North HCP: 14	♦ KQ43	♦ 109876				
South HCP: 2	♣ AKQ983	♣ 104				
Contract: 4♠ W						

1. limit raise or better in ♠

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ AQJ42			1♦	1♠
Vul: EW	♥ J6	♥ 10987	X	3♦ ¹	Pass	4♠
North HCP: 10	♦ AJ102	♦ KQ5	Pass	Pass	X	AP
South HCP: 12	♣ J6	♣ 3				
Contract: 4♠X S						

1. Mixed raise, ♠

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 32	1♠	4♦	4♠	AP
Vul: Both	♥ 842	♥ KQ1073				
North HCP: 10	♦ KQJ107642	♦ 85				
South HCP: 5	♣ A	♣ 8754				
Contract: 4♠ W						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ K974	♠ 6			1♦	1♥
Vul: NS	♥ 832	♥ AKQJ1097	1♠	2♥	X ¹	4♥
North HCP: 7	♦ 6	♦ Q53	4♠	X	AP	
South HCP: 13	♣ A8764	♣ J2				
Contract: 4♠X W						

1. Support double redouble

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ 106532	1♣	1♦	1♥	Pass
Vul: EW	♥ Q6	♥ 1092	1♠	2♣	Pass	Pass
North HCP: 16	♦ AQJ74	♦ 62	2♥	3♣	X	AP
South HCP: 0	♣ AQJ92	♣ 853				
Contract: 3♣X N						

North hands (Practice Page)

Overcalls

Board: 115 ♠ Q10864
Dealer: E ♥ 9842
Vul: Both ♦ A
HCP: 7 ♣ J109

East Opens 1♦.

Partner bids first.

Board: 116 ♠ AQJ53
Dealer: W ♥ KJ7
Vul: None ♦ J62
HCP: 12 ♣ 43

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

You bid first.

Board: 117 ♠ 10972
Dealer: E ♥ A1085
Vul: EW ♦ Q5
HCP: 7 ♣ J107

East Opens 1♦.

Partner bids first.

Board: 118 ♠ KQJ753
Dealer: W ♥ A9
Vul: Both ♦ 86
HCP: 11 ♣ J95

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

You bid first.

Board: 119 ♠ Q62
Dealer: E ♥ K76
Vul: None ♦ K987
HCP: 8 ♣ 982

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

Partner bids first.

Board: 120 ♠ 9632
Dealer: W ♥ AQJ86
Vul: NS ♦ AQ4
HCP: 13 ♣ 8

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ Q10864	♠ 9				
Vul: Both	♥ 9842	♥ KQ10763			1♦	2♥
North HCP: 7	♦ A	♦ KJ8	Pass	4♥	AP	
South HCP: 11	♣ J109	♣ Q82				
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AQJ53	♠ 1074	1♥	1♠	2♥	2♠
Vul: None	♥ KJ7	♥ 4	3♥	3♠	Pass	Pass
North HCP: 12	♦ J62	♦ Q94	4♥	X	AP	
South HCP: 8	♣ 43	♣ AQ10982				
Contract: 4♥X W						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ 10972	♠ K				
Vul: EW	♥ A1085	♥ K			1♦	2♣
North HCP: 7	♦ Q5	♦ KJ10762	AP			
South HCP: 16	♣ J107	♣ AQ943				
Contract: 2♣ S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ KQJ753	♠ A4				
Vul: Both	♥ A9	♥ 107	1♥	2♠	3♥	AP
North HCP: 11	♦ 86	♦ Q9543				
South HCP: 10	♣ J95	♣ A1086				
Contract: 3♥ W						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ 10854			1♦	2♣
Vul: None	♥ K76	♥ 3	X	Pass	2♥	Pass
North HCP: 8	♦ K987	♦ 103	Pass	3♣	Pass	Pass
South HCP: 10	♣ 982	♣ AKQJ74	3♥	AP		
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ Q104	1♣	1♥	Pass	Pass
Vul: NS	♥ AQJ86	♥ K	1♠	Pass	Pass	2♣
North HCP: 13	♦ AQ4	♦ 10973	AP			
South HCP: 9	♣ 8	♣ A9653				
Contract: 2♣ S						

South hands (Practice Page)

Overcalls

Board: 115 ♠ 9
Dealer: E ♥ KQ10763 East Opens 1♦.
Vul: Both ♦ KJ8 You bid first.
HCP: 11 ♣ Q82

Board: 116 ♠ 1074 West Opens 1♥.
Dealer: W ♥ 4 East Bids 2♥ if possible.
Vul: None ♦ Q94 West Bids 3♥ if possible.
HCP: 8 ♣ AQ10982 West Bids 4♥ if possible.
Partner bids first.

Board: 117 ♠ K
Dealer: E ♥ K East Opens 1♦.
Vul: EW ♦ KJ10762 You bid first.
HCP: 16 ♣ AQ943

Board: 118 ♠ A4 West Opens 1♥.
Dealer: W ♥ 107 East Bids 3♥ if possible.
Vul: Both ♦ Q9543 Partner bids first.
HCP: 10 ♣ A1086

Board: 119 ♠ 10854 East Opens 1♦.
Dealer: E ♥ 3 West Doubles 2♣ if possible.
Vul: None ♦ 103 East Bids 2♥ if possible.
HCP: 10 ♣ AKQJ74 West Bids 3♥ if possible.
You bid first.

Board: 120 ♠ Q104 West Opens 1♣.
Dealer: W ♥ K West Bids 1♠ if possible.
Vul: NS ♦ 10973 Partner bids first.
HCP: 9 ♣ A9653

Overcalls Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ Q10864	♠ 9				
Vul: Both	♥ 9842	♥ KQ10763			1♦	2♥
North HCP: 7	♦ A	♦ KJ8	Pass	4♥	AP	
South HCP: 11	♣ J109	♣ Q82				
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AQJ53	♠ 1074	1♥	1♠	2♥	2♠
Vul: None	♥ KJ7	♥ 4	3♥	3♠	Pass	Pass
North HCP: 12	♦ J62	♦ Q94	4♥	X	AP	
South HCP: 8	♣ 43	♣ AQ10982				
Contract: 4♥X W						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ 10972	♠ K				
Vul: EW	♥ A1085	♥ K			1♦	2♣
North HCP: 7	♦ Q5	♦ KJ10762	AP			
South HCP: 16	♣ J107	♣ AQ943				
Contract: 2♣ S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ KQJ753	♠ A4				
Vul: Both	♥ A9	♥ 107	1♥	2♠	3♥	AP
North HCP: 11	♦ 86	♦ Q9543				
South HCP: 10	♣ J95	♣ A1086				
Contract: 3♥ W						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ 10854			1♦	2♣
Vul: None	♥ K76	♥ 3	X	Pass	2♥	Pass
North HCP: 8	♦ K987	♦ 103	Pass	3♣	Pass	Pass
South HCP: 10	♣ 982	♣ AKQJ74	3♥	AP		
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ Q104	1♣	1♥	Pass	Pass
Vul: NS	♥ AQJ86	♥ K	1♠	Pass	Pass	2♣
North HCP: 13	♦ AQ4	♦ 10973	AP			
South HCP: 9	♣ 8	♣ A9653				
Contract: 2♣ S						

North hands (Practice Page)

Overcalls

Board: 121	♠ Q952	East Opens 1♣.
Dealer: E	♥ 432	West Bids 2♦ if possible.
Vul: EW	♦ Q43	
HCP: 7	♣ K42	Partner bids first.
Board: 122	♠ AK10752	West Opens 1♦.
Dealer: W	♥ A64	East Bids 1NT if possible.
Vul: None	♦ 9	
HCP: 12	♣ J93	You bid first.
Board: 123	♠ J10	East Opens 1♣.
Dealer: E	♥ K876432	West Bids 1♠ if possible.
Vul: NS	♦ 7	East Bids 1NT if possible.
HCP: 5	♣ J108	West Bids 3♠ if possible.
		East Bids 4♦ if possible.
		West Bids 4♠ if possible.
		Partner bids first.
Board: 124	♠ KJ1083	West Opens 1♣.
Dealer: W	♥ 10	
Vul: EW	♦ AK8	You bid first.
HCP: 12	♣ J1043	
Board: 125	♠ AKJ9642	East Opens 1♦.
Dealer: E	♥ —	East Bids 2♣ if possible.
Vul: Both	♦ J6	West Doubles 4♥ if possible.
HCP: 9	♣ 10864	Partner bids first.
Board: 126	♠ Q106	West Opens 1♥.
Dealer: W	♥ Q95	West Bids 2♥ if possible.
Vul: NS	♦ KJ1097	East Bids 3♥ if possible.
HCP: 12	♣ A8	You bid first.

Overcalls Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ Q952	♠ AK10643			1♣	2♣ ¹
Vul: EW	♥ 432	♥ QJ865	2♦ ²	4♠	AP	
North HCP: 7	♦ Q43	♦ 98				
South HCP: 10	♣ K42	♣ —				
Contract: 4♠ N						1. Michaels Cuebid 2. 1X-(Y)-2Z forcing

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AK10752	♠ J8	1♦	1♠	1NT	Pass
Vul: None	♥ A64	♥ 10952	Pass	2♠	AP	
North HCP: 12	♦ 9	♦ Q73				
South HCP: 5	♣ J93	♣ Q765				
Contract: 2♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ Q9	1♠	Pass	1NT	Pass
Vul: NS	♥ K876432	♥ J	3♠	Pass	4♦ ¹	X
North HCP: 5	♦ 7	♦ AKQ9652	4♠	AP		
South HCP: 12	♣ J108	♣ 532				
Contract: 4♠ W						1. limit raise or better in ♠

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ KJ1083	♠ Q	1♣	1♠	Pass	2♦
Vul: EW	♥ 10	♥ Q86	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ AK8	♦ Q9632	Pass	3NT	AP	
South HCP: 12	♣ J1043	♣ AQ65				
Contract: 3N N						1. limit raise or better in ♦

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9642	♠ 5			1♦	1♥
Vul: Both	♥ —	♥ KQ106543	Pass	1♠	2♣	4♥
North HCP: 9	♦ J6	♦ Q92	X	AP		
South HCP: 12	♣ 10864	♣ AJ				
Contract: 4♥X S						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ K543	1♥	2♦	Pass	Pass
Vul: NS	♥ Q95	♥ 64	2♥	Pass	Pass	3♦
North HCP: 12	♦ KJ1097	♦ A83	Pass	Pass	3♥	AP
South HCP: 10	♣ A8	♣ K1032				
Contract: 3♥ W						

South hands (Practice Page)

Overcalls

Board: 121	♠ AK10643	East Opens 1♣.
Dealer: E	♥ QJ865	West Bids 2♦ if possible.
Vul: EW	♦ 98	
HCP: 10	♣ —	You bid first.
Board: 122	♠ J8	West Opens 1♦.
Dealer: W	♥ 10952	East Bids 1NT if possible.
Vul: None	♦ Q73	
HCP: 5	♣ Q765	Partner bids first.
Board: 123	♠ Q9	East Opens 1♣.
Dealer: E	♥ J	West Bids 1♠ if possible.
Vul: NS	♦ AKQ9652	East Bids 1NT if possible.
HCP: 12	♣ 532	West Bids 3♠ if possible.
		East Bids 4♦ if possible.
		West Bids 4♠ if possible.
		You bid first.
Board: 124	♠ Q	West Opens 1♣.
Dealer: W	♥ Q86	
Vul: EW	♦ Q9632	Partner bids first.
HCP: 12	♣ AQ65	
Board: 125	♠ 5	East Opens 1♦.
Dealer: E	♥ KQ106543	East Bids 2♣ if possible.
Vul: Both	♦ Q92	West Doubles 4♥ if possible.
HCP: 12	♣ AJ	You bid first.
Board: 126	♠ K543	West Opens 1♥.
Dealer: W	♥ 64	West Bids 2♥ if possible.
Vul: NS	♦ A83	East Bids 3♥ if possible.
HCP: 10	♣ K1032	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ Q952	♠ AK10643			1♣	2♣ ¹
Vul: EW	♥ 432	♥ QJ865	2♦ ²	4♠	AP	
North HCP: 7	♦ Q43	♦ 98				
South HCP: 10	♣ K42	♣ —				
Contract: 4♠ N						1. Michaels Cuebid 2. 1X-(Y)-2Z forcing

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AK10752	♠ J8	1♦	1♠	1NT	Pass
Vul: None	♥ A64	♥ 10952	Pass	2♠	AP	
North HCP: 12	♦ 9	♦ Q73				
South HCP: 5	♣ J93	♣ Q765				
Contract: 2♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ Q9	1♠	Pass	1NT	Pass
Vul: NS	♥ K876432	♥ J	3♠	Pass	4♦ ¹	X
North HCP: 5	♦ 7	♦ AKQ9652	4♠	AP		
South HCP: 12	♣ J108	♣ 532				
Contract: 4♠ W						1. limit raise or better in ♠

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ KJ1083	♠ Q	1♣	1♠	Pass	2♦
Vul: EW	♥ 10	♥ Q86	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ AK8	♦ Q9632	Pass	3NT	AP	
South HCP: 12	♣ J1043	♣ AQ65				
Contract: 3N N						1. limit raise or better in ♦

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AKJ9642	♠ 5			1♦	1♥
Vul: Both	♥ —	♥ KQ106543	Pass	1♠	2♣	4♥
North HCP: 9	♦ J6	♦ Q92	X	AP		
South HCP: 12	♣ 10864	♣ AJ				
Contract: 4♥X S						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ K543	1♥	2♦	Pass	Pass
Vul: NS	♥ Q95	♥ 64	2♥	Pass	Pass	3♦
North HCP: 12	♦ KJ1097	♦ A83	Pass	Pass	3♥	AP
South HCP: 10	♣ A8	♣ K1032				
Contract: 3♥ W						

North hands (Practice Page)

Overcalls

Board: 127 ♠ A1074
Dealer: E ♥ J98
Vul: EW ♦ 6
HCP: 8 ♣ QJ542

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

Partner bids first.

Board: 128 ♠ 9532
Dealer: W ♥ AQJ108
Vul: None ♦ J72
HCP: 9 ♣ J

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

You bid first.

Board: 129 ♠ K96
Dealer: E ♥ 108764
Vul: EW ♦ Q32
HCP: 5 ♣ 62

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

Partner bids first.

Board: 130 ♠ QJ1084
Dealer: W ♥ Q84
Vul: None ♦ K
HCP: 11 ♣ QJ97

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

You bid first.

Board: 131 ♠ AJ62
Dealer: E ♥ 42
Vul: NS ♦ AQ108
HCP: 11 ♣ 1098

East Opens 1♣.
Partner bids first.

Board: 132 ♠ KQ4
Dealer: W ♥ AKJ9632
Vul: Both ♦ Q2
HCP: 15 ♣ 5

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ A1074	♠ J5			1♠	2♥
Vul: EW	♥ J98	♥ KQ1032	Pass	Pass	X	Pass
North HCP: 8	♦ 6	♦ AQ109	3♦	3♥	AP	
South HCP: 16	♣ QJ542	♣ A6				
Contract: 3♥ S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ K106	1♣	1♥	X	2♥
Vul: None	♥ AQJ108	♥ 432	Pass	Pass	X	Pass
North HCP: 9	♦ J72	♦ 543	3♣	AP		
South HCP: 5	♣ J	♣ Q874				
Contract: 3♣ W						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ K96	♠ J4			1♠	2♣
Vul: EW	♥ 108764	♥ Q52	Pass	Pass	2♠	3♣
North HCP: 5	♦ Q32	♦ K9	3♠	AP		
South HCP: 14	♣ 62	♣ AKJ983				
Contract: 3♠ E						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ QJ1084	♠ K7	1♦	1♠	X	Pass
Vul: None	♥ Q84	♥ 97652	2♣	Pass	5♦	AP
North HCP: 11	♦ K	♦ J6				
South HCP: 4	♣ QJ97	♣ 6542				
Contract: 5♦ W						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ AJ62	♠ 109			1♣	1♥
Vul: NS	♥ 42	♥ AK1087	Pass	1♠	Pass	1NT
North HCP: 11	♦ AQ108	♦ 743	AP			
South HCP: 11	♣ 1098	♣ KJ6				
Contract: 1N S						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ AJ5	1♣	1♥	2♦ ¹	Pass
Vul: Both	♥ AKJ9632	♥ 875	3♦	3♥	Pass	Pass
North HCP: 15	♦ Q2	♦ 105	4♦	4♥	AP	
South HCP: 5	♣ 5	♣ 109874	1. 1X-(Y)-2Z forcing			
Contract: 4♥ N						

South hands (Practice Page)

Overcalls

Board: 127 ♠ J5
Dealer: E ♥ KQ1032
Vul: EW ♦ AQ109
HCP: 16 ♣ A6

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

You bid first.

Board: 128 ♠ K106
Dealer: W ♥ 432
Vul: None ♦ 543
HCP: 5 ♣ Q874

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

Partner bids first.

Board: 129 ♠ J4
Dealer: E ♥ Q52
Vul: EW ♦ K9
HCP: 14 ♣ AKJ983

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

You bid first.

Board: 130 ♠ K7
Dealer: W ♥ 97652
Vul: None ♦ J6
HCP: 4 ♣ 6542

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

Partner bids first.

Board: 131 ♠ 109
Dealer: E ♥ AK1087
Vul: NS ♦ 743
HCP: 11 ♣ KJ6

East Opens 1♣.

You bid first.

Board: 132 ♠ AJ5
Dealer: W ♥ 875
Vul: Both ♦ 105
HCP: 5 ♣ 109874

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ A1074	♠ J5			1♠	2♥
Vul: EW	♥ J98	♥ KQ1032	Pass	Pass	X	Pass
North HCP: 8	♦ 6	♦ AQ109				
South HCP: 16	♣ QJ542	♣ A6	3♦	3♥	AP	
Contract: 3♥ S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ K106	1♣	1♥	X	2♥
Vul: None	♥ AQJ108	♥ 432	Pass	Pass	X	Pass
North HCP: 9	♦ J72	♦ 543				
South HCP: 5	♣ J	♣ Q874	3♣	AP		
Contract: 3♣ W						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ K96	♠ J4			1♠	2♣
Vul: EW	♥ 108764	♥ Q52	Pass	Pass	2♠	3♣
North HCP: 5	♦ Q32	♦ K9				
South HCP: 14	♣ 62	♣ AKJ983	3♠	AP		
Contract: 3♠ E						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ QJ1084	♠ K7	1♦	1♠	X	Pass
Vul: None	♥ Q84	♥ 97652				
North HCP: 11	♦ K	♦ J6	2♣	Pass	5♦	AP
South HCP: 4	♣ QJ97	♣ 6542				
Contract: 5♦ W						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ AJ62	♠ 109			1♣	1♥
Vul: NS	♥ 42	♥ AK1087	Pass	1♠	Pass	1NT
North HCP: 11	♦ AQ108	♦ 743				
South HCP: 11	♣ 1098	♣ KJ6	AP			
Contract: 1N S						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ AJ5	1♣	1♥	2♦ ¹	Pass
Vul: Both	♥ AKJ9632	♥ 875	3♦	3♥	Pass	Pass
North HCP: 15	♦ Q2	♦ 105				
South HCP: 5	♣ 5	♣ 109874	4♦	4♥	AP	
Contract: 4♥ N			1. 1X-(Y)-2Z forcing			

North hands (Practice Page)

Overcalls

Board: 133	♠ AQ9632	East Opens 1♦.
Dealer: E	♥ K83	West Bids 4♦ if possible.
Vul: None	♦ 32	
HCP: 12	♣ K9	Partner bids first.
Board: 134	♠ AKJ6542	West Opens 1♦.
Dealer: W	♥ AK8	West Bids 2♣ if possible.
Vul: NS	♦ Q	West Doubles 3♣ if possible.
HCP: 17	♣ 102	You bid first.
Board: 135	♠ 9843	East Opens 1♠.
Dealer: E	♥ 9	West Doubles 2♠ if possible.
Vul: None	♦ A7632	West Bids 3♠ if possible.
HCP: 5	♣ J94	Partner bids first.
Board: 136	♠ —	West Opens 1♣.
Dealer: W	♥ KQJ64	East Bids 1♠ if possible.
Vul: NS	♦ QJ5	West Bids 2♠ if possible.
HCP: 14	♣ AJ764	East Redoubles if possible.
		West Bids 3♠ if possible.
		East Bids 4♠ if possible.
		You bid first.
Board: 137	♠ J108652	East Opens 1♦.
Dealer: E	♥ 102	
Vul: EW	♦ AJ2	Partner bids first.
HCP: 6	♣ 74	
Board: 138	♠ QJ92	West Opens 1♥.
Dealer: W	♥ AQJ85	East Bids 1NT if possible.
Vul: Both	♦ J542	East Bids 3NT if possible.
HCP: 11	♣ —	You bid first.

Overcalls Both hands (Answers Page)

Board: 133
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♠ N

North:	South:	West	North	East	South
♠ AQ9632	♠ J75				
♥ K83	♥ Q52			1♦	2♣
♦ 32	♦ A8	4♦	4♠	AP	
♣ K9	♣ AJ1073				

Board: 134
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 8
 Contract: 4♠ N

North:	South:	West	North	East	South
♠ AKJ6542	♠ 87	1♦	1♠	Pass	Pass
♥ AK8	♥ J632	2♣	2♠	Pass	3♣ ¹
♦ Q	♦ J53	X	XX	Pass	3♠
♣ 102	♣ AQ64	Pass	4♠	AP	

1. limit raise or better in ♠

Board: 135
 Dealer: E
 Vul: None
 North HCP: 5
 South HCP: 17
 Contract: 3♠ E

North:	South:	West	North	East	South
♠ 9843	♠ —			1♠	2♠ ¹
♥ 9	♥ KQJ54	X	2NT ²	Pass	3♣
♦ A7632	♦ KJ5	3♠	AP		
♣ J94	♣ AK1063				

1. Michaels Cuebid
 2. to the partner's longer

Board: 136
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 4
 Contract: 4♠ E

North:	South:	West	North	East	South
♠ —	♠ J976	1♣	1♥	1♠	Pass
♥ KQJ64	♥ 985	2♠	X	XX	3♦
♦ QJ5	♦ K1082	3♠	Pass	4♠	AP
♣ AJ764	♣ 103				

Board: 137
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 15
 Contract: 3♥ N

North:	South:	West	North	East	South
♠ J108652	♠ 43			1♦	2NT ¹
♥ 102	♥ AQJ84				
♦ AJ2	♦ 7	Pass	3♥	AP	
♣ 74	♣ AKJ53				

1. Unusual 2NT

Board: 138
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 5
 Contract: 3N E

North:	South:	West	North	East	South
♠ QJ92	♠ 1076	1♥	Pass	1NT ¹	3♣
♥ AQJ85	♥ 6				
♦ J542	♦ 93	Pass	Pass	3NT	AP
♣ —	♣ AJ87653				

1. forcing 1NT

South hands (Practice Page)

Overcalls

Board: 133	♠ J75	East Opens 1♦.
Dealer: E	♥ Q52	West Bids 4♦ if possible.
Vul: None	♦ A8	
HCP: 12	♣ AJ1073	You bid first.
Board: 134	♠ 87	West Opens 1♦.
Dealer: W	♥ J632	West Bids 2♣ if possible.
Vul: NS	♦ J53	West Doubles 3♣ if possible.
HCP: 8	♣ AQ64	Partner bids first.
Board: 135	♠ —	East Opens 1♠.
Dealer: E	♥ KQJ54	West Doubles 2♠ if possible.
Vul: None	♦ KJ5	West Bids 3♠ if possible.
HCP: 17	♣ AK1063	You bid first.
Board: 136	♠ J976	West Opens 1♣.
Dealer: W	♥ 985	East Bids 1♠ if possible.
Vul: NS	♦ K1082	West Bids 2♠ if possible.
HCP: 4	♣ 103	East Redoubles if possible.
		West Bids 3♠ if possible.
		East Bids 4♠ if possible.
		Partner bids first.
Board: 137	♠ 43	East Opens 1♦.
Dealer: E	♥ AQJ84	
Vul: EW	♦ 7	You bid first.
HCP: 15	♣ AKJ53	
Board: 138	♠ 1076	West Opens 1♥.
Dealer: W	♥ 6	East Bids 1NT if possible.
Vul: Both	♦ 93	East Bids 3NT if possible.
HCP: 5	♣ AJ87653	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ AQ9632	♠ J75				
Vul: None	♥ K83	♥ Q52			1♦	2♣
North HCP: 12	♦ 32	♦ A8	4♦	4♠	AP	
South HCP: 12	♣ K9	♣ AJ1073				
Contract: 4♠ N						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ AKJ6542	♠ 87	1♦	1♠	Pass	Pass
Vul: NS	♥ AK8	♥ J632	2♣	2♠	Pass	3♣ ¹
North HCP: 17	♦ Q	♦ J53	X	XX	Pass	3♠
South HCP: 8	♣ 102	♣ AQ64	Pass	4♠	AP	
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ 9843	♠ —			1♠	2♠ ¹
Vul: None	♥ 9	♥ KQJ54	X	2NT ²	Pass	3♣
North HCP: 5	♦ A7632	♦ KJ5	3♠	AP		
South HCP: 17	♣ J94	♣ AK1063				
Contract: 3♠ E						

1. Michaels Cuebid
2. to the partner's longer

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J976	1♠	1♥	1♠	Pass
Vul: NS	♥ KQJ64	♥ 985	2♠	X	XX	3♦
North HCP: 14	♦ QJ5	♦ K1082	3♠	Pass	4♠	AP
South HCP: 4	♣ AJ764	♣ 103				
Contract: 4♠ E						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ J108652	♠ 43			1♦	2NT ¹
Vul: EW	♥ 102	♥ AQJ84	Pass	3♥	AP	
North HCP: 6	♦ AJ2	♦ 7				
South HCP: 15	♣ 74	♣ AKJ53				
Contract: 3♥ N						

1. Unusual 2NT

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ QJ92	♠ 1076	1♥	Pass	1NT ¹	3♣
Vul: Both	♥ AQJ85	♥ 6	Pass	Pass	3NT	AP
North HCP: 11	♦ J542	♦ 93				
South HCP: 5	♣ —	♣ AJ87653				
Contract: 3N E						

1. forcing 1NT

North hands (Practice Page)

Overcalls

Board: 139	♠ 3	East Opens 1♥.
Dealer: E	♥ 654	
Vul: NS	♦ K98	Partner bids first.
HCP: 6	♣ K98752	
Board: 140	♠ K6	West Opens 1♦.
Dealer: W	♥ K10	
Vul: Both	♦ 432	You bid first.
HCP: 12	♣ KQJ1072	
Board: 141	♠ A7	East Opens 1♠.
Dealer: E	♥ 10942	West Bids 3♠ if possible.
Vul: None	♦ 1094	
HCP: 6	♣ Q654	Partner bids first.
Board: 142	♠ Q	West Opens 1♦.
Dealer: W	♥ KQJ10983	
Vul: EW	♦ Q6	You bid first.
HCP: 11	♣ J74	
Board: 143	♠ —	East Opens 1♠.
Dealer: E	♥ QJ10732	
Vul: Both	♦ AQJ6	Partner bids first.
HCP: 12	♣ Q53	
Board: 144	♠ J8	West Opens 1♠.
Dealer: W	♥ J8	East Bids 3♦ if possible.
Vul: None	♦ KQ1072	West Bids 3♠ if possible.
HCP: 13	♣ AQ102	You bid first.

Overcalls Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AQJ762			1♥	1♠
Vul: NS	♥ 654	♥ A987				
North HCP: 6	♦ K98	♦ 76	AP			
South HCP: 15	♣ K98752	♣ A				
Contract: 1♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ AJ932	1♦	2♣	Pass	2♠
Vul: Both	♥ K10	♥ QJ2	Pass	3♣	Pass	3NT
North HCP: 12	♦ 432	♦ A10	AP			
South HCP: 12	♣ KQJ1072	♣ 654				
Contract: 3N S						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ 42			1♠	2NT ¹
Vul: None	♥ 10942	♥ 8	3♠	AP		
North HCP: 6	♦ 1094	♦ KQJ53	1. Unusual 2NT			
South HCP: 11	♣ Q654	♣ AJ932				
Contract: 3♠ E						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ KJ74	1♦	3♥	AP	
Vul: EW	♥ KQJ10983	♥ 542				
North HCP: 11	♦ Q6	♦ A84				
South HCP: 8	♣ J74	♣ 953				
Contract: 3♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ Q97			1♠	3♣
Vul: Both	♥ QJ10732	♥ K95	Pass	5♣	AP	
North HCP: 12	♦ AQJ6	♦ —				
South HCP: 10	♣ Q53	♣ AJ108764				
Contract: 5♣ S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ 74	1♠	2♦	3♦ ¹	Pass
Vul: None	♥ J8	♥ A10743	3♠	AP		
North HCP: 13	♦ KQ1072	♦ J64	1. limit raise or better in ♠			
South HCP: 6	♣ AQ102	♣ J84				
Contract: 3♠ W						

South hands (Practice Page)

Overcalls

Board: 139 ♠ AQJ762
Dealer: E ♥ A987
Vul: NS ♦ 76
HCP: 15 ♣ A

East Opens 1♥.

You bid first.

Board: 140 ♠ AJ932
Dealer: W ♥ QJ2
Vul: Both ♦ A10
HCP: 12 ♣ 654

West Opens 1♦.

Partner bids first.

Board: 141 ♠ 42
Dealer: E ♥ 8
Vul: None ♦ KQJ53
HCP: 11 ♣ AJ932

East Opens 1♠.

West Bids 3♠ if possible.

You bid first.

Board: 142 ♠ KJ74
Dealer: W ♥ 542
Vul: EW ♦ A84
HCP: 8 ♣ 953

West Opens 1♦.

Partner bids first.

Board: 143 ♠ Q97
Dealer: E ♥ K95
Vul: Both ♦ —
HCP: 10 ♣ AJ108764

East Opens 1♠.

You bid first.

Board: 144 ♠ 74
Dealer: W ♥ A10743
Vul: None ♦ J64
HCP: 6 ♣ J84

West Opens 1♠.

East Bids 3♦ if possible.

West Bids 3♠ if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AQJ762				
Vul: NS	♥ 654	♥ A987			1♥	1♠
North HCP: 6	♦ K98	♦ 76	AP			
South HCP: 15	♣ K98752	♣ A				
Contract: 1♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ AJ932				
Vul: Both	♥ K10	♥ QJ2	1♦	2♣	Pass	2♠
North HCP: 12	♦ 432	♦ A10	Pass	3♣	Pass	3NT
South HCP: 12	♣ KQJ1072	♣ 654	AP			
Contract: 3N S						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ 42				
Vul: None	♥ 10942	♥ 8			1♠	2NT ¹
North HCP: 6	♦ 1094	♦ KQJ53	3♠	AP		
South HCP: 11	♣ Q654	♣ AJ932	1. Unusual 2NT			
Contract: 3♠ E						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ KJ74				
Vul: EW	♥ KQJ10983	♥ 542	1♦	3♥	AP	
North HCP: 11	♦ Q6	♦ A84				
South HCP: 8	♣ J74	♣ 953				
Contract: 3♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ Q97				
Vul: Both	♥ QJ10732	♥ K95			1♠	3♣
North HCP: 12	♦ AQJ6	♦ —	Pass	5♣	AP	
South HCP: 10	♣ Q53	♣ AJ108764				
Contract: 5♣ S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ 74				
Vul: None	♥ J8	♥ A10743	1♠	2♦	3♦ ¹	Pass
North HCP: 13	♦ KQ1072	♦ J64	3♠	AP		
South HCP: 6	♣ AQ102	♣ J84	1. limit raise or better in ♠			
Contract: 3♠ W						

North hands (Practice Page)

Overcalls

Board: 145 ♠ 42
Dealer: E ♥ 9742
Vul: NS ♦ KJ642
HCP: 4 ♣ 52

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

Partner bids first.

Board: 146 ♠ A8
Dealer: W ♥ 106
Vul: Both ♦ AKQ10876
HCP: 13 ♣ 97

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

You bid first.

Board: 147 ♠ Q93
Dealer: E ♥ A63
Vul: None ♦ 986
HCP: 10 ♣ A1043

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

Partner bids first.

Board: 148 ♠ K2
Dealer: W ♥ AK1052
Vul: EW ♦ AK76
HCP: 17 ♣ 84

West Opens 1♦.

You bid first.

Board: 149 ♠ Q1072
Dealer: E ♥ 108763
Vul: None ♦ 965
HCP: 2 ♣ 8

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

Partner bids first.

Board: 150 ♠ K1085
Dealer: W ♥ K
Vul: NS ♦ KQJ52
HCP: 15 ♣ K32

West Opens 1♣.

You bid first.

Overcalls Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ109			1♣	1♠
Vul: NS	♥ 9742	♥ Q105	2♦ ¹	Pass	2NT	Pass
North HCP: 4	♦ KJ642	♦ —	3NT	AP		
South HCP: 11	♣ 52	♣ J10987	1. 1X-(Y)-2Z forcing			
Contract: 3N E						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ J62	1♥	2♦	Pass	Pass
Vul: Both	♥ 106	♥ K97	2♥	3♦	AP	
North HCP: 13	♦ AKQ10876	♦ 53				
South HCP: 9	♣ 97	♣ KQ1064				
Contract: 3♦ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ 76	Pass	Pass	1♣	2♦
Vul: None	♥ A63	♥ KQ4	2♥	3♦	X	Pass
North HCP: 10	♦ 986	♦ KQJ1073			AP	
South HCP: 11	♣ A1043	♣ 65				
Contract: 3♦ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ A3	1♦	1♥	Pass	2♣
Vul: EW	♥ AK1052	♥ 73	Pass	6NT	AP	
North HCP: 17	♦ AK76	♦ 853				
South HCP: 10	♣ 84	♣ KQJ1075				
Contract: 6N N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ Q1072	♠ 9	1♠	Pass	1♣	1♦
Vul: None	♥ 108763	♥ J42	XX	2♥	1NT	X
North HCP: 2	♦ 965	♦ AKJ32			3NT	AP
South HCP: 12	♣ 8	♣ QJ32				
Contract: 3N E						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ K1085	♠ AJ64	1♣	1♦	Pass	1♥
Vul: NS	♥ K	♥ QJ10943	Pass	2♠	AP	
North HCP: 15	♦ KQJ52	♦ 3				
South HCP: 8	♣ K32	♣ 96				
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 145 ♠ AKJ109
Dealer: E ♥ Q105
Vul: NS ♦ —
HCP: 11 ♣ J10987

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

You bid first.

Board: 146 ♠ J62
Dealer: W ♥ K97
Vul: Both ♦ 53
HCP: 9 ♣ KQ1064

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

Partner bids first.

Board: 147 ♠ 76
Dealer: E ♥ KQ4
Vul: None ♦ KQJ1073
HCP: 11 ♣ 65

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

You bid first.

Board: 148 ♠ A3
Dealer: W ♥ 73
Vul: EW ♦ 853
HCP: 10 ♣ KQJ1075

West Opens 1♦.
Partner bids first.

Board: 149 ♠ 9
Dealer: E ♥ J42
Vul: None ♦ AKJ32
HCP: 12 ♣ QJ32

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

You bid first.

Board: 150 ♠ AJ64
Dealer: W ♥ QJ10943
Vul: NS ♦ 3
HCP: 8 ♣ 96

West Opens 1♣.
Partner bids first.

Overcalls Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ AKJ109			1♣	1♠
Vul: NS	♥ 9742	♥ Q105	2♦ ¹	Pass	2NT	Pass
North HCP: 4	♦ KJ642	♦ —	3NT	AP		
South HCP: 11	♣ 52	♣ J10987	1. 1X-(Y)-2Z forcing			
Contract: 3N E						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ J62	1♥	2♦	Pass	Pass
Vul: Both	♥ 106	♥ K97	2♥	3♦	AP	
North HCP: 13	♦ AKQ10876	♦ 53				
South HCP: 9	♣ 97	♣ KQ1064				
Contract: 3♦ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ 76	Pass	Pass	1♣	2♦
Vul: None	♥ A63	♥ KQ4	2♥	3♦	X	Pass
North HCP: 10	♦ 986	♦ KQJ1073			AP	
South HCP: 11	♣ A1043	♣ 65				
Contract: 3♦ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ A3	1♦	1♥	Pass	2♣
Vul: EW	♥ AK1052	♥ 73	Pass	6NT	AP	
North HCP: 17	♦ AK76	♦ 853				
South HCP: 10	♣ 84	♣ KQJ1075				
Contract: 6N N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ Q1072	♠ 9	1♠	Pass	1♣	1♦
Vul: None	♥ 108763	♥ J42	XX	2♥	1NT	X
North HCP: 2	♦ 965	♦ AKJ32			3NT	AP
South HCP: 12	♣ 8	♣ QJ32				
Contract: 3N E						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ K1085	♠ AJ64	1♣	1♦	Pass	1♥
Vul: NS	♥ K	♥ QJ10943	Pass	2♠	AP	
North HCP: 15	♦ KQJ52	♦ 3				
South HCP: 8	♣ K32	♣ 96				
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 151	♠ A10652	East Opens 1♣.
Dealer: E	♥ 92	East Doubles 1♠ if possible.
Vul: EW	♦ Q92	
HCP: 10	♣ A92	Partner bids first.
Board: 152	♠ 2	West Opens 1♣.
Dealer: W	♥ KJ1064	East Doubles 1♥ if possible.
Vul: Both	♦ 732	
HCP: 11	♣ AK107	You bid first.
Board: 153	♠ 63	East Opens 1♦.
Dealer: E	♥ K87653	West Doubles 2♣ if possible.
Vul: NS	♦ 10864	East Bids 2♦ if possible.
HCP: 3	♣ 2	Partner bids first.
Board: 154	♠ AKJ104	
Dealer: W	♥ Q5	West Opens 1♥.
Vul: Both	♦ K87	
HCP: 14	♣ J32	You bid first.
Board: 155	♠ Q107	East Opens 1♣.
Dealer: E	♥ 9543	West Doubles 1♥ if possible.
Vul: None	♦ Q943	West Bids 3NT if possible.
HCP: 5	♣ J3	Partner bids first.
Board: 156	♠ J87	West Opens 1♦.
Dealer: W	♥ KQ1063	East Doubles 1♥ if possible.
Vul: EW	♦ 43	West Bids 2♣ if possible.
HCP: 10	♣ A65	You bid first.

Overcalls Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ A10652	♠ Q			1♣	1♥
Vul: EW	♥ 92	♥ AQ1043	Pass	1♠	X	1NT
North HCP: 10	♦ Q92	♦ J	Pass	2♠	AP	
South HCP: 12	♣ A92	♣ QJ10743				
Contract: 2♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ J9754				
Vul: Both	♥ KJ1064	♥ A8752	1♣	1♥	X	4♥
North HCP: 11	♦ 732	♦ AJ8	AP			
South HCP: 10	♣ AK107	♣ —				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AK54			1♦	2♣
Vul: NS	♥ K87653	♥ 9	X	Pass	2♦	2♠
North HCP: 3	♦ 10864	♦ A32	AP			
South HCP: 16	♣ 2	♣ KQ1076				
Contract: 2♠ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ AKJ104	♠ Q8				
Vul: Both	♥ Q5	♥ AJ84	1♥	1♠	AP	
North HCP: 14	♦ K87	♦ J10964				
South HCP: 8	♣ J32	♣ 54				
Contract: 1♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ J94			1♣	1♥
Vul: None	♥ 9543	♥ KQ1086	X	3♥	Pass	Pass
North HCP: 5	♦ Q943	♦ K5	3NT	AP		
South HCP: 11	♣ J3	♣ Q87				
Contract: 3N W						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ Q1042				
Vul: EW	♥ KQ1063	♥ 9	1♦	1♥	X	Pass
North HCP: 10	♦ 43	♦ K952	2♣	AP		
South HCP: 8	♣ A65	♣ QJ43				
Contract: 2♣ W						

South hands (Practice Page)

Overcalls

Board: 151	♠ Q	East Opens 1♣.
Dealer: E	♥ AQ1043	East Doubles 1♠ if possible.
Vul: EW	♦ J	
HCP: 12	♣ QJ10743	You bid first.
Board: 152	♠ J9754	West Opens 1♣.
Dealer: W	♥ A8752	East Doubles 1♥ if possible.
Vul: Both	♦ AJ8	
HCP: 10	♣ —	Partner bids first.
Board: 153	♠ AK54	East Opens 1♦.
Dealer: E	♥ 9	West Doubles 2♣ if possible.
Vul: NS	♦ A32	East Bids 2♦ if possible.
HCP: 16	♣ KQ1076	You bid first.
Board: 154	♠ Q8	West Opens 1♥.
Dealer: W	♥ AJ84	
Vul: Both	♦ J10964	Partner bids first.
HCP: 8	♣ 54	
Board: 155	♠ J94	East Opens 1♣.
Dealer: E	♥ KQ1086	West Doubles 1♥ if possible.
Vul: None	♦ K5	West Bids 3NT if possible.
HCP: 11	♣ Q87	You bid first.
Board: 156	♠ Q1042	West Opens 1♦.
Dealer: W	♥ 9	East Doubles 1♥ if possible.
Vul: EW	♦ K952	West Bids 2♣ if possible.
HCP: 8	♣ QJ43	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ A10652	♠ Q			1♣	1♥
Vul: EW	♥ 92	♥ AQ1043	Pass	1♠	X	1NT
North HCP: 10	♦ Q92	♦ J	Pass	2♠	AP	
South HCP: 12	♣ A92	♣ QJ10743				
Contract: 2♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ 2	♠ J9754				
Vul: Both	♥ KJ1064	♥ A8752	1♣	1♥	X	4♥
North HCP: 11	♦ 732	♦ AJ8	AP			
South HCP: 10	♣ AK107	♣ —				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ AK54			1♦	2♣
Vul: NS	♥ K87653	♥ 9	X	Pass	2♦	2♠
North HCP: 3	♦ 10864	♦ A32	AP			
South HCP: 16	♣ 2	♣ KQ1076				
Contract: 2♠ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ AKJ104	♠ Q8				
Vul: Both	♥ Q5	♥ AJ84	1♥	1♠	AP	
North HCP: 14	♦ K87	♦ J10964				
South HCP: 8	♣ J32	♣ 54				
Contract: 1♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ J94			1♣	1♥
Vul: None	♥ 9543	♥ KQ1086	X	3♥	Pass	Pass
North HCP: 5	♦ Q943	♦ K5	3NT	AP		
South HCP: 11	♣ J3	♣ Q87				
Contract: 3N W						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ Q1042				
Vul: EW	♥ KQ1063	♥ 9	1♦	1♥	X	Pass
North HCP: 10	♦ 43	♦ K952	2♣	AP		
South HCP: 8	♣ A65	♣ QJ43				
Contract: 2♣ W						

North hands (Practice Page)

Overcalls

Board: 157 ♠ Q2
Dealer: E ♥ Q743
Vul: None ♦ 106
HCP: 13 ♣ AKQ43

East Opens 1♣.

Partner bids first.

Board: 158 ♠ KQ1098
Dealer: W ♥ —
Vul: NS ♦ AQ109
HCP: 12 ♣ J863

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

West Doubles Pass if possible.

You bid first.

Board: 159 ♠ Q875
Dealer: E ♥ Q65
Vul: None ♦ AJ873
HCP: 10 ♣ J

East Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 160 ♠ A82
Dealer: W ♥ 8
Vul: NS ♦ Q4
HCP: 11 ♣ KQ107653

West Opens 1♠.

East Doubles 3♣ if possible.

You bid first.

Board: 161 ♠ 85
Dealer: E ♥ A764
Vul: EW ♦ J109875
HCP: 8 ♣ K

East Opens 1♦.

West Bids 1♥ if possible.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 162 ♠ Q
Dealer: W ♥ KJ1063
Vul: None ♦ K8
HCP: 19 ♣ AKQJ6

West Opens 1♦.

West Doubles 3♣ if possible.

East Bids 3♦ if possible.

You bid first.

Overcalls Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ AK1087			1♣	1♠
Vul: None	♥ Q743	♥ K2	Pass	1NT	Pass	2♦
North HCP: 13	♦ 106	♦ Q942	Pass	2♠	AP	
South HCP: 12	♣ AKQ43	♣ 65				
Contract: 2♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ KQ1098	♠ A652	1♥	1♠	2♠ ¹	3♠
Vul: NS	♥ —	♥ 9742	4♥	4♠	Pass	Pass
North HCP: 12	♦ AQ109	♦ 4	X	AP		
South HCP: 7	♣ J863	♣ K752				
Contract: 4♠X N						1. limit raise or better in ♥

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ Q875	♠ KJ42			1♥	2♣
Vul: None	♥ Q65	♥ 973	Pass	2♦	2♥	Pass
North HCP: 10	♦ AJ873	♦ 6	Pass	2♠	Pass	3♥ ¹
South HCP: 13	♣ J	♣ AKQ106	Pass	4♠	AP	
Contract: 4♠ N						1. limit raise or better in ♠

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ Q1095				
Vul: NS	♥ 8	♥ A10543	1♠	3♣	X	AP
North HCP: 11	♦ Q4	♦ J762				
South HCP: 7	♣ KQ107653	♣ —				
Contract: 3♣X N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ QJ10			1♦	Pass
Vul: EW	♥ A764	♥ J1093	1♥	Pass	1♠	2♣
North HCP: 8	♦ J109875	♦ —	2♠	AP		
South HCP: 9	♣ K	♣ AJ10987				
Contract: 2♠ E						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A876432	1♦	2NT ¹	Pass	3♣
Vul: None	♥ KJ1063	♥ 9	X	XX	3♦	X
North HCP: 19	♦ K8	♦ J97	AP			
South HCP: 5	♣ AKQJ6	♣ 104				
Contract: 3♦X W						1. Unusual 2NT

South hands (Practice Page)

Overcalls

Board: 157	♠ AK1087	East Opens 1♣.
Dealer: E	♥ K2	
Vul: None	♦ Q942	You bid first.
HCP: 12	♣ 65	
Board: 158	♠ A652	West Opens 1♥.
Dealer: W	♥ 9742	East Bids 2♠ if possible.
Vul: NS	♦ 4	West Bids 4♥ if possible.
HCP: 7	♣ K752	West Doubles Pass if possible.
		Partner bids first.
Board: 159	♠ KJ42	East Opens 1♥.
Dealer: E	♥ 973	East Bids 2♥ if possible.
Vul: None	♦ 6	
HCP: 13	♣ AKQ106	You bid first.
Board: 160	♠ Q1095	West Opens 1♠.
Dealer: W	♥ A10543	East Doubles 3♣ if possible.
Vul: NS	♦ J762	
HCP: 7	♣ —	Partner bids first.
Board: 161	♠ QJ10	East Opens 1♦.
Dealer: E	♥ J1093	West Bids 1♥ if possible.
Vul: EW	♦ —	East Bids 1♠ if possible.
HCP: 9	♣ AJ10987	West Bids 2♠ if possible.
		You bid first.
Board: 162	♠ A876432	West Opens 1♦.
Dealer: W	♥ 9	West Doubles 3♣ if possible.
Vul: None	♦ J97	East Bids 3♦ if possible.
HCP: 5	♣ 104	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ AK1087			1♣	1♠
Vul: None	♥ Q743	♥ K2	Pass	1NT	Pass	2♦
North HCP: 13	♦ 106	♦ Q942	Pass	2♠	AP	
South HCP: 12	♣ AKQ43	♣ 65				
Contract: 2♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ KQ1098	♠ A652	1♥	1♠	2♠ ¹	3♠
Vul: NS	♥ —	♥ 9742	4♥	4♠	Pass	Pass
North HCP: 12	♦ AQ109	♦ 4	X	AP		
South HCP: 7	♣ J863	♣ K752				
Contract: 4♠X N						1. limit raise or better in ♥

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ Q875	♠ KJ42			1♥	2♣
Vul: None	♥ Q65	♥ 973	Pass	2♦	2♥	Pass
North HCP: 10	♦ AJ873	♦ 6	Pass	2♠	Pass	3♥ ¹
South HCP: 13	♣ J	♣ AKQ106	Pass	4♠	AP	
Contract: 4♠ N						1. limit raise or better in ♠

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ Q1095				
Vul: NS	♥ 8	♥ A10543	1♠	3♣	X	AP
North HCP: 11	♦ Q4	♦ J762				
South HCP: 7	♣ KQ107653	♣ —				
Contract: 3♣X N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ QJ10			1♦	Pass
Vul: EW	♥ A764	♥ J1093	1♥	Pass	1♠	2♣
North HCP: 8	♦ J109875	♦ —	2♠	AP		
South HCP: 9	♣ K	♣ AJ10987				
Contract: 2♠ E						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A876432	1♦	2NT ¹	Pass	3♣
Vul: None	♥ KJ1063	♥ 9	X	XX	3♦	X
North HCP: 19	♦ K8	♦ J97	AP			
South HCP: 5	♣ AKQJ6	♣ 104				
Contract: 3♦X W						1. Unusual 2NT

North hands (Practice Page)

Overcalls

Board: 163 ♠ 7654
Dealer: E ♥ KJ10974
Vul: NS ♦ Q9
HCP: 6 ♣ 2

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

Partner bids first.

Board: 164 ♠ Q
Dealer: W ♥ A102
Vul: EW ♦ AQ10842
HCP: 12 ♣ 1097

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

You bid first.

Board: 165 ♠ QJ94
Dealer: E ♥ 10853
Vul: Both ♦ 4
HCP: 9 ♣ AQ83

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

Partner bids first.

Board: 166 ♠ Q72
Dealer: W ♥ 74
Vul: NS ♦ AQJ73
HCP: 9 ♣ 872

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

You bid first.

Board: 167 ♠ K843
Dealer: E ♥ 9843
Vul: EW ♦ 1042
HCP: 3 ♣ 107

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

Partner bids first.

Board: 168 ♠ J82
Dealer: W ♥ 7
Vul: None ♦ AKQ10765
HCP: 10 ♣ 83

West Opens 1♣.

You bid first.

Overcalls Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ KJ1032			1♦	1♠
Vul: NS	♥ KJ10974	♥ AQ	X	2♠	3♦	Pass
North HCP: 6	♦ Q9	♦ 3	5♦	Pass	Pass	X
South HCP: 14	♣ 2	♣ A10953	AP			
Contract: 5♦ X E						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ 1043	1♠	2♦	3♦ ¹	Pass
Vul: EW	♥ A102	♥ Q4	4♠	AP		
North HCP: 12	♦ AQ10842	♦ 953				
South HCP: 7	♣ 1097	♣ AJ865	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ 6			1♦	1♥
Vul: Both	♥ 10853	♥ AQJ972	4♦	AP		
North HCP: 9	♦ 4	♦ AQ				
South HCP: 14	♣ AQ83	♣ J764				
Contract: 4♦ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q72	♠ 10	1♠	1♦	X	Pass
Vul: NS	♥ 74	♥ A10852	2♠	Pass	Pass	3♣
North HCP: 9	♦ AQJ73	♦ 8	Pass	Pass	3♠	AP
South HCP: 10	♣ 872	♣ AQ9643				
Contract: 3♠ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ A5			1♦	2♣
Vul: EW	♥ 9843	♥ 106	2♦	Pass	Pass	3♣
North HCP: 3	♦ 1042	♦ 83	3♦	Pass	Pass	4♣
South HCP: 14	♣ 107	♣ AKQJ852	X	AP		
Contract: 4♣ X S						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 10763	1♣	3♦	AP	
Vul: None	♥ 7	♥ Q1092				
North HCP: 10	♦ AKQ10765	♦ J32				
South HCP: 7	♣ 83	♣ A9				
Contract: 3♦ N						

South hands (Practice Page)

Overcalls

Board: 163 ♠ KJ1032
Dealer: E ♥ AQ
Vul: NS ♦ 3
HCP: 14 ♣ A10953

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

You bid first.

Board: 164 ♠ 1043
Dealer: W ♥ Q4
Vul: EW ♦ 953
HCP: 7 ♣ AJ865

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

Partner bids first.

Board: 165 ♠ 6
Dealer: E ♥ AQJ972
Vul: Both ♦ AQ
HCP: 14 ♣ J764

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

You bid first.

Board: 166 ♠ 10
Dealer: W ♥ A10852
Vul: NS ♦ 8
HCP: 10 ♣ AQ9643

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

Partner bids first.

Board: 167 ♠ A5
Dealer: E ♥ 106
Vul: EW ♦ 83
HCP: 14 ♣ AKQJ852

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

You bid first.

Board: 168 ♠ 10763
Dealer: W ♥ Q1092
Vul: None ♦ J32
HCP: 7 ♣ A9

West Opens 1♣.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ KJ1032			1♦	1♠
Vul: NS	♥ KJ10974	♥ AQ	X	2♠	3♦	Pass
North HCP: 6	♦ Q9	♦ 3	5♦	Pass	Pass	X
South HCP: 14	♣ 2	♣ A10953	AP			
Contract: 5♦ X E						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ 1043	1♠	2♦	3♦ ¹	Pass
Vul: EW	♥ A102	♥ Q4	4♠	AP		
North HCP: 12	♦ AQ10842	♦ 953				
South HCP: 7	♣ 1097	♣ AJ865				
Contract: 4♠ W						

1. limit raise or better in ♠

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ 6			1♦	1♥
Vul: Both	♥ 10853	♥ AQJ972	4♦	AP		
North HCP: 9	♦ 4	♦ AQ				
South HCP: 14	♣ AQ83	♣ J764				
Contract: 4♦ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q72	♠ 10	1♠	1♦	X	Pass
Vul: NS	♥ 74	♥ A10852	2♠	Pass	Pass	3♣
North HCP: 9	♦ AQJ73	♦ 8	Pass	Pass	3♠	AP
South HCP: 10	♣ 872	♣ AQ9643				
Contract: 3♠ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ A5			1♦	2♣
Vul: EW	♥ 9843	♥ 106	2♦	Pass	Pass	3♣
North HCP: 3	♦ 1042	♦ 83	3♦	Pass	Pass	4♣
South HCP: 14	♣ 107	♣ AKQJ852	X	AP		
Contract: 4♣ X S						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 10763	1♠	3♦	AP	
Vul: None	♥ 7	♥ Q1092				
North HCP: 10	♦ AKQ10765	♦ J32				
South HCP: 7	♣ 83	♣ A9				
Contract: 3♦ N						

North hands (Practice Page)

Overcalls

Board: 169 ♠ 7
Dealer: E ♥ J72
Vul: EW ♦ 743
HCP: 6 ♣ AJ9765

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

Partner bids first.

Board: 170 ♠ 943
Dealer: W ♥ 108
Vul: Both ♦ AKQ76
HCP: 16 ♣ AK10

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

You bid first.

Board: 171 ♠ KJ984
Dealer: E ♥ J1063
Vul: None ♦ 76
HCP: 5 ♣ 106

East Opens 1♦.
Partner bids first.

Board: 172 ♠ QJ74
Dealer: W ♥ KQ1083
Vul: NS ♦ A74
HCP: 12 ♣ 4

West Opens 1♣.
West Bids 4♣ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 173 ♠ KQ6
Dealer: E ♥ 52
Vul: Both ♦ A84
HCP: 13 ♣ KJ985

East Opens 1♠.
Partner bids first.

Board: 174 ♠ AKJ87
Dealer: W ♥ 6
Vul: NS ♦ QJ6
HCP: 12 ♣ J743

West Opens 1♥.
You bid first.

Overcalls Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQJ62			1♣	1♠
Vul: EW	♥ J72	♥ A943				
North HCP: 6	♦ 743	♦ 965	1NT	Pass	2NT	AP
South HCP: 11	♣ AJ9765	♣ 8				
Contract: 2N W						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ J1065	1♥	2♦	3♦ ¹	Pass
Vul: Both	♥ 108	♥ J5				
North HCP: 16	♦ AKQ76	♦ 832	3♥	AP		
South HCP: 4	♣ AK10	♣ Q743				
Contract: 3♥ W			1. limit raise or better in ♥			

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ KJ984	♠ A5			1♦	1NT
Vul: None	♥ J1063	♥ Q85				
North HCP: 5	♦ 76	♦ KJ8	Pass	2♥	Pass	2♠
South HCP: 16	♣ 106	♣ KQJ74	AP			
Contract: 2♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ QJ74	♠ 10	1♣	1♥	Pass	3♣ ¹
Vul: NS	♥ KQ1083	♥ AJ96	4♣	4♥	5♣	Pass
North HCP: 12	♦ A74	♦ KJ10986				
South HCP: 9	♣ 4	♣ 97	Pass	X	AP	
Contract: 5♣X W			1. Mixed raise, ♥			

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 2			1♠	3♥
Vul: Both	♥ 52	♥ AQJ10843				
North HCP: 13	♦ A84	♦ 62	AP			
South HCP: 9	♣ KJ985	♣ Q32				
Contract: 3♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ AKJ87	♠ 10				
Vul: NS	♥ 6	♥ Q9832	1♥	1♠	AP	
North HCP: 12	♦ QJ6	♦ A10432				
South HCP: 9	♣ J743	♣ K6				
Contract: 1♠ N						

South hands (Practice Page)

Overcalls

Board: 169 ♠ AQJ62
Dealer: E ♥ A943
Vul: EW ♦ 965
HCP: 11 ♣ 8

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

You bid first.

Board: 170 ♠ J1065
Dealer: W ♥ J5
Vul: Both ♦ 832
HCP: 4 ♣ Q743

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

Partner bids first.

Board: 171 ♠ A5
Dealer: E ♥ Q85
Vul: None ♦ KJ8
HCP: 16 ♣ KQJ74

East Opens 1♦.
You bid first.

Board: 172 ♠ 10
Dealer: W ♥ AJ96
Vul: NS ♦ KJ10986
HCP: 9 ♣ 97

West Opens 1♣.
West Bids 4♣ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 173 ♠ 2
Dealer: E ♥ AQJ10843
Vul: Both ♦ 62
HCP: 9 ♣ Q32

East Opens 1♠.
You bid first.

Board: 174 ♠ 10
Dealer: W ♥ Q9832
Vul: NS ♦ A10432
HCP: 9 ♣ K6

West Opens 1♥.
Partner bids first.

Overcalls Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQJ62			1♣	1♠
Vul: EW	♥ J72	♥ A943				
North HCP: 6	♦ 743	♦ 965	1NT	Pass	2NT	AP
South HCP: 11	♣ AJ9765	♣ 8				
Contract: 2N W						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ J1065	1♥	2♦	3♦ ¹	Pass
Vul: Both	♥ 108	♥ J5				
North HCP: 16	♦ AKQ76	♦ 832	3♥	AP		
South HCP: 4	♣ AK10	♣ Q743				
Contract: 3♥ W			1. limit raise or better in ♥			

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ KJ984	♠ A5			1♦	1NT
Vul: None	♥ J1063	♥ Q85				
North HCP: 5	♦ 76	♦ KJ8	Pass	2♥	Pass	2♠
South HCP: 16	♣ 106	♣ KQJ74	AP			
Contract: 2♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ QJ74	♠ 10	1♣	1♥	Pass	3♣ ¹
Vul: NS	♥ KQ1083	♥ AJ96	4♣	4♥	5♣	Pass
North HCP: 12	♦ A74	♦ KJ10986				
South HCP: 9	♣ 4	♣ 97	Pass	X	AP	
Contract: 5♣X W			1. Mixed raise, ♥			

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 2			1♠	3♥
Vul: Both	♥ 52	♥ AQJ10843				
North HCP: 13	♦ A84	♦ 62	AP			
South HCP: 9	♣ KJ985	♣ Q32				
Contract: 3♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ AKJ87	♠ 10				
Vul: NS	♥ 6	♥ Q9832	1♥	1♠	AP	
North HCP: 12	♦ QJ6	♦ A10432				
South HCP: 9	♣ J743	♣ K6				
Contract: 1♠ N						

North hands (Practice Page)

Overcalls

Board: 175 ♠ J96432
Dealer: E ♥ 4
Vul: EW ♦ QJ1032
HCP: 4 ♣ 5

East Opens 1♦.

Partner bids first.

Board: 176 ♠ AKQ984
Dealer: W ♥ 6
Vul: None ♦ Q532
HCP: 15 ♣ A2

West Opens 1♥.

East Doubles 1♠ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 177 ♠ A8
Dealer: E ♥ 98752
Vul: EW ♦ J1098
HCP: 5 ♣ 32

East Opens 1♦.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 178 ♠ AJ1063
Dealer: W ♥ QJ
Vul: Both ♦ 98
HCP: 13 ♣ KQ103

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 2NT if possible.

East Bids 4♣ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 179 ♠ —
Dealer: E ♥ Q82
Vul: NS ♦ 76
HCP: 12 ♣ AKQJ8763

East Opens 1♥.

West Bids 3♥ if possible.

Partner bids first.

Board: 180 ♠ 10
Dealer: W ♥ AKQ107
Vul: EW ♦ KQ76
HCP: 14 ♣ 642

West Opens 1♠.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Overcalls Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ J96432	♠ —			1♦	2NT ¹
Vul: EW	♥ 4	♥ AKQ73				
North HCP: 4	♦ QJ1032	♦ K94	AP			
South HCP: 13	♣ 5	♣ J9873	1. Unusual 2NT			
Contract: 2N S						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AKQ984	♠ J5				
Vul: None	♥ 6	♥ K842	1♥	1♠	X	Pass
North HCP: 15	♦ Q532	♦ J1096	4♥	AP		
South HCP: 5	♣ A2	♣ 843				
Contract: 4♥ W						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 72			1♦	2♣
Vul: EW	♥ 98752	♥ QJ63				
North HCP: 5	♦ J1098	♦ K3	2♣ ¹	Pass	3♠	AP
South HCP: 12	♣ 32	♣ AQ1086	1. 1X-(Y)-2Z forcing			
Contract: 3♠ W						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ 974	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ QJ	♥ 62	2NT ²	Pass	4♣ ³	Pass
North HCP: 13	♦ 98	♦ 65	4♥	AP		
South HCP: 5	♣ KQ103	♣ AJ9764	1. limit raise or better in ♥			
Contract: 4♥ W			2. Cue bid, a ♠ stopper			
			3. Splinter			

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK1053			1♥	1♠
Vul: NS	♥ Q82	♥ 74				
North HCP: 12	♦ 76	♦ KJ85	3♥	4♣	AP	
South HCP: 11	♣ AKQJ8763	♣ 109				
Contract: 4♣ N						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 83				
Vul: EW	♥ AKQ107	♥ J652	1♠	2♥	3♠	4♥
North HCP: 14	♦ KQ76	♦ 854	4♠	AP		
South HCP: 8	♣ 642	♣ AQJ8				
Contract: 4♠ W						

South hands (Practice Page)

Overcalls

Board: 175	♠ —	East Opens 1♦.
Dealer: E	♥ AKQ73	
Vul: EW	♦ K94	You bid first.
HCP: 13	♣ J9873	
Board: 176	♠ J5	West Opens 1♥.
Dealer: W	♥ K842	East Doubles 1♠ if possible.
Vul: None	♦ J1096	West Bids 4♥ if possible.
HCP: 5	♣ 843	Partner bids first.
Board: 177	♠ 72	East Opens 1♦.
Dealer: E	♥ QJ63	West Bids 2♠ if possible.
Vul: EW	♦ K3	East Bids 3♠ if possible.
HCP: 12	♣ AQ1086	You bid first.
Board: 178	♠ 974	West Opens 1♥.
Dealer: W	♥ 62	East Bids 2♠ if possible.
Vul: Both	♦ 65	West Bids 2NT if possible.
HCP: 5	♣ AJ9764	East Bids 4♣ if possible.
		West Bids 4♥ if possible.
		Partner bids first.
Board: 179	♠ AK1053	East Opens 1♥.
Dealer: E	♥ 74	West Bids 3♥ if possible.
Vul: NS	♦ KJ85	
HCP: 11	♣ 109	You bid first.
Board: 180	♠ 83	West Opens 1♠.
Dealer: W	♥ J652	East Bids 3♠ if possible.
Vul: EW	♦ 854	West Bids 4♠ if possible.
HCP: 8	♣ AQJ8	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ J96432	♠ —			1♦	2NT ¹
Vul: EW	♥ 4	♥ AKQ73				
North HCP: 4	♦ QJ1032	♦ K94	AP			
South HCP: 13	♣ 5	♣ J9873	1. Unusual 2NT			
Contract: 2N S						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AKQ984	♠ J5				
Vul: None	♥ 6	♥ K842	1♥	1♠	X	Pass
North HCP: 15	♦ Q532	♦ J1096	4♥	AP		
South HCP: 5	♣ A2	♣ 843				
Contract: 4♥ W						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 72			1♦	2♣
Vul: EW	♥ 98752	♥ QJ63				
North HCP: 5	♦ J1098	♦ K3	2♣ ¹	Pass	3♠	AP
South HCP: 12	♣ 32	♣ AQ1086	1. 1X-(Y)-2Z forcing			
Contract: 3♠ W						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ 974	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ QJ	♥ 62	2NT ²	Pass	4♣ ³	Pass
North HCP: 13	♦ 98	♦ 65	4♥	AP		
South HCP: 5	♣ KQ103	♣ AJ9764	1. limit raise or better in ♥			
Contract: 4♥ W			2. Cue bid, a ♠ stopper			
			3. Splinter			

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AK1053			1♥	1♠
Vul: NS	♥ Q82	♥ 74				
North HCP: 12	♦ 76	♦ KJ85	3♥	4♣	AP	
South HCP: 11	♣ AKQJ8763	♣ 109				
Contract: 4♣ N						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 83				
Vul: EW	♥ AKQ107	♥ J652	1♠	2♥	3♠	4♥
North HCP: 14	♦ KQ76	♦ 854	4♠	AP		
South HCP: 8	♣ 642	♣ AQJ8				
Contract: 4♠ W						

North hands (Practice Page)

Overcalls

Board: 181 ♠ A9 East Opens 1♦.
Dealer: E ♥ 932
Vul: Both ♦ AK1063 Partner bids first.
HCP: 12 ♣ J53

Board: 182 ♠ AKQ965 West Opens 1♥.
Dealer: W ♥ 654 East Bids 3♥ if possible.
Vul: None ♦ J10
HCP: 10 ♣ 76 You bid first.

Board: 183 ♠ 5 East Opens 1♦.
Dealer: E ♥ KJ10 East Bids 3♦ if possible.
Vul: Both ♦ J6
HCP: 15 ♣ AKQJ654 Partner bids first.

Board: 184 ♠ Q2 West Opens 1♠.
Dealer: W ♥ KQ2 West Bids 2♠ if possible.
Vul: None ♦ QJ East Bids 3♠ if possible.
HCP: 17 ♣ AQJ1084 You bid first.

Board: 185 ♠ J52 East Opens 1♦.
Dealer: E ♥ 42 West Doubles 2♣ if possible.
Vul: Both ♦ K98542 East Bids 2♠ if possible.
HCP: 4 ♣ 53 West Bids 3♠ if possible.
Partner bids first.

Board: 186 ♠ A7 West Opens 1♠.
Dealer: W ♥ A972 East Bids 3♦ if possible.
Vul: None ♦ KQJ865 West Bids 4♠ if possible.
HCP: 14 ♣ 6 You bid first.

Overcalls Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ J653				
Vul: Both	♥ 932	♥ AKQ8764			1♦	4♥
North HCP: 12	♦ AK1063	♦ —	AP			
South HCP: 10	♣ J53	♣ 64				
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ AKQ965	♠ 8742				
Vul: None	♥ 654	♥ A8	1♥	2♠	3♥	4♠
North HCP: 10	♦ J10	♦ AK94	AP			
South HCP: 11	♣ 76	♣ 1043				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AQJ87				
Vul: Both	♥ KJ10	♥ A93			1♦	1♠
North HCP: 15	♦ J6	♦ Q3	Pass	2♣	3♦	Pass
South HCP: 13	♣ AKQJ654	♣ 932	Pass	4♣	AP	
Contract: 4♣ N						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ J103				
Vul: None	♥ KQ2	♥ J65	1♠	2♠	Pass	Pass
North HCP: 17	♦ QJ	♦ K92	2♠	3♣	3♠	4♣
South HCP: 8	♣ AQJ1084	♣ K762	AP			
Contract: 4♣ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ 103				
Vul: Both	♥ 42	♥ QJ85			1♦	2♣
North HCP: 4	♦ K98542	♦ A	X	Pass	2♠	3♣
South HCP: 14	♣ 53	♣ AQJ842	3♠	AP		
Contract: 3♠ E						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ 4				
Vul: None	♥ A972	♥ QJ6543	1♠	2♦	3♦ ¹	Pass
North HCP: 14	♦ KQJ865	♦ 972	4♠	AP		
South HCP: 6	♣ 6	♣ K53				
Contract: 4♠ W						

1. limit raise or better in ♠

South hands (Practice Page)

Overcalls

Board: 181 ♠ J653 East Opens 1♦.
Dealer: E ♥ AKQ8764
Vul: Both ♦ — You bid first.
HCP: 10 ♣ 64

Board: 182 ♠ 8742 West Opens 1♥.
Dealer: W ♥ A8 East Bids 3♥ if possible.
Vul: None ♦ AK94
HCP: 11 ♣ 1043 Partner bids first.

Board: 183 ♠ AQJ87 East Opens 1♦.
Dealer: E ♥ A93 East Bids 3♦ if possible.
Vul: Both ♦ Q3
HCP: 13 ♣ 932 You bid first.

Board: 184 ♠ J103 West Opens 1♠.
Dealer: W ♥ J65 West Bids 2♠ if possible.
Vul: None ♦ K92 East Bids 3♠ if possible.
HCP: 8 ♣ K762 Partner bids first.

Board: 185 ♠ 103 East Opens 1♦.
Dealer: E ♥ QJ85 West Doubles 2♣ if possible.
Vul: Both ♦ A East Bids 2♠ if possible.
HCP: 14 ♣ AQJ842 West Bids 3♠ if possible.
You bid first.

Board: 186 ♠ 4 West Opens 1♠.
Dealer: W ♥ QJ6543 East Bids 3♦ if possible.
Vul: None ♦ 972 West Bids 4♠ if possible.
HCP: 6 ♣ K53 Partner bids first.

Overcalls Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ J653			1♦	4♥
Vul: Both	♥ 932	♥ AKQ8764				
North HCP: 12	♦ AK1063	♦ —	AP			
South HCP: 10	♣ J53	♣ 64				
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ AKQ965	♠ 8742	1♥	2♠	3♥	4♠
Vul: None	♥ 654	♥ A8	AP			
North HCP: 10	♦ J10	♦ AK94				
South HCP: 11	♣ 76	♣ 1043				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ AQJ87			1♦	1♠
Vul: Both	♥ KJ10	♥ A93	Pass	2♣	3♦	Pass
North HCP: 15	♦ J6	♦ Q3	Pass	4♣	AP	
South HCP: 13	♣ AKQJ654	♣ 932				
Contract: 4♣ N						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ J103	1♠	2♠	Pass	Pass
Vul: None	♥ KQ2	♥ J65	2♠	3♣	3♠	4♠
North HCP: 17	♦ QJ	♦ K92	AP			
South HCP: 8	♣ AQJ1084	♣ K762				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ 103			1♦	2♣
Vul: Both	♥ 42	♥ QJ85	X	Pass	2♠	3♣
North HCP: 4	♦ K98542	♦ A	3♠	AP		
South HCP: 14	♣ 53	♣ AQJ842				
Contract: 3♠ E						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ 4	1♠	2♦	3♦ ¹	Pass
Vul: None	♥ A972	♥ QJ6543	4♠	AP		
North HCP: 14	♦ KQJ865	♦ 972	1. limit raise or better in ♠			
South HCP: 6	♣ 6	♣ K53				
Contract: 4♠ W						

North hands (Practice Page)

Overcalls

Board: 187	♠ A5	East Opens 1♥.
Dealer: E	♥ K9653	
Vul: NS	♦ K97	Partner bids first.
HCP: 10	♣ 853	
Board: 188	♠ AQ97	West Opens 1♣.
Dealer: W	♥ J9	West Doubles 1♥ if possible.
Vul: EW	♦ AQJ1087	
HCP: 16	♣ Q	You bid first.
Board: 189	♠ 9632	East Opens 1♣.
Dealer: E	♥ 10984	West Bids 1♠ if possible.
Vul: None	♦ J2	East Bids 1NT if possible.
HCP: 1	♣ 872	West Bids 3♣ if possible.
		East Bids 3♠ if possible.
		Partner bids first.
Board: 190	♠ Q1092	West Opens 1♠.
Dealer: W	♥ A	East Bids 4♥ if possible.
Vul: NS	♦ AKQ432	
HCP: 15	♣ 104	You bid first.
Board: 191	♠ 73	East Opens 1♣.
Dealer: E	♥ Q10543	West Bids 1♠ if possible.
Vul: EW	♦ QJ632	
HCP: 5	♣ 3	Partner bids first.
Board: 192	♠ 105	West Opens 1♠.
Dealer: W	♥ KJ42	West Bids 2♦ if possible.
Vul: Both	♦ A3	East Bids 2♠ if possible.
HCP: 13	♣ KQ1065	East Doubles Pass if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ Q109643			1♥	2♥ ¹
Vul: NS	♥ K9653	♥ 2	Pass	2NT ²	Pass	3♣
North HCP: 10	♦ K97	♦ 4	AP			
South HCP: 12	♣ 853	♣ AKQJ6	1. Michaels Cuebid			
Contract: 3♣ S			2. to the partner's longer			

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ AQ97	♠ J10	1♣	1♦	Pass	1♥
Vul: EW	♥ J9	♥ A764	X	2♠	Pass	3NT
North HCP: 16	♦ AQJ1087	♦ 94	AP			
South HCP: 10	♣ Q	♣ AJ872				
Contract: 3N S						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ KJ			1♣	1♦
Vul: None	♥ 10984	♥ KJ2	1♠	Pass	1NT	2♦
North HCP: 1	♦ J2	♦ AQ10974	3♣	Pass	3♠	AP
South HCP: 17	♣ 872	♣ K9				
Contract: 3♠ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ Q1092	♠ 7				
Vul: NS	♥ A	♥ J942	1♠	2♦	4♥	AP
North HCP: 15	♦ AKQ432	♦ J				
South HCP: 4	♣ 104	♣ Q876532				
Contract: 4♥ E						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ J105			1♣	1♥
Vul: EW	♥ Q10543	♥ AKJ72	1♠	4♥	AP	
North HCP: 5	♦ QJ632	♦ 974				
South HCP: 9	♣ 3	♣ 75				
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ 9876	1♠	2♣	Pass	Pass
Vul: Both	♥ KJ42	♥ AQ3	2♦	Pass	2♠	Pass
North HCP: 13	♦ A3	♦ J972	Pass	X	Pass	3♣
South HCP: 7	♣ KQ1065	♣ 97	Pass	Pass	X	AP
Contract: 3♣X N						

South hands (Practice Page)

Overcalls

Board: 187	♠ Q109643	East Opens 1♥.
Dealer: E	♥ 2	
Vul: NS	♦ 4	You bid first.
HCP: 12	♣ AKQJ6	
Board: 188	♠ J10	West Opens 1♣.
Dealer: W	♥ A764	West Doubles 1♥ if possible.
Vul: EW	♦ 94	
HCP: 10	♣ AJ872	Partner bids first.
Board: 189	♠ KJ	East Opens 1♣.
Dealer: E	♥ KJ2	West Bids 1♠ if possible.
Vul: None	♦ AQ10974	East Bids 1NT if possible.
HCP: 17	♣ K9	West Bids 3♣ if possible.
		East Bids 3♠ if possible.
		You bid first.
Board: 190	♠ 7	West Opens 1♠.
Dealer: W	♥ J942	East Bids 4♥ if possible.
Vul: NS	♦ J	
HCP: 4	♣ Q876532	Partner bids first.
Board: 191	♠ J105	East Opens 1♣.
Dealer: E	♥ AKJ72	West Bids 1♠ if possible.
Vul: EW	♦ 974	
HCP: 9	♣ 75	You bid first.
Board: 192	♠ 9876	West Opens 1♠.
Dealer: W	♥ AQ3	West Bids 2♦ if possible.
Vul: Both	♦ J972	East Bids 2♠ if possible.
HCP: 7	♣ 97	East Doubles Pass if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ Q109643			1♥	2♥ ¹
Vul: NS	♥ K9653	♥ 2	Pass	2NT ²	Pass	3♣
North HCP: 10	♦ K97	♦ 4	AP			
South HCP: 12	♣ 853	♣ AKQJ6	1. Michaels Cuebid			
Contract: 3♣ S			2. to the partner's longer			

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ AQ97	♠ J10	1♣	1♦	Pass	1♥
Vul: EW	♥ J9	♥ A764	X	2♠	Pass	3NT
North HCP: 16	♦ AQJ1087	♦ 94	AP			
South HCP: 10	♣ Q	♣ AJ872				
Contract: 3N S						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ KJ			1♣	1♦
Vul: None	♥ 10984	♥ KJ2	1♠	Pass	1NT	2♦
North HCP: 1	♦ J2	♦ AQ10974	3♣	Pass	3♠	AP
South HCP: 17	♣ 872	♣ K9				
Contract: 3♠ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ Q1092	♠ 7				
Vul: NS	♥ A	♥ J942	1♠	2♦	4♥	AP
North HCP: 15	♦ AKQ432	♦ J				
South HCP: 4	♣ 104	♣ Q876532				
Contract: 4♥ E						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ J105			1♣	1♥
Vul: EW	♥ Q10543	♥ AKJ72	1♠	4♥	AP	
North HCP: 5	♦ QJ632	♦ 974				
South HCP: 9	♣ 3	♣ 75				
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ 9876	1♠	2♣	Pass	Pass
Vul: Both	♥ KJ42	♥ AQ3	2♦	Pass	2♠	Pass
North HCP: 13	♦ A3	♦ J972	Pass	X	Pass	3♣
South HCP: 7	♣ KQ1065	♣ 97	Pass	Pass	X	AP
Contract: 3♣X N						

North hands (Practice Page)

Overcalls

Board: 193 ♠ 10853
Dealer: E ♥ A8
Vul: NS ♦ 983
HCP: 6 ♣ Q964

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

Partner bids first.

Board: 194 ♠ KQJ32
Dealer: W ♥ J76
Vul: EW ♦ K5
HCP: 12 ♣ Q65

West Opens 1♦.

You bid first.

Board: 195 ♠ K1093
Dealer: E ♥ A73
Vul: Both ♦ 873
HCP: 7 ♣ 964

East Opens 1♠.

Partner bids first.

Board: 196 ♠ J
Dealer: W ♥ QJ864
Vul: None ♦ AKQJ3
HCP: 18 ♣ A2

West Opens 1♣.

You bid first.

Board: 197 ♠ J1063
Dealer: E ♥ 975
Vul: EW ♦ 63
HCP: 4 ♣ K963

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

Partner bids first.

Board: 198 ♠ K94
Dealer: W ♥ KQ10654
Vul: Both ♦ KQ7
HCP: 13 ♣ 6

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ 9			1♣	1♦
Vul: NS	♥ A8	♥ Q653	1♠	Pass	1NT	2♦
North HCP: 6	♦ 983	♦ AKQ542	Pass	Pass	2♣	Pass
South HCP: 11	♣ Q964	♣ 85	Pass	3♦	Pass	Pass
Contract: 3♠ W			3♠	AP		

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ KQJ32	♠ 86				
Vul: EW	♥ J76	♥ Q1093	1♦	1♠	AP	
North HCP: 12	♦ K5	♦ A6				
South HCP: 9	♣ Q65	♣ K8743				
Contract: 1♠ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K1093	♠ 6			1♠	2NT ¹
Vul: Both	♥ A73	♥ 96				
North HCP: 7	♦ 873	♦ AK642	Pass	3♦	AP	
South HCP: 16	♣ 964	♣ AKQ72	1. Unusual 2NT			
Contract: 3♦ N						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q542	1♣	2NT ¹	Pass	4♦
Vul: None	♥ QJ864	♥ A5				
North HCP: 18	♦ AKQJ3	♦ 7542	AP			
South HCP: 6	♣ A2	♣ 943	1. Unusual 2NT			
Contract: 4♦ S						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ J1063	♠ 98			1♦	1♥
Vul: EW	♥ 975	♥ KQJ108	1♠	Pass	2♣	Pass
North HCP: 4	♦ 63	♦ 1095	2NT	Pass	3NT	AP
South HCP: 12	♣ K963	♣ AQ10				
Contract: 3N W						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ 75	1♣	1♥	Pass	1NT
Vul: Both	♥ KQ10654	♥ A2				
North HCP: 13	♦ KQ7	♦ A9543	3♠ ¹	X	AP	
South HCP: 10	♣ 6	♣ Q1074	1. 1m opening allows 5M			
Contract: 3♠X W						

South hands (Practice Page)

Overcalls

Board: 193 ♠ 9
Dealer: E ♥ Q653
Vul: NS ♦ AKQ542
HCP: 11 ♣ 85

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

You bid first.

Board: 194 ♠ 86
Dealer: W ♥ Q1093
Vul: EW ♦ A6
HCP: 9 ♣ K8743

West Opens 1♦.
Partner bids first.

Board: 195 ♠ 6
Dealer: E ♥ 96
Vul: Both ♦ AK642
HCP: 16 ♣ AKQ72

East Opens 1♠.
You bid first.

Board: 196 ♠ Q542
Dealer: W ♥ A5
Vul: None ♦ 7542
HCP: 6 ♣ 943

West Opens 1♣.
Partner bids first.

Board: 197 ♠ 98
Dealer: E ♥ KQJ108
Vul: EW ♦ 1095
HCP: 12 ♣ AQ10

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

You bid first.

Board: 198 ♠ 75
Dealer: W ♥ A2
Vul: Both ♦ A9543
HCP: 10 ♣ Q1074

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

Overcalls Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ 9			1♣	1♦
Vul: NS	♥ A8	♥ Q653	1♠	Pass	1NT	2♦
North HCP: 6	♦ 983	♦ AKQ542	Pass	Pass	2♣	Pass
South HCP: 11	♣ Q964	♣ 85	Pass	3♦	Pass	Pass
Contract: 3♠ W			3♠	AP		

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ KQJ32	♠ 86				
Vul: EW	♥ J76	♥ Q1093	1♦	1♠	AP	
North HCP: 12	♦ K5	♦ A6				
South HCP: 9	♣ Q65	♣ K8743				
Contract: 1♠ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K1093	♠ 6			1♠	2NT ¹
Vul: Both	♥ A73	♥ 96				
North HCP: 7	♦ 873	♦ AK642	Pass	3♦	AP	
South HCP: 16	♣ 964	♣ AKQ72	1. Unusual 2NT			
Contract: 3♦ N						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q542	1♣	2NT ¹	Pass	4♦
Vul: None	♥ QJ864	♥ A5				
North HCP: 18	♦ AKQJ3	♦ 7542	AP			
South HCP: 6	♣ A2	♣ 943	1. Unusual 2NT			
Contract: 4♦ S						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ J1063	♠ 98			1♦	1♥
Vul: EW	♥ 975	♥ KQJ108				
North HCP: 4	♦ 63	♦ 1095	1♠	Pass	2♣	Pass
South HCP: 12	♣ K963	♣ AQ10	2NT	Pass	3NT	AP
Contract: 3N W						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ 75	1♣	1♥	Pass	1NT
Vul: Both	♥ KQ10654	♥ A2				
North HCP: 13	♦ KQ7	♦ A9543	3♠ ¹	X	AP	
South HCP: 10	♣ 6	♣ Q1074	1. 1m opening allows 5M			
Contract: 3♠X W						

North hands (Practice Page)

Overcalls

Board: 199 ♠ 5
Dealer: E ♥ J1065
Vul: None ♦ K93
HCP: 8 ♣ A9642

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

Partner bids first.

Board: 200 ♠ 96
Dealer: W ♥ KQ10853
Vul: Both ♦ Q8
HCP: 9 ♣ Q108

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

You bid first.

Board: 201 ♠ 75
Dealer: E ♥ 764
Vul: None ♦ 8762
HCP: 4 ♣ A632

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

Partner bids first.

Board: 202 ♠ Q962
Dealer: W ♥ Q
Vul: NS ♦ Q9
HCP: 15 ♣ AKQ873

West Opens 1♠.

You bid first.

Board: 203 ♠ K103
Dealer: E ♥ 64
Vul: EW ♦ 98642
HCP: 10 ♣ AK3

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

Partner bids first.

Board: 204 ♠ 32
Dealer: W ♥ 74
Vul: None ♦ 8
HCP: 10 ♣ AKQJ6532

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 199
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 5♣X S

North:
♠ 5
♥ J1065
♦ K93
♣ A9642

South:
♠ K9
♥ Q4
♦ A75
♣ KQJ1083

West	North	East	South
		1♠	2♣
4♣	5♣	X	AP

Board: 200
Dealer: W
Vul: Both
North HCP: 9
South HCP: 3
Contract: 3N E

North:
♠ 96
♥ KQ10853
♦ Q8
♣ Q108

South:
♠ J732
♥ J64
♦ 952
♣ J75

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

1. Lebensohl after 1m

Board: 201
Dealer: E
Vul: None
North HCP: 4
South HCP: 12
Contract: 5♣X S

North:
♠ 75
♥ 764
♦ 8762
♣ A632

South:
♠ 86
♥ A10
♦ A95
♣ KJ10984

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

1. 1X-(Y)-2Z forcing
2. limit raise or better in ♠
3. denies a ♣ stopper

Board: 202
Dealer: W
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♣ N

North:
♠ Q962
♥ Q
♦ Q9
♣ AKQ873

South:
♠ 75
♥ A876
♦ K84
♣ 10652

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

Board: 203
Dealer: E
Vul: EW
North HCP: 10
South HCP: 10
Contract: 2♠ E

North:
♠ K103
♥ 64
♦ 98642
♣ AK3

South:
♠ 64
♥ KQ1092
♦ A5
♣ J1042

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

1. limit raise or better in ♠

Board: 204
Dealer: W
Vul: None
North HCP: 10
South HCP: 7
Contract: 5♣ N

North:
♠ 32
♥ 74
♦ 8
♣ AKQJ6532

South:
♠ J1075
♥ 10983
♦ AQ54
♣ 8

West	North	East	South
1♦	5♣	AP	

South hands (Practice Page)

Overcalls

Board: 199 ♠ K9
Dealer: E ♥ Q4
Vul: None ♦ A75
HCP: 15 ♣ KQJ1083

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

You bid first.

Board: 200 ♠ J732
Dealer: W ♥ J64
Vul: Both ♦ 952
HCP: 3 ♣ J75

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

Partner bids first.

Board: 201 ♠ 86
Dealer: E ♥ A10
Vul: None ♦ A95
HCP: 12 ♣ KJ10984

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

You bid first.

Board: 202 ♠ 75
Dealer: W ♥ A876
Vul: NS ♦ K84
HCP: 7 ♣ 10652

West Opens 1♠.
Partner bids first.

Board: 203 ♠ 64
Dealer: E ♥ KQ1092
Vul: EW ♦ A5
HCP: 10 ♣ J1042

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

You bid first.

Board: 204 ♠ J1075
Dealer: W ♥ 10983
Vul: None ♦ AQ54
HCP: 7 ♣ 8

West Opens 1♦.
Partner bids first.

Overcalls Both hands (Answers Page)

Board: 199
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 5♣X S

North:
♠ 5
♥ J1065
♦ K93
♣ A9642

South:
♠ K9
♥ Q4
♦ A75
♣ KQJ1083

West	North	East	South
		1♠	2♣
4♣	5♣	X	AP

Board: 200
Dealer: W
Vul: Both
North HCP: 9
South HCP: 3
Contract: 3N E

North:
♠ 96
♥ KQ10853
♦ Q8
♣ Q108

South:
♠ J732
♥ J64
♦ 952
♣ J75

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

1. Lebensohl after 1m

Board: 201
Dealer: E
Vul: None
North HCP: 4
South HCP: 12
Contract: 5♣X S

North:
♠ 75
♥ 764
♦ 8762
♣ A632

South:
♠ 86
♥ A10
♦ A95
♣ KJ10984

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

1. 1X-(Y)-2Z forcing
2. limit raise or better in ♠
3. denies a ♣ stopper

Board: 202
Dealer: W
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♣ N

North:
♠ Q962
♥ Q
♦ Q9
♣ AKQ873

South:
♠ 75
♥ A876
♦ K84
♣ 10652

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

Board: 203
Dealer: E
Vul: EW
North HCP: 10
South HCP: 10
Contract: 2♠ E

North:
♠ K103
♥ 64
♦ 98642
♣ AK3

South:
♠ 64
♥ KQ1092
♦ A5
♣ J1042

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

1. limit raise or better in ♠

Board: 204
Dealer: W
Vul: None
North HCP: 10
South HCP: 7
Contract: 5♣ N

North:
♠ 32
♥ 74
♦ 8
♣ AKQJ6532

South:
♠ J1075
♥ 10983
♦ AQ54
♣ 8

West	North	East	South
1♦	5♣	AP	

North hands (Practice Page)

Overcalls

Board: 205 ♠ Q4
Dealer: E ♥ QJ1094
Vul: NS ♦ 52
HCP: 8 ♣ QJ87

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

Partner bids first.

Board: 206 ♠ AQJ63
Dealer: W ♥ A104
Vul: EW ♦ K10
HCP: 16 ♣ Q109

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

You bid first.

Board: 207 ♠ Q9732
Dealer: E ♥ —
Vul: Both ♦ 87
HCP: 9 ♣ AK10983

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

Partner bids first.

Board: 208 ♠ 875
Dealer: W ♥ 862
Vul: NS ♦ AJ1054
HCP: 9 ♣ A9

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

You bid first.

Board: 209 ♠ 873
Dealer: E ♥ J96
Vul: EW ♦ 9754
HCP: 1 ♣ 1073

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

Partner bids first.

Board: 210 ♠ Q2
Dealer: W ♥ 92
Vul: Both ♦ AKQJ53
HCP: 16 ♣ KJ3

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ A3			1♠	2♠ ¹
Vul: NS	♥ QJ1094	♥ AK8653				
North HCP: 8	♦ 52	♦ QJ1073	X	3♥	3♠	AP
South HCP: 14	♣ QJ87	♣ —	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 942	1♦	1♠	1NT	Pass
Vul: EW	♥ A104	♥ 8652	Pass	X	2♦	Pass
North HCP: 16	♦ K10	♦ A82	Pass	X	Pass	2♠
South HCP: 4	♣ Q109	♣ 743	3♦	AP		
Contract: 3♦ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ Q9732	♠ K5			1♥	2♦
Vul: Both	♥ —	♥ K7				
North HCP: 9	♦ 87	♦ AQJ9653	3♥	Pass	Pass	4♦
South HCP: 14	♣ AK10983	♣ J4	AP			
Contract: 4♦ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ J9643	1♠	1♦	2♣	2♥
Vul: NS	♥ 862	♥ AKQ543	3♣	3♥	4♣	4♥
North HCP: 9	♦ AJ1054	♦ 7	5♣	X	AP	
South HCP: 10	♣ A9	♣ 7				
Contract: 5♣X W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ 873	♠ 6542			1♦	1♥
Vul: EW	♥ J96	♥ AKQ54				
North HCP: 1	♦ 9754	♦ —	2♦	Pass	Pass	X
South HCP: 14	♣ 1073	♣ AJ94	XX	2♥	3♦	AP
Contract: 3♦ E						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 65	1♠	2♦	3♦ ¹	Pass
Vul: Both	♥ 92	♥ K874				
North HCP: 16	♦ AKQJ53	♦ 864	4♠	AP		
South HCP: 3	♣ KJ3	♣ 10982	1. limit raise or better in ♠			
Contract: 4♠ W						

South hands (Practice Page)

Overcalls

Board: 205 ♠ A3
Dealer: E ♥ AK8653
Vul: NS ♦ QJ1073
HCP: 14 ♣ —

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

You bid first.

Board: 206 ♠ 942
Dealer: W ♥ 8652
Vul: EW ♦ A82
HCP: 4 ♣ 743

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

Partner bids first.

Board: 207 ♠ K5
Dealer: E ♥ K7
Vul: Both ♦ AQJ9653
HCP: 14 ♣ J4

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

You bid first.

Board: 208 ♠ J9643
Dealer: W ♥ AKQ543
Vul: NS ♦ 7
HCP: 10 ♣ 7

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

Partner bids first.

Board: 209 ♠ 6542
Dealer: E ♥ AKQ54
Vul: EW ♦ —
HCP: 14 ♣ AJ94

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

You bid first.

Board: 210 ♠ 65
Dealer: W ♥ K874
Vul: Both ♦ 864
HCP: 3 ♣ 10982

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ A3			1♠	2♠ ¹
Vul: NS	♥ QJ1094	♥ AK8653				
North HCP: 8	♦ 52	♦ QJ1073	X	3♥	3♠	AP
South HCP: 14	♣ QJ87	♣ —	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ 942	1♦	1♠	1NT	Pass
Vul: EW	♥ A104	♥ 8652	Pass	X	2♦	Pass
North HCP: 16	♦ K10	♦ A82	Pass	X	Pass	2♣
South HCP: 4	♣ Q109	♣ 743	3♦	AP		
Contract: 3♦ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ Q9732	♠ K5			1♥	2♦
Vul: Both	♥ —	♥ K7				
North HCP: 9	♦ 87	♦ AQJ9653	3♥	Pass	Pass	4♦
South HCP: 14	♣ AK10983	♣ J4	AP			
Contract: 4♦ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ J9643	1♣	1♦	2♣	2♥
Vul: NS	♥ 862	♥ AKQ543	3♣	3♥	4♣	4♥
North HCP: 9	♦ AJ1054	♦ 7	5♣	X	AP	
South HCP: 10	♣ A9	♣ 7				
Contract: 5♣X W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ 873	♠ 6542			1♦	1♥
Vul: EW	♥ J96	♥ AKQ54				
North HCP: 1	♦ 9754	♦ —	2♦	Pass	Pass	X
South HCP: 14	♣ 1073	♣ AJ94	XX	2♥	3♦	AP
Contract: 3♦ E						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ 65	1♠	2♦	3♦ ¹	Pass
Vul: Both	♥ 92	♥ K874				
North HCP: 16	♦ AKQJ53	♦ 864	4♠	AP		
South HCP: 3	♣ KJ3	♣ 10982	1. limit raise or better in ♠			
Contract: 4♠ W						

North hands (Practice Page)

Overcalls

Board: 211	♠ QJ3	East Opens 1♦.
Dealer: E	♥ J107532	West Bids 4♦ if possible.
Vul: None	♦ 9	
HCP: 8	♣ A103	Partner bids first.
Board: 212	♠ AKJ85	West Opens 1♦.
Dealer: W	♥ 8	East Bids 1NT if possible.
Vul: EW	♦ K943	
HCP: 11	♣ 653	You bid first.
Board: 213	♠ 10974	East Opens 1♥.
Dealer: E	♥ QJ	West Bids 2♥ if possible.
Vul: Both	♦ AJ108632	East Bids 3♥ if possible.
HCP: 8	♣ —	Partner bids first.
Board: 214	♠ 5	West Opens 1♠.
Dealer: W	♥ Q102	East Bids 1NT if possible.
Vul: None	♦ AQ1043	West Bids 2♠ if possible.
HCP: 13	♣ KQ104	East Bids 3♠ if possible.
		You bid first.
Board: 215	♠ 653	East Opens 1♥.
Dealer: E	♥ 2	West Bids 2♠ if possible.
Vul: None	♦ J964	East Bids 4♥ if possible.
HCP: 3	♣ Q7543	Partner bids first.
Board: 216	♠ K2	West Opens 1♣.
Dealer: W	♥ J7	
Vul: EW	♦ A873	You bid first.
HCP: 17	♣ AKQ62	

Overcalls Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ AK10985			1♦	1♠
Vul: None	♥ J107532	♥ A94				
North HCP: 8	♦ 9	♦ Q8	4♦	AP		
South HCP: 13	♣ A103	♣ 94				
Contract: 4♦ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ AKJ85	♠ 764				
Vul: EW	♥ 8	♥ K1072	1♦	1♠	1NT	2♣
North HCP: 11	♦ K943	♦ AJ	AP			
South HCP: 8	♣ 653	♣ 10874				
Contract: 2♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 10974	♠ QJ6			1♥	2♣
Vul: Both	♥ QJ	♥ 63	2♥	Pass	Pass	3♣
North HCP: 8	♦ AJ108632	♦ 5	Pass	Pass	3♥	4♣
South HCP: 12	♣ —	♣ AKQ10943	AP			
Contract: 4♣ S						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ 82	1♠	X	1NT ¹	2♥
Vul: None	♥ Q102	♥ K7653	2♠	3♥	3♠	AP
North HCP: 13	♦ AQ1043	♦ K87				
South HCP: 6	♣ KQ104	♣ 862				
Contract: 3♠ W						

1. Support 1NT

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 653	♠ AKJ94			1♥	1♠
Vul: None	♥ 2	♥ 1043	2♠ ¹	3♠	4♥	X
North HCP: 3	♦ J964	♦ AQ	AP			
South HCP: 14	♣ Q7543	♣ 962				
Contract: 4♥ X E						

1. limit raise or better in ♥

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ 1098765				
Vul: EW	♥ J7	♥ 654	1♣	1NT	Pass	2♥
North HCP: 17	♦ A873	♦ K92	Pass	2♠	AP	
South HCP: 3	♣ AKQ62	♣ 10				
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 211 ♠ AK10985 East Opens 1♦.
Dealer: E ♥ A94 West Bids 4♦ if possible.
Vul: None ♦ Q8
HCP: 13 ♣ 94 You bid first.

Board: 212 ♠ 764 West Opens 1♦.
Dealer: W ♥ K1072 East Bids 1NT if possible.
Vul: EW ♦ AJ
HCP: 8 ♣ 10874 Partner bids first.

Board: 213 ♠ QJ6 East Opens 1♥.
Dealer: E ♥ 63 West Bids 2♥ if possible.
Vul: Both ♦ 5 East Bids 3♥ if possible.
HCP: 12 ♣ AKQ10943 You bid first.

Board: 214 ♠ 82 West Opens 1♠.
Dealer: W ♥ K7653 East Bids 1NT if possible.
Vul: None ♦ K87 West Bids 2♠ if possible.
HCP: 6 ♣ 862 East Bids 3♠ if possible.
Partner bids first.

Board: 215 ♠ AKJ94 East Opens 1♥.
Dealer: E ♥ 1043 West Bids 2♠ if possible.
Vul: None ♦ AQ East Bids 4♥ if possible.
HCP: 14 ♣ 962 You bid first.

Board: 216 ♠ 1098765 West Opens 1♣.
Dealer: W ♥ 654
Vul: EW ♦ K92
HCP: 3 ♣ 10 Partner bids first.

Overcalls Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ AK10985			1♦	1♠
Vul: None	♥ J107532	♥ A94				
North HCP: 8	♦ 9	♦ Q8	4♦	AP		
South HCP: 13	♣ A103	♣ 94				
Contract: 4♦ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ AKJ85	♠ 764				
Vul: EW	♥ 8	♥ K1072	1♦	1♠	1NT	2♣
North HCP: 11	♦ K943	♦ AJ	AP			
South HCP: 8	♣ 653	♣ 10874				
Contract: 2♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 10974	♠ QJ6			1♥	2♣
Vul: Both	♥ QJ	♥ 63	2♥	Pass	Pass	3♣
North HCP: 8	♦ AJ108632	♦ 5	Pass	Pass	3♥	4♣
South HCP: 12	♣ —	♣ AKQ10943	AP			
Contract: 4♣ S						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ 82	1♠	X	1NT ¹	2♥
Vul: None	♥ Q102	♥ K7653	2♠	3♥	3♠	AP
North HCP: 13	♦ AQ1043	♦ K87	1. Support 1NT			
South HCP: 6	♣ KQ104	♣ 862				
Contract: 3♠ W						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 653	♠ AKJ94			1♥	1♠
Vul: None	♥ 2	♥ 1043	2♠ ¹	3♠	4♥	X
North HCP: 3	♦ J964	♦ AQ	AP			
South HCP: 14	♣ Q7543	♣ 962	1. limit raise or better in ♥			
Contract: 4♥ X E						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ 1098765				
Vul: EW	♥ J7	♥ 654	1♣	1NT	Pass	2♥
North HCP: 17	♦ A873	♦ K92	Pass	2♠	AP	
South HCP: 3	♣ AKQ62	♣ 10				
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 217 ♠ Q9764
Dealer: E ♥ J932
Vul: None ♦ 52
HCP: 3 ♣ 103

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

Partner bids first.

Board: 218 ♠ AQ87
Dealer: W ♥ KQ10975
Vul: NS ♦ K10
HCP: 14 ♣ 4

West Opens 1♠.

You bid first.

Board: 219 ♠ J10
Dealer: E ♥ 96
Vul: EW ♦ AJ52
HCP: 12 ♣ AQ874

East Opens 1♦.

Partner bids first.

Board: 220 ♠ KQJ64
Dealer: W ♥ A2
Vul: Both ♦ 76
HCP: 10 ♣ 10752

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

You bid first.

Board: 221 ♠ A6
Dealer: E ♥ 95
Vul: NS ♦ J1082
HCP: 13 ♣ AKJ102

East Opens 1♣.

Partner bids first.

Board: 222 ♠ K10542
Dealer: W ♥ KQ1032
Vul: EW ♦ J
HCP: 11 ♣ Q7

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ Q9764	♠ AK1053			1♥	1♠
Vul: None	♥ J932	♥ 64	2♦ ¹	4♠	5♦	X
North HCP: 3	♦ 52	♦ 107	AP			
South HCP: 11	♣ 103	♣ A965	1. 1X-(Y)-2Z forcing			
Contract: 5♦ X W						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ AQ87	♠ J54	1♠	2♥	AP	
Vul: NS	♥ KQ10975	♥ J				
North HCP: 14	♦ K10	♦ 983				
South HCP: 7	♣ 4	♣ KQ9863				
Contract: 2♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ AQ764			1♦	2♦ ¹
Vul: EW	♥ 96	♥ KJ1072	Pass	2♥	AP	
North HCP: 12	♦ AJ52	♦ Q9	1. Michaels Cuebid			
South HCP: 12	♣ AQ874	♣ 6				
Contract: 2♥ N						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ KQJ64	♠ 975	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ A2	♥ 97	4♥	AP		
North HCP: 10	♦ 76	♦ QJ98	1. limit raise or better in ♥			
South HCP: 7	♣ 10752	♣ KJ64				
Contract: 4♥ W						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ5			1♣	2NT ¹
Vul: NS	♥ 95	♥ KJ1076	Pass	5♦	AP	
North HCP: 13	♦ J1082	♦ AK743	1. Unusual 2NT			
South HCP: 15	♣ AKJ102	♣ —				
Contract: 5♦ N						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ K10542	♠ AJ97	1♦	2♦ ¹	X	3♠
Vul: EW	♥ KQ1032	♥ J94	4♦	AP		
North HCP: 11	♦ J	♦ 2	1. Michaels Cuebid			
South HCP: 7	♣ Q7	♣ J8642				
Contract: 4♦ W						

South hands (Practice Page)

Overcalls

Board: 217	♠ AK1053	East Opens 1♥.
Dealer: E	♥ 64	West Bids 2♦ if possible.
Vul: None	♦ 107	East Bids 5♦ if possible.
HCP: 11	♣ A965	You bid first.
Board: 218	♠ J54	West Opens 1♠.
Dealer: W	♥ J	Partner bids first.
Vul: NS	♦ 983	
HCP: 7	♣ KQ9863	
Board: 219	♠ AQ764	East Opens 1♦.
Dealer: E	♥ KJ1072	You bid first.
Vul: EW	♦ Q9	
HCP: 12	♣ 6	
Board: 220	♠ 975	West Opens 1♥.
Dealer: W	♥ 97	East Bids 2♠ if possible.
Vul: Both	♦ QJ98	West Bids 4♥ if possible.
HCP: 7	♣ KJ64	Partner bids first.
Board: 221	♠ KJ5	East Opens 1♣.
Dealer: E	♥ KJ1076	You bid first.
Vul: NS	♦ AK743	
HCP: 15	♣ —	
Board: 222	♠ AJ97	West Opens 1♦.
Dealer: W	♥ J94	East Doubles 2♦ if possible.
Vul: EW	♦ 2	West Bids 4♦ if possible.
HCP: 7	♣ J8642	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ Q9764	♠ AK1053			1♥	1♠
Vul: None	♥ J932	♥ 64	2♦ ¹	4♠	5♦	X
North HCP: 3	♦ 52	♦ 107	AP			
South HCP: 11	♣ 103	♣ A965	1. 1X-(Y)-2Z forcing			
Contract: 5♦ X W						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ AQ87	♠ J54	1♠	2♥	AP	
Vul: NS	♥ KQ10975	♥ J				
North HCP: 14	♦ K10	♦ 983				
South HCP: 7	♣ 4	♣ KQ9863				
Contract: 2♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ AQ764			1♦	2♦ ¹
Vul: EW	♥ 96	♥ KJ1072	Pass	2♥	AP	
North HCP: 12	♦ AJ52	♦ Q9	1. Michaels Cuebid			
South HCP: 12	♣ AQ874	♣ 6				
Contract: 2♥ N						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ KQJ64	♠ 975	1♥	1♠	2♠ ¹	Pass
Vul: Both	♥ A2	♥ 97	4♥	AP		
North HCP: 10	♦ 76	♦ QJ98	1. limit raise or better in ♥			
South HCP: 7	♣ 10752	♣ KJ64				
Contract: 4♥ W						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ5			1♣	2NT ¹
Vul: NS	♥ 95	♥ KJ1076	Pass	5♦	AP	
North HCP: 13	♦ J1082	♦ AK743	1. Unusual 2NT			
South HCP: 15	♣ AKJ102	♣ —				
Contract: 5♦ N						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ K10542	♠ AJ97	1♦	2♦ ¹	X	3♠
Vul: EW	♥ KQ1032	♥ J94	4♦	AP		
North HCP: 11	♦ J	♦ 2	1. Michaels Cuebid			
South HCP: 7	♣ Q7	♣ J8642				
Contract: 4♦ W						

North hands (Practice Page)

Overcalls

Board: 223 ♠ 10872
Dealer: E ♥ KJ
Vul: Both ♦ A9872
HCP: 8 ♣ 96

East Opens 1♥.

Partner bids first.

Board: 224 ♠ Q1096
Dealer: W ♥ K
Vul: Both ♦ KQ10943
HCP: 10 ♣ 98

West Opens 1♣.
East Bids 1♥ if possible.
West Bids 4♥ if possible.
East Bids 4NT if possible.
West Bids 5♥ if possible.
East Bids 6♥ if possible.

You bid first.

Board: 225 ♠ 83
Dealer: E ♥ 85
Vul: None ♦ K109
HCP: 5 ♣ Q109654

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

Partner bids first.

Board: 226 ♠ 852
Dealer: W ♥ K32
Vul: NS ♦ 4
HCP: 12 ♣ AKQ952

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

You bid first.

Board: 227 ♠ Q953
Dealer: E ♥ 1062
Vul: Both ♦ 1092
HCP: 6 ♣ A82

East Opens 1♥.

Partner bids first.

Board: 228 ♠ 104
Dealer: W ♥ A8
Vul: None ♦ QJ1063
HCP: 9 ♣ Q1087

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 10872	♠ AJ9			1♥	2♣
Vul: Both	♥ KJ	♥ 1063	Pass	2♦	Pass	3♣
North HCP: 8	♦ A9872	♦ K	AP			
South HCP: 16	♣ 96	♣ AKJ875				
Contract: 3♣ S						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ Q1096	♠ J8732	1♣	1♦	1♥	1♠
Vul: Both	♥ K	♥ J95	4♥	4♠	4NT ¹	Pass
North HCP: 10	♦ KQ10943	♦ J82	5♥	Pass	6♥	AP
South HCP: 4	♣ 98	♣ J2				
Contract: 6♥ E			1. Blackwood 0314, for ♥			

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ AQ1097			1♥	1♠
Vul: None	♥ 85	♥ J106	2♦ ¹	Pass	4♥	AP
North HCP: 5	♦ K109	♦ A85	1. 1X-(Y)-2Z forcing			
South HCP: 11	♣ Q109654	♣ 72				
Contract: 4♥ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ KQJ106				
Vul: NS	♥ K32	♥ Q10985	1♦	2♣	3♦	AP
North HCP: 12	♦ 4	♦ Q8				
South HCP: 10	♣ AKQ952	♣ 6				
Contract: 3♦ W						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ Q953	♠ AJ1074			1♥	2♥ ¹
Vul: Both	♥ 1062	♥ Q	Pass	3♠	Pass	4♠
North HCP: 6	♦ 1092	♦ AKQ53	AP			
South HCP: 16	♣ A82	♣ 93	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ Q98652				
Vul: None	♥ A8	♥ J1097	1♣	1♦	3NT	AP
North HCP: 9	♦ QJ1063	♦ 7				
South HCP: 3	♣ Q1087	♣ 42				
Contract: 3N E						

South hands (Practice Page)

Overcalls

Board: 223 ♠ AJ9
Dealer: E ♥ 1063
Vul: Both ♦ K
HCP: 16 ♣ AKJ875

East Opens 1♥.

You bid first.

Board: 224 ♠ J8732
Dealer: W ♥ J95
Vul: Both ♦ J82
HCP: 4 ♣ J2

West Opens 1♣.

East Bids 1♥ if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♥ if possible.

East Bids 6♥ if possible.

Partner bids first.

Board: 225 ♠ AQ1097
Dealer: E ♥ J106
Vul: None ♦ A85
HCP: 11 ♣ 72

East Opens 1♥.

West Bids 2♦ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 226 ♠ KQJ106
Dealer: W ♥ Q10985
Vul: NS ♦ Q8
HCP: 10 ♣ 6

West Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 227 ♠ AJ1074
Dealer: E ♥ Q
Vul: Both ♦ AKQ53
HCP: 16 ♣ 93

East Opens 1♥.

You bid first.

Board: 228 ♠ Q98652
Dealer: W ♥ J1097
Vul: None ♦ 7
HCP: 3 ♣ 42

West Opens 1♣.

East Bids 3NT if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 10872	♠ AJ9			1♥	2♣
Vul: Both	♥ KJ	♥ 1063	Pass	2♦	Pass	3♣
North HCP: 8	♦ A9872	♦ K	AP			
South HCP: 16	♣ 96	♣ AKJ875				
Contract: 3♣ S						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ Q1096	♠ J8732	1♣	1♦	1♥	1♠
Vul: Both	♥ K	♥ J95	4♥	4♠	4NT ¹	Pass
North HCP: 10	♦ KQ10943	♦ J82	5♥	Pass	6♥	AP
South HCP: 4	♣ 98	♣ J2				
Contract: 6♥ E			1. Blackwood 0314, for ♥			

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ AQ1097			1♥	1♠
Vul: None	♥ 85	♥ J106	2♦ ¹	Pass	4♥	AP
North HCP: 5	♦ K109	♦ A85	1. 1X-(Y)-2Z forcing			
South HCP: 11	♣ Q109654	♣ 72				
Contract: 4♥ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ KQJ106				
Vul: NS	♥ K32	♥ Q10985	1♦	2♣	3♦	AP
North HCP: 12	♦ 4	♦ Q8				
South HCP: 10	♣ AKQ952	♣ 6				
Contract: 3♦ W						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ Q953	♠ AJ1074			1♥	2♥ ¹
Vul: Both	♥ 1062	♥ Q	Pass	3♠	Pass	4♠
North HCP: 6	♦ 1092	♦ AKQ53	AP			
South HCP: 16	♣ A82	♣ 93	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ Q98652				
Vul: None	♥ A8	♥ J1097	1♣	1♦	3NT	AP
North HCP: 9	♦ QJ1063	♦ 7				
South HCP: 3	♣ Q1087	♣ 42				
Contract: 3N E						

North hands (Practice Page)

Overcalls

Board: 229	♠ J1073	East Opens 1♠.
Dealer: E	♥ K10876	
Vul: NS	♦ 3	Partner bids first.
HCP: 4	♣ 1082	
Board: 230	♠ AK10763	West Opens 1♦.
Dealer: W	♥ Q7	
Vul: EW	♦ 103	You bid first.
HCP: 9	♣ 952	
Board: 231	♠ J	East Opens 1♠.
Dealer: E	♥ 104	East Bids 4♠ if possible.
Vul: None	♦ Q107542	
HCP: 3	♣ 9754	Partner bids first.
Board: 232	♠ K2	West Opens 1♠.
Dealer: W	♥ Q87	East Bids 3♦ if possible.
Vul: NS	♦ AQJ742	West Bids 4♠ if possible.
HCP: 12	♣ 93	You bid first.
Board: 233	♠ 94	East Opens 1♦.
Dealer: E	♥ J4	West Bids 1♠ if possible.
Vul: EW	♦ A10976	East Redoubles if possible.
HCP: 10	♣ KQ95	West Bids 2♠ if possible.
		Partner bids first.
Board: 234	♠ —	West Opens 1♠.
Dealer: W	♥ KJ5	East Bids 3♣ if possible.
Vul: Both	♦ Q2	West Bids 4♠ if possible.
HCP: 16	♣ AKQJ8762	East Doubles 5♣ if possible.
		West Bids 5♠ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 229
 Dealer: E
 Vul: NS
 North HCP: 4
 South HCP: 14
 Contract: 2♦ S

North:	South:	
♠ J1073	♠ Q9	West North East South
♥ K10876	♥ AQ4	
♦ 3	♦ KQJ1042	1♠ 2♦
♣ 1082	♣ 54	AP

Board: 230
 Dealer: W
 Vul: EW
 North HCP: 9
 South HCP: 11
 Contract: 2♠ N

North:	South:	
♠ AK10763	♠ J8	West North East South
♥ Q7	♥ J96532	
♦ 103	♦ AK82	1♦ 2♠ AP
♣ 952	♣ Q	

Board: 231
 Dealer: E
 Vul: None
 North HCP: 3
 South HCP: 14
 Contract: 4♠ E

North:	South:	
♠ J	♠ Q64	West North East South
♥ 104	♥ AQJ9862	
♦ Q107542	♦ K	1♠ 2♥
♣ 9754	♣ Q2	Pass Pass 4♠ AP

Board: 232
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 1
 Contract: 4♠ W

North:	South:	
♠ K2	♠ J10	West North East South
♥ Q87	♥ 643	
♦ AQJ742	♦ 1083	1♠ 2♦ 3♦ ¹ Pass
♣ 93	♣ 86542	4♠ AP

1. limit raise or better in ♠

Board: 233
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 3♥ S

North:	South:	
♠ 94	♠ K72	West North East South
♥ J4	♥ AKQ973	
♦ A10976	♦ 432	1♠ X XX ¹ 2♥
♣ KQ95	♣ 7	2♠ 3♥ AP

1. Support double redouble

Board: 234
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 2
 Contract: 5♠ W

North:	South:	
♠ —	♠ 103	West North East South
♥ KJ5	♥ Q1084	
♦ Q2	♦ 1063	1♠ 2♣ 3♣ ¹ Pass
♣ AKQJ8762	♣ 10954	4♠ 5♣ X Pass

1. limit raise or better in ♠

South hands (Practice Page)

Overcalls

Board: 229	♠ Q9	East Opens 1♠.
Dealer: E	♥ AQ4	
Vul: NS	♦ KQJ1042	You bid first.
HCP: 14	♣ 54	
Board: 230	♠ J8	West Opens 1♦.
Dealer: W	♥ J96532	
Vul: EW	♦ AK82	Partner bids first.
HCP: 11	♣ Q	
Board: 231	♠ Q64	East Opens 1♠.
Dealer: E	♥ AQJ9862	East Bids 4♠ if possible.
Vul: None	♦ K	
HCP: 14	♣ Q2	You bid first.
Board: 232	♠ J10	West Opens 1♠.
Dealer: W	♥ 643	East Bids 3♦ if possible.
Vul: NS	♦ 1083	West Bids 4♠ if possible.
HCP: 1	♣ 86542	Partner bids first.
Board: 233	♠ K72	East Opens 1♦.
Dealer: E	♥ AKQ973	West Bids 1♠ if possible.
Vul: EW	♦ 432	East Redoubles if possible.
HCP: 12	♣ 7	West Bids 2♠ if possible.
		You bid first.
Board: 234	♠ 103	West Opens 1♠.
Dealer: W	♥ Q1084	East Bids 3♣ if possible.
Vul: Both	♦ 1063	West Bids 4♠ if possible.
HCP: 2	♣ 10954	East Doubles 5♣ if possible.
		West Bids 5♠ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 229
 Dealer: E
 Vul: NS
 North HCP: 4
 South HCP: 14
 Contract: 2♦ S

North:	South:	
♠ J1073	♠ Q9	West North East South
♥ K10876	♥ AQ4	
♦ 3	♦ KQJ1042	1♠ 2♦
♣ 1082	♣ 54	AP

Board: 230
 Dealer: W
 Vul: EW
 North HCP: 9
 South HCP: 11
 Contract: 2♠ N

North:	South:	
♠ AK10763	♠ J8	West North East South
♥ Q7	♥ J96532	
♦ 103	♦ AK82	1♦ 2♠ AP
♣ 952	♣ Q	

Board: 231
 Dealer: E
 Vul: None
 North HCP: 3
 South HCP: 14
 Contract: 4♠ E

North:	South:	
♠ J	♠ Q64	West North East South
♥ 104	♥ AQJ9862	
♦ Q107542	♦ K	1♠ 2♥
♣ 9754	♣ Q2	Pass Pass 4♠ AP

Board: 232
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 1
 Contract: 4♠ W

North:	South:	
♠ K2	♠ J10	West North East South
♥ Q87	♥ 643	
♦ AQJ742	♦ 1083	1♠ 2♦ 3♦ ¹ Pass
♣ 93	♣ 86542	4♠ AP

1. limit raise or better in ♠

Board: 233
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 3♥ S

North:	South:	
♠ 94	♠ K72	West North East South
♥ J4	♥ AKQ973	
♦ A10976	♦ 432	1♠ X XX ¹ 2♥
♣ KQ95	♣ 7	2♠ 3♥ AP

1. Support double redouble

Board: 234
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 2
 Contract: 5♠ W

North:	South:	
♠ —	♠ 103	West North East South
♥ KJ5	♥ Q1084	
♦ Q2	♦ 1063	1♠ 2♣ 3♣ ¹ Pass
♣ AKQJ8762	♣ 10954	4♠ 5♣ X Pass

1. limit raise or better in ♠

North hands (Practice Page)

Overcalls

Board: 235	♠ 7	East Opens 1♦.
Dealer: E	♥ Q1097652	East Doubles 2♥ if possible.
Vul: NS	♦ A42	
HCP: 9	♣ K6	Partner bids first.
Board: 236	♠ 82	West Opens 1♣.
Dealer: W	♥ AKQ743	East Bids 3♣ if possible.
Vul: EW	♦ J1083	
HCP: 10	♣ 8	You bid first.
Board: 237	♠ Q3	East Opens 1♠.
Dealer: E	♥ —	West Bids 1NT if possible.
Vul: Both	♦ AQ9854	West Bids 3♠ if possible.
HCP: 10	♣ Q10873	Partner bids first.
Board: 238	♠ AKQ83	West Opens 1♥.
Dealer: W	♥ J8743	
Vul: None	♦ Q9	You bid first.
HCP: 12	♣ 4	
Board: 239	♠ J	East Opens 1♠.
Dealer: E	♥ KQ4	West Bids 3♠ if possible.
Vul: EW	♦ K97632	East Bids 4♠ if possible.
HCP: 11	♣ Q98	East Doubles 5♣ if possible.
		Partner bids first.
Board: 240	♠ AKQ843	West Opens 1♦.
Dealer: W	♥ J92	West Doubles Pass if possible.
Vul: Both	♦ 7	East Bids 3♦ if possible.
HCP: 11	♣ J102	You bid first.

Overcalls Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KQ108542			1♦	1♠
Vul: NS	♥ Q1097652	♥ K	Pass	2♥	X	4♠
North HCP: 9	♦ A42	♦ KQ	AP			
South HCP: 13	♣ K6	♣ 953				
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ Q5				
Vul: EW	♥ AKQ743	♥ 985	1♠	2♥	3♣	AP
North HCP: 10	♦ J1083	♦ Q9642				
South HCP: 8	♣ 8	♣ KJ10				
Contract: 3♣ W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ 74			1♠	Pass
Vul: Both	♥ —	♥ AJ1043	1NT ¹	2NT ²	Pass	3♣
North HCP: 10	♦ AQ9854	♦ K10	3♠	Pass	Pass	4♣
South HCP: 9	♣ Q10873	♣ J542	AP			
Contract: 4♣ S			1. forcing 1NT			
			2. Unusual 2NT			

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ AKQ83	♠ J975				
Vul: None	♥ J8743	♥ A	1♥	1♠	Pass	4♠
North HCP: 12	♦ Q9	♦ A62	AP			
South HCP: 12	♣ 4	♣ K10972				
Contract: 4♠ N						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A3			1♠	3♣
Vul: EW	♥ KQ4	♥ 97	3♠	Pass	4♠	Pass
North HCP: 11	♦ K97632	♦ Q4	Pass	5♣	X	AP
South HCP: 10	♣ Q98	♣ KJ107642				
Contract: 5♣X S						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AKQ843	♠ 5				
Vul: Both	♥ J92	♥ Q743	1♦	2♠	Pass	Pass
North HCP: 11	♦ 7	♦ AJ93	X	Pass	3♦	AP
South HCP: 12	♣ J102	♣ KQ43				
Contract: 3♦ W						

South hands (Practice Page)

Overcalls

Board: 235	♠ KQ108542	East Opens 1♦.
Dealer: E	♥ K	East Doubles 2♥ if possible.
Vul: NS	♦ KQ	
HCP: 13	♣ 953	You bid first.
Board: 236	♠ Q5	West Opens 1♣.
Dealer: W	♥ 985	East Bids 3♣ if possible.
Vul: EW	♦ Q9642	
HCP: 8	♣ KJ10	Partner bids first.
Board: 237	♠ 74	East Opens 1♠.
Dealer: E	♥ AJ1043	West Bids 1NT if possible.
Vul: Both	♦ K10	West Bids 3♠ if possible.
HCP: 9	♣ J542	You bid first.
Board: 238	♠ J975	West Opens 1♥.
Dealer: W	♥ A	
Vul: None	♦ A62	Partner bids first.
HCP: 12	♣ K10972	
Board: 239	♠ A3	East Opens 1♠.
Dealer: E	♥ 97	West Bids 3♠ if possible.
Vul: EW	♦ Q4	East Bids 4♠ if possible.
HCP: 10	♣ KJ107642	East Doubles 5♣ if possible.
		You bid first.
Board: 240	♠ 5	West Opens 1♦.
Dealer: W	♥ Q743	West Doubles Pass if possible.
Vul: Both	♦ AJ93	East Bids 3♦ if possible.
HCP: 12	♣ KQ43	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KQ108542			1♦	1♠
Vul: NS	♥ Q1097652	♥ K	Pass	2♥	X	4♠
North HCP: 9	♦ A42	♦ KQ	AP			
South HCP: 13	♣ K6	♣ 953				
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ Q5				
Vul: EW	♥ AKQ743	♥ 985	1♣	2♥	3♣	AP
North HCP: 10	♦ J1083	♦ Q9642				
South HCP: 8	♣ 8	♣ KJ10				
Contract: 3♣ W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ 74			1♠	Pass
Vul: Both	♥ —	♥ AJ1043	1NT ¹	2NT ²	Pass	3♣
North HCP: 10	♦ AQ9854	♦ K10	3♠	Pass	Pass	4♣
South HCP: 9	♣ Q10873	♣ J542	AP			
Contract: 4♣ S			1. forcing 1NT			
			2. Unusual 2NT			

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ AKQ83	♠ J975				
Vul: None	♥ J8743	♥ A	1♥	1♠	Pass	4♠
North HCP: 12	♦ Q9	♦ A62	AP			
South HCP: 12	♣ 4	♣ K10972				
Contract: 4♠ N						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A3			1♠	3♣
Vul: EW	♥ KQ4	♥ 97	3♠	Pass	4♠	Pass
North HCP: 11	♦ K97632	♦ Q4	Pass	5♣	X	AP
South HCP: 10	♣ Q98	♣ KJ107642				
Contract: 5♣X S						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AKQ843	♠ 5				
Vul: Both	♥ J92	♥ Q743	1♦	2♠	Pass	Pass
North HCP: 11	♦ 7	♦ AJ93	X	Pass	3♦	AP
South HCP: 12	♣ J102	♣ KQ43				
Contract: 3♦ W						

North hands (Practice Page)

Overcalls

Board: 241 ♠ K8642
Dealer: E ♥ A84
Vul: None ♦ 74
HCP: 10 ♣ K42

East Opens 1♣.

Partner bids first.

Board: 242 ♠ 765
Dealer: W ♥ AKJ94
Vul: NS ♦ AJ
HCP: 16 ♣ K42

West Opens 1♦.

West Doubles Pass if possible.

East Bids 2♣ if possible.

East Doubles 4♥ if possible.

You bid first.

Board: 243 ♠ K1076
Dealer: E ♥ A
Vul: None ♦ A53
HCP: 11 ♣ 109853

East Opens 1♦.

Partner bids first.

Board: 244 ♠ AKQ64
Dealer: W ♥ A9
Vul: NS ♦ 1096
HCP: 13 ♣ 642

West Opens 1♥.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 245 ♠ KQJ3
Dealer: E ♥ 104
Vul: EW ♦ A874
HCP: 10 ♣ 982

East Opens 1♦.

Partner bids first.

Board: 246 ♠ AK10864
Dealer: W ♥ 8742
Vul: None ♦ AQ
HCP: 13 ♣ 8

West Opens 1♥.

You bid first.

Overcalls Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ K8642	♠ 1093			1♣	1♦
Vul: None	♥ A84	♥ J106				
North HCP: 10	♦ 74	♦ AKJ105	Pass	1♠	Pass	1NT
South HCP: 9	♣ K42	♣ 86	AP			
Contract: 1N S						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ 765	♠ KJ108	1♦	1♥	Pass	Pass
Vul: NS	♥ AKJ94	♥ Q83	X	XX	2♣	2♦ ¹
North HCP: 16	♦ AJ	♦ 982	Pass	2♥	Pass	3♥
South HCP: 7	♣ K42	♣ J106	Pass	4♥	X	AP
Contract: 4♥X N						

1. limit raise or better in ♥

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ K1076	♠ AQJ43			1♦	1♠
Vul: None	♥ A	♥ 854	Pass	2♦ ¹	Pass	4♠
North HCP: 11	♦ A53	♦ K7	AP			
South HCP: 12	♣ 109853	♣ Q64				
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ AKQ64	♠ 8	1♥	1♠	Pass	Pass
Vul: NS	♥ A9	♥ 654	2♥	X	Pass	3♦
North HCP: 13	♦ 1096	♦ KQ874	Pass	Pass	3♥	AP
South HCP: 5	♣ 642	♣ 9875				
Contract: 3♥ W						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ KQJ3	♠ —			1♦	2NT ¹
Vul: EW	♥ 104	♥ Q9853				
North HCP: 10	♦ A874	♦ Q9	Pass	3♣	AP	
South HCP: 11	♣ 982	♣ AQJ743				
Contract: 3♣ N						

1. Unusual 2NT

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AK10864	♠ 97	1♥	1♠	Pass	2♣
Vul: None	♥ 8742	♥ KQ6	Pass	2♠	Pass	4♠
North HCP: 13	♦ AQ	♦ 632	AP			
South HCP: 14	♣ 8	♣ AKQ53				
Contract: 4♠ N						

South hands (Practice Page)

Overcalls

Board: 241	♠ 1093	East Opens 1♣.
Dealer: E	♥ J106	
Vul: None	♦ AKJ105	You bid first.
HCP: 9	♣ 86	
Board: 242	♠ KJ108	West Opens 1♦.
Dealer: W	♥ Q83	West Doubles Pass if possible.
Vul: NS	♦ 982	East Bids 2♣ if possible.
HCP: 7	♣ J106	East Doubles 4♥ if possible.
		Partner bids first.
Board: 243	♠ AQJ43	East Opens 1♦.
Dealer: E	♥ 854	
Vul: None	♦ K7	You bid first.
HCP: 12	♣ Q64	
Board: 244	♠ 8	West Opens 1♥.
Dealer: W	♥ 654	West Bids 2♥ if possible.
Vul: NS	♦ KQ874	East Bids 3♥ if possible.
HCP: 5	♣ 9875	Partner bids first.
Board: 245	♠ —	East Opens 1♦.
Dealer: E	♥ Q9853	
Vul: EW	♦ Q9	You bid first.
HCP: 11	♣ AQJ743	
Board: 246	♠ 97	West Opens 1♥.
Dealer: W	♥ KQ6	
Vul: None	♦ 632	Partner bids first.
HCP: 14	♣ AKQ53	

Overcalls Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ K8642	♠ 1093			1♣	1♦
Vul: None	♥ A84	♥ J106				
North HCP: 10	♦ 74	♦ AKJ105	Pass	1♠	Pass	1NT
South HCP: 9	♣ K42	♣ 86	AP			
Contract: 1N S						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ 765	♠ KJ108	1♦	1♥	Pass	Pass
Vul: NS	♥ AKJ94	♥ Q83	X	XX	2♣	2♦ ¹
North HCP: 16	♦ AJ	♦ 982	Pass	2♥	Pass	3♥
South HCP: 7	♣ K42	♣ J106	Pass	4♥	X	AP
Contract: 4♥X N						

1. limit raise or better in ♥

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ K1076	♠ AQJ43			1♦	1♠
Vul: None	♥ A	♥ 854	Pass	2♦ ¹	Pass	4♠
North HCP: 11	♦ A53	♦ K7	AP			
South HCP: 12	♣ 109853	♣ Q64				
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ AKQ64	♠ 8	1♥	1♠	Pass	Pass
Vul: NS	♥ A9	♥ 654	2♥	X	Pass	3♦
North HCP: 13	♦ 1096	♦ KQ874	Pass	Pass	3♥	AP
South HCP: 5	♣ 642	♣ 9875				
Contract: 3♥ W						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ KQJ3	♠ —			1♦	2NT ¹
Vul: EW	♥ 104	♥ Q9853				
North HCP: 10	♦ A874	♦ Q9	Pass	3♣	AP	
South HCP: 11	♣ 982	♣ AQJ743				
Contract: 3♣ N						

1. Unusual 2NT

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AK10864	♠ 97	1♥	1♠	Pass	2♣
Vul: None	♥ 8742	♥ KQ6	Pass	2♠	Pass	4♠
North HCP: 13	♦ AQ	♦ 632	AP			
South HCP: 14	♣ 8	♣ AKQ53				
Contract: 4♠ N						

North hands (Practice Page)

Overcalls

Board: 247 ♠ K873
Dealer: E ♥ A986
Vul: NS ♦ Q5
HCP: 9 ♣ 1062

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

Partner bids first.

Board: 248 ♠ AJ102
Dealer: W ♥ AQJ1065
Vul: Both ♦ 42
HCP: 12 ♣ 6

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

You bid first.

Board: 249 ♠ AQ9763
Dealer: E ♥ 976
Vul: NS ♦ J8
HCP: 8 ♣ J9

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

Partner bids first.

Board: 250 ♠ J10
Dealer: W ♥ KQ9
Vul: None ♦ A104
HCP: 16 ♣ KQJ52

West Opens 1♦.

You bid first.

Board: 251 ♠ AJ6
Dealer: E ♥ 10876
Vul: Both ♦ 75
HCP: 9 ♣ A862

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

Partner bids first.

Board: 252 ♠ 8
Dealer: W ♥ J
Vul: NS ♦ AQ52
HCP: 16 ♣ AKQ9843

West Opens 1♠.
East Bids 3♣ if possible.
West Bids 5♣ if possible.
East Redoubles if possible.
West Bids 5♠ if possible.

You bid first.

Overcalls Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ K873	♠ 5			1♠	2♦
Vul: NS	♥ A986	♥ J2			2♥	Pass
North HCP: 9	♦ Q5	♦ KJ109863	Pass	Pass		
South HCP: 12	♣ 1062	♣ AK9	2♣	AP		
Contract: 2♠ E						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AJ102	♠ K97	1♣	1♥	1NT	Pass
Vul: Both	♥ AQJ1065	♥ 93	2♣	2♥	3♣	3♥
North HCP: 12	♦ 42	♦ KJ95	4♣	AP		
South HCP: 7	♣ 6	♣ 10853				
Contract: 4♣ W						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ AQ9763	♠ K8			1♥	2♣
Vul: NS	♥ 976	♥ 52			AP	
North HCP: 8	♦ J8	♦ K743	2♥	2♠		
South HCP: 13	♣ J9	♣ AK1032				
Contract: 2♠ N						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ A4	1♦	1NT	Pass	2♦
Vul: None	♥ KQ9	♥ 108543	Pass	2♥	AP	
North HCP: 16	♦ A104	♦ Q63				
South HCP: 6	♣ KQJ52	♣ 1063				
Contract: 2♥ N						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AJ6	♠ Q4			1♠	2♦
Vul: Both	♥ 10876	♥ AQ42	Pass	Pass	X	Pass
North HCP: 9	♦ 75	♦ AKJ932	2♠	Pass	Pass	3♦
South HCP: 16	♣ A862	♣ 4	Pass	3♠ ¹	Pass	4♦
Contract: 4♦ S			AP			

1. limit raise or better in ♦

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ —	1♠	2♣	3♣ ¹	Pass
Vul: NS	♥ J	♥ Q107654	5♣ ²	X	XX	Pass
North HCP: 16	♦ AQ52	♦ 8743	5♠	X	AP	
South HCP: 3	♣ AKQ9843	♣ J52				
Contract: 5♠X W						

1. limit raise or better in ♠
2. Exclusion, for ♠

South hands (Practice Page)

Overcalls

Board: 247 ♠ 5
Dealer: E ♥ J2
Vul: NS ♦ KJ109863
HCP: 12 ♣ AK9

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

You bid first.

Board: 248 ♠ K97
Dealer: W ♥ 93
Vul: Both ♦ KJ95
HCP: 7 ♣ 10853

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

Partner bids first.

Board: 249 ♠ K8
Dealer: E ♥ 52
Vul: NS ♦ K743
HCP: 13 ♣ AK1032

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

You bid first.

Board: 250 ♠ A4
Dealer: W ♥ 108543
Vul: None ♦ Q63
HCP: 6 ♣ 1063

West Opens 1♦.

Partner bids first.

Board: 251 ♠ Q4
Dealer: E ♥ AQ42
Vul: Both ♦ AKJ932
HCP: 16 ♣ 4

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

You bid first.

Board: 252 ♠ —
Dealer: W ♥ Q107654
Vul: NS ♦ 8743
HCP: 3 ♣ J52

West Opens 1♠.
East Bids 3♣ if possible.
West Bids 5♣ if possible.
East Redoubles if possible.
West Bids 5♠ if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ K873	♠ 5			1♠	2♦
Vul: NS	♥ A986	♥ J2			2♥	Pass
North HCP: 9	♦ Q5	♦ KJ109863	Pass	Pass		
South HCP: 12	♣ 1062	♣ AK9	2♣	AP		
Contract: 2♠ E						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AJ102	♠ K97	1♣	1♥	1NT	Pass
Vul: Both	♥ AQJ1065	♥ 93	2♣	2♥	3♣	3♥
North HCP: 12	♦ 42	♦ KJ95	4♣	AP		
South HCP: 7	♣ 6	♣ 10853				
Contract: 4♣ W						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ AQ9763	♠ K8			1♥	2♣
Vul: NS	♥ 976	♥ 52			AP	
North HCP: 8	♦ J8	♦ K743	2♥	2♠		
South HCP: 13	♣ J9	♣ AK1032				
Contract: 2♠ N						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ A4	1♦	1NT	Pass	2♦
Vul: None	♥ KQ9	♥ 108543	Pass	2♥	AP	
North HCP: 16	♦ A104	♦ Q63				
South HCP: 6	♣ KQJ52	♣ 1063				
Contract: 2♥ N						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AJ6	♠ Q4			1♠	2♦
Vul: Both	♥ 10876	♥ AQ42	Pass	Pass	X	Pass
North HCP: 9	♦ 75	♦ AKJ932	2♠	Pass	Pass	3♦
South HCP: 16	♣ A862	♣ 4	Pass	3♠ ¹	Pass	4♦
Contract: 4♦ S			AP			

1. limit raise or better in ♦

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ —	1♠	2♣	3♣ ¹	Pass
Vul: NS	♥ J	♥ Q107654	5♣ ²	X	XX	Pass
North HCP: 16	♦ AQ52	♦ 8743	5♠	X	AP	
South HCP: 3	♣ AKQ9843	♣ J52				
Contract: 5♠X W						

1. limit raise or better in ♠
2. Exclusion, for ♠

North hands (Practice Page)

Overcalls

Board: 253	♠ 8753	East Opens 1♣.
Dealer: E	♥ A876	
Vul: None	♦ 54	Partner bids first.
HCP: 8	♣ A85	
Board: 254	♠ Q85	West Opens 1♦.
Dealer: W	♥ AQ10653	West Doubles Pass if possible.
Vul: NS	♦ 3	East Bids 2♠ if possible.
HCP: 11	♣ K106	You bid first.
Board: 255	♠ 65	East Opens 1♣.
Dealer: E	♥ A9853	West Bids 1♠ if possible.
Vul: EW	♦ 10764	
HCP: 4	♣ 72	Partner bids first.
Board: 256	♠ 53	West Opens 1♦.
Dealer: W	♥ KQ10976	West Bids 3♣ if possible.
Vul: None	♦ 942	East Bids 4♦ if possible.
HCP: 9	♣ A7	You bid first.
Board: 257	♠ AK4	East Opens 1♣.
Dealer: E	♥ Q10943	
Vul: EW	♦ Q8	Partner bids first.
HCP: 11	♣ 1042	
Board: 258	♠ AJ	West Opens 1♦.
Dealer: W	♥ KJ53	East Doubles 2♣ if possible.
Vul: Both	♦ 5	West Bids 2♠ if possible.
HCP: 12	♣ QJ10974	You bid first.

Overcalls Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ 8753	♠ QJ2			1♣	1♦
Vul: None	♥ A876	♥ J92				
North HCP: 8	♦ 54	♦ AKQ106	Pass	1♥	Pass	1NT
South HCP: 13	♣ A85	♣ 104	AP			
Contract: 1N S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ J7				
Vul: NS	♥ AQ10653	♥ K4	1♦	2♥	Pass	Pass
North HCP: 11	♦ 3	♦ K10852	X	Pass	2♠	AP
South HCP: 10	♣ K106	♣ QJ42				
Contract: 2♠ E						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ 74				
Vul: EW	♥ A9853	♥ 2			1♣	1♦
North HCP: 4	♦ 10764	♦ KQJ92	1♠	3♦	AP	
South HCP: 14	♣ 72	♣ AKJ65				
Contract: 3♦ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ AKJ10862				
Vul: None	♥ KQ10976	♥ J4	1♦	2♥	Pass	Pass
North HCP: 9	♦ 942	♦ J5	3♣	Pass	Pass	3♥
South HCP: 12	♣ A7	♣ Q3	Pass	Pass	4♦	AP
Contract: 4♦ W						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ J106				
Vul: EW	♥ Q10943	♥ 65			1♣	2♦
North HCP: 11	♦ Q8	♦ AJ10753				
South HCP: 9	♣ 1042	♣ K8	AP			
Contract: 2♦ S						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ Q1096				
Vul: Both	♥ KJ53	♥ A10	1♦	2♣	X	Pass
North HCP: 12	♦ 5	♦ Q10982	2♠	AP		
South HCP: 8	♣ QJ10974	♣ 62				
Contract: 2♠ W						

South hands (Practice Page)

Overcalls

Board: 253	♠ QJ2	East Opens 1♣.
Dealer: E	♥ J92	
Vul: None	♦ AKQ106	You bid first.
HCP: 13	♣ 104	
Board: 254	♠ J7	West Opens 1♦.
Dealer: W	♥ K4	West Doubles Pass if possible.
Vul: NS	♦ K10852	East Bids 2♠ if possible.
HCP: 10	♣ QJ42	Partner bids first.
Board: 255	♠ 74	East Opens 1♣.
Dealer: E	♥ 2	West Bids 1♠ if possible.
Vul: EW	♦ KQJ92	
HCP: 14	♣ AKJ65	You bid first.
Board: 256	♠ AKJ10862	West Opens 1♦.
Dealer: W	♥ J4	West Bids 3♣ if possible.
Vul: None	♦ J5	East Bids 4♦ if possible.
HCP: 12	♣ Q3	Partner bids first.
Board: 257	♠ J106	East Opens 1♣.
Dealer: E	♥ 65	
Vul: EW	♦ AJ10753	You bid first.
HCP: 9	♣ K8	
Board: 258	♠ Q1096	West Opens 1♦.
Dealer: W	♥ A10	East Doubles 2♣ if possible.
Vul: Both	♦ Q10982	West Bids 2♠ if possible.
HCP: 8	♣ 62	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ 8753	♠ QJ2			1♣	1♦
Vul: None	♥ A876	♥ J92				
North HCP: 8	♦ 54	♦ AKQ106	Pass	1♥	Pass	1NT
South HCP: 13	♣ A85	♣ 104	AP			
Contract: 1N S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ J7				
Vul: NS	♥ AQ10653	♥ K4	1♦	2♥	Pass	Pass
North HCP: 11	♦ 3	♦ K10852	X	Pass	2♠	AP
South HCP: 10	♣ K106	♣ QJ42				
Contract: 2♠ E						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ 74				
Vul: EW	♥ A9853	♥ 2			1♣	1♦
North HCP: 4	♦ 10764	♦ KQJ92	1♠	3♦	AP	
South HCP: 14	♣ 72	♣ AKJ65				
Contract: 3♦ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ AKJ10862				
Vul: None	♥ KQ10976	♥ J4	1♦	2♥	Pass	Pass
North HCP: 9	♦ 942	♦ J5	3♣	Pass	Pass	3♥
South HCP: 12	♣ A7	♣ Q3	Pass	Pass	4♦	AP
Contract: 4♦ W						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ J106				
Vul: EW	♥ Q10943	♥ 65			1♣	2♦
North HCP: 11	♦ Q8	♦ AJ10753				
South HCP: 9	♣ 1042	♣ K8	AP			
Contract: 2♦ S						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ Q1096				
Vul: Both	♥ KJ53	♥ A10	1♦	2♣	X	Pass
North HCP: 12	♦ 5	♦ Q10982	2♠	AP		
South HCP: 8	♣ QJ10974	♣ 62				
Contract: 2♠ W						

North hands (Practice Page)

Overcalls

Board: 259 ♠ AJ10752
Dealer: E ♥ J
Vul: EW ♦ A654
HCP: 13 ♣ K8

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

Partner bids first.

Board: 260 ♠ QJ8
Dealer: W ♥ Q106
Vul: Both ♦ A7
HCP: 16 ♣ AK1095

West Opens 1♦.
West Doubles 6♥ if possible.

You bid first.

Board: 261 ♠ 87
Dealer: E ♥ AQ54
Vul: None ♦ Q9854
HCP: 12 ♣ A3

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

Partner bids first.

Board: 262 ♠ Q7
Dealer: W ♥ A
Vul: EW ♦ A9643
HCP: 19 ♣ AKQ105

West Opens 1♠.

You bid first.

Board: 263 ♠ Q753
Dealer: E ♥ Q1087
Vul: Both ♦ 92
HCP: 7 ♣ K82

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

Partner bids first.

Board: 264 ♠ 832
Dealer: W ♥ KQ1075
Vul: None ♦ AJ83
HCP: 14 ♣ A

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 259

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3♣ E

North:

♠ AJ10752

♥ J

♦ A654

♣ K8

South:

♠ K98

♥ AQ10876

♦ K83

♣ 5

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

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

1. limit raise or better in ♥

2. Blackwood 0314, for ♥

Board: 260

Dealer: W

Vul: Both

North HCP: 16

South HCP: 11

Contract: 6♥X N

North:

♠ QJ8

♥ Q106

♦ A7

♣ AK1095

South:

♠ AK4

♥ K9842

♦ J106

♣ 83

Board: 261

Dealer: E

Vul: None

North HCP: 12

South HCP: 10

Contract: 4♦ N

North:

♠ 87

♥ AQ54

♦ Q9854

♣ A3

South:

♠ KQJ96

♥ K3

♦ J10763

♣ 6

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

Board: 262

Dealer: W

Vul: EW

North HCP: 19

South HCP: 8

Contract: 4♦ S

North:

♠ Q7

♥ A

♦ A9643

♣ AKQ105

South:

♠ A42

♥ QJ84

♦ J752

♣ 98

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

1. Unusual 2NT

Board: 263

Dealer: E

Vul: Both

North HCP: 7

South HCP: 9

Contract: 4♠ E

North:

♠ Q753

♥ Q1087

♦ 92

♣ K82

South:

♠ —

♥ J9642

♦ Q104

♣ AQ1094

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

Board: 264

Dealer: W

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♣ W

North:

♠ 832

♥ KQ1075

♦ AJ83

♣ A

South:

♠ AQ10

♥ J943

♦ 965

♣ 1064

West	North	East	South
1♣	1♥	4♣	AP

South hands (Practice Page)

Overcalls

Board: 259	♠ K98	East Opens 1♣.
Dealer: E	♥ AQ10876	East Bids 2♣ if possible.
Vul: EW	♦ K83	West Bids 3♣ if possible.
HCP: 12	♣ 5	You bid first.
Board: 260	♠ AK4	West Opens 1♦.
Dealer: W	♥ K9842	West Doubles 6♥ if possible.
Vul: Both	♦ J106	Partner bids first.
HCP: 11	♣ 83	
Board: 261	♠ KQJ96	East Opens 1♣.
Dealer: E	♥ K3	East Bids 3♣ if possible.
Vul: None	♦ J10763	West Bids 4♣ if possible.
HCP: 10	♣ 6	You bid first.
Board: 262	♠ A42	West Opens 1♠.
Dealer: W	♥ QJ84	Partner bids first.
Vul: EW	♦ J752	
HCP: 8	♣ 98	
Board: 263	♠ —	East Opens 1♠.
Dealer: E	♥ J9642	West Bids 3♥ if possible.
Vul: Both	♦ Q104	East Bids 4♠ if possible.
HCP: 9	♣ AQ1094	You bid first.
Board: 264	♠ AQ10	West Opens 1♣.
Dealer: W	♥ J943	East Bids 4♣ if possible.
Vul: None	♦ 965	Partner bids first.
HCP: 7	♣ 1064	

Overcalls Both hands (Answers Page)

Board: 259

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3♣ E

North:

♠ AJ10752

♥ J

♦ A654

♣ K8

South:

♠ K98

♥ AQ10876

♦ K83

♣ 5

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

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

1. limit raise or better in ♥

2. Blackwood 0314, for ♥

Board: 260

Dealer: W

Vul: Both

North HCP: 16

South HCP: 11

Contract: 6♥X N

North:

♠ QJ8

♥ Q106

♦ A7

♣ AK1095

South:

♠ AK4

♥ K9842

♦ J106

♣ 83

Board: 261

Dealer: E

Vul: None

North HCP: 12

South HCP: 10

Contract: 4♦ N

North:

♠ 87

♥ AQ54

♦ Q9854

♣ A3

South:

♠ KQJ96

♥ K3

♦ J10763

♣ 6

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

Board: 262

Dealer: W

Vul: EW

North HCP: 19

South HCP: 8

Contract: 4♦ S

North:

♠ Q7

♥ A

♦ A9643

♣ AKQ105

South:

♠ A42

♥ QJ84

♦ J752

♣ 98

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

Board: 263

Dealer: E

Vul: Both

North HCP: 7

South HCP: 9

Contract: 4♠ E

North:

♠ Q753

♥ Q1087

♦ 92

♣ K82

South:

♠ —

♥ J9642

♦ Q104

♣ AQ1094

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

Board: 264

Dealer: W

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♣ W

North:

♠ 832

♥ KQ1075

♦ AJ83

♣ A

South:

♠ AQ10

♥ J943

♦ 965

♣ 1064

West	North	East	South
1♣	1♥	4♣	AP

North hands (Practice Page)

Overcalls

Board: 265 ♠ KJ982
Dealer: E ♥ 4
Vul: NS ♦ 74
HCP: 6 ♣ Q10873

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

Partner bids first.

Board: 266 ♠ AQJ96
Dealer: W ♥ AK32
Vul: Both ♦ —
HCP: 14 ♣ 8542

West Opens 1♦.

You bid first.

Board: 267 ♠ A985
Dealer: E ♥ AJ
Vul: None ♦ J72
HCP: 13 ♣ K973

East Opens 1♦.
East Bids 3♦ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

Partner bids first.

Board: 268 ♠ K653
Dealer: W ♥ AJ1095
Vul: NS ♦ —
HCP: 10 ♣ Q953

West Opens 1♣.

You bid first.

Board: 269 ♠ A1075
Dealer: E ♥ 872
Vul: EW ♦ J732
HCP: 6 ♣ J9

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

Partner bids first.

Board: 270 ♠ 943
Dealer: W ♥ 108
Vul: None ♦ Q2
HCP: 10 ♣ AKJ984

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ KJ982	♠ AQ5			1♥	2♦
Vul: NS	♥ 4	♥ K95	Pass	Pass	2♥	3♦
North HCP: 6	♦ 74	♦ AK10652	3♥	AP		
South HCP: 17	♣ Q10873	♣ J				
Contract: 3♥ E						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ AQJ96	♠ 1082				
Vul: Both	♥ AK32	♥ QJ	1♦	1♠	AP	
North HCP: 14	♦ —	♦ Q109643				
South HCP: 8	♣ 8542	♣ K6				
Contract: 1♠ N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ A985	♠ Q2			1♦	2♥
Vul: None	♥ AJ	♥ K106542	Pass	Pass	3♦	Pass
North HCP: 13	♦ J72	♦ —	Pass	3♥	4♦	Pass
South HCP: 11	♣ K973	♣ AQ1086	Pass	4♥	Pass	Pass
Contract: 5♦ X E			5♦	X	AP	

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ 1098				
Vul: NS	♥ AJ1095	♥ 8	1♣	1♥	Pass	2♦
North HCP: 10	♦ —	♦ AQ108432	AP			
South HCP: 9	♣ Q953	♣ K2				
Contract: 2♦ S						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ A1075	♠ J6			1♠	2♥
Vul: EW	♥ 872	♥ AKJ95	Pass	Pass	X	Pass
North HCP: 6	♦ J732	♦ AK9	2♠	Pass	Pass	X
South HCP: 16	♣ J9	♣ 1042	Pass	3♥	Pass	Pass
Contract: 3♥ X S			X	AP		

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ Q85				
Vul: None	♥ 108	♥ AQJ32	1♦	Pass	1♥	Pass
North HCP: 10	♦ Q2	♦ 98	1♠	2♣	2♦	3♣
South HCP: 11	♣ AKJ984	♣ Q103	3♦	Pass	Pass	4♣
Contract: 4♣ X N			X	AP		

South hands (Practice Page)

Overcalls

Board: 265 ♠ AQ5
Dealer: E ♥ K95
Vul: NS ♦ AK10652
HCP: 17 ♣ J

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

You bid first.

Board: 266 ♠ 1082
Dealer: W ♥ QJ
Vul: Both ♦ Q109643
HCP: 8 ♣ K6

West Opens 1♦.

Partner bids first.

Board: 267 ♠ Q2
Dealer: E ♥ K106542
Vul: None ♦ —
HCP: 11 ♣ AQ1086

East Opens 1♦.
East Bids 3♦ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 268 ♠ 1098
Dealer: W ♥ 8
Vul: NS ♦ AQ108432
HCP: 9 ♣ K2

West Opens 1♣.

Partner bids first.

Board: 269 ♠ J6
Dealer: E ♥ AKJ95
Vul: EW ♦ AK9
HCP: 16 ♣ 1042

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

You bid first.

Board: 270 ♠ Q85
Dealer: W ♥ AQJ32
Vul: None ♦ 98
HCP: 11 ♣ Q103

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ KJ982	♠ AQ5			1♥	2♦
Vul: NS	♥ 4	♥ K95	Pass	Pass	2♥	3♦
North HCP: 6	♦ 74	♦ AK10652	3♥	AP		
South HCP: 17	♣ Q10873	♣ J				
Contract: 3♥ E						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ AQJ96	♠ 1082				
Vul: Both	♥ AK32	♥ QJ	1♦	1♠	AP	
North HCP: 14	♦ —	♦ Q109643				
South HCP: 8	♣ 8542	♣ K6				
Contract: 1♠ N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ A985	♠ Q2			1♦	2♥
Vul: None	♥ AJ	♥ K106542	Pass	Pass	3♦	Pass
North HCP: 13	♦ J72	♦ —	Pass	3♥	4♦	Pass
South HCP: 11	♣ K973	♣ AQ1086	Pass	4♥	Pass	Pass
Contract: 5♦ X E			5♦	X	AP	

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ 1098				
Vul: NS	♥ AJ1095	♥ 8	1♣	1♥	Pass	2♦
North HCP: 10	♦ —	♦ AQ108432	AP			
South HCP: 9	♣ Q953	♣ K2				
Contract: 2♦ S						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ A1075	♠ J6			1♠	2♥
Vul: EW	♥ 872	♥ AKJ95	Pass	Pass	X	Pass
North HCP: 6	♦ J732	♦ AK9	2♠	Pass	Pass	X
South HCP: 16	♣ J9	♣ 1042	Pass	3♥	Pass	Pass
Contract: 3♥ X S			X	AP		

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ Q85				
Vul: None	♥ 108	♥ AQJ32	1♦	Pass	1♥	Pass
North HCP: 10	♦ Q2	♦ 98	1♠	2♣	2♦	3♣
South HCP: 11	♣ AKJ984	♣ Q103	3♦	Pass	Pass	4♣
Contract: 4♣ X N			X	AP		

North hands (Practice Page)

Overcalls

Board: 271 ♠ A1062
Dealer: E ♥ J1053
Vul: NS ♦ 853
HCP: 5 ♣ 42

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

Partner bids first.

Board: 272 ♠ AK1087
Dealer: W ♥ K92
Vul: EW ♦ Q6
HCP: 15 ♣ K94

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

You bid first.

Board: 273 ♠ 8
Dealer: E ♥ AJ8743
Vul: Both ♦ KJ3
HCP: 11 ♣ Q86

East Opens 1♠.

Partner bids first.

Board: 274 ♠ AKQ102
Dealer: W ♥ KJ98
Vul: NS ♦ —
HCP: 13 ♣ 9432

West Opens 1♥.

You bid first.

Board: 275 ♠ J93
Dealer: E ♥ J962
Vul: EW ♦ AQJ652
HCP: 9 ♣ —

East Opens 1♣.

Partner bids first.

Board: 276 ♠ 84
Dealer: W ♥ KQ4
Vul: Both ♦ AQ10876
HCP: 15 ♣ KJ

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ A1062	♠ 84			1♠	2♣
Vul: NS	♥ J1053	♥ K984	Pass	Pass	2♦	2♥
North HCP: 5	♦ 853	♦ A2	3♦	3♥	AP	
South HCP: 14	♣ 42	♣ AQJ86				
Contract: 3♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK1087	♠ 9532	1♦	1♠	X	3♠
Vul: EW	♥ K92	♥ 1053	AP			
North HCP: 15	♦ Q6	♦ K83				
South HCP: 6	♣ K94	♣ QJ8				
Contract: 3♠ N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ KJ106			1♠	2♣
Vul: Both	♥ AJ8743	♥ K2	Pass	3♥ ¹	Pass	4♥
North HCP: 11	♦ KJ3	♦ 8	AP			
South HCP: 15	♣ Q86	♣ AKJ932	1. Fit showing jumps			
Contract: 4♥ N						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ AKQ102	♠ 5	1♥	1♠	Pass	2♦
Vul: NS	♥ KJ98	♥ 52	Pass	3NT	AP	
North HCP: 13	♦ —	♦ QJ7543				
South HCP: 10	♣ 9432	♣ AK108				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ AKQ10652			1♣	4♣
Vul: EW	♥ J962	♥ 8	AP			
North HCP: 9	♦ AQJ652	♦ 43				
South HCP: 10	♣ —	♣ J64				
Contract: 4♣ S						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ 1032	1♣	1♦	1♠	Pass
Vul: Both	♥ KQ4	♥ 10763	2♣	2♦	3♣	AP
North HCP: 15	♦ AQ10876	♦ J94				
South HCP: 1	♣ KJ	♣ 965				
Contract: 3♣ W						

South hands (Practice Page)

Overcalls

Board: 271	♠ 84	East Opens 1♠.
Dealer: E	♥ K984	East Bids 2♦ if possible.
Vul: NS	♦ A2	West Bids 3♦ if possible.
HCP: 14	♣ AQJ86	You bid first.
Board: 272	♠ 9532	West Opens 1♦.
Dealer: W	♥ 1053	East Doubles 1♠ if possible.
Vul: EW	♦ K83	Partner bids first.
HCP: 6	♣ QJ8	
Board: 273	♠ KJ106	East Opens 1♠.
Dealer: E	♥ K2	You bid first.
Vul: Both	♦ 8	
HCP: 15	♣ AKJ932	
Board: 274	♠ 5	West Opens 1♥.
Dealer: W	♥ 52	Partner bids first.
Vul: NS	♦ QJ7543	
HCP: 10	♣ AK108	
Board: 275	♠ AKQ10652	East Opens 1♣.
Dealer: E	♥ 8	You bid first.
Vul: EW	♦ 43	
HCP: 10	♣ J64	
Board: 276	♠ 1032	West Opens 1♣.
Dealer: W	♥ 10763	East Bids 1♠ if possible.
Vul: Both	♦ J94	West Bids 2♣ if possible.
HCP: 1	♣ 965	East Bids 3♣ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ A1062	♠ 84			1♠	2♣
Vul: NS	♥ J1053	♥ K984	Pass	Pass	2♦	2♥
North HCP: 5	♦ 853	♦ A2	3♦	3♥	AP	
South HCP: 14	♣ 42	♣ AQJ86				
Contract: 3♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK1087	♠ 9532	1♦	1♠	X	3♠
Vul: EW	♥ K92	♥ 1053	AP			
North HCP: 15	♦ Q6	♦ K83				
South HCP: 6	♣ K94	♣ QJ8				
Contract: 3♠ N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ KJ106			1♠	2♣
Vul: Both	♥ AJ8743	♥ K2	Pass	3♥ ¹	Pass	4♥
North HCP: 11	♦ KJ3	♦ 8	AP			
South HCP: 15	♣ Q86	♣ AKJ932	1. Fit showing jumps			
Contract: 4♥ N						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ AKQ102	♠ 5	1♥	1♠	Pass	2♦
Vul: NS	♥ KJ98	♥ 52	Pass	3NT	AP	
North HCP: 13	♦ —	♦ QJ7543				
South HCP: 10	♣ 9432	♣ AK108				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ AKQ10652			1♣	4♣
Vul: EW	♥ J962	♥ 8	AP			
North HCP: 9	♦ AQJ652	♦ 43				
South HCP: 10	♣ —	♣ J64				
Contract: 4♣ S						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ 1032	1♣	1♦	1♠	Pass
Vul: Both	♥ KQ4	♥ 10763	2♣	2♦	3♣	AP
North HCP: 15	♦ AQ10876	♦ J94				
South HCP: 1	♣ KJ	♣ 965				
Contract: 3♣ W						

North hands (Practice Page)

Overcalls

Board: 277	♠ Q976	East Opens 1♦.
Dealer: E	♥ K93	
Vul: Both	♦ J109	Partner bids first.
HCP: 8	♣ Q98	
Board: 278	♠ A74	West Opens 1♣.
Dealer: W	♥ AK83	
Vul: NS	♦ AQ1042	You bid first.
HCP: 17	♣ 6	
Board: 279	♠ 86	East Opens 1♣.
Dealer: E	♥ Q743	
Vul: Both	♦ J85	Partner bids first.
HCP: 3	♣ 5432	
Board: 280	♠ A108	West Opens 1♣.
Dealer: W	♥ —	East Doubles 1♦ if possible.
Vul: None	♦ Q10543	West Bids 1♠ if possible.
HCP: 10	♣ KJ1063	East Bids 2♠ if possible.
		West Bids 3♠ if possible.
		West Bids 4♠ if possible.
		You bid first.
Board: 281	♠ 54	East Opens 1♠.
Dealer: E	♥ AQ53	East Bids 3♠ if possible.
Vul: NS	♦ AJ1085	
HCP: 15	♣ A8	Partner bids first.
Board: 282	♠ 76	West Opens 1♦.
Dealer: W	♥ KQJ1084	East Doubles Pass if possible.
Vul: EW	♦ 5	
HCP: 9	♣ K976	You bid first.

Overcalls Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ Q976	♠ K5				
Vul: Both	♥ K93	♥ QJ10852			1♦	2♥
North HCP: 8	♦ J109	♦ 83	Pass	3♥	AP	
South HCP: 10	♣ Q98	♣ A65				
Contract: 3♥ S						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ QJ986				
Vul: NS	♥ AK83	♥ 9762				
North HCP: 17	♦ AQ1042	♦ 8	1♣	1♦	AP	
South HCP: 4	♣ 6	♣ J73				
Contract: 1♦ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ KQ10753				
Vul: Both	♥ Q743	♥ AK5			1♣	1♠
North HCP: 3	♦ J85	♦ 97	AP			
South HCP: 16	♣ 5432	♣ KJ				
Contract: 1♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ 3	1♣	1♦	X	Pass
Vul: None	♥ —	♥ KQ1095	1♠	Pass	2♠	3♠ ¹
North HCP: 10	♦ Q10543	♦ AK876	3♠	4♦	Pass	Pass
South HCP: 12	♣ KJ1063	♣ 52	4♠	X	AP	
Contract: 4♠X W						

1. limit raise or better in ♦

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ Q9				
Vul: NS	♥ AQ53	♥ 8			1♠	3♣
North HCP: 15	♦ AJ1085	♦ K74	Pass	Pass	3♠	Pass
South HCP: 9	♣ A8	♣ KJ106542	Pass	4♣	AP	
Contract: 4♣ S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ 1098				
Vul: EW	♥ KQJ1084	♥ A632	1♦	2♥	Pass	4♥
North HCP: 9	♦ 5	♦ KQ9	Pass	Pass	X	AP
South HCP: 11	♣ K976	♣ Q82				
Contract: 4♥X N						

South hands (Practice Page)

Overcalls

Board: 277	♠ K5	East Opens 1♦.
Dealer: E	♥ QJ10852	
Vul: Both	♦ 83	You bid first.
HCP: 10	♣ A65	
Board: 278	♠ QJ986	West Opens 1♣.
Dealer: W	♥ 9762	
Vul: NS	♦ 8	Partner bids first.
HCP: 4	♣ J73	
Board: 279	♠ KQ10753	East Opens 1♣.
Dealer: E	♥ AK5	
Vul: Both	♦ 97	You bid first.
HCP: 16	♣ KJ	
Board: 280	♠ 3	West Opens 1♣.
Dealer: W	♥ KQ1095	East Doubles 1♦ if possible.
Vul: None	♦ AK876	West Bids 1♠ if possible.
HCP: 12	♣ 52	East Bids 2♠ if possible.
		West Bids 3♠ if possible.
		West Bids 4♠ if possible.
		Partner bids first.
Board: 281	♠ Q9	East Opens 1♠.
Dealer: E	♥ 8	East Bids 3♠ if possible.
Vul: NS	♦ K74	
HCP: 9	♣ KJ106542	You bid first.
Board: 282	♠ 1098	West Opens 1♦.
Dealer: W	♥ A632	East Doubles Pass if possible.
Vul: EW	♦ KQ9	
HCP: 11	♣ Q82	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ Q976	♠ K5				
Vul: Both	♥ K93	♥ QJ10852			1♦	2♥
North HCP: 8	♦ J109	♦ 83	Pass	3♥	AP	
South HCP: 10	♣ Q98	♣ A65				
Contract: 3♥ S						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ QJ986				
Vul: NS	♥ AK83	♥ 9762				
North HCP: 17	♦ AQ1042	♦ 8	1♣	1♦	AP	
South HCP: 4	♣ 6	♣ J73				
Contract: 1♦ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ KQ10753				
Vul: Both	♥ Q743	♥ AK5			1♣	1♠
North HCP: 3	♦ J85	♦ 97	AP			
South HCP: 16	♣ 5432	♣ KJ				
Contract: 1♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ 3	1♣	1♦	X	Pass
Vul: None	♥ —	♥ KQ1095	1♠	Pass	2♠	3♠ ¹
North HCP: 10	♦ Q10543	♦ AK876	3♠	4♦	Pass	Pass
South HCP: 12	♣ KJ1063	♣ 52	4♠	X	AP	
Contract: 4♠X W						

1. limit raise or better in ♦

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ Q9				
Vul: NS	♥ AQ53	♥ 8			1♠	3♣
North HCP: 15	♦ AJ1085	♦ K74	Pass	Pass	3♠	Pass
South HCP: 9	♣ A8	♣ KJ106542	Pass	4♣	AP	
Contract: 4♣ S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ 1098				
Vul: EW	♥ KQJ1084	♥ A632	1♦	2♥	Pass	4♥
North HCP: 9	♦ 5	♦ KQ9	Pass	Pass	X	AP
South HCP: 11	♣ K976	♣ Q82				
Contract: 4♥X N						

North hands (Practice Page)

Overcalls

Board: 283 ♠ K5432
Dealer: E ♥ Q4
Vul: None ♦ A97
HCP: 10 ♣ J109

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

Partner bids first.

Board: 284 ♠ AQ1065
Dealer: W ♥ 965
Vul: NS ♦ AQ
HCP: 16 ♣ A83

West Opens 1♥.

You bid first.

Board: 285 ♠ A864
Dealer: E ♥ 94
Vul: EW ♦ 986
HCP: 4 ♣ 10864

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

Partner bids first.

Board: 286 ♠ A96
Dealer: W ♥ AKQ1072
Vul: Both ♦ 984
HCP: 13 ♣ 5

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

You bid first.

Board: 287 ♠ 1084
Dealer: E ♥ AK976
Vul: EW ♦ K93
HCP: 14 ♣ A10

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

Partner bids first.

Board: 288 ♠ KJ4
Dealer: W ♥ K98
Vul: Both ♦ 102
HCP: 13 ♣ KQJ52

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ K5432	♠ Q98				
Vul: None	♥ Q4	♥ J108			1♦	2♣
North HCP: 10	♦ A97	♦ 4	3♦	4♣	4♦	AP
South HCP: 12	♣ J109	♣ AKQ643				
Contract: 4♦ E						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ AQ1065	♠ J742	1♥	1♠	Pass	3♥ ¹
Vul: NS	♥ 965	♥ AJ7	Pass	4♣	AP	
North HCP: 16	♦ AQ	♦ 95	1. Mixed raise, ♠			
South HCP: 9	♣ A83	♣ QJ65				
Contract: 4♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ A864	♠ KQJ1052			1♦	1♠
Vul: EW	♥ 94	♥ AK85	X	3♠	Pass	4♣
North HCP: 4	♦ 986	♦ K3	X	AP		
South HCP: 16	♣ 10864	♣ 5				
Contract: 4♠X S						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ 1032	1♣	1♥	X	Pass
Vul: Both	♥ AKQ1072	♥ 9	1♠	2♥	AP	
North HCP: 13	♦ 984	♦ AJ732				
South HCP: 6	♣ 5	♣ J973				
Contract: 2♥ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ 1084	♠ 63			1♣	1♦
Vul: EW	♥ AK976	♥ 10852	3♣	3♦	AP	
North HCP: 14	♦ K93	♦ AQJ76				
South HCP: 10	♣ A10	♣ K5				
Contract: 3♦ S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ AQ852	1♦	2♣	AP	
Vul: Both	♥ K98	♥ J73				
North HCP: 13	♦ 102	♦ Q93				
South HCP: 9	♣ KQJ52	♣ 87				
Contract: 2♣ N						

South hands (Practice Page)

Overcalls

Board: 283 ♠ Q98
Dealer: E ♥ J108
Vul: None ♦ 4
HCP: 12 ♣ AKQ643

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

You bid first.

Board: 284 ♠ J742
Dealer: W ♥ AJ7
Vul: NS ♦ 95
HCP: 9 ♣ QJ65

West Opens 1♥.

Partner bids first.

Board: 285 ♠ KQJ1052
Dealer: E ♥ AK85
Vul: EW ♦ K3
HCP: 16 ♣ 5

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

You bid first.

Board: 286 ♠ 1032
Dealer: W ♥ 9
Vul: Both ♦ AJ732
HCP: 6 ♣ J973

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

Partner bids first.

Board: 287 ♠ 63
Dealer: E ♥ 10852
Vul: EW ♦ AQJ76
HCP: 10 ♣ K5

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

You bid first.

Board: 288 ♠ AQ852
Dealer: W ♥ J73
Vul: Both ♦ Q93
HCP: 9 ♣ 87

West Opens 1♦.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ K5432	♠ Q98				
Vul: None	♥ Q4	♥ J108			1♦	2♣
North HCP: 10	♦ A97	♦ 4	3♦	4♣	4♦	AP
South HCP: 12	♣ J109	♣ AKQ643				
Contract: 4♦ E						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ AQ1065	♠ J742	1♥	1♠	Pass	3♥ ¹
Vul: NS	♥ 965	♥ AJ7	Pass	4♣	AP	
North HCP: 16	♦ AQ	♦ 95	1. Mixed raise, ♠			
South HCP: 9	♣ A83	♣ QJ65				
Contract: 4♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ A864	♠ KQJ1052			1♦	1♠
Vul: EW	♥ 94	♥ AK85	X	3♠	Pass	4♣
North HCP: 4	♦ 986	♦ K3	X	AP		
South HCP: 16	♣ 10864	♣ 5				
Contract: 4♠X S						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ 1032	1♣	1♥	X	Pass
Vul: Both	♥ AKQ1072	♥ 9	1♠	2♥	AP	
North HCP: 13	♦ 984	♦ AJ732				
South HCP: 6	♣ 5	♣ J973				
Contract: 2♥ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ 1084	♠ 63			1♣	1♦
Vul: EW	♥ AK976	♥ 10852	3♣	3♦	AP	
North HCP: 14	♦ K93	♦ AQJ76				
South HCP: 10	♣ A10	♣ K5				
Contract: 3♦ S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ AQ852	1♦	2♣	AP	
Vul: Both	♥ K98	♥ J73				
North HCP: 13	♦ 102	♦ Q93				
South HCP: 9	♣ KQJ52	♣ 87				
Contract: 2♣ N						

North hands (Practice Page)

Overcalls

Board: 289 ♠ 52
Dealer: E ♥ 9875
Vul: EW ♦ A10872
HCP: 7 ♣ K3

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

Partner bids first.

Board: 290 ♠ A93
Dealer: W ♥ AQ1064
Vul: None ♦ Q1096
HCP: 12 ♣ 9

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

You bid first.

Board: 291 ♠ 53
Dealer: E ♥ 92
Vul: NS ♦ 742
HCP: 2 ♣ Q109843

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

Partner bids first.

Board: 292 ♠ 75
Dealer: W ♥ AKQ1092
Vul: Both ♦ Q862
HCP: 11 ♣ 6

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

You bid first.

Board: 293 ♠ 763
Dealer: E ♥ K8
Vul: None ♦ 10754
HCP: 6 ♣ QJ98

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

Partner bids first.

Board: 294 ♠ A76
Dealer: W ♥ AKQ107
Vul: NS ♦ 95
HCP: 13 ♣ 543

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ QJ1086			1♦	1♠
Vul: EW	♥ 9875	♥ AQ	X	Pass	2♥	X
North HCP: 7	♦ A10872	♦ J93	Pass	2♠	AP	
South HCP: 14	♣ K3	♣ A82				
Contract: 2♠ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ A93	♠ QJ107				
Vul: None	♥ AQ1064	♥ 92	1♠	1♥	1NT	Pass
North HCP: 12	♦ Q1096	♦ J853	2♣	AP		
South HCP: 7	♣ 9	♣ K64				
Contract: 2♣ W						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AQJ1098			1♥	2♠
Vul: NS	♥ 92	♥ J753	3♣	Pass	3♥	Pass
North HCP: 2	♦ 742	♦ J86	3♠ ¹	Pass	4♥	AP
South HCP: 9	♣ Q109843	♣ —				
Contract: 4♥ E						

1. strength cue bid

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ 8				
Vul: Both	♥ AKQ1092	♥ J763	1♠	2♥	3♠	4♥
North HCP: 11	♦ Q862	♦ AK93	4♠	AP		
South HCP: 11	♣ 6	♣ K732				
Contract: 4♠ W						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 9				
Vul: None	♥ K8	♥ AQJ9632			1♣	1♥
North HCP: 6	♦ 10754	♦ Q2	1♠	Pass	3♠	4♥
South HCP: 13	♣ QJ98	♣ A32	4♠	5♥	X	AP
Contract: 5♥ X S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ Q93	1♦	1♥	Pass	Pass
Vul: NS	♥ AKQ107	♥ 94	X	Pass	2♦	Pass
North HCP: 13	♦ 95	♦ 7642	Pass	X	Pass	3♣
South HCP: 7	♣ 543	♣ KQ87	Pass	Pass	X	AP
Contract: 3♣ X S						

South hands (Practice Page)

Overcalls

Board: 289 ♠ QJ1086
Dealer: E ♥ AQ
Vul: EW ♦ J93
HCP: 14 ♣ A82

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

You bid first.

Board: 290 ♠ QJ107
Dealer: W ♥ 92
Vul: None ♦ J853
HCP: 7 ♣ K64

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

Partner bids first.

Board: 291 ♠ AQJ1098
Dealer: E ♥ J753
Vul: NS ♦ J86
HCP: 9 ♣ —

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

You bid first.

Board: 292 ♠ 8
Dealer: W ♥ J763
Vul: Both ♦ AK93
HCP: 11 ♣ K732

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

Partner bids first.

Board: 293 ♠ 9
Dealer: E ♥ AQJ9632
Vul: None ♦ Q2
HCP: 13 ♣ A32

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

You bid first.

Board: 294 ♠ Q93
Dealer: W ♥ 94
Vul: NS ♦ 7642
HCP: 7 ♣ KQ87

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ QJ1086			1♦	1♠
Vul: EW	♥ 9875	♥ AQ	X	Pass	2♥	X
North HCP: 7	♦ A10872	♦ J93	Pass	2♠	AP	
South HCP: 14	♣ K3	♣ A82				
Contract: 2♠ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ A93	♠ QJ107				
Vul: None	♥ AQ1064	♥ 92	1♠	1♥	1NT	Pass
North HCP: 12	♦ Q1096	♦ J853	2♣	AP		
South HCP: 7	♣ 9	♣ K64				
Contract: 2♣ W						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AQJ1098			1♥	2♠
Vul: NS	♥ 92	♥ J753	3♣	Pass	3♥	Pass
North HCP: 2	♦ 742	♦ J86	3♠ ¹	Pass	4♥	AP
South HCP: 9	♣ Q109843	♣ —				
Contract: 4♥ E						

1. strength cue bid

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ 8				
Vul: Both	♥ AKQ1092	♥ J763	1♠	2♥	3♠	4♥
North HCP: 11	♦ Q862	♦ AK93	4♠	AP		
South HCP: 11	♣ 6	♣ K732				
Contract: 4♠ W						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 9				
Vul: None	♥ K8	♥ AQJ9632			1♣	1♥
North HCP: 6	♦ 10754	♦ Q2	1♠	Pass	3♠	4♥
South HCP: 13	♣ QJ98	♣ A32	4♠	5♥	X	AP
Contract: 5♥ X S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ Q93	1♦	1♥	Pass	Pass
Vul: NS	♥ AKQ107	♥ 94	X	Pass	2♦	Pass
North HCP: 13	♦ 95	♦ 7642	Pass	X	Pass	3♣
South HCP: 7	♣ 543	♣ KQ87	Pass	Pass	X	AP
Contract: 3♣ X S						

North hands (Practice Page)

Overcalls

Board: 295 ♠ J108
Dealer: E ♥ 8762
Vul: EW ♦ 106
HCP: 1 ♣ 8752

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

Partner bids first.

Board: 296 ♠ 10
Dealer: W ♥ 9
Vul: None ♦ AQ762
HCP: 14 ♣ AKJ1053

West Opens 1♥.
East Bids 3♣ if possible.
West Bids 5♥ if possible.
East Doubles 6♣ if possible.

You bid first.

Board: 297 ♠ 109753
Dealer: E ♥ Q1082
Vul: EW ♦ 86
HCP: 2 ♣ 43

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

Partner bids first.

Board: 298 ♠ A65
Dealer: W ♥ AQJ84
Vul: Both ♦ K9864
HCP: 14 ♣ —

West Opens 1♠.

You bid first.

Board: 299 ♠ 109
Dealer: E ♥ AJ64
Vul: EW ♦ 10532
HCP: 8 ♣ K105

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

Partner bids first.

Board: 300 ♠ AK10975
Dealer: W ♥ Q
Vul: Both ♦ AK10
HCP: 20 ♣ KJ10

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

You bid first.

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ 75			1♠	2♣
Vul: EW	♥ 8762	♥ K93	3♣ ¹	Pass	3♠	Pass
North HCP: 1	♦ 106	♦ AK4	4♠	AP		
South HCP: 13	♣ 8752	♣ QJ1096				
Contract: 4♠ E						1. limit raise or better in ♠
Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ J73	1♥	2NT ¹	3♣ ²	5♣
Vul: None	♥ 9	♥ 2	5♥	6♣	X	AP
North HCP: 14	♦ AQ762	♦ 854				
South HCP: 3	♣ AKJ1053	♣ Q87642				
Contract: 6♣ X S						1. Unusual 2NT
						2. limit raise or better in ♥
Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 109753	♠ AKQJ86			1♦	1♠
Vul: EW	♥ Q1082	♥ —	2♥ ¹	4♠	5♥	5♠
North HCP: 2	♦ 86	♦ J105	X	AP		
South HCP: 12	♣ 43	♣ J976				
Contract: 5♠ X S						1. 1X-(Y)-2Z forcing
Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ 92	1♠	2♠ ¹	Pass	2NT ²
Vul: Both	♥ AQJ84	♥ 9	Pass	3♦	AP	
North HCP: 14	♦ K9864	♦ AJ1073				
South HCP: 9	♣ —	♣ A9864				
Contract: 3♦ N						1. Michaels Cuebid
						2. to the partner's longer
Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ 8			1♠	2♦
Vul: EW	♥ AJ64	♥ K953	Pass	3♦	4♠	5♦
North HCP: 8	♦ 10532	♦ AKJ764	X	AP		
South HCP: 13	♣ K105	♣ Q9				
Contract: 5♦ X S						
Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ AK10975	♠ Q6432	1♣	X	1♦	Pass
Vul: Both	♥ Q	♥ 543	1♥	2♠	Pass	Pass
North HCP: 20	♦ AK10	♦ 943	4♥ ¹	4♠	5♥	5♠
South HCP: 2	♣ KJ10	♣ 75	X	AP		
Contract: 5♠ X N						1. 1m opening allows 5M

South hands (Practice Page)

Overcalls

Board: 295 ♠ 75
Dealer: E ♥ K93
Vul: EW ♦ AK4
HCP: 13 ♣ QJ1096

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

You bid first.

Board: 296 ♠ J73
Dealer: W ♥ 2
Vul: None ♦ 854
HCP: 3 ♣ Q87642

West Opens 1♥.
East Bids 3♣ if possible.
West Bids 5♥ if possible.
East Doubles 6♣ if possible.

Partner bids first.

Board: 297 ♠ AKQJ86
Dealer: E ♥ —
Vul: EW ♦ J105
HCP: 12 ♣ J976

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

You bid first.

Board: 298 ♠ 92
Dealer: W ♥ 9
Vul: Both ♦ AJ1073
HCP: 9 ♣ A9864

West Opens 1♠.
Partner bids first.

Board: 299 ♠ 8
Dealer: E ♥ K953
Vul: EW ♦ AKJ764
HCP: 13 ♣ Q9

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

You bid first.

Board: 300 ♠ Q6432
Dealer: W ♥ 543
Vul: Both ♦ 943
HCP: 2 ♣ 75

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ 75			1♠	2♣
Vul: EW	♥ 8762	♥ K93	3♣ ¹	Pass	3♠	Pass
North HCP: 1	♦ 106	♦ AK4	4♠	AP		
South HCP: 13	♣ 8752	♣ QJ1096				
Contract: 4♠ E			1. limit raise or better in ♠			

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ J73	1♥	2NT ¹	3♣ ²	5♣
Vul: None	♥ 9	♥ 2	5♥	6♣	X	AP
North HCP: 14	♦ AQ762	♦ 854	1. Unusual 2NT			
South HCP: 3	♣ AKJ1053	♣ Q87642	2. limit raise or better in ♥			
Contract: 6♣X S						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 109753	♠ AKQJ86			1♦	1♠
Vul: EW	♥ Q1082	♥ —	2♥ ¹	4♠	5♥	5♠
North HCP: 2	♦ 86	♦ J105	X	AP		
South HCP: 12	♣ 43	♣ J976	1. 1X-(Y)-2Z forcing			
Contract: 5♠X S						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ 92	1♠	2♠ ¹	Pass	2NT ²
Vul: Both	♥ AQJ84	♥ 9	Pass	3♦	AP	
North HCP: 14	♦ K9864	♦ AJ1073	1. Michaels Cuebid			
South HCP: 9	♣ —	♣ A9864	2. to the partner's longer			
Contract: 3♦ N						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ 8			1♠	2♦
Vul: EW	♥ AJ64	♥ K953	Pass	3♦	4♠	5♦
North HCP: 8	♦ 10532	♦ AKJ764	X	AP		
South HCP: 13	♣ K105	♣ Q9				
Contract: 5♦X S						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ AK10975	♠ Q6432	1♣	X	1♦	Pass
Vul: Both	♥ Q	♥ 543	1♥	2♠	Pass	Pass
North HCP: 20	♦ AK10	♦ 943	4♥ ¹	4♠	5♥	5♠
South HCP: 2	♣ KJ10	♣ 75	X	AP		
Contract: 5♠X N			1. 1m opening allows 5M			

North hands (Practice Page)

Overcalls

Board: 301 ♠ 1062
Dealer: E ♥ 653
Vul: EW ♦ K85
HCP: 3 ♣ 10983

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

Partner bids first.

Board: 302 ♠ Q94
Dealer: W ♥ K8
Vul: NS ♦ K94
HCP: 16 ♣ AKJ103

West Opens 1♣.

You bid first.

Board: 303 ♠ 6
Dealer: E ♥ J109873
Vul: Both ♦ KJ108
HCP: 7 ♣ Q10

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

Partner bids first.

Board: 304 ♠ J5
Dealer: W ♥ KQ732
Vul: None ♦ KQJ73
HCP: 12 ♣ 6

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

You bid first.

Board: 305 ♠ K10952
Dealer: E ♥ Q1096
Vul: EW ♦ —
HCP: 9 ♣ A743

East Opens 1♣.

Partner bids first.

Board: 306 ♠ AKJ52
Dealer: W ♥ 97
Vul: NS ♦ 96
HCP: 12 ♣ A542

West Opens 1♦.

You bid first.

Overcalls Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ K9843			1♣	1♠
Vul: EW	♥ 653	♥ A9				
North HCP: 3	♦ K85	♦ AQ1032	2♥ ¹	Pass	3♥	AP
South HCP: 13	♣ 10983	♣ 5	1. 1X-(Y)-2Z forcing			
Contract: 3♥ W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ AJ8732	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ K8	♥ Q102				
North HCP: 16	♦ K94	♦ 1086	Pass	4♠	AP	
South HCP: 7	♣ AKJ103	♣ 4	1. Texas			
Contract: 4♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AQ1082			1♣	Pass
Vul: Both	♥ J109873	♥ Q64	1♦	2♥	Pass	3♥
North HCP: 7	♦ KJ108	♦ Q	AP			
South HCP: 11	♣ Q10	♣ J986				
Contract: 3♥ N						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ A7	1♠	2♠ ¹	3♠	AP
Vul: None	♥ KQ732	♥ 98	1. Michaels Cuebid			
North HCP: 12	♦ KQJ73	♦ 842				
South HCP: 10	♣ 6	♣ KQJ973				
Contract: 3♠ W						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ K10952	♠ 3			1♣	5♦
Vul: EW	♥ Q1096	♥ 2				
North HCP: 9	♦ —	♦ AQJ96432	AP			
South HCP: 10	♣ A743	♣ QJ9				
Contract: 5♦ S						

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ AKJ52	♠ Q976	1♦	1♠	Pass	2♠
Vul: NS	♥ 97	♥ J865	AP			
North HCP: 12	♦ 96	♦ A2				
South HCP: 7	♣ A542	♣ 1063				
Contract: 2♠ N						

South hands (Practice Page)

Overcalls

Board: 301	♠ K9843	East Opens 1♣.
Dealer: E	♥ A9	West Bids 2♥ if possible.
Vul: EW	♦ AQ1032	East Bids 3♥ if possible.
HCP: 13	♣ 5	You bid first.
Board: 302	♠ AJ8732	West Opens 1♣.
Dealer: W	♥ Q102	Partner bids first.
Vul: NS	♦ 1086	
HCP: 7	♣ 4	
Board: 303	♠ AQ1082	East Opens 1♣.
Dealer: E	♥ Q64	West Bids 1♦ if possible.
Vul: Both	♦ Q	You bid first.
HCP: 11	♣ J986	
Board: 304	♠ A7	West Opens 1♠.
Dealer: W	♥ 98	East Bids 3♠ if possible.
Vul: None	♦ 842	Partner bids first.
HCP: 10	♣ KQJ973	
Board: 305	♠ 3	East Opens 1♣.
Dealer: E	♥ 2	You bid first.
Vul: EW	♦ AQJ96432	
HCP: 10	♣ QJ9	
Board: 306	♠ Q976	West Opens 1♦.
Dealer: W	♥ J865	Partner bids first.
Vul: NS	♦ A2	
HCP: 7	♣ 1063	

Overcalls Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ K9843			1♣	1♠
Vul: EW	♥ 653	♥ A9				
North HCP: 3	♦ K85	♦ AQ1032	2♥ ¹	Pass	3♥	AP
South HCP: 13	♣ 10983	♣ 5	1. 1X-(Y)-2Z forcing			
Contract: 3♥ W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ AJ8732	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ K8	♥ Q102				
North HCP: 16	♦ K94	♦ 1086	Pass	4♠	AP	
South HCP: 7	♣ AKJ103	♣ 4	1. Texas			
Contract: 4♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AQ1082			1♣	Pass
Vul: Both	♥ J109873	♥ Q64	1♦	2♥	Pass	3♥
North HCP: 7	♦ KJ108	♦ Q	AP			
South HCP: 11	♣ Q10	♣ J986				
Contract: 3♥ N						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ A7	1♠	2♠ ¹	3♠	AP
Vul: None	♥ KQ732	♥ 98	1. Michaels Cuebid			
North HCP: 12	♦ KQJ73	♦ 842				
South HCP: 10	♣ 6	♣ KQJ973				
Contract: 3♠ W						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ K10952	♠ 3			1♣	5♦
Vul: EW	♥ Q1096	♥ 2				
North HCP: 9	♦ —	♦ AQJ96432	AP			
South HCP: 10	♣ A743	♣ QJ9				
Contract: 5♦ S						

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ AKJ52	♠ Q976	1♦	1♠	Pass	2♠
Vul: NS	♥ 97	♥ J865	AP			
North HCP: 12	♦ 96	♦ A2				
South HCP: 7	♣ A542	♣ 1063				
Contract: 2♠ N						

North hands (Practice Page)

Overcalls

Board: 307	♠ K9	East Opens 1♦.
Dealer: E	♥ J1043	
Vul: EW	♦ J1076	Partner bids first.
HCP: 8	♣ QJ7	
Board: 308	♠ Q4	West Opens 1♦.
Dealer: W	♥ K97	East Bids 2♠ if possible.
Vul: Both	♦ 753	West Bids 4♠ if possible.
HCP: 12	♣ AK1062	You bid first.
Board: 309	♠ 108632	East Opens 1♦.
Dealer: E	♥ 632	West Bids 3♥ if possible.
Vul: NS	♦ K4	East Bids 3♠ if possible.
HCP: 3	♣ 1083	West Bids 4♦ if possible.
		Partner bids first.
Board: 310	♠ K10932	West Opens 1♦.
Dealer: W	♥ AKQ96	
Vul: EW	♦ 8	You bid first.
HCP: 15	♣ K8	
Board: 311	♠ J8763	East Opens 1♣.
Dealer: E	♥ K96	West Bids 2♦ if possible.
Vul: None	♦ 87	East Bids 3♦ if possible.
HCP: 6	♣ Q106	Partner bids first.
Board: 312	♠ KJ	West Opens 1♦.
Dealer: W	♥ J	East Bids 1♠ if possible.
Vul: EW	♦ QJ1094	West Bids 2♠ if possible.
HCP: 10	♣ Q10964	East Bids 3♠ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ AQJ1052			1♦	1♠
Vul: EW	♥ J1043	♥ Q9				
North HCP: 8	♦ J1076	♦ A82	AP			
South HCP: 13	♣ QJ7	♣ 102				
Contract: 1♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ 102	1♦	2♣	2♠ ¹	Pass
Vul: Both	♥ K97	♥ Q86532	4♠	AP		
North HCP: 12	♦ 753	♦ 1064	1. 1X-(Y)-2Z forcing			
South HCP: 4	♣ AK1062	♣ Q4				
Contract: 4♠ E						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ 108632	♠ 7			1♦	2♥
Vul: NS	♥ 632	♥ AK10975	3♥ ¹	Pass	3♠	Pass
North HCP: 3	♦ K4	♦ 87	4♦	AP		
South HCP: 10	♣ 1083	♣ K972	1. limit raise or better in ♦			
Contract: 4♦ E						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ K10932	♠ 6	1♦	2♦ ¹	Pass	4♥
Vul: EW	♥ AKQ96	♥ 7542	AP			
North HCP: 15	♦ 8	♦ Q654	1. Michaels Cuebid			
South HCP: 7	♣ K8	♣ AJ43				
Contract: 4♥ S						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ J8763	♠ Q92			1♣	1♥
Vul: None	♥ K96	♥ AQ1042	2♦ ¹	Pass	3♦	AP
North HCP: 6	♦ 87	♦ 65	1. 1X-(Y)-2Z forcing			
South HCP: 9	♣ Q106	♣ J95				
Contract: 3♦ W						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A9	1♦	Pass	1♠	2♥
Vul: EW	♥ J	♥ KQ10982	2♠	Pass	Pass	3♥
North HCP: 10	♦ QJ1094	♦ 8	Pass	Pass	3♠	Pass
South HCP: 12	♣ Q10964	♣ K852	Pass	X	AP	
Contract: 3♠ X E						

South hands (Practice Page)

Overcalls

Board: 307 ♠ AQJ1052
Dealer: E ♥ Q9
Vul: EW ♦ A82
HCP: 13 ♣ 102

East Opens 1♦.

You bid first.

Board: 308 ♠ 102
Dealer: W ♥ Q86532
Vul: Both ♦ 1064
HCP: 4 ♣ Q4

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 309 ♠ 7
Dealer: E ♥ AK10975
Vul: NS ♦ 87
HCP: 10 ♣ K972

East Opens 1♦.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 310 ♠ 6
Dealer: W ♥ 7542
Vul: EW ♦ Q654
HCP: 7 ♣ AJ43

West Opens 1♦.

Partner bids first.

Board: 311 ♠ Q92
Dealer: E ♥ AQ1042
Vul: None ♦ 65
HCP: 9 ♣ J95

East Opens 1♣.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 312 ♠ A9
Dealer: W ♥ KQ10982
Vul: EW ♦ 8
HCP: 12 ♣ K852

West Opens 1♦.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ AQJ1052				
Vul: EW	♥ J1043	♥ Q9			1♦	1♠
North HCP: 8	♦ J1076	♦ A82	AP			
South HCP: 13	♣ QJ7	♣ 102				
Contract: 1♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ 102	1♦	2♣	2♠ ¹	Pass
Vul: Both	♥ K97	♥ Q86532	4♠	AP		
North HCP: 12	♦ 753	♦ 1064	1. 1X-(Y)-2Z forcing			
South HCP: 4	♣ AK1062	♣ Q4				
Contract: 4♠ E						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ 108632	♠ 7			1♦	2♥
Vul: NS	♥ 632	♥ AK10975	3♥ ¹	Pass	3♠	Pass
North HCP: 3	♦ K4	♦ 87	4♦	AP		
South HCP: 10	♣ 1083	♣ K972	1. limit raise or better in ♦			
Contract: 4♦ E						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ K10932	♠ 6	1♦	2♦ ¹	Pass	4♥
Vul: EW	♥ AKQ96	♥ 7542	AP			
North HCP: 15	♦ 8	♦ Q654	1. Michaels Cuebid			
South HCP: 7	♣ K8	♣ AJ43				
Contract: 4♥ S						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ J8763	♠ Q92			1♣	1♥
Vul: None	♥ K96	♥ AQ1042	2♦ ¹	Pass	3♦	AP
North HCP: 6	♦ 87	♦ 65	1. 1X-(Y)-2Z forcing			
South HCP: 9	♣ Q106	♣ J95				
Contract: 3♦ W						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A9	1♦	Pass	1♠	2♥
Vul: EW	♥ J	♥ KQ10982	2♠	Pass	Pass	3♥
North HCP: 10	♦ QJ1094	♦ 8	Pass	Pass	3♠	Pass
South HCP: 12	♣ Q10964	♣ K852	Pass	X	AP	
Contract: 3♠ X E						

North hands (Practice Page)

Overcalls

Board: 313	♠ K7543	East Opens 1♣.
Dealer: E	♥ AQJ8	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ J974	
Board: 314	♠ 53	West Opens 1♣.
Dealer: W	♥ K94	
Vul: None	♦ AK107654	You bid first.
HCP: 10	♣ 2	
Board: 315	♠ 854	East Opens 1♣.
Dealer: E	♥ AQ	West Doubles 1♠ if possible.
Vul: NS	♦ Q853	
HCP: 9	♣ J932	Partner bids first.
Board: 316	♠ AK1095	West Opens 1♥.
Dealer: W	♥ 1087	East Bids 2♦ if possible.
Vul: Both	♦ QJ6	West Bids 3♦ if possible.
HCP: 10	♣ 85	You bid first.
Board: 317	♠ A	East Opens 1♣.
Dealer: E	♥ A1092	East Bids 2♦ if possible.
Vul: None	♦ 10853	
HCP: 10	♣ Q942	Partner bids first.
Board: 318	♠ KQJ873	West Opens 1♦.
Dealer: W	♥ Q52	
Vul: None	♦ 1075	You bid first.
HCP: 10	♣ Q	

Overcalls Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ K7543	♠ Q8			1♣	1♦
Vul: Both	♥ AQJ8	♥ 1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ —	♦ AQJ73	AP			
South HCP: 13	♣ J974	♣ A106				
Contract: 1N S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ AQJ10872				
Vul: None	♥ K94	♥ Q7	1♣	3♦	AP	
North HCP: 10	♦ AK107654	♦ Q2				
South HCP: 12	♣ 2	♣ J6				
Contract: 3♦ N						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AQJ106				
Vul: NS	♥ AQ	♥ 9753			1♣	1♠
North HCP: 9	♦ Q853	♦ 962	X	2♠	AP	
South HCP: 11	♣ J932	♣ A				
Contract: 2♠ S						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ AK1095	♠ 843	1♥	1♠	2♦ ¹	Pass
Vul: Both	♥ 1087	♥ Q52	3♦	AP		
North HCP: 10	♦ QJ6	♦ 93				
South HCP: 6	♣ 85	♣ A7432				
Contract: 3♦ E						

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

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ KJ109852			1♣	1♠
Vul: None	♥ A1092	♥ K3	Pass	1NT	2♦	4♠
North HCP: 10	♦ 10853	♦ KQ	AP			
South HCP: 13	♣ Q942	♣ J5				
Contract: 4♠ S						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ KQJ873	♠ 1095	1♦	2♠	Pass	3♠
Vul: None	♥ Q52	♥ A73	AP			
North HCP: 10	♦ 1075	♦ A84				
South HCP: 11	♣ Q	♣ K952				
Contract: 3♠ N						

South hands (Practice Page)

Overcalls

Board: 313	♠ Q8	East Opens 1♣.
Dealer: E	♥ 1042	
Vul: Both	♦ AQJ73	You bid first.
HCP: 13	♣ A106	
Board: 314	♠ AQJ10872	West Opens 1♣.
Dealer: W	♥ Q7	
Vul: None	♦ Q2	Partner bids first.
HCP: 12	♣ J6	
Board: 315	♠ AQJ106	East Opens 1♣.
Dealer: E	♥ 9753	West Doubles 1♠ if possible.
Vul: NS	♦ 962	
HCP: 11	♣ A	You bid first.
Board: 316	♠ 843	West Opens 1♥.
Dealer: W	♥ Q52	East Bids 2♦ if possible.
Vul: Both	♦ 93	West Bids 3♦ if possible.
HCP: 6	♣ A7432	Partner bids first.
Board: 317	♠ KJ109852	East Opens 1♣.
Dealer: E	♥ K3	East Bids 2♦ if possible.
Vul: None	♦ KQ	
HCP: 13	♣ J5	You bid first.
Board: 318	♠ 1095	West Opens 1♦.
Dealer: W	♥ A73	
Vul: None	♦ A84	Partner bids first.
HCP: 11	♣ K952	

Overcalls Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ K7543	♠ Q8			1♣	1♦
Vul: Both	♥ AQJ8	♥ 1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ —	♦ AQJ73	AP			
South HCP: 13	♣ J974	♣ A106				
Contract: 1N S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ AQJ10872				
Vul: None	♥ K94	♥ Q7	1♣	3♦	AP	
North HCP: 10	♦ AK107654	♦ Q2				
South HCP: 12	♣ 2	♣ J6				
Contract: 3♦ N						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ AQJ106				
Vul: NS	♥ AQ	♥ 9753			1♣	1♠
North HCP: 9	♦ Q853	♦ 962	X	2♠	AP	
South HCP: 11	♣ J932	♣ A				
Contract: 2♠ S						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ AK1095	♠ 843				
Vul: Both	♥ 1087	♥ Q52	1♥	1♠	2♦ ¹	Pass
North HCP: 10	♦ QJ6	♦ 93	3♦	AP		
South HCP: 6	♣ 85	♣ A7432				
Contract: 3♦ E						

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

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ KJ109852				
Vul: None	♥ A1092	♥ K3			1♣	1♠
North HCP: 10	♦ 10853	♦ KQ	Pass	1NT	2♦	4♠
South HCP: 13	♣ Q942	♣ J5	AP			
Contract: 4♠ S						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ KQJ873	♠ 1095				
Vul: None	♥ Q52	♥ A73	1♦	2♠	Pass	3♠
North HCP: 10	♦ 1075	♦ A84	AP			
South HCP: 11	♣ Q	♣ K952				
Contract: 3♠ N						

North hands (Practice Page)

Overcalls

Board: 319

Dealer: E

Vul: NS

HCP: 9

♠ K8

♥ J10942

♦ Q8

♣ K763

East Opens 1♦.

West Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 320

Dealer: W

Vul: EW

HCP: 10

♠ KQJ1043

♥ 6

♦ A943

♣ 73

West Opens 1♦.

You bid first.

Board: 321

Dealer: E

Vul: Both

HCP: 2

♠ 73

♥ J1074

♦ J754

♣ 943

East Opens 1♦.

West Doubles 1♠ if possible.

East Bids 2♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 322

Dealer: W

Vul: NS

HCP: 9

♠ 7643

♥ AKJ953

♦ J6

♣ 5

West Opens 1♣.

You bid first.

Board: 323

Dealer: E

Vul: EW

HCP: 13

♠ AJ8

♥ A8

♦ A987

♣ 9732

East Opens 1♣.

Partner bids first.

Board: 324

Dealer: W

Vul: None

HCP: 12

♠ AJ1097

♥ 953

♦ AK952

♣ —

West Opens 1♣.

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

You bid first.

Overcalls Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ QJ1097			1♦	1♠
Vul: NS	♥ J10942	♥ 85				
North HCP: 9	♦ Q8	♦ K10	1NT	Pass	2♦	Pass
South HCP: 9	♣ K763	♣ QJ52	3♦	AP		
Contract: 3♦ E						

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ KQJ1043	♠ 5				
Vul: EW	♥ 6	♥ K9854	1♦	2♠	AP	
North HCP: 10	♦ A943	♦ Q7				
South HCP: 6	♣ 73	♣ J10642				
Contract: 2♠ N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ QJ1096			1♦	1♠
Vul: Both	♥ J1074	♥ K6				
North HCP: 2	♦ J754	♦ 6	X	Pass	2♦	Pass
South HCP: 10	♣ 943	♣ KJ752	3NT	AP		
Contract: 3N W						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ 7643	♠ A10982				
Vul: NS	♥ AKJ953	♥ 62	1♣	2♥	AP	
North HCP: 9	♦ J6	♦ 1075				
South HCP: 8	♣ 5	♣ A73				
Contract: 2♥ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ 4				
Vul: EW	♥ A8	♥ J42			1♣	1♦
North HCP: 13	♦ A987	♦ KQJ106	Pass	2♦	AP	
South HCP: 11	♣ 9732	♣ A1084				
Contract: 2♦ S						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ 4				
Vul: None	♥ 953	♥ QJ10	1♣	1♠	X	Pass
North HCP: 12	♦ AK952	♦ J8	2♥	X	AP	
South HCP: 7	♣ —	♣ K986543				
Contract: 2♥X W						

South hands (Practice Page)

Overcalls

Board: 319 ♠ QJ1097
Dealer: E ♥ 85
Vul: NS ♦ K10
HCP: 9 ♣ QJ52

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

You bid first.

Board: 320 ♠ 5
Dealer: W ♥ K9854
Vul: EW ♦ Q7
HCP: 6 ♣ J10642

West Opens 1♦.

Partner bids first.

Board: 321 ♠ QJ1096
Dealer: E ♥ K6
Vul: Both ♦ 6
HCP: 10 ♣ KJ752

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

You bid first.

Board: 322 ♠ A10982
Dealer: W ♥ 62
Vul: NS ♦ 1075
HCP: 8 ♣ A73

West Opens 1♣.

Partner bids first.

Board: 323 ♠ 4
Dealer: E ♥ J42
Vul: EW ♦ KQJ106
HCP: 11 ♣ A1084

East Opens 1♣.

You bid first.

Board: 324 ♠ 4
Dealer: W ♥ QJ10
Vul: None ♦ J8
HCP: 7 ♣ K986543

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ QJ1097			1♦	1♠
Vul: NS	♥ J10942	♥ 85				
North HCP: 9	♦ Q8	♦ K10	1NT	Pass	2♦	Pass
South HCP: 9	♣ K763	♣ QJ52	3♦	AP		
Contract: 3♦ E						

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ KQJ1043	♠ 5				
Vul: EW	♥ 6	♥ K9854	1♦	2♠	AP	
North HCP: 10	♦ A943	♦ Q7				
South HCP: 6	♣ 73	♣ J10642				
Contract: 2♠ N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ QJ1096			1♦	1♠
Vul: Both	♥ J1074	♥ K6				
North HCP: 2	♦ J754	♦ 6	X	Pass	2♦	Pass
South HCP: 10	♣ 943	♣ KJ752	3NT	AP		
Contract: 3N W						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ 7643	♠ A10982				
Vul: NS	♥ AKJ953	♥ 62	1♣	2♥	AP	
North HCP: 9	♦ J6	♦ 1075				
South HCP: 8	♣ 5	♣ A73				
Contract: 2♥ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ 4				
Vul: EW	♥ A8	♥ J42			1♣	1♦
North HCP: 13	♦ A987	♦ KQJ106	Pass	2♦	AP	
South HCP: 11	♣ 9732	♣ A1084				
Contract: 2♦ S						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ 4				
Vul: None	♥ 953	♥ QJ10	1♣	1♠	X	Pass
North HCP: 12	♦ AK952	♦ J8	2♥	X	AP	
South HCP: 7	♣ —	♣ K986543				
Contract: 2♥X W						

North hands (Practice Page)

Overcalls

Board: 325	♠ Q7	East Opens 1♣.
Dealer: E	♥ J932	
Vul: Both	♦ K984	Partner bids first.
HCP: 10	♣ A109	
Board: 326	♠ AKJ63	West Opens 1♥.
Dealer: W	♥ 86	East Bids 2♠ if possible.
Vul: None	♦ 3	
HCP: 11	♣ K8732	You bid first.
Board: 327	♠ K63	East Opens 1♣.
Dealer: E	♥ J863	West Bids 1♦ if possible.
Vul: NS	♦ Q109	East Bids 1♥ if possible.
HCP: 6	♣ 976	West Bids 2♦ if possible.
		Partner bids first.
Board: 328	♠ 10	West Opens 1♥.
Dealer: W	♥ Q8	East Bids 3♣ if possible.
Vul: Both	♦ AQJ7	West Bids 3♥ if possible.
HCP: 15	♣ KQJ975	You bid first.
Board: 329	♠ 973	East Opens 1♦.
Dealer: E	♥ KJ653	West Bids 3NT if possible.
Vul: None	♦ 84	
HCP: 4	♣ 854	Partner bids first.
Board: 330	♠ AKQJ10	West Opens 1♣.
Dealer: W	♥ —	East Doubles 1♠ if possible.
Vul: EW	♦ Q10952	
HCP: 12	♣ 654	You bid first.

Overcalls Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ A65			1♣	2♦
Vul: Both	♥ J932	♥ 7				
North HCP: 10	♦ K984	♦ AQ10632	Pass	4♦	AP	
South HCP: 10	♣ A109	♣ 543				
Contract: 4♦ S						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ AKJ63	♠ 8752	1♥	2♥ ¹	2♠ ²	4♠
Vul: None	♥ 86	♥ 952	AP			
North HCP: 11	♦ 3	♦ AQJ42	1. Michaels Cuebid			
South HCP: 7	♣ K8732	♣ 6	2. limit raise or better in ♥			
Contract: 4♠ S						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ 1098			1♣	Pass
Vul: NS	♥ J863	♥ 72	1♦	Pass	1♥	2♣
North HCP: 6	♦ Q109	♦ K2	2♦	AP		
South HCP: 11	♣ 976	♣ AKJ1032				
Contract: 2♦ W						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ KQ962	1♥	2♣	3♣ ¹	Pass
Vul: Both	♥ Q8	♥ 104	3♥	AP		
North HCP: 15	♦ AQJ7	♦ 8642	1. limit raise or better in ♥			
South HCP: 5	♣ KQJ975	♣ 63				
Contract: 3♥ W						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ 973	♠ AQ10842			1♦	1♠
Vul: None	♥ KJ653	♥ 109				
North HCP: 4	♦ 84	♦ A103	3NT	AP		
South HCP: 10	♣ 854	♣ 109				
Contract: 3N W						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ10	♠ 9875	1♣	1♠	X	3♠
Vul: EW	♥ —	♥ A7654	AP			
North HCP: 12	♦ Q10952	♦ K7				
South HCP: 7	♣ 654	♣ 32				
Contract: 3♠ N						

South hands (Practice Page)

Overcalls

Board: 325	♠ A65	East Opens 1♣.
Dealer: E	♥ 7	
Vul: Both	♦ AQ10632	You bid first.
HCP: 10	♣ 543	
Board: 326	♠ 8752	West Opens 1♥.
Dealer: W	♥ 952	East Bids 2♠ if possible.
Vul: None	♦ AQJ42	
HCP: 7	♣ 6	Partner bids first.
Board: 327	♠ 1098	East Opens 1♣.
Dealer: E	♥ 72	West Bids 1♦ if possible.
Vul: NS	♦ K2	East Bids 1♥ if possible.
HCP: 11	♣ AKJ1032	West Bids 2♦ if possible.
		You bid first.
Board: 328	♠ KQ962	West Opens 1♥.
Dealer: W	♥ 104	East Bids 3♣ if possible.
Vul: Both	♦ 8642	West Bids 3♥ if possible.
HCP: 5	♣ 63	Partner bids first.
Board: 329	♠ AQ10842	East Opens 1♦.
Dealer: E	♥ 109	West Bids 3NT if possible.
Vul: None	♦ A103	
HCP: 10	♣ 109	You bid first.
Board: 330	♠ 9875	West Opens 1♣.
Dealer: W	♥ A7654	East Doubles 1♠ if possible.
Vul: EW	♦ K7	
HCP: 7	♣ 32	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ A65			1♣	2♦
Vul: Both	♥ J932	♥ 7				
North HCP: 10	♦ K984	♦ AQ10632	Pass	4♦	AP	
South HCP: 10	♣ A109	♣ 543				
Contract: 4♦ S						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ AKJ63	♠ 8752	1♥	2♥ ¹	2♠ ²	4♠
Vul: None	♥ 86	♥ 952	AP			
North HCP: 11	♦ 3	♦ AQJ42	1. Michaels Cuebid			
South HCP: 7	♣ K8732	♣ 6	2. limit raise or better in ♥			
Contract: 4♠ S						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ K63	♠ 1098			1♣	Pass
Vul: NS	♥ J863	♥ 72	1♦	Pass	1♥	2♣
North HCP: 6	♦ Q109	♦ K2	2♦	AP		
South HCP: 11	♣ 976	♣ AKJ1032				
Contract: 2♦ W						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ KQ962	1♥	2♣	3♣ ¹	Pass
Vul: Both	♥ Q8	♥ 104	3♥	AP		
North HCP: 15	♦ AQJ7	♦ 8642	1. limit raise or better in ♥			
South HCP: 5	♣ KQJ975	♣ 63				
Contract: 3♥ W						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ 973	♠ AQ10842			1♦	1♠
Vul: None	♥ KJ653	♥ 109				
North HCP: 4	♦ 84	♦ A103	3NT	AP		
South HCP: 10	♣ 854	♣ 109				
Contract: 3N W						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ10	♠ 9875	1♣	1♠	X	3♠
Vul: EW	♥ —	♥ A7654	AP			
North HCP: 12	♦ Q10952	♦ K7				
South HCP: 7	♣ 654	♣ 32				
Contract: 3♠ N						

North hands (Practice Page)

Overcalls

Board: 331 ♠ K853
Dealer: E ♥ Q653
Vul: None ♦ J2
HCP: 8 ♣ Q103

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

Partner bids first.

Board: 332 ♠ A7
Dealer: W ♥ QJ8
Vul: NS ♦ 942
HCP: 15 ♣ AKJ109

West Opens 1♥.

You bid first.

Board: 333 ♠ Q
Dealer: E ♥ AQ84
Vul: NS ♦ Q98732
HCP: 10 ♣ 95

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

Partner bids first.

Board: 334 ♠ AJ8
Dealer: W ♥ K
Vul: EW ♦ AJ107532
HCP: 14 ♣ J8

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

You bid first.

Board: 335 ♠ 97654
Dealer: E ♥ 87
Vul: None ♦ 95
HCP: 2 ♣ Q1064

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

Partner bids first.

Board: 336 ♠ 84
Dealer: W ♥ AKJ842
Vul: EW ♦ 92
HCP: 12 ♣ A65

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: 331	North:	South:	West	North	East	South
Dealer: E	♠ K853	♠ AJ2			1♣	1♦
Vul: None	♥ Q653	♥ 8				
North HCP: 8	♦ J2	♦ AK1093	X	Pass	1♥	X
South HCP: 15	♣ Q103	♣ K862	Pass	2♦	2♥	AP
Contract: 2♥ E						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ K9853	1♥	1NT	Pass	2♥
Vul: NS	♥ QJ8	♥ K62				
North HCP: 15	♦ 942	♦ K1053	Pass	2♠	Pass	2NT
South HCP: 9	♣ AKJ109	♣ 2	AP			
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ KJ1062			1♣	1♠
Vul: NS	♥ AQ84	♥ 103				
North HCP: 10	♦ Q98732	♦ 4	X	2♦	Pass	2NT
South HCP: 12	♣ 95	♣ AKJ103	AP			
Contract: 2N S						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K10976	1♣	1♦	1♥	1♠
Vul: EW	♥ K	♥ 64	X ¹	2♠ ²	2♥	4♠
North HCP: 14	♦ AJ107532	♦ 98	AP			
South HCP: 10	♣ J8	♣ AK107				
Contract: 4♠ S						

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

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ 97654	♠ 3			1♣	1♥
Vul: None	♥ 87	♥ AKQ432				
North HCP: 2	♦ 95	♦ KJ2	Pass	Pass	1♠	2♥
South HCP: 16	♣ Q1064	♣ K52	AP			
Contract: 2♥ S						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ K53				
Vul: EW	♥ AKJ842	♥ Q96	1♣	1♥	X	2♥
North HCP: 12	♦ 92	♦ J1065	2♠	3♥	3♠	AP
South HCP: 6	♣ A65	♣ 432				
Contract: 3♠ W						

South hands (Practice Page)

Overcalls

Board: 331	♠ AJ2	East Opens 1♣.
Dealer: E	♥ 8	West Doubles 1♦ if possible.
Vul: None	♦ AK1093	East Bids 1♥ if possible.
HCP: 15	♣ K862	East Bids 2♥ if possible.
		You bid first.
Board: 332	♠ K9853	West Opens 1♥.
Dealer: W	♥ K62	Partner bids first.
Vul: NS	♦ K1053	
HCP: 9	♣ 2	
Board: 333	♠ KJ1062	East Opens 1♣.
Dealer: E	♥ 103	West Doubles 1♠ if possible.
Vul: NS	♦ 4	You bid first.
HCP: 12	♣ AKJ103	
Board: 334	♠ K10976	West Opens 1♣.
Dealer: W	♥ 64	East Bids 1♥ if possible.
Vul: EW	♦ 98	West Doubles 1♠ if possible.
HCP: 10	♣ AK107	East Bids 2♥ if possible.
		Partner bids first.
Board: 335	♠ 3	East Opens 1♣.
Dealer: E	♥ AKQ432	East Bids 1♠ if possible.
Vul: None	♦ KJ2	You bid first.
HCP: 16	♣ K52	
Board: 336	♠ K53	West Opens 1♣.
Dealer: W	♥ Q96	East Doubles 1♥ if possible.
Vul: EW	♦ J1065	West Bids 2♠ if possible.
HCP: 6	♣ 432	East Bids 3♠ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ K853	♠ AJ2			1♣	1♦
Vul: None	♥ Q653	♥ 8				
North HCP: 8	♦ J2	♦ AK1093	X	Pass	1♥	X
South HCP: 15	♣ Q103	♣ K862	Pass	2♦	2♥	AP
Contract: 2♥ E						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ K9853	1♥	1NT	Pass	2♥
Vul: NS	♥ QJ8	♥ K62				
North HCP: 15	♦ 942	♦ K1053	Pass	2♠	Pass	2NT
South HCP: 9	♣ AKJ109	♣ 2	AP			
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ KJ1062			1♣	1♠
Vul: NS	♥ AQ84	♥ 103				
North HCP: 10	♦ Q98732	♦ 4	X	2♦	Pass	2NT
South HCP: 12	♣ 95	♣ AKJ103	AP			
Contract: 2N S						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K10976	1♣	1♦	1♥	1♠
Vul: EW	♥ K	♥ 64	X ¹	2♠ ²	2♥	4♠
North HCP: 14	♦ AJ107532	♦ 98	AP			
South HCP: 10	♣ J8	♣ AK107				
Contract: 4♠ S						

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

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ 97654	♠ 3			1♣	1♥
Vul: None	♥ 87	♥ AKQ432				
North HCP: 2	♦ 95	♦ KJ2	Pass	Pass	1♠	2♥
South HCP: 16	♣ Q1064	♣ K52	AP			
Contract: 2♥ S						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ K53				
Vul: EW	♥ AKJ842	♥ Q96	1♣	1♥	X	2♥
North HCP: 12	♦ 92	♦ J1065	2♠	3♥	3♠	AP
South HCP: 6	♣ A65	♣ 432				
Contract: 3♠ W						

North hands (Practice Page)

Overcalls

Board: 337 ♠ QJ85
Dealer: E ♥ AJ43
Vul: Both ♦ 42
HCP: 8 ♣ 842

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

Partner bids first.

Board: 338 ♠ K10
Dealer: W ♥ Q75
Vul: None ♦ 105
HCP: 11 ♣ AQ10732

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

You bid first.

Board: 339 ♠ Q97
Dealer: E ♥ J97
Vul: NS ♦ Q98
HCP: 7 ♣ Q1082

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

Partner bids first.

Board: 340 ♠ 5
Dealer: W ♥ A92
Vul: Both ♦ K63
HCP: 12 ♣ AJ10762

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

You bid first.

Board: 341 ♠ 63
Dealer: E ♥ 1042
Vul: None ♦ 10964
HCP: 1 ♣ J753

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

Partner bids first.

Board: 342 ♠ KQJ752
Dealer: W ♥ A742
Vul: NS ♦ J10
HCP: 11 ♣ 3

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 337			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: Both	♠ QJ85	♠ K6	1♠	X	XX ¹	2♣ ²
North HCP: 8	♥ AJ43	♥ K1052	Pass	2♥	2♠	3♥
South HCP: 13	♦ 42	♦ AK1098	AP			
Contract: 3♥ N	♣ 842	♣ 109	1. Support double redouble			
			2. limit raise or better in ♥			

Board: 338			West	North	East	South
Dealer: W	North:	South:	1♠	2♣	2♦ ¹	Pass
Vul: None	♠ K10	♠ 9832	2♠	Pass	3♣ ²	Pass
North HCP: 11	♥ Q75	♥ J10962	3NT	AP		
South HCP: 1	♦ 105	♦ 86	1. 1X-(Y)-2Z forcing			
Contract: 3N W	♣ AQ10732	♣ 65	2. strength cue bid			

Board: 339			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: NS	♠ Q97	♠ K863	2♥ ¹	AP		
North HCP: 7	♥ J97	♥ Q	1. 1X-(1Y)-2Z weak			
South HCP: 12	♦ Q98	♦ KJ1043				
Contract: 2♥ W	♣ Q1082	♣ K73				

Board: 340			West	North	East	South
Dealer: W	North:	South:	1♦	2♣	Pass	2♦ ¹
Vul: Both	♠ 5	♠ K843	3♦	X	Pass	4♣
North HCP: 12	♥ A92	♥ Q43	Pass	5♣	AP	
South HCP: 11	♦ K63	♦ J8	1. strength cue bid			
Contract: 5♣ N	♣ AJ10762	♣ KQ93				

Board: 341			West	North	East	South
Dealer: E	North:	South:			1♥	1♠
Vul: None	♠ 63	♠ AQ10984	2♦ ¹	Pass	2♥	2♣
North HCP: 1	♥ 1042	♥ AK5	3NT	AP		
South HCP: 13	♦ 10964	♦ 52	1. 1X-(Y)-2Z forcing			
Contract: 3N W	♣ J753	♣ 109				

Board: 342			West	North	East	South
Dealer: W	North:	South:	1♦	1♠	2♣ ¹	Pass
Vul: NS	♠ KQJ752	♠ 94	3♣	AP		
North HCP: 11	♥ A742	♥ KJ3	1. 1X-(Y)-2Z forcing			
South HCP: 6	♦ J10	♦ Q96542				
Contract: 3♣ E	♣ 3	♣ 105				

South hands (Practice Page)

Overcalls

Board: 337 ♠ K6
Dealer: E ♥ K1052
Vul: Both ♦ AK1098
HCP: 13 ♣ 109

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

You bid first.

Board: 338 ♠ 9832
Dealer: W ♥ J10962
Vul: None ♦ 86
HCP: 1 ♣ 65

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

Partner bids first.

Board: 339 ♠ K863
Dealer: E ♥ Q
Vul: NS ♦ KJ1043
HCP: 12 ♣ K73

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

You bid first.

Board: 340 ♠ K843
Dealer: W ♥ Q43
Vul: Both ♦ J8
HCP: 11 ♣ KQ93

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

Partner bids first.

Board: 341 ♠ AQ10984
Dealer: E ♥ AK5
Vul: None ♦ 52
HCP: 13 ♣ 109

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

You bid first.

Board: 342 ♠ 94
Dealer: W ♥ KJ3
Vul: NS ♦ Q96542
HCP: 6 ♣ 105

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 337			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: Both	♠ QJ85	♠ K6	1♠	X	XX ¹	2♣ ²
North HCP: 8	♥ AJ43	♥ K1052	Pass	2♥	2♠	3♥
South HCP: 13	♦ 42	♦ AK1098	AP			
Contract: 3♥ N	♣ 842	♣ 109	1. Support double redouble			
			2. limit raise or better in ♥			

Board: 338			West	North	East	South
Dealer: W	North:	South:	1♠	2♣	2♦ ¹	Pass
Vul: None	♠ K10	♠ 9832	2♠	Pass	3♣ ²	Pass
North HCP: 11	♥ Q75	♥ J10962	3NT	AP		
South HCP: 1	♦ 105	♦ 86	1. 1X-(Y)-2Z forcing			
Contract: 3N W	♣ AQ10732	♣ 65	2. strength cue bid			

Board: 339			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: NS	♠ Q97	♠ K863	2♥ ¹	AP		
North HCP: 7	♥ J97	♥ Q	1. 1X-(1Y)-2Z weak			
South HCP: 12	♦ Q98	♦ KJ1043				
Contract: 2♥ W	♣ Q1082	♣ K73				

Board: 340			West	North	East	South
Dealer: W	North:	South:	1♦	2♣	Pass	2♦ ¹
Vul: Both	♠ 5	♠ K843	3♦	X	Pass	4♣
North HCP: 12	♥ A92	♥ Q43	Pass	5♣	AP	
South HCP: 11	♦ K63	♦ J8	1. strength cue bid			
Contract: 5♣ N	♣ AJ10762	♣ KQ93				

Board: 341			West	North	East	South
Dealer: E	North:	South:			1♥	1♠
Vul: None	♠ 63	♠ AQ10984	2♦ ¹	Pass	2♥	2♣
North HCP: 1	♥ 1042	♥ AK5	3NT	AP		
South HCP: 13	♦ 10964	♦ 52	1. 1X-(Y)-2Z forcing			
Contract: 3N W	♣ J753	♣ 109				

Board: 342			West	North	East	South
Dealer: W	North:	South:	1♦	1♠	2♣ ¹	Pass
Vul: NS	♠ KQJ752	♠ 94	3♣	AP		
North HCP: 11	♥ A742	♥ KJ3	1. 1X-(Y)-2Z forcing			
South HCP: 6	♦ J10	♦ Q96542				
Contract: 3♣ E	♣ 3	♣ 105				

North hands (Practice Page)

Overcalls

Board: 343 ♠ 9
Dealer: E ♥ J94
Vul: EW ♦ K1087542
HCP: 8 ♣ A2

East Opens 1♦.

Partner bids first.

Board: 344 ♠ AKQJ103
Dealer: W ♥ 1064
Vul: None ♦ 10
HCP: 10 ♣ 1098

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

You bid first.

Board: 345 ♠ —
Dealer: E ♥ K108532
Vul: Both ♦ K765
HCP: 6 ♣ 874

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

Partner bids first.

Board: 346 ♠ AJ87
Dealer: W ♥ KQJ107
Vul: NS ♦ 742
HCP: 11 ♣ 8

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

You bid first.

Board: 347 ♠ 1098532
Dealer: E ♥ —
Vul: EW ♦ 6
HCP: 7 ♣ AK10765

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

Partner bids first.

Board: 348 ♠ 109
Dealer: W ♥ J3
Vul: Both ♦ A5
HCP: 9 ♣ KJ109874

West Opens 1♥.
East Bids 4♣ if possible.
West Bids 4♥ if possible.
East Bids 4NT if possible.
West Bids 5♣ if possible.
East Bids 6♥ if possible.

You bid first.

Overcalls Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ QJ108743			1♦	3♠
Vul: EW	♥ J94	♥ Q62				
North HCP: 8	♦ K1087542	♦ A6	AP			
South HCP: 9	♣ A2	♣ 3				
Contract: 3♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ103	♠ 75	1♥	2♠	3♠ ¹	Pass
Vul: None	♥ 1064	♥ J7	4♥	AP		
North HCP: 10	♦ 10	♦ 965432	1. limit raise or better in ♥			
South HCP: 1	♣ 1098	♣ 653				
Contract: 4♥ W						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ 109654			1♦	1♠
Vul: Both	♥ K108532	♥ J	Pass	Pass	3♦	AP
North HCP: 6	♦ K765	♦ Q				
South HCP: 11	♣ 874	♣ AKJ653				
Contract: 3♦ E						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ AJ87	♠ Q432	1♣	1♥	1♠	2♥
Vul: NS	♥ KQJ107	♥ 984	3♣	AP		
North HCP: 11	♦ 742	♦ K98				
South HCP: 9	♣ 8	♣ A74				
Contract: 3♣ W						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ 1098532	♠ K4			1♦	1♥
Vul: EW	♥ —	♥ AQJ9764	Pass	1♠	2♦	4♥
North HCP: 7	♦ 6	♦ A32	AP			
South HCP: 14	♣ AK10765	♣ 9				
Contract: 4♥ S						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ 76542	1♥	3♣	4♣ ¹	Pass
Vul: Both	♥ J3	♥ 42	4♥	Pass	4NT ²	Pass
North HCP: 9	♦ A5	♦ 10986	5♣	Pass	6♥	AP
South HCP: 2	♣ KJ109874	♣ Q3	1. limit raise or better in ♥			
Contract: 6♥ W			2. Blackwood 0314, for ♥			

South hands (Practice Page)

Overcalls

Board: 343 ♠ QJ108743
Dealer: E ♥ Q62
Vul: EW ♦ A6
HCP: 9 ♣ 3

East Opens 1♦.

You bid first.

Board: 344 ♠ 75
Dealer: W ♥ J7
Vul: None ♦ 965432
HCP: 1 ♣ 653

West Opens 1♥.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 345 ♠ 109654
Dealer: E ♥ J
Vul: Both ♦ Q
HCP: 11 ♣ AKJ653

East Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 346 ♠ Q432
Dealer: W ♥ 984
Vul: NS ♦ K98
HCP: 9 ♣ A74

West Opens 1♣.

East Bids 1♠ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 347 ♠ K4
Dealer: E ♥ AQJ9764
Vul: EW ♦ A32
HCP: 14 ♣ 9

East Opens 1♦.

East Bids 2♦ if possible.

You bid first.

Board: 348 ♠ 76542
Dealer: W ♥ 42
Vul: Both ♦ 10986
HCP: 2 ♣ Q3

West Opens 1♥.

East Bids 4♣ if possible.

West Bids 4♥ if possible.

East Bids 4NT if possible.

West Bids 5♣ if possible.

East Bids 6♥ if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ QJ108743			1♦	3♠
Vul: EW	♥ J94	♥ Q62				
North HCP: 8	♦ K1087542	♦ A6	AP			
South HCP: 9	♣ A2	♣ 3				
Contract: 3♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ103	♠ 75	1♥	2♠	3♠ ¹	Pass
Vul: None	♥ 1064	♥ J7	4♥	AP		
North HCP: 10	♦ 10	♦ 965432	1. limit raise or better in ♥			
South HCP: 1	♣ 1098	♣ 653				
Contract: 4♥ W						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ 109654			1♦	1♠
Vul: Both	♥ K108532	♥ J	Pass	Pass	3♦	AP
North HCP: 6	♦ K765	♦ Q				
South HCP: 11	♣ 874	♣ AKJ653				
Contract: 3♦ E						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ AJ87	♠ Q432	1♣	1♥	1♠	2♥
Vul: NS	♥ KQJ107	♥ 984	3♣	AP		
North HCP: 11	♦ 742	♦ K98				
South HCP: 9	♣ 8	♣ A74				
Contract: 3♣ W						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ 1098532	♠ K4			1♦	1♥
Vul: EW	♥ —	♥ AQJ9764	Pass	1♠	2♦	4♥
North HCP: 7	♦ 6	♦ A32	AP			
South HCP: 14	♣ AK10765	♣ 9				
Contract: 4♥ S						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ 76542	1♥	3♣	4♣ ¹	Pass
Vul: Both	♥ J3	♥ 42	4♥	Pass	4NT ²	Pass
North HCP: 9	♦ A5	♦ 10986	5♣	Pass	6♥	AP
South HCP: 2	♣ KJ109874	♣ Q3	1. limit raise or better in ♥			
Contract: 6♥ W			2. Blackwood 0314, for ♥			

North hands (Practice Page)

Overcalls

Board: 349 ♠ A10732
Dealer: E ♥ A6
Vul: None ♦ 1042
HCP: 10 ♣ Q54

East Opens 1♦.

Partner bids first.

Board: 350 ♠ KQJ643
Dealer: W ♥ 983
Vul: Both ♦ —
HCP: 9 ♣ K874

West Opens 1♦.

East Bids 2NT if possible.

West Bids 3♣ if possible.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 351 ♠ J5
Dealer: E ♥ Q732
Vul: None ♦ K9743
HCP: 8 ♣ Q6

East Opens 1♣.

Partner bids first.

Board: 352 ♠ KQ7
Dealer: W ♥ 3
Vul: Both ♦ AK10754
HCP: 13 ♣ J65

West Opens 1♥.

West Bids 3♥ if possible.

You bid first.

Board: 353 ♠ Q104
Dealer: E ♥ Q6
Vul: None ♦ QJ953
HCP: 10 ♣ K87

East Opens 1♣.

Partner bids first.

Board: 354 ♠ 97
Dealer: W ♥ K
Vul: NS ♦ J53
HCP: 11 ♣ AK109763

West Opens 1♦.

West Bids 3♦ if possible.

You bid first.

Overcalls Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ A10732	♠ 98			1♦	1♥
Vul: None	♥ A6	♥ KQ1052	Pass	1♠	Pass	2NT
North HCP: 10	♦ 1042	♦ A975	Pass	3♠	AP	
South HCP: 14	♣ Q54	♣ AJ				
Contract: 3♠ N						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ KQJ643	♠ A1098	1♦	2♠	2NT ¹	Pass
Vul: Both	♥ 983	♥ J7	3♣	Pass	3♥	Pass
North HCP: 9	♦ —	♦ Q1098	3♠ ²	Pass	4♥	AP
South HCP: 7	♣ K874	♣ 1053				
Contract: 4♥ E						

1. Lebensohl after 1m
2. limit raise or better in ♥

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ 10842			1♣	1♥
Vul: None	♥ Q732	♥ AJ10854	Pass	2♥	AP	
North HCP: 8	♦ K9743	♦ QJ				
South HCP: 12	♣ Q6	♣ A				
Contract: 2♥ S						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J108	1♥	2♦	Pass	3♦
Vul: Both	♥ 3	♥ AQ75	3♥	4♦	AP	
North HCP: 13	♦ AK10754	♦ J862				
South HCP: 8	♣ J65	♣ 73				
Contract: 4♦ N						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ J9865			1♣	2♣ ¹
Vul: None	♥ Q6	♥ AJ1083	Pass	3♠	AP	
North HCP: 10	♦ QJ953	♦ 4				
South HCP: 10	♣ K87	♣ A5				
Contract: 3♠ N						

1. Michaels Cuebid

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ A10652	1♦	3♣	Pass	Pass
Vul: NS	♥ K	♥ J10986	3♦	AP		
North HCP: 11	♦ J53	♦ Q7				
South HCP: 7	♣ AK109763	♣ 2				
Contract: 3♦ W						

South hands (Practice Page)

Overcalls

Board: 349	♠ 98	East Opens 1♦.
Dealer: E	♥ KQ1052	
Vul: None	♦ A975	You bid first.
HCP: 14	♣ AJ	
Board: 350	♠ A1098	West Opens 1♦.
Dealer: W	♥ J7	East Bids 2NT if possible.
Vul: Both	♦ Q1098	West Bids 3♣ if possible.
HCP: 7	♣ 1053	East Bids 3♥ if possible.
		West Bids 3♠ if possible.
		East Bids 4♥ if possible.
		Partner bids first.
Board: 351	♠ 10842	East Opens 1♣.
Dealer: E	♥ AJ10854	
Vul: None	♦ QJ	You bid first.
HCP: 12	♣ A	
Board: 352	♠ J108	West Opens 1♥.
Dealer: W	♥ AQ75	West Bids 3♥ if possible.
Vul: Both	♦ J862	
HCP: 8	♣ 73	Partner bids first.
Board: 353	♠ J9865	East Opens 1♣.
Dealer: E	♥ AJ1083	
Vul: None	♦ 4	You bid first.
HCP: 10	♣ A5	
Board: 354	♠ A10652	West Opens 1♦.
Dealer: W	♥ J10986	West Bids 3♦ if possible.
Vul: NS	♦ Q7	
HCP: 7	♣ 2	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ A10732	♠ 98			1♦	1♥
Vul: None	♥ A6	♥ KQ1052	Pass	1♠	Pass	2NT
North HCP: 10	♦ 1042	♦ A975	Pass	3♠	AP	
South HCP: 14	♣ Q54	♣ AJ				
Contract: 3♠ N						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ KQJ643	♠ A1098	1♦	2♠	2NT ¹	Pass
Vul: Both	♥ 983	♥ J7	3♣	Pass	3♥	Pass
North HCP: 9	♦ —	♦ Q1098	3♠ ²	Pass	4♥	AP
South HCP: 7	♣ K874	♣ 1053				
Contract: 4♥ E						

1. Lebensohl after 1m
2. limit raise or better in ♥

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ 10842			1♣	1♥
Vul: None	♥ Q732	♥ AJ10854	Pass	2♥	AP	
North HCP: 8	♦ K9743	♦ QJ				
South HCP: 12	♣ Q6	♣ A				
Contract: 2♥ S						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J108	1♥	2♦	Pass	3♦
Vul: Both	♥ 3	♥ AQ75	3♥	4♦	AP	
North HCP: 13	♦ AK10754	♦ J862				
South HCP: 8	♣ J65	♣ 73				
Contract: 4♦ N						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ J9865			1♣	2♣ ¹
Vul: None	♥ Q6	♥ AJ1083	Pass	3♠	AP	
North HCP: 10	♦ QJ953	♦ 4				
South HCP: 10	♣ K87	♣ A5				
Contract: 3♠ N						

1. Michaels Cuebid

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ A10652	1♦	3♣	Pass	Pass
Vul: NS	♥ K	♥ J10986	3♦	AP		
North HCP: 11	♦ J53	♦ Q7				
South HCP: 7	♣ AK109763	♣ 2				
Contract: 3♦ W						

North hands (Practice Page)

Overcalls

Board: 355 ♠ J76
Dealer: E ♥ 10653
Vul: None ♦ 75
HCP: 1 ♣ 9854

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

Partner bids first.

Board: 356 ♠ K105
Dealer: W ♥ Q85
Vul: NS ♦ 65
HCP: 13 ♣ AKJ52

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

You bid first.

Board: 357 ♠ 1073
Dealer: E ♥ 8
Vul: EW ♦ K1076
HCP: 11 ♣ AKJ75

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

Partner bids first.

Board: 358 ♠ AJ1097
Dealer: W ♥ 942
Vul: Both ♦ J
HCP: 10 ♣ A973

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

You bid first.

Board: 359 ♠ J963
Dealer: E ♥ 10
Vul: EW ♦ 86
HCP: 5 ♣ A87654

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

Partner bids first.

Board: 360 ♠ 104
Dealer: W ♥ AQ1065
Vul: Both ♦ KQJ5
HCP: 12 ♣ 32

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ KQ9			1♣	X
Vul: None	♥ 10653	♥ AKJ984	1♦	Pass	1♠	2♥
North HCP: 1	♦ 75	♦ Q4	AP			
South HCP: 18	♣ 9854	♣ K6				
Contract: 2♥ S						

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ K105	♠ 963	1♦	2♣	2♠ ¹	Pass
Vul: NS	♥ Q85	♥ 9632	3♥	Pass	3♠	AP
North HCP: 13	♦ 65	♦ K943	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ AKJ52	♣ 104				
Contract: 3♠ E						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AJ862			1♥	1♠
Vul: EW	♥ 8	♥ AQ1092	Pass	2♥ ¹	X	XX
North HCP: 11	♦ K1076	♦ 43	Pass	3♠	Pass	4♠
South HCP: 11	♣ AKJ75	♣ 9	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ Q8				
Vul: Both	♥ 942	♥ K10653	1♦	1♠	3♦	AP
North HCP: 10	♦ J	♦ K83				
South HCP: 10	♣ A973	♣ Q65				
Contract: 3♦ W						

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ J963	♠ A104			1♦	2♣
Vul: EW	♥ 10	♥ J765	2♠ ¹	5♣	X	AP
North HCP: 5	♦ 86	♦ 4	1. 1X-(Y)-2Z forcing			
South HCP: 11	♣ A87654	♣ KQJ102				
Contract: 5♣X S						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ 87532	1♣	1♥	Pass	2♥
Vul: Both	♥ AQ1065	♥ K73	3♣	3♥	X	AP
North HCP: 12	♦ KQJ5	♦ A876				
South HCP: 7	♣ 32	♣ 4				
Contract: 3♥X N						

South hands (Practice Page)

Overcalls

Board: 355

Dealer: E

Vul: None

HCP: 18

♠ KQ9

♥ AKJ984

♦ Q4

♣ K6

East Opens 1♣.

West Bids 1♦ if possible.

East Bids 1♠ if possible.

You bid first.

Board: 356

Dealer: W

Vul: NS

HCP: 3

♠ 963

♥ 9632

♦ K943

♣ 104

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 357

Dealer: E

Vul: EW

HCP: 11

♠ AJ862

♥ AQ1092

♦ 43

♣ 9

East Opens 1♥.

East Doubles 2♥ if possible.

You bid first.

Board: 358

Dealer: W

Vul: Both

HCP: 10

♠ Q8

♥ K10653

♦ K83

♣ Q65

West Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 359

Dealer: E

Vul: EW

HCP: 11

♠ A104

♥ J765

♦ 4

♣ KQJ102

East Opens 1♦.

West Bids 2♠ if possible.

East Doubles 5♣ if possible.

You bid first.

Board: 360

Dealer: W

Vul: Both

HCP: 7

♠ 87532

♥ K73

♦ A876

♣ 4

West Opens 1♣.

West Bids 3♣ if possible.

East Doubles 3♥ if possible.

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ KQ9			1♣	X
Vul: None	♥ 10653	♥ AKJ984	1♦	Pass	1♠	2♥
North HCP: 1	♦ 75	♦ Q4	AP			
South HCP: 18	♣ 9854	♣ K6				
Contract: 2♥ S						

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ K105	♠ 963	1♦	2♣	2♠ ¹	Pass
Vul: NS	♥ Q85	♥ 9632	3♥	Pass	3♠	AP
North HCP: 13	♦ 65	♦ K943	1. 1X-(Y)-2Z forcing			
South HCP: 3	♣ AKJ52	♣ 104				
Contract: 3♠ E						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AJ862			1♥	1♠
Vul: EW	♥ 8	♥ AQ1092	Pass	2♥ ¹	X	XX
North HCP: 11	♦ K1076	♦ 43	Pass	3♠	Pass	4♠
South HCP: 11	♣ AKJ75	♣ 9	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ Q8				
Vul: Both	♥ 942	♥ K10653	1♦	1♠	3♦	AP
North HCP: 10	♦ J	♦ K83				
South HCP: 10	♣ A973	♣ Q65				
Contract: 3♦ W						

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ J963	♠ A104			1♦	2♣
Vul: EW	♥ 10	♥ J765	2♠ ¹	5♣	X	AP
North HCP: 5	♦ 86	♦ 4	1. 1X-(Y)-2Z forcing			
South HCP: 11	♣ A87654	♣ KQJ102				
Contract: 5♣X S						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ 87532	1♣	1♥	Pass	2♥
Vul: Both	♥ AQ1065	♥ K73	3♣	3♥	X	AP
North HCP: 12	♦ KQJ5	♦ A876				
South HCP: 7	♣ 32	♣ 4				
Contract: 3♥X N						

North hands (Practice Page)

Overcalls

Board: 361 ♠ 87
Dealer: E ♥ 8543
Vul: EW ♦ 10974
HCP: 3 ♣ K62

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

Partner bids first.

Board: 362 ♠ K10972
Dealer: W ♥ AK1083
Vul: Both ♦ —
HCP: 13 ♣ QJ5

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

You bid first.

Board: 363 ♠ 763
Dealer: E ♥ AKQ7
Vul: Both ♦ AJ92
HCP: 14 ♣ 95

East Opens 1♦.

Partner bids first.

Board: 364 ♠ AQJ32
Dealer: W ♥ 5
Vul: None ♦ K32
HCP: 12 ♣ Q1064

West Opens 1♦.

You bid first.

Board: 365 ♠ 853
Dealer: E ♥ KQ8
Vul: NS ♦ 972
HCP: 8 ♣ QJ102

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

Partner bids first.

Board: 366 ♠ KQ
Dealer: W ♥ K5
Vul: EW ♦ AJ107654
HCP: 13 ♣ 63

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AJ10			1♣	1♥
Vul: EW	♥ 8543	♥ AQJ62				
North HCP: 3	♦ 10974	♦ Q	1♠	3♥	3♠	AP
South HCP: 14	♣ K62	♣ 10853				
Contract: 3♠ W						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ K10972	♠ A6	1♦	2♦ ¹	Pass	2♥
Vul: Both	♥ AK1083	♥ 652	3♦	Pass	Pass	3♥
North HCP: 13	♦ —	♦ Q32	AP			
South HCP: 10	♣ QJ5	♣ A9763				
Contract: 3♥ S						

1. Michaels Cuebid

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 109			1♦	3♣
Vul: Both	♥ AKQ7	♥ J965				
North HCP: 14	♦ AJ92	♦ —	AP			
South HCP: 9	♣ 95	♣ AKJ10642				
Contract: 3♣ S						

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ AQJ32	♠ K10	1♦	1♠	Pass	2NT
Vul: None	♥ 5	♥ Q1087	Pass	3♣	Pass	3♥
North HCP: 12	♦ K32	♦ AQ8	Pass	3NT	AP	
South HCP: 15	♣ Q1064	♣ KJ75				
Contract: 3N S						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ J1072			1♥	2♦
Vul: NS	♥ KQ8	♥ 4				
North HCP: 8	♦ 972	♦ AQJ643	3♦ ¹	Pass	4♥	AP
South HCP: 11	♣ QJ102	♣ K6				
Contract: 4♥ E						

1. limit raise or better in ♥

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A92	1♠	2♦	2♠	Pass
Vul: EW	♥ K5	♥ Q1082				
North HCP: 13	♦ AJ107654	♦ 8	Pass	3♦	AP	
South HCP: 6	♣ 63	♣ 109754				
Contract: 3♦ N						

South hands (Practice Page)

Overcalls

Board: 361 ♠ AJ10
Dealer: E ♥ AQJ62
Vul: EW ♦ Q
HCP: 14 ♣ 10853

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

You bid first.

Board: 362 ♠ A6
Dealer: W ♥ 652
Vul: Both ♦ Q32
HCP: 10 ♣ A9763

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

Partner bids first.

Board: 363 ♠ 109
Dealer: E ♥ J965
Vul: Both ♦ —
HCP: 9 ♣ AKJ10642

East Opens 1♦.

You bid first.

Board: 364 ♠ K10
Dealer: W ♥ Q1087
Vul: None ♦ AQ8
HCP: 15 ♣ KJ75

West Opens 1♦.

Partner bids first.

Board: 365 ♠ J1072
Dealer: E ♥ 4
Vul: NS ♦ AQJ643
HCP: 11 ♣ K6

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

You bid first.

Board: 366 ♠ A92
Dealer: W ♥ Q1082
Vul: EW ♦ 8
HCP: 6 ♣ 109754

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AJ10			1♣	1♥
Vul: EW	♥ 8543	♥ AQJ62				
North HCP: 3	♦ 10974	♦ Q	1♠	3♥	3♠	AP
South HCP: 14	♣ K62	♣ 10853				
Contract: 3♠ W						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ K10972	♠ A6	1♦	2♦ ¹	Pass	2♥
Vul: Both	♥ AK1083	♥ 652	3♦	Pass	Pass	3♥
North HCP: 13	♦ —	♦ Q32	AP			
South HCP: 10	♣ QJ5	♣ A9763				
Contract: 3♥ S			1. Michaels Cuebid			

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ 763	♠ 109			1♦	3♣
Vul: Both	♥ AKQ7	♥ J965				
North HCP: 14	♦ AJ92	♦ —	AP			
South HCP: 9	♣ 95	♣ AKJ10642				
Contract: 3♣ S						

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ AQJ32	♠ K10	1♦	1♠	Pass	2NT
Vul: None	♥ 5	♥ Q1087	Pass	3♣	Pass	3♥
North HCP: 12	♦ K32	♦ AQ8	Pass	3NT	AP	
South HCP: 15	♣ Q1064	♣ KJ75				
Contract: 3N S						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ J1072			1♥	2♦
Vul: NS	♥ KQ8	♥ 4				
North HCP: 8	♦ 972	♦ AQJ643	3♦ ¹	Pass	4♥	AP
South HCP: 11	♣ QJ102	♣ K6				
Contract: 4♥ E			1. limit raise or better in ♥			

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A92	1♠	2♦	2♠	Pass
Vul: EW	♥ K5	♥ Q1082				
North HCP: 13	♦ AJ107654	♦ 8	Pass	3♦	AP	
South HCP: 6	♣ 63	♣ 109754				
Contract: 3♦ N						

North hands (Practice Page)

Overcalls

Board: 367 ♠ K1042
Dealer: E ♥ 632
Vul: None ♦ AQJ
HCP: 12 ♣ Q62

East Opens 1♣.

Partner bids first.

Board: 368 ♠ Q108
Dealer: W ♥ A
Vul: NS ♦ QJ10532
HCP: 11 ♣ Q54

West Opens 1♠.

East Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 369 ♠ 92
Dealer: E ♥ Q873
Vul: EW ♦ Q8642
HCP: 6 ♣ Q6

East Opens 1♦.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

West Bids 4NT if possible.

East Bids 5♥ if possible.

West Bids 6♠ if possible.

Partner bids first.

Board: 370 ♠ KJ10962
Dealer: W ♥ Q5
Vul: Both ♦ Q104
HCP: 13 ♣ AJ

West Opens 1♦.

You bid first.

Board: 371 ♠ 94
Dealer: E ♥ Q65
Vul: EW ♦ 7642
HCP: 5 ♣ QJ76

East Opens 1♠.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 372 ♠ —
Dealer: W ♥ J985
Vul: Both ♦ AQJ1085
HCP: 12 ♣ A84

West Opens 1♣.

You bid first.

Overcalls Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ K1042	♠ Q76			1♣	1♥
Vul: None	♥ 632	♥ AQJ97	Pass	2♣ ¹	Pass	3♥
North HCP: 12	♦ AQJ	♦ 52	AP			
South HCP: 10	♣ Q62	♣ J87				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ 2	1♠	2♦	3♠	4♦
Vul: NS	♥ A	♥ 75432	Pass	Pass	4♠	X
North HCP: 11	♦ QJ10532	♦ AK74	AP			
South HCP: 10	♣ Q54	♣ K86				
Contract: 4♠X W						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ 4	3♠	4♥	4♠	Pass
Vul: EW	♥ Q873	♥ AKJ10542	4NT ¹	Pass	5♥	Pass
North HCP: 6	♦ Q8642	♦ J3	6♠	Pass	Pass	X
South HCP: 9	♣ Q6	♣ 975	AP			
Contract: 6♠X W						1. Blackwood 0314, for ♠

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ KJ10962	♠ —	1♦	1♠	Pass	2♥
Vul: Both	♥ Q5	♥ AKJ10876	Pass	2♠	AP	
North HCP: 13	♦ Q104	♦ 75				
South HCP: 8	♣ AJ	♣ 9863				
Contract: 2♠ N						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ Q7			1♠	2♥
Vul: EW	♥ Q65	♥ AKJ92	2♠	Pass	Pass	X
North HCP: 5	♦ 7642	♦ Q98	Pass	3♥	Pass	Pass
South HCP: 15	♣ QJ76	♣ K43	3♠	AP		
Contract: 3♠ E						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ AKQ1063	1♣	1♦	Pass	1♠
Vul: Both	♥ J985	♥ K74	Pass	2♦	Pass	2♠
North HCP: 12	♦ AQJ1085	♦ 97	Pass	3♥	Pass	3♠
South HCP: 12	♣ A84	♣ 103	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

South hands (Practice Page)

Overcalls

Board: 367	♠ Q76	East Opens 1♣.
Dealer: E	♥ AQJ97	
Vul: None	♦ 52	You bid first.
HCP: 10	♣ J87	
Board: 368	♠ 2	West Opens 1♠.
Dealer: W	♥ 75432	East Bids 3♠ if possible.
Vul: NS	♦ AK74	East Bids 4♠ if possible.
HCP: 10	♣ K86	Partner bids first.
Board: 369	♠ 4	East Opens 1♦.
Dealer: E	♥ AKJ10542	West Bids 3♠ if possible.
Vul: EW	♦ J3	East Bids 4♠ if possible.
HCP: 9	♣ 975	West Bids 4NT if possible.
		East Bids 5♥ if possible.
		West Bids 6♠ if possible.
		You bid first.
Board: 370	♠ —	West Opens 1♦.
Dealer: W	♥ AKJ10876	
Vul: Both	♦ 75	Partner bids first.
HCP: 8	♣ 9863	
Board: 371	♠ Q7	East Opens 1♠.
Dealer: E	♥ AKJ92	West Bids 2♠ if possible.
Vul: EW	♦ Q98	West Bids 3♠ if possible.
HCP: 15	♣ K43	You bid first.
Board: 372	♠ AKQ1063	West Opens 1♣.
Dealer: W	♥ K74	
Vul: Both	♦ 97	Partner bids first.
HCP: 12	♣ 103	

Overcalls Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ K1042	♠ Q76			1♣	1♥
Vul: None	♥ 632	♥ AQJ97	Pass	2♣ ¹	Pass	3♥
North HCP: 12	♦ AQJ	♦ 52	AP			
South HCP: 10	♣ Q62	♣ J87				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ 2	1♠	2♦	3♠	4♦
Vul: NS	♥ A	♥ 75432	Pass	Pass	4♠	X
North HCP: 11	♦ QJ10532	♦ AK74	AP			
South HCP: 10	♣ Q54	♣ K86				
Contract: 4♠X W						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ 4			1♦	3♥
Vul: EW	♥ Q873	♥ AKJ10542	3♠	4♥	4♠	Pass
North HCP: 6	♦ Q8642	♦ J3	4NT ¹	Pass	5♥	Pass
South HCP: 9	♣ Q6	♣ 975	6♠	Pass	Pass	X
Contract: 6♠X W			AP			
						1. Blackwood 0314, for ♠

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ KJ10962	♠ —				
Vul: Both	♥ Q5	♥ AKJ10876	1♦	1♠	Pass	2♥
North HCP: 13	♦ Q104	♦ 75	Pass	2♠	AP	
South HCP: 8	♣ AJ	♣ 9863				
Contract: 2♠ N						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ Q7			1♠	2♥
Vul: EW	♥ Q65	♥ AKJ92	2♠	Pass	Pass	X
North HCP: 5	♦ 7642	♦ Q98	Pass	3♥	Pass	Pass
South HCP: 15	♣ QJ76	♣ K43	3♠	AP		
Contract: 3♠ E						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ AKQ1063	1♣	1♦	Pass	1♠
Vul: Both	♥ J985	♥ K74	Pass	2♦	Pass	2♠
North HCP: 12	♦ AQJ1085	♦ 97	Pass	3♥	Pass	3♠
South HCP: 12	♣ A84	♣ 103	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

North hands (Practice Page)

Overcalls

Board: 373 ♠ 9764
Dealer: E ♥ AQ5
Vul: None ♦ 10542
HCP: 9 ♣ K9

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

Partner bids first.

Board: 374 ♠ 10
Dealer: W ♥ AKJ987
Vul: EW ♦ Q10
HCP: 14 ♣ A653

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

You bid first.

Board: 375 ♠ 107
Dealer: E ♥ 109763
Vul: None ♦ A1073
HCP: 4 ♣ 105

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

Partner bids first.

Board: 376 ♠ A8652
Dealer: W ♥ J
Vul: NS ♦ KQJ532
HCP: 13 ♣ Q

West Opens 1♦.

You bid first.

Board: 377 ♠ K8632
Dealer: E ♥ K96
Vul: Both ♦ Q43
HCP: 8 ♣ 73

East Opens 1♣.

Partner bids first.

Board: 378 ♠ AKJ984
Dealer: W ♥ J7
Vul: None ♦ AKQ103
HCP: 18 ♣ —

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ 9764	♠ KQJ1082			1♥	2♠
Vul: None	♥ AQ5	♥ 10	3♥	4♠	Pass	Pass
North HCP: 9	♦ 10542	♦ J8	5♥	Pass	Pass	X
South HCP: 9	♣ K9	♣ Q875	AP			
Contract: 5♥ X E						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 6				
Vul: EW	♥ AKJ987	♥ Q104	1♠	2♥	3♠	4♥
North HCP: 14	♦ Q10	♦ K753	4♠	5♥	AP	
South HCP: 9	♣ A653	♣ KJ1074				
Contract: 5♥ N						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ 95			1♠	2♣
Vul: None	♥ 109763	♥ K52	2♠	Pass	Pass	X
North HCP: 4	♦ A1073	♦ KQ8	Pass	3♥	3♠	AP
South HCP: 14	♣ 105	♣ KQJ82				
Contract: 3♠ E						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ A8652	♠ Q9				
Vul: NS	♥ J	♥ KQ974	1♦	1♠	Pass	2♥
North HCP: 13	♦ KQJ532	♦ 9	Pass	2♠	AP	
South HCP: 12	♣ Q	♣ AJ952				
Contract: 2♠ N						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ A7			1♣	1♥
Vul: Both	♥ K96	♥ AJ1083	Pass	2♥	Pass	4♥
North HCP: 8	♦ Q43	♦ K5	AP			
South HCP: 15	♣ 73	♣ QJ84				
Contract: 4♥ S						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ AKJ984	♠ Q6532				
Vul: None	♥ J7	♥ 62	1♦	1♠	4♥	AP
North HCP: 18	♦ AKQ103	♦ J7				
South HCP: 3	♣ —	♣ 8762				
Contract: 4♥ E						

South hands (Practice Page)

Overcalls

Board: 373	♠ KQJ1082	East Opens 1♥.
Dealer: E	♥ 10	West Bids 3♥ if possible.
Vul: None	♦ J8	West Bids 5♥ if possible.
HCP: 9	♣ Q875	You bid first.
Board: 374	♠ 6	West Opens 1♠.
Dealer: W	♥ Q104	East Bids 3♠ if possible.
Vul: EW	♦ K753	West Bids 4♠ if possible.
HCP: 9	♣ KJ1074	Partner bids first.
Board: 375	♠ 95	East Opens 1♠.
Dealer: E	♥ K52	West Bids 2♠ if possible.
Vul: None	♦ KQ8	East Bids 3♠ if possible.
HCP: 14	♣ KQJ82	You bid first.
Board: 376	♠ Q9	West Opens 1♦.
Dealer: W	♥ KQ974	Partner bids first.
Vul: NS	♦ 9	
HCP: 12	♣ AJ952	
Board: 377	♠ A7	East Opens 1♣.
Dealer: E	♥ AJ1083	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ QJ84	
Board: 378	♠ Q6532	West Opens 1♦.
Dealer: W	♥ 62	East Bids 4♥ if possible.
Vul: None	♦ J7	
HCP: 3	♣ 8762	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ 9764	♠ KQJ1082			1♥	2♠
Vul: None	♥ AQ5	♥ 10	3♥	4♠	Pass	Pass
North HCP: 9	♦ 10542	♦ J8	5♥	Pass	Pass	X
South HCP: 9	♣ K9	♣ Q875	AP			
Contract: 5♥ X E						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 6				
Vul: EW	♥ AKJ987	♥ Q104	1♠	2♥	3♠	4♥
North HCP: 14	♦ Q10	♦ K753	4♠	5♥	AP	
South HCP: 9	♣ A653	♣ KJ1074				
Contract: 5♥ N						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ 95			1♠	2♣
Vul: None	♥ 109763	♥ K52	2♠	Pass	Pass	X
North HCP: 4	♦ A1073	♦ KQ8	Pass	3♥	3♠	AP
South HCP: 14	♣ 105	♣ KQJ82				
Contract: 3♠ E						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ A8652	♠ Q9				
Vul: NS	♥ J	♥ KQ974	1♦	1♠	Pass	2♥
North HCP: 13	♦ KQJ532	♦ 9	Pass	2♠	AP	
South HCP: 12	♣ Q	♣ AJ952				
Contract: 2♠ N						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ A7			1♣	1♥
Vul: Both	♥ K96	♥ AJ1083	Pass	2♥	Pass	4♥
North HCP: 8	♦ Q43	♦ K5	AP			
South HCP: 15	♣ 73	♣ QJ84				
Contract: 4♥ S						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ AKJ984	♠ Q6532				
Vul: None	♥ J7	♥ 62	1♦	1♠	4♥	AP
North HCP: 18	♦ AKQ103	♦ J7				
South HCP: 3	♣ —	♣ 8762				
Contract: 4♥ E						

North hands (Practice Page)

Overcalls

Board: 379	♠ 1074	East Opens 1♣.
Dealer: E	♥ AJ62	
Vul: NS	♦ J7	Partner bids first.
HCP: 11	♣ AJ97	
Board: 380	♠ K5	West Opens 1♦.
Dealer: W	♥ KJ1076	East Bids 1♠ if possible.
Vul: None	♦ J95	West Bids 1NT if possible.
HCP: 11	♣ K98	East Bids 4♠ if possible.
		You bid first.
Board: 381	♠ 3	East Opens 1♥.
Dealer: E	♥ 75	West Bids 3♥ if possible.
Vul: NS	♦ AQJ103	
HCP: 9	♣ Q9864	Partner bids first.
Board: 382	♠ K	West Opens 1♥.
Dealer: W	♥ —	East Bids 5♥ if possible.
Vul: EW	♦ AQ10654	
HCP: 10	♣ J108762	You bid first.
Board: 383	♠ K84	East Opens 1♣.
Dealer: E	♥ 85	West Bids 1♠ if possible.
Vul: NS	♦ J9743	East Bids 2♣ if possible.
HCP: 4	♣ 1054	West Bids 3♣ if possible.
		West Bids 4♣ if possible.
		Partner bids first.
Board: 384	♠ QJ1073	West Opens 1♦.
Dealer: W	♥ Q1084	East Bids 2♣ if possible.
Vul: Both	♦ K5	West Bids 3♣ if possible.
HCP: 9	♣ J4	East Bids 5♣ if possible.
		You bid first.

Overcalls Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ Q3			1♣	1♦
Vul: NS	♥ AJ62	♥ 1098				
North HCP: 11	♦ J7	♦ AKQ103	Pass	1♥	Pass	1NT
South HCP: 13	♣ AJ97	♣ Q105	AP			
Contract: 1N S						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 32				
Vul: None	♥ KJ1076	♥ 953	1♦	1♥	1♠	Pass
North HCP: 11	♦ J95	♦ 73	1NT	Pass	4♣	AP
South HCP: 1	♣ K98	♣ J106432				
Contract: 4♠ E						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AKJ742				
Vul: NS	♥ 75	♥ —			1♥	2♠
North HCP: 9	♦ AQJ103	♦ 8752	3♥	AP		
South HCP: 11	♣ Q9864	♣ K53				
Contract: 3♥ E						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J986542	1♥	4NT ¹	Pass	5♣
Vul: EW	♥ —	♥ 72	Pass	Pass ²	5♥	AP
North HCP: 10	♦ AQ10654	♦ 98	1. Unusual 4NT			
South HCP: 1	♣ J108762	♣ 94	2. bidable suit			
Contract: 5♥ W						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ A52			1♣	1♥
Vul: NS	♥ 85	♥ KQ1094	1♠	Pass	2♣	2♦
North HCP: 4	♦ J9743	♦ KQ86	3♣	3♦	Pass	Pass
South HCP: 14	♣ 1054	♣ 8	4♣	AP		
Contract: 4♣ E						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ QJ1073	♠ K54	1♦	1♠	2♣ ¹	2♣
Vul: Both	♥ Q1084	♥ J73	3♣	Pass	5♣	AP
North HCP: 9	♦ K5	♦ J7642	1. 1X-(Y)-2Z forcing			
South HCP: 8	♣ J4	♣ K9				
Contract: 5♣ E						

South hands (Practice Page)

Overcalls

Board: 379	♠ Q3	East Opens 1♣.
Dealer: E	♥ 1098	
Vul: NS	♦ AKQ103	You bid first.
HCP: 13	♣ Q105	
Board: 380	♠ 32	West Opens 1♦.
Dealer: W	♥ 953	East Bids 1♠ if possible.
Vul: None	♦ 73	West Bids 1NT if possible.
HCP: 1	♣ J106432	East Bids 4♠ if possible.
		Partner bids first.
Board: 381	♠ AKJ742	East Opens 1♥.
Dealer: E	♥ —	West Bids 3♥ if possible.
Vul: NS	♦ 8752	
HCP: 11	♣ K53	You bid first.
Board: 382	♠ J986542	West Opens 1♥.
Dealer: W	♥ 72	East Bids 5♥ if possible.
Vul: EW	♦ 98	
HCP: 1	♣ 94	Partner bids first.
Board: 383	♠ A52	East Opens 1♣.
Dealer: E	♥ KQ1094	West Bids 1♠ if possible.
Vul: NS	♦ KQ86	East Bids 2♣ if possible.
HCP: 14	♣ 8	West Bids 3♣ if possible.
		West Bids 4♣ if possible.
		You bid first.
Board: 384	♠ K54	West Opens 1♦.
Dealer: W	♥ J73	East Bids 2♣ if possible.
Vul: Both	♦ J7642	West Bids 3♣ if possible.
HCP: 8	♣ K9	East Bids 5♣ if possible.
		Partner bids first.

Overcalls Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ Q3			1♣	1♦
Vul: NS	♥ AJ62	♥ 1098				
North HCP: 11	♦ J7	♦ AKQ103	Pass	1♥	Pass	1NT
South HCP: 13	♣ AJ97	♣ Q105	AP			
Contract: 1N S						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 32				
Vul: None	♥ KJ1076	♥ 953	1♦	1♥	1♠	Pass
North HCP: 11	♦ J95	♦ 73	1NT	Pass	4♣	AP
South HCP: 1	♣ K98	♣ J106432				
Contract: 4♠ E						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AKJ742				
Vul: NS	♥ 75	♥ —			1♥	2♠
North HCP: 9	♦ AQJ103	♦ 8752	3♥	AP		
South HCP: 11	♣ Q9864	♣ K53				
Contract: 3♥ E						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J986542	1♥	4NT ¹	Pass	5♣
Vul: EW	♥ —	♥ 72	Pass	Pass ²	5♥	AP
North HCP: 10	♦ AQ10654	♦ 98	1. Unusual 4NT			
South HCP: 1	♣ J108762	♣ 94	2. bidable suit			
Contract: 5♥ W						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ A52			1♣	1♥
Vul: NS	♥ 85	♥ KQ1094	1♠	Pass	2♣	2♦
North HCP: 4	♦ J9743	♦ KQ86	3♣	3♦	Pass	Pass
South HCP: 14	♣ 1054	♣ 8	4♣	AP		
Contract: 4♣ E						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ QJ1073	♠ K54	1♦	1♠	2♣ ¹	2♣
Vul: Both	♥ Q1084	♥ J73	3♣	Pass	5♣	AP
North HCP: 9	♦ K5	♦ J7642	1. 1X-(Y)-2Z forcing			
South HCP: 8	♣ J4	♣ K9				
Contract: 5♣ E						

North hands (Practice Page)

Overcalls

Board: 385 ♠ Q104
Dealer: E ♥ 43
Vul: None ♦ 7
HCP: 6 ♣ A1097654

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

Partner bids first.

Board: 386 ♠ 4
Dealer: W ♥ Q5
Vul: EW ♦ AKJ108
HCP: 14 ♣ KJ982

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

You bid first.

Board: 387 ♠ K97
Dealer: E ♥ KQ876
Vul: Both ♦ 72
HCP: 11 ♣ K85

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

Partner bids first.

Board: 388 ♠ K53
Dealer: W ♥ KQ1087
Vul: None ♦ A106
HCP: 12 ♣ 107

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

You bid first.

Board: 389 ♠ AQ63
Dealer: E ♥ 742
Vul: NS ♦ J104
HCP: 7 ♣ 964

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

Partner bids first.

Board: 390 ♠ —
Dealer: W ♥ AK1043
Vul: Both ♦ A10732
HCP: 16 ♣ KQ9

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

You bid first.

Overcalls Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ A7			1♠	2♠ ¹
Vul: None	♥ 43	♥ KQ1082	3♥ ²	Pass	3♠	AP
North HCP: 6	♦ 7	♦ QJ863	1. Michaels Cuebid			
South HCP: 12	♣ A1097654	♣ 3	2. limit raise or better in ♠			
Contract: 3♠ E						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ 862	1♠	2NT ¹	3♠	AP
Vul: EW	♥ Q5	♥ J10432	1. Unusual 2NT			
North HCP: 14	♦ AKJ108	♦ Q52				
South HCP: 5	♣ KJ982	♣ Q10				
Contract: 3♠ W						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ AQJ1082	Pass	2♦ ¹	1♦	1♠
Vul: Both	♥ KQ876	♥ J4	Pass	5♠	3♦	5♦ ²
North HCP: 11	♦ 72	♦ —	1. limit raise or better in ♠			
South HCP: 13	♣ K85	♣ AJ732	2. Exclusion, for ♠			
Contract: 5♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ K53	♠ 107	1♠	2♥	Pass	Pass
Vul: None	♥ KQ1087	♥ J4	2♠	Pass	4♠	AP
North HCP: 12	♦ A106	♦ KQJ				
South HCP: 7	♣ 107	♣ 965432				
Contract: 4♠ W						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ AQ63	♠ 95	Pass	Pass	1♣	1♥
Vul: NS	♥ 742	♥ AKQ103	2♦	2♥	X	Pass
North HCP: 7	♦ J104	♦ KQ3			AP	
South HCP: 14	♣ 964	♣ 753				
Contract: 2♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 10653	1♠	2♠ ¹	X	3♥
Vul: Both	♥ AK1043	♥ J652	3♠	X	Pass	4♥
North HCP: 16	♦ A10732	♦ K8	Pass	Pass	4♠	AP
South HCP: 5	♣ KQ9	♣ J72	1. Michaels Cuebid			
Contract: 4♠ W						

South hands (Practice Page)

Overcalls

Board: 385 ♠ A7
Dealer: E ♥ KQ1082
Vul: None ♦ QJ863
HCP: 12 ♣ 3

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

You bid first.

Board: 386 ♠ 862
Dealer: W ♥ J10432
Vul: EW ♦ Q52
HCP: 5 ♣ Q10

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

Partner bids first.

Board: 387 ♠ AQJ1082
Dealer: E ♥ J4
Vul: Both ♦ —
HCP: 13 ♣ AJ732

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

You bid first.

Board: 388 ♠ 107
Dealer: W ♥ J4
Vul: None ♦ KQJ
HCP: 7 ♣ 965432

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

Partner bids first.

Board: 389 ♠ 95
Dealer: E ♥ AKQ103
Vul: NS ♦ KQ3
HCP: 14 ♣ 753

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

You bid first.

Board: 390 ♠ 10653
Dealer: W ♥ J652
Vul: Both ♦ K8
HCP: 5 ♣ J72

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

Partner bids first.

Overcalls Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ Q104	♠ A7			1♠	2♠ ¹
Vul: None	♥ 43	♥ KQ1082	3♥ ²	Pass	3♠	AP
North HCP: 6	♦ 7	♦ QJ863	1. Michaels Cuebid			
South HCP: 12	♣ A1097654	♣ 3	2. limit raise or better in ♠			
Contract: 3♠ E						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ 4	♠ 862	1♠	2NT ¹	3♠	AP
Vul: EW	♥ Q5	♥ J10432	1. Unusual 2NT			
North HCP: 14	♦ AKJ108	♦ Q52				
South HCP: 5	♣ KJ982	♣ Q10				
Contract: 3♠ W						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ AQJ1082	Pass	2♦ ¹	1♦	1♠
Vul: Both	♥ KQ876	♥ J4	Pass	5♠	3♦	5♦ ²
North HCP: 11	♦ 72	♦ —	1. limit raise or better in ♠			
South HCP: 13	♣ K85	♣ AJ732	2. Exclusion, for ♠			
Contract: 5♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ K53	♠ 107	1♠	2♥	Pass	Pass
Vul: None	♥ KQ1087	♥ J4	2♠	Pass	4♠	AP
North HCP: 12	♦ A106	♦ KQJ				
South HCP: 7	♣ 107	♣ 965432				
Contract: 4♠ W						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ AQ63	♠ 95	Pass	Pass	1♣	1♥
Vul: NS	♥ 742	♥ AKQ103	2♦	2♥	X	Pass
North HCP: 7	♦ J104	♦ KQ3			AP	
South HCP: 14	♣ 964	♣ 753				
Contract: 2♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 10653	1♠	2♠ ¹	X	3♥
Vul: Both	♥ AK1043	♥ J652	3♠	X	Pass	4♥
North HCP: 16	♦ A10732	♦ K8	Pass	Pass	4♠	AP
South HCP: 5	♣ KQ9	♣ J72	1. Michaels Cuebid			
Contract: 4♠ W						

North hands (Practice Page)

Overcalls

Board: 391	♠ J10852	East Opens 1♠.
Dealer: E	♥ —	West Bids 3NT if possible.
Vul: None	♦ J98632	
HCP: 4	♣ Q9	Partner bids first.
Board: 392	♠ 862	West Opens 1♥.
Dealer: W	♥ A	West Bids 4♥ if possible.
Vul: NS	♦ AQJ1073	
HCP: 13	♣ Q32	You bid first.
Board: 393	♠ 9765	East Opens 1♣.
Dealer: E	♥ QJ32	West Bids 2♥ if possible.
Vul: EW	♦ 52	East Bids 3♣ if possible.
HCP: 3	♣ 963	West Bids 3♠ if possible.
		East Bids 3NT if possible.
		Partner bids first.
Board: 394	♠ 10	West Opens 1♣.
Dealer: W	♥ AQJ109	East Bids 2♦ if possible.
Vul: None	♦ 64	West Bids 3♦ if possible.
HCP: 11	♣ A7653	You bid first.
Board: 395	♠ 762	East Opens 1♥.
Dealer: E	♥ J2	West Bids 3♥ if possible.
Vul: NS	♦ Q97	
HCP: 8	♣ KQ832	Partner bids first.
Board: 396	♠ K6	West Opens 1♠.
Dealer: W	♥ Q987	West Bids 2♠ if possible.
Vul: EW	♦ 10	West Bids 3♠ if possible.
HCP: 14	♣ AKQ1085	You bid first.

Overcalls Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ J10852	♠ 9				
Vul: None	♥ —	♥ KQJ10983			1♠	3♥
North HCP: 4	♦ J98632	♦ 7	3NT	AP		
South HCP: 9	♣ Q9	♣ K864				
Contract: 3N W						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ 862	♠ AKQJ10	1♥	2♦	Pass	2♠
Vul: NS	♥ A	♥ 42	4♥	Pass	Pass	X
North HCP: 13	♦ AQJ1073	♦ 82	AP			
South HCP: 10	♣ Q32	♣ 7654				
Contract: 4♥X W						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ AJ3			1♣	2♦
Vul: EW	♥ QJ32	♥ 94	2♥ ¹	Pass	3♣	Pass
North HCP: 3	♦ 52	♦ AQ10964	3♠	Pass	3NT	AP
South HCP: 11	♣ 963	♣ 52				
Contract: 3N E			1. 1X-(Y)-2Z forcing			

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 9765432	1♣	1♥	2♦ ¹	Pass
Vul: None	♥ AQJ109	♥ K3	3♦	AP		
North HCP: 11	♦ 64	♦ 10	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ A7653	♣ Q102				
Contract: 3♦ E						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KQ95			1♥	2♦
Vul: NS	♥ J2	♥ Q9	3♥	AP		
North HCP: 8	♦ Q97	♦ AK10852				
South HCP: 14	♣ KQ832	♣ 7				
Contract: 3♥ E						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 97	1♠	2♣	Pass	2♦
Vul: EW	♥ Q987	♥ K532	2♠	3♣	Pass	3♥
North HCP: 14	♦ 10	♦ AKQ85	3♠	X	Pass	4♣
South HCP: 13	♣ AKQ1085	♣ J2	Pass	4♠ ¹	Pass	5♣
Contract: 5♣ N			AP			
			1. Cue bid, a ♠ stopper			

South hands (Practice Page)

Overcalls

Board: 391	♠ 9	East Opens 1♠.
Dealer: E	♥ KQJ10983	West Bids 3NT if possible.
Vul: None	♦ 7	
HCP: 9	♣ K864	You bid first.
Board: 392	♠ AKQJ10	West Opens 1♥.
Dealer: W	♥ 42	West Bids 4♥ if possible.
Vul: NS	♦ 82	
HCP: 10	♣ 7654	Partner bids first.
Board: 393	♠ AJ3	East Opens 1♣.
Dealer: E	♥ 94	West Bids 2♥ if possible.
Vul: EW	♦ AQ10964	East Bids 3♣ if possible.
HCP: 11	♣ 52	West Bids 3♠ if possible.
		East Bids 3NT if possible.
		You bid first.
Board: 394	♠ 9765432	West Opens 1♣.
Dealer: W	♥ K3	East Bids 2♦ if possible.
Vul: None	♦ 10	West Bids 3♦ if possible.
HCP: 5	♣ Q102	Partner bids first.
Board: 395	♠ KQ95	East Opens 1♥.
Dealer: E	♥ Q9	West Bids 3♥ if possible.
Vul: NS	♦ AK10852	
HCP: 14	♣ 7	You bid first.
Board: 396	♠ 97	West Opens 1♠.
Dealer: W	♥ K532	West Bids 2♠ if possible.
Vul: EW	♦ AKQ85	West Bids 3♠ if possible.
HCP: 13	♣ J2	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ J10852	♠ 9				
Vul: None	♥ —	♥ KQJ10983			1♠	3♥
North HCP: 4	♦ J98632	♦ 7	3NT	AP		
South HCP: 9	♣ Q9	♣ K864				
Contract: 3N W						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ 862	♠ AKQJ10	1♥	2♦	Pass	2♠
Vul: NS	♥ A	♥ 42	4♥	Pass	Pass	X
North HCP: 13	♦ AQJ1073	♦ 82	AP			
South HCP: 10	♣ Q32	♣ 7654				
Contract: 4♥X W						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ AJ3			1♣	2♦
Vul: EW	♥ QJ32	♥ 94	2♥ ¹	Pass	3♣	Pass
North HCP: 3	♦ 52	♦ AQ10964	3♠	Pass	3NT	AP
South HCP: 11	♣ 963	♣ 52				
Contract: 3N E			1. 1X-(Y)-2Z forcing			

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ 9765432	1♣	1♥	2♦ ¹	Pass
Vul: None	♥ AQJ109	♥ K3	3♦	AP		
North HCP: 11	♦ 64	♦ 10	1. 1X-(Y)-2Z forcing			
South HCP: 5	♣ A7653	♣ Q102				
Contract: 3♦ E						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KQ95				
Vul: NS	♥ J2	♥ Q9			1♥	2♦
North HCP: 8	♦ Q97	♦ AK10852	3♥	AP		
South HCP: 14	♣ KQ832	♣ 7				
Contract: 3♥ E						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 97	1♠	2♣	Pass	2♦
Vul: EW	♥ Q987	♥ K532	2♠	3♣	Pass	3♥
North HCP: 14	♦ 10	♦ AKQ85	3♠	X	Pass	4♣
South HCP: 13	♣ AKQ1085	♣ J2	Pass	4♠ ¹	Pass	5♣
Contract: 5♣ N			AP			
			1. Cue bid, a ♠ stopper			

North hands (Practice Page)

Overcalls

Board: 397	♠ AQ765	East Opens 1♣.
Dealer: E	♥ Q9853	West Bids 1♦ if possible.
Vul: Both	♦ 73	
HCP: 8	♣ 9	Partner bids first.

Overcalls Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ AQ765	♠ 8			1♣	Pass
Vul: Both	♥ Q9853	♥ 74	1♦	2♣ ¹	Pass	2♥
North HCP: 8	♦ 73	♦ K86	AP			
South HCP: 13	♣ 9	♣ AKQJ765	1. Michaels Cuebid			
Contract: 2♥ S						

South hands (Practice Page)

Overcalls

Board: 397	♠ 8	East Opens 1♣.
Dealer: E	♥ 74	West Bids 1♦ if possible.
Vul: Both	♦ K86	
HCP: 13	♣ AKQJ765	You bid first.

Overcalls Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ AQ765	♠ 8			1♣	Pass
Vul: Both	♥ Q9853	♥ 74	1♦	2♣ ¹	Pass	2♥
North HCP: 8	♦ 73	♦ K86	AP			
South HCP: 13	♣ 9	♣ AKQJ765	1. Michaels Cuebid			
Contract: 2♥ S						