Print off and fold down the middle.

1 West North East South 1 ◆ Pass Pass ?	★ K9872♥ J752◆ A92♣ 6	Pass You have sufficient honour strength (8+) to overcall, but our SQOT is only 6 (you need 7 to overcall at the 1-Level)
2 West North East South 1 ?	★ K3▼ J2◆ KJ876♣ Q1042	Pass You are not strong enough to overcall the 2-level, and your SQOT is a poor 7. You need a SQOT that is at least equal to the number of tricks you are bidding for, here 8. West could have a decent hand with very good diamonds and no support for East's spades, and if you are doubled you could go for a big penalty.
3 West North East South 1 ♥ ?	AKJ10▼ 543◆ Q72♣ K72	Pass You MUST have at least five cards in your overcall suit. Partner might be very short in spades. Your hand is well suited to defending.
4 West North East South 1.4 ?	★ KQJ86♥ 7◆ Q743♣ 965	A classic 1-level overcall. Lovely spades with a SQOT of 8 and 8 HCP. Overcalls in spades are especially isruptive. If West had been planning to bid diamonds or hearts she will now have to do so at the 2-level.
5 West North East South 1 ?	♠ 6♥ KJ1092♦ A3♣ Q6542	A 2-Level overcall requires close to opening values and a SQOT of 8+. If you added a 6 th heart (removing a club) then the SQOT would be 9 but it does not follow t that you should bid to make 9 tricks (3*). You would still overcall 2*.
6 West North East South 1 ♥ ?	★ K943♥ KJ9◆ Q43♣ AK2	To overcall 1NT you need a good stopper in opener's suit and 16+ HCP (or a good 15 HCP). If you are declarer in a No Trump contract then West will almost certainly lead East's suit (hearts) and your HK will win the first or second round of hearts.
7 West North East South 1 A Pass ?	♣ Q72♥ J642♦ K762♣ 98	You know that partner has 5+ hearts so you have a heart fit. Your bid shows modest values (6-11 HCP) and 3+ card heart support.
8 West North East South 1 A Pass ?	♣ Q965♥ Q965♦ A52♣ J64	You would normally require 3 card support and 11+ HCP to make a jump raise of partner's overcall suit. However you have a fourth spade, which surely is worth an extra trick.

9 West North East South	♠ J6	1NT
1 1 Pass ?	♥ K94 ♦ Q987 ♣ A98	You do not have 3 card support for partner's spades but you do have 10 HCP and a stopper in opener's club suit and a balanced hand. You need roughly three more points to bid No Trumps than you would do if partner had opened the bidding. With 13 HCP you would bid 2NT. With a good 15 HCP and good club stoppers you would bid 3NT.
10 West North East South		Pass
10 West North East South 1 ?	♠ J5♥ 952	You would open 1NT with this hand but you have
	◆ KJ53 ♣ AKJ6	to pass. You don't have a 5 card suit and are not strong enough to overcall 1NT, which would require 16 HCP (or a good 15) and a heart stopper, of which we have neither. Our hand is
11 West North East South	A 1/10/22	4 🏠
1	♠ KJ8632♥ AK2	You have an 8 card fit (partner has a balanced
	→ 74 → 42	hand so at least two spades) and the values for game.
43 Man North E : 10 :		2 🗸
12 West North East South 1 ◆ 1NT Pass ?	↑ 752♥ 98643	A rescue bid, weak takeout. As with a 1NT
I ▼ INI Fass :	◆ 2 ♣ j972	opener, a 1NT overcaller will not normally bid again.
	A 1/52	3NT
13 West North East South 1 ◆ 1NT Pass ?	♦ K52 ♥ Q8643	Partner has at least 15 HCP and a diamond
1 ◆ 1NT Pass ?	◆ Q9 ♣ A872	stopper. You have 11 HCP, so enough for game.
		2♥
14 West North East South	♣ J5♥ KQ96432	You have a good opening hand so must not make
1.4 ?	◆ 6 ♣ AK3	a weak jump overcall to 3H, which would be a weak Jump overcall (WJO), showing 5-10 HCP and a 7 card suit. You have to make a non-jump overcall, prepared to rebid your suit to let partner know you have this sort of hand
15 West North East South		Pass
15 West North East South 1 ♦ 1NT Pass ?	♦ 8 ♥ 987	Playing Stayman and Transfers in response to
1 111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	♦ 8753 ♣ KQJ52	partner's 1NT overcall ('Systems On'), you cannot bid 2* here as that is Stayman.
		2•
16 West North East South	♠ 987654	You are too weak to leave partner in 1NT.
1♥ 1NT Pass ?	♦ J1087 ♣ 752	Transfer to spades, a weak takeout. Partner should pass
47 Most Nouth Fort Co. 11		3♥
17 West North East South 1	♦ Q986 ♥ 7	With 10 HCP and great spade support you make a
1 v 1 m 2 v :	♦ QJ87	constructive Unassuming Cue Bid (UCB). A bid of 3 here would show a weaker hand, bidding to
	♣ KQ54	the level of the fit and expecting partner to pass.
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