

North hands

We_Overcall_1N

Board: 1	♠ QJ7	RHO opens the bidding 1♦.
Dealer: West	♥ KT4	You bid next.
Vul: None	♦ AJ7	West (RHO) bids 3♦ if possible.
HCP: 15	♣ A986	
 Board: 2	 ♠ J8	 LHO opens the bidding 1♥.
Dealer: East	♥ K	Partner bids next.
Vul: N-S	♦ KQT542	
HCP: 9+2	♣ 9832	
 Board: 3	 ♠ A95	 RHO opens the bidding 1♠.
Dealer: West	♥ KQ98	You bid next.
Vul: E-W	♦ AKT7	
HCP: 16	♣ 72	
 Board: 4	 ♠ T3	 LHO opens the bidding 1♣.
Dealer: East	♥ KJ985	Partner bids next.
Vul: Both	♦ J62	
HCP: 5+1	♣ 976	
 Board: 5	 ♠ KQ84	 RHO opens the bidding 1♠.
Dealer: West	♥ K97	You bid next.
Vul: N-S	♦ J93	
HCP: 15	♣ AQ3	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ AT964	1♦	1NT	Pass	2♥
Vul: None	♥ KT4	♥ 3	3♦	Pass	Pass	4♣
North HCP: 15	♦ AJ7	♦ 85	Pass	4♠	All Pass	
South HCP: 9+2	♣ A986	♣ KQ743				
Contract:	4♠ North					

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ 75			1♥	1NT
Vul: N-S	♥ K	♥ QJ95	Pass	3NT	All Pass	
North HCP: 9+2	♦ KQT542	♦ AJ3				
South HCP: 15	♣ 9832	♣ AK74				
Contract:	3NT North					

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ J83	1♠	1NT	All Pass	
Vul: E-W	♥ KQ98	♥ 742				
North HCP: 16	♦ AKT7	♦ Q542				
South HCP: 3	♣ 72	♣ 964				
Contract:	1NT North					

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ Q6			1♣	1NT
Vul: Both	♥ KJ985	♥ Q73	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ J62	♦ AK95	All Pass			
South HCP: 16	♣ 976	♣ AJT4				
Contract:	2♥ South					

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KQ84	♠ J2	1♠	1NT	All Pass	
Vul: N-S	♥ K97	♥ Q543				
North HCP: 15	♦ J93	♦ T872				
South HCP: 6	♣ AQ3	♣ K94				
Contract:	1NT North					

South hands**We_Overcall_1N**

Board: 1	♠ AT964	LHO opens the bidding 1♦.
Dealer: West	♥ 3	Partner bids next.
Vul: None	♦ 85	West (LHO) bids 3♦ if possible.
HCP: 9+2	♣ KQ743	

Board: 2	♠ 75	RHO opens the bidding 1♥.
Dealer: East	♥ QJ95	You bid next.
Vul: N-S	♦ AJ3	
HCP: 15	♣ AK74	

Board: 3	♠ J83	LHO opens the bidding 1♠.
Dealer: West	♥ 742	Partner bids next.
Vul: E-W	♦ Q542	
HCP: 3	♣ 964	

Board: 4	♠ Q6	RHO opens the bidding 1♣.
Dealer: East	♥ Q73	You bid next.
Vul: Both	♦ AK95	
HCP: 16	♣ AJT4	

Board: 5	♠ J2	LHO opens the bidding 1♠.
Dealer: West	♥ Q543	Partner bids next.
Vul: N-S	♦ T872	
HCP: 6	♣ K94	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ AT964	1♦	1NT	Pass	2♥
Vul: None	♥ KT4	♥ 3	3♦	Pass	Pass	4♣
North HCP: 15	♦ AJ7	♦ 85	Pass	4♠	All Pass	
South HCP: 9+2	♣ A986	♣ KQ743				
Contract:	4♠ North					

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ 75			1♥	1NT
Vul: N-S	♥ K	♥ QJ95	Pass	3NT	All Pass	
North HCP: 9+2	♦ KQT542	♦ AJ3				
South HCP: 15	♣ 9832	♣ AK74				
Contract:	3NT North					

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ J83	1♠	1NT	All Pass	
Vul: E-W	♥ KQ98	♥ 742				
North HCP: 16	♦ AKT7	♦ Q542				
South HCP: 3	♣ 72	♣ 964				
Contract:	1NT North					

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ Q6			1♣	1NT
Vul: Both	♥ KJ985	♥ Q73	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ J62	♦ AK95	All Pass			
South HCP: 16	♣ 976	♣ AJT4				
Contract:	2♥ South					

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KQ84	♠ J2	1♠	1NT	All Pass	
Vul: N-S	♥ K97	♥ Q543				
North HCP: 15	♦ J93	♦ T872				
South HCP: 6	♣ AQ3	♣ K94				
Contract:	1NT North					

North hands

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Board: 6	♠ 982	LHO opens the bidding 1♣.
Dealer: East	♥ 742	Partner bids next.
Vul: E-W	♦ QT96	
HCP: 7	♣ KQ8	

Board: 7	♠ J9	RHO opens the bidding 1♥.
Dealer: West	♥ A953	You bid next.
Vul: Both	♦ KQJ	
HCP: 18	♣ AK64	

Board: 8	♠ KQ	You bid first.
Dealer: North	♥ 98752	East (LHO) bids 1NT if possible.
Vul: None	♦ A743	
HCP: 12+1	♣ K3	

Board: 9	♠ Q73	RHO opens the bidding 1♥.
Dealer: West	♥ KT87	You bid next.
Vul: E-W	♦ K83	
HCP: 15	♣ AK5	

Board: 10	♠ K76	RHO opens the bidding 1♣.
Dealer: West	♥ AQJ3	You bid next.
Vul: Both	♦ JT3	East (LHO) bids 2♥ if possible.
HCP: 15	♣ KJ3	West (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 982	♠ KJ74			1♣	1NT
Vul: E-W	♥ 742	♥ AT5		All Pass		
North HCP: 7	♦ QT96	♦ A82				
South HCP: 16	♣ KQ8	♣ A95				
Contract: 1NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ AQ7532	1♥	1NT	Pass	2♥
Vul: Both	♥ A953	♥ J	Pass	2♠	Pass	3♠
North HCP: 18	♦ KQJ	♦ 974	Pass	4♠	All Pass	
South HCP: 7+2	♣ AK64	♣ T82				
Contract: 4♠ North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJT53		1♥	1NT	2♠
Vul: None	♥ 98752	♥ KJ		All Pass		
North HCP: 12+1	♦ A743	♦ Q965				
South HCP: 11+1	♣ K3	♣ 64				
Contract: 2♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ Q73	♠ AK84	1♥	1NT	Pass	2♣ ¹
Vul: E-W	♥ KT87	♥ QJ3	Pass	2♦	Pass	3NT
North HCP: 15	♦ K83	♦ T76		All Pass		
South HCP: 10	♣ AK5	♣ T92				
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ 42	1♣	1NT	2♥	3♦
Vul: Both	♥ AQJ3	♥ 9	3♥	X	Pass	4♦
North HCP: 15	♦ JT3	♦ KQ987654		All Pass		
South HCP: 5+4	♣ KJ3	♣ T4				
Contract: 4♦ South						

South hands

We_Overcall_1N

Board: 6	♠ KJ74	RHO opens the bidding 1♣.
Dealer: East	♥ AT5	You bid next.
Vul: E-W	♦ A82	
HCP: 16	♣ A95	

Board: 7	♠ AQ7532	LHO opens the bidding 1♥.
Dealer: West	♥ J	Partner bids next.
Vul: Both	♦ 974	
HCP: 7+2	♣ T82	

Board: 8	♠ AJT53	Partner bids first.
Dealer: North	♥ KJ	East (RHO) bids 1NT if possible.
Vul: None	♦ Q965	
HCP: 11+1	♣ 64	

Board: 9	♠ AK84	LHO opens the bidding 1♥.
Dealer: West	♥ QJ3	Partner bids next.
Vul: E-W	♦ T76	
HCP: 10	♣ T92	

Board: 10	♠ 42	LHO opens the bidding 1♣.
Dealer: West	♥ 9	Partner bids next.
Vul: Both	♦ KQ987654	East (RHO) bids 2♥ if possible.
HCP: 5+4	♣ T4	West (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 982	♠ KJ74			1♣	1NT
Vul: E-W	♥ 742	♥ AT5		All Pass		
North HCP: 7	♦ QT96	♦ A82				
South HCP: 16	♣ KQ8	♣ A95				
Contract: 1NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ AQ7532	1♥	1NT	Pass	2♥
Vul: Both	♥ A953	♥ J	Pass	2♠	Pass	3♠
North HCP: 18	♦ KQJ	♦ 974	Pass	4♠	All Pass	
South HCP: 7+2	♣ AK64	♣ T82				
Contract: 4♠ North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJT53		1♥	1NT	2♠
Vul: None	♥ 98752	♥ KJ		All Pass		
North HCP: 12+1	♦ A743	♦ Q965				
South HCP: 11+1	♣ K3	♣ 64				
Contract: 2♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ Q73	♠ AK84	1♥	1NT	Pass	2♣ ¹
Vul: E-W	♥ KT87	♥ QJ3	Pass	2♦	Pass	3NT
North HCP: 15	♦ K83	♦ T76		All Pass		
South HCP: 10	♣ AK5	♣ T92				
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ 42	1♣	1NT	2♥	3♦
Vul: Both	♥ AQJ3	♥ 9	3♥	X	Pass	4♦
North HCP: 15	♦ JT3	♦ KQ987654		All Pass		
South HCP: 5+4	♣ KJ3	♣ T4				
Contract: 4♦ South						

North hands

We_Overcall_1N

Board: 11	♠ KT63	You bid first.
Dealer: North	♥ J653	East (LHO) bids 1NT if possible.
Vul: None	♦ KQ75	
HCP: 12	♣ K	
Board: 12	♠ 8	Partner bids first.
Dealer: South	♥ AT7543	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J8763	East (LHO) bids 2NT if possible.
HCP: 5+3	♣ 9	West (RHO) Doubles 3♣ if possible.
Board: 13	♠ KQJT5	You bid first.
Dealer: North	♥ KQ9	East (LHO) bids 1NT if possible.
Vul: Both	♦ Q98	
HCP: 13+1	♣ 72	
Board: 14	♠ A52	Partner bids first.
Dealer: South	♥ 63	West (RHO) bids 1NT if possible.
Vul: None	♦ QJ872	East (LHO) bids 2♦ if possible.
HCP: 10+1	♣ K87	West (RHO) Doubles 2NT if possible.
Board: 15	♠ J7	RHO opens the bidding 1♦ .
Dealer: West	♥ KT6	You bid next.
Vul: N-S	♦ KJ76	
HCP: 15	♣ AQJ7	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ KT63	♠ A4		1♦	1NT	2♦
Vul: None	♥ J653	♥ K		All Pass		
North HCP: 12	♦ KQ75	♦ JT964				
South HCP: 9+2	♣ K	♣ J9842				
Contract: 2♦ South						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQT975				1♠
Vul: E-W	♥ AT7543	♥ 2	1NT	Pass	2NT	3♣
North HCP: 5+3	♦ J8763	♦ 2	X	All Pass		
South HCP: 12+3	♣ 9	♣ AKT75				
Contract: 3♣X South						

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT5	♠ 982		1♠	1NT	2♠
Vul: Both	♥ KQ9	♥ J743		All Pass		
North HCP: 13+1	♦ Q98	♦ 5				
South HCP: 5+1	♣ 72	♣ KJT85				
Contract: 2♠ South						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ KJT7				1♣
Vul: None	♥ 63	♥ AQ9	1NT	X	2♦	2NT
North HCP: 10+1	♦ QJ872	♦ 65	X	All Pass		
South HCP: 14	♣ K87	♣ A543				
Contract: 2NTX South						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ AQ932	1♦	1NT	Pass	2♥
Vul: N-S	♥ KT6	♥ 973	Pass	2♠	All Pass	
North HCP: 15	♦ KJ76	♦ 92				
South HCP: 6+1	♣ AQJ7	♣ T98				
Contract: 2♠ North						

South hands

We_Overcall_1N

Board: 11	♠ A4	Partner bids first.
Dealer: North	♥ K	East (RHO) bids 1NT if possible.
Vul: None	♦ JT964	
HCP: 9+2	♣ J9842	
 Board: 12	 ♠ KQT975	 You bid first.
Dealer: South	♥ 2	West (LHO) bids 1NT if possible.
Vul: E-W	♦ 2	East (RHO) bids 2NT if possible.
HCP: 12+3	♣ AKT75	West (LHO) Doubles 3♣ if possible.
 Board: 13	 ♠ 982	 Partner bids first.
Dealer: North	♥ J743	East (RHO) bids 1NT if possible.
Vul: Both	♦ 5	
HCP: 5+1	♣ KJT85	
 Board: 14	 ♠ KJT7	 You bid first.
Dealer: South	♥ AQ9	West (LHO) bids 1NT if possible.
Vul: None	♦ 65	East (RHO) bids 2♦ if possible.
HCP: 14	♣ A543	West (LHO) Doubles 2NT if possible.
 Board: 15	 ♠ AQ932	 LHO opens the bidding 1♦.
Dealer: West	♥ 973	Partner bids next.
Vul: N-S	♦ 92	
HCP: 6+1	♣ T98	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ KT63	♠ A4		1♦	1NT	2♦
Vul: None	♥ J653	♥ K		All Pass		
North HCP: 12	♦ KQ75	♦ JT964				
South HCP: 9+2	♣ K	♣ J9842				
Contract: 2♦ South						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQT975				1♠
Vul: E-W	♥ AT7543	♥ 2	1NT	Pass	2NT	3♣
North HCP: 5+3	♦ J8763	♦ 2	X	All Pass		
South HCP: 12+3	♣ 9	♣ AKT75				
Contract: 3♣X South						

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT5	♠ 982		1♠	1NT	2♠
Vul: Both	♥ KQ9	♥ J743		All Pass		
North HCP: 13+1	♦ Q98	♦ 5				
South HCP: 5+1	♣ 72	♣ KJT85				
Contract: 2♠ South						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ KJT7				1♣
Vul: None	♥ 63	♥ AQ9	1NT	X	2♦	2NT
North HCP: 10+1	♦ QJ872	♦ 65	X	All Pass		
South HCP: 14	♣ K87	♣ A543				
Contract: 2NTX South						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ AQ932	1♦	1NT	Pass	2♥
Vul: N-S	♥ KT6	♥ 973	Pass	2♠	All Pass	
North HCP: 15	♦ KJ76	♦ 92				
South HCP: 6+1	♣ AQJ7	♣ T98				
Contract: 2♠ North						

North hands

We_Overcall_1N

Board: 16	♠ Q974	LHO opens the bidding 1♦.
Dealer: East	♥ Q852	Partner bids next.
Vul: E-W	♦ 87	East (LHO) bids 1♠ if possible.
HCP: 4	♣ 543	

Board: 17	♠ K54	You bid first.
Dealer: North	♥ -	East (LHO) bids 1NT if possible.
Vul: E-W	♦ A73	West (RHO) bids 2♦ if possible.
HCP: 13+3	♣ KQJ9874	

Board: 18	♠ 65	LHO opens the bidding 1♣.
Dealer: East	♥ AJ9432	Partner bids next.
Vul: E-W	♦ AQT96	
HCP: 11+3	♣ -	

Board: 19	♠ K52	RHO opens the bidding 1♣.
Dealer: West	♥ AK7	You bid next.
Vul: N-S	♦ A943	
HCP: 17	♣ KT2	

Board: 20	♠ 865	LHO opens the bidding 1♣.
Dealer: East	♥ KQT98	Partner bids next.
Vul: E-W	♦ 543	West (RHO) bids 2♠ if possible.
HCP: 6+1	♣ J3	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ Q974	♠ K85			1♦	X
Vul: E-W	♥ Q852	♥ JT6	Pass	1♥	1♠	1NT
North HCP: 4	♦ 87	♦ KQ3	All Pass			
South HCP: 18	♣ 543	♣ AKQ7				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ T9732		1♣	1NT	Pass
Vul: E-W	♥ -	♥ K953	2♦	3♣	All Pass	
North HCP: 13+3	♦ A73	♦ KJ4				
South HCP: 7+1	♣ KQJ9874	♣ 5				
Contract: 3♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 65	♠ Q872			1♣	1NT
Vul: E-W	♥ AJ9432	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 11+3	♦ AQT96	♦ KJ5	Pass	4NT	Pass	5♦ ²
South HCP: 15	♣ -	♣ AQJ2	Pass	6♥	All Pass	
Contract: 6♥ North						

1. Texas

2. A=1/5 or 4/5

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ K52	♠ QJT8	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AK7	♥ JT9	Pass	2♦	Pass	2NT
North HCP: 17	♦ A943	♦ JT75	Pass	3NT	All Pass	
South HCP: 7	♣ KT2	♣ Q3				
Contract: 3NT North						

1. Stayman

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 865	♠ J42			1♣	1NT
Vul: E-W	♥ KQT98	♥ A762	2♠	X	Pass	3♥
North HCP: 6+1	♦ 543	♦ QJ8	All Pass			
South HCP: 15	♣ J3	♣ AK7				
Contract: 3♥ South						

South hands

We_Overcall_1N

Board: 16	♠ K85	RHO opens the bidding 1♦.
Dealer: East	♥ JT6	You bid next.
Vul: E-W	♦ KQ3	East (RHO) bids 1♠ if possible.
HCP: 18	♣ AKQ7	

Board: 17	♠ T9732	Partner bids first.
Dealer: North	♥ K953	East (RHO) bids 1NT if possible.
Vul: E-W	♦ KJ4	West (LHO) bids 2♦ if possible.
HCP: 7+1	♣ 5	

Board: 18	♠ Q872	RHO opens the bidding 1♣.
Dealer: East	♥ Q7	You bid next.
Vul: E-W	♦ KJ5	
HCP: 15	♣ AQJ2	

Board: 19	♠ QJT8	LHO opens the bidding 1♣.
Dealer: West	♥ JT9	Partner bids next.
Vul: N-S	♦ JT75	
HCP: 7	♣ Q3	

Board: 20	♠ J42	RHO opens the bidding 1♣.
Dealer: East	♥ A762	You bid next.
Vul: E-W	♦ QJ8	West (LHO) bids 2♠ if possible.
HCP: 15	♣ AK7	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ Q974	♠ K85			1♦	X
Vul: E-W	♥ Q852	♥ JT6	Pass	1♥	1♠	1NT
North HCP: 4	♦ 87	♦ KQ3	All Pass			
South HCP: 18	♣ 543	♣ AKQ7				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ T9732		1♣	1NT	Pass
Vul: E-W	♥ -	♥ K953	2♦	3♣	All Pass	
North HCP: 13+3	♦ A73	♦ KJ4				
South HCP: 7+1	♣ KQJ9874	♣ 5				
Contract: 3♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 65	♠ Q872			1♣	1NT
Vul: E-W	♥ AJ9432	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 11+3	♦ AQT96	♦ KJ5	Pass	4NT	Pass	5♦ ²
South HCP: 15	♣ -	♣ AQJ2	Pass	6♥	All Pass	
Contract: 6♥ North						

1. Texas

2. A=1/5 or 4/5

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ K52	♠ QJT8	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AK7	♥ JT9	Pass	2♦	Pass	2NT
North HCP: 17	♦ A943	♦ JT75	Pass	3NT	All Pass	
South HCP: 7	♣ KT2	♣ Q3				
Contract: 3NT North						

1. Stayman

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 865	♠ J42			1♣	1NT
Vul: E-W	♥ KQT98	♥ A762	2♠	X	Pass	3♥
North HCP: 6+1	♦ 543	♦ QJ8	All Pass			
South HCP: 15	♣ J3	♣ AK7				
Contract: 3♥ South						

North hands

We_Overcall_1N

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

Dealer: West ♥ 985 You bid next.

Vul: Both ♦ KQ92

HCP: 16 ♣ AQ87

Board: 22 ♠ KJT6 LHO opens the bidding 1♠.

Dealer: East ♥ J52 Partner bids next.

Vul: None ♦ 85

HCP: 6 ♣ JT83

Board: 23 ♠ AT95 RHO opens the bidding 1♣.

Dealer: West ♥ K64 You bid next.

Vul: E-W ♦ K5

HCP: 15 ♣ AJ53

Board: 24 ♠ T762 LHO opens the bidding 1♦.

Dealer: East ♥ 52 Partner bids next.

Vul: Both ♦ Q875 West (RHO) Doubles 1NT if possible.

HCP: 2 ♣ 543

Board: 25 ♠ T74 RHO opens the bidding 1♥.

Dealer: West ♥ AK83 You bid next.

Vul: None ♦ KQT6

HCP: 16 ♣ A6

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ A932	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ 985	♥ AT3	Pass	2 ♦	Pass	3 ♦
North HCP: 16	♦ KQ92	♦ T8754	Pass	3NT	All Pass	
South HCP: 8+1	♣ AQ87	♣ 5				1. Stayman
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KJT6	♠ AQ9			1 ♠	1NT
Vul: None	♥ J52	♥ KT6			All Pass	
North HCP: 6	♦ 85	♦ AQJ2				
South HCP: 16	♣ JT83	♣ 742				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AT95	♠ QJ42	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ K64	♥ A752	Pass	2 ♠	Pass	4 ♠
North HCP: 15	♦ K5	♦ Q86		All Pass		
South HCP: 9	♣ AJ53	♣ 76				1. Stayman
Contract: 4 ♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ T762	♠ A954			1 ♦	1NT
Vul: Both	♥ 52	♥ 963	X		All Pass	
North HCP: 2	♦ Q875	♦ KJ6				
South HCP: 15	♣ 543	♣ AK9				
Contract: 1NTX South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ T74	♠ 9863	1 ♥	1NT	All Pass	
Vul: None	♥ AK83	♥ 52				
North HCP: 16	♦ KQT6	♦ J72				
South HCP: 6	♣ A6	♣ KQT4				
Contract: 1NT North						

South hands**We_Overcall_1N**

Board: 21	♠ A932	LHO opens the bidding 1♣.
Dealer: West	♥ AT3	Partner bids next.
Vul: Both	♦ T8754	
HCP: 8+1	♣ 5	

Board: 22	♠ AQ9	RHO opens the bidding 1♠.
Dealer: East	♥ KT6	You bid next.
Vul: None	♦ AQJ2	
HCP: 16	♣ 742	

Board: 23	♠ QJ42	LHO opens the bidding 1♣.
Dealer: West	♥ A752	Partner bids next.
Vul: E-W	♦ Q86	
HCP: 9	♣ 76	

Board: 24	♠ A954	RHO opens the bidding 1♦.
Dealer: East	♥ 963	You bid next.
Vul: Both	♦ KJ6	West (LHO) Doubles 1NT if possible.
HCP: 15	♣ AK9	

Board: 25	♠ 9863	LHO opens the bidding 1♥.
Dealer: West	♥ 52	Partner bids next.
Vul: None	♦ J72	
HCP: 6	♣ KQT4	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ A932	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ 985	♥ AT3	Pass	2 ♦	Pass	3 ♦
North HCP: 16	♦ KQ92	♦ T8754	Pass	3NT	All Pass	
South HCP: 8+1	♣ AQ87	♣ 5				1. Stayman
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KJT6	♠ AQ9			1 ♠	1NT
Vul: None	♥ J52	♥ KT6			All Pass	
North HCP: 6	♦ 85	♦ AQJ2				
South HCP: 16	♣ JT83	♣ 742				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AT95	♠ QJ42	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ K64	♥ A752	Pass	2 ♠	Pass	4 ♠
North HCP: 15	♦ K5	♦ Q86		All Pass		
South HCP: 9	♣ AJ53	♣ 76				1. Stayman
Contract: 4 ♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ T762	♠ A954			1 ♦	1NT
Vul: Both	♥ 52	♥ 963	X		All Pass	
North HCP: 2	♦ Q875	♦ KJ6				
South HCP: 15	♣ 543	♣ AK9				
Contract: 1NTX South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ T74	♠ 9863	1 ♥	1NT	All Pass	
Vul: None	♥ AK83	♥ 52				
North HCP: 16	♦ KQT6	♦ J72				
South HCP: 6	♣ A6	♣ KQT4				
Contract: 1NT North						

North hands

We_Overcall_1N

Board: 26	♠ 954	Partner bids first.
Dealer: South	♥ 42	West (RHO) bids 1NT if possible.
Vul: E-W	♦ A42	
HCP: 4+1	♣ T9654	
Board: 27	♠ Q987	RHO opens the bidding 1♦.
Dealer: West	♥ AKQJ	You bid next.
Vul: Both	♦ K87	
HCP: 15	♣ 93	
Board: 28	♠ K8752	Partner bids first.
Dealer: South	♥ K753	West (RHO) bids 1NT if possible.
Vul: None	♦ 6	
HCP: 6+1	♣ 987	
Board: 29	♠ K64	RHO opens the bidding 1♣.
Dealer: West	♥ K952	You bid next.
Vul: E-W	♦ K4	
HCP: 15	♣ AQ64	
Board: 30	♠ Q73	RHO opens the bidding 1♣.
Dealer: West	♥ K853	You bid next.
Vul: None	♦ AK2	East (LHO) bids 2♥ if possible.
HCP: 16	♣ A95	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KJ2				1♥
Vul: E-W	♥ 42	♥ AJ9765	1NT	Pass	Pass	2♥
North HCP: 4+1	♦ A42	♦ J		All Pass		
South HCP: 15+2	♣ T9654	♣ KQ8				
Contract: 2♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ Q987	♠ J6	1♦	1NT	Pass	2NT
Vul: Both	♥ AKQJ	♥ 975		All Pass		
North HCP: 15	♦ K87	♦ AJ53				
South HCP: 9	♣ 93	♣ QJ74				
Contract: 2NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K8752	♠ 9			1♦	
Vul: None	♥ K753	♥ J2	1NT	Pass	Pass	2♦
North HCP: 6+1	♦ 6	♦ KQ9732		All Pass		
South HCP: 12+2	♣ 987	♣ AQT4				
Contract: 2♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ Q85	1♣	1NT	Pass	2♦
Vul: E-W	♥ K952	♥ AQ643	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ K4	♦ T76	Pass	4♣	Pass	4♦
South HCP: 11+1	♣ AQ64	♣ K5	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Super acceptance after NT

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q73	♠ KJT95	1♣	1NT	2♥	2♠
Vul: None	♥ K853	♥ T4		All Pass		
North HCP: 16	♦ AK2	♦ 75				
South HCP: 5+1	♣ A95	♣ J762				
Contract: 2♠ South						

South hands**We_Overcall_1N****Board: 26** ♠ KJ2 You bid first.

Dealer: South ♥ AJ9765 West (LHO) bids 1NT if possible.

Vul: E-W ♦ J

HCP: 15+2 ♣ KQ8

Board: 27 ♠ J6 LHO opens the bidding 1♦.

Dealer: West ♥ 975 Partner bids next.

Vul: Both ♦ AJ53

HCP: 9 ♣ QJ74

Board: 28 ♠ 9 You bid first.

Dealer: South ♥ J2 West (LHO) bids 1NT if possible.

Vul: None ♦ KQ9732

HCP: 12+2 ♣ AQT4

Board: 29 ♠ Q85 LHO opens the bidding 1♣.

Dealer: West ♥ AQ643 Partner bids next.

Vul: E-W ♦ T76

HCP: 11+1 ♣ K5

Board: 30 ♠ KJT95 LHO opens the bidding 1♣.

Dealer: West ♥ T4 Partner bids next.

Vul: None ♦ 75 East (RHO) bids 2♥ if possible.

HCP: 5+1 ♣ J762

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KJ2				1♥
Vul: E-W	♥ 42	♥ AJ9765	1NT	Pass	Pass	2♥
North HCP: 4+1	♦ A42	♦ J		All Pass		
South HCP: 15+2	♣ T9654	♣ KQ8				
Contract: 2♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ Q987	♠ J6	1♦	1NT	Pass	2NT
Vul: Both	♥ AKQJ	♥ 975		All Pass		
North HCP: 15	♦ K87	♦ AJ53				
South HCP: 9	♣ 93	♣ QJ74				
Contract: 2NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K8752	♠ 9			1♦	
Vul: None	♥ K753	♥ J2	1NT	Pass	Pass	2♦
North HCP: 6+1	♦ 6	♦ KQ9732		All Pass		
South HCP: 12+2	♣ 987	♣ AQT4				
Contract: 2♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ Q85	1♣	1NT	Pass	2♦
Vul: E-W	♥ K952	♥ AQ643	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ K4	♦ T76	Pass	4♣	Pass	4♦
South HCP: 11+1	♣ AQ64	♣ K5	Pass	4♥	All Pass	
Contract: 4♥ North			1. Super acceptance after NT			

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q73	♠ KJT95	1♣	1NT	2♥	2♠
Vul: None	♥ K853	♥ T4		All Pass		
North HCP: 16	♦ AK2	♦ 75				
South HCP: 5+1	♣ A95	♣ J762				
Contract: 2♠ South						

North hands

We_Overcall_1N

Board: 31 ♠ 63 RHO opens the bidding 1♦.

Dealer: West ♥ AK95 You bid next.

Vul: N-S ♦ AQ3 West (RHO) Doubles 2♦ if possible.

HCP: 17 ♣ KJT5

Board: 32 ♠ 5 Partner bids first.

Dealer: South ♥ Q632 West (RHO) bids 1NT if possible.

Vul: N-S ♦ A94

HCP: 9+1 ♣ KT875

Board: 33 ♠ KQ873 You bid first.

Dealer: North ♥ K53 East (LHO) bids 1NT if possible.

Vul: E-W ♦ AKT6

HCP: 17+1 ♣ Q

Board: 34 ♠ J9543 LHO opens the bidding 1♣.

Dealer: East ♥ J32 Partner bids next.

Vul: E-W ♦ 532

HCP: 2+1 ♣ 52

Board: 35 ♠ Q You bid first.

Dealer: North ♥ KQ876 East (LHO) bids 1NT if possible.

Vul: Both ♦ AQ32

HCP: 13+1 ♣ 432

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ 985	1♦	1NT	Pass	2♦
Vul: N-S	♥ AK95	♥ QJT872	X	3♥ ¹	All Pass	
North HCP: 17	♦ AQ3	♦ 2				
South HCP: 5+2	♣ KJT5	♣ Q64				1. Super acceptance after NT
Contract: 3♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KQJ7				1♥
Vul: N-S	♥ Q632	♥ AJT987	1NT	4♥	All Pass	
North HCP: 9+1	♦ A94	♦ Q2				
South HCP: 15+2	♣ KT875	♣ Q				
Contract: 4♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ873	♠ T95		1♠	1NT	2♠
Vul: E-W	♥ K53	♥ A2	Pass	4♠	All Pass	
North HCP: 17+1	♦ AKT6	♦ 8532				
South HCP: 4	♣ Q	♣ 9752				
Contract: 4♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ J9543	♠ A872			1♣	1NT
Vul: E-W	♥ J32	♥ AK7	Pass	2♥	Pass	3♠ ¹
North HCP: 2+1	♦ 532	♦ Q9	All Pass			
South HCP: 17	♣ 52	♣ A743				1. Super acceptance after NT
Contract: 3♠ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ 93		1♥	1NT	3♥
Vul: Both	♥ KQ876	♥ J9542	All Pass			
North HCP: 13+1	♦ AQ32	♦ JT7				
South HCP: 6+1	♣ 432	♣ KJT				
Contract: 3♥ South						

South hands

We_Overcall_1N

Board: 31 ♠ 985 LHO opens the bidding 1♦.

Dealer: West ♥ QJT872 Partner bids next.

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

HCP: 5+2 ♣ Q64

Board: 32 ♠ KQJ7 You bid first.

Dealer: South ♥ AJT987 West (LHO) bids 1NT if possible.

Vul: N-S ♦ Q2

HCP: 15+2 ♣ Q

Board: 33 ♠ T95 Partner bids first.

Dealer: North ♥ A2 East (RHO) bids 1NT if possible.

Vul: E-W ♦ 8532

HCP: 4 ♣ 9752

Board: 34 ♠ A872 RHO opens the bidding 1♣.

Dealer: East ♥ AK7 You bid next.

Vul: E-W ♦ Q9

HCP: 17 ♣ A743

Board: 35 ♠ 93 Partner bids first.

Dealer: North ♥ J9542 East (RHO) bids 1NT if possible.

Vul: Both ♦ JT7

HCP: 6+1 ♣ KJT

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ 985	1♦	1NT	Pass	2♦
Vul: N-S	♥ AK95	♥ QJT872	X	3♥ ¹	All Pass	
North HCP: 17	♦ AQ3	♦ 2				
South HCP: 5+2	♣ KJT5	♣ Q64				1. Super acceptance after NT
Contract: 3♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KQJ7				1♥
Vul: N-S	♥ Q632	♥ AJT987	1NT	4♥	All Pass	
North HCP: 9+1	♦ A94	♦ Q2				
South HCP: 15+2	♣ KT875	♣ Q				
Contract: 4♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ873	♠ T95		1♠	1NT	2♠
Vul: E-W	♥ K53	♥ A2	Pass	4♠	All Pass	
North HCP: 17+1	♦ AKT6	♦ 8532				
South HCP: 4	♣ Q	♣ 9752				
Contract: 4♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ J9543	♠ A872			1♣	1NT
Vul: E-W	♥ J32	♥ AK7	Pass	2♥	Pass	3♠ ¹
North HCP: 2+1	♦ 532	♦ Q9	All Pass			
South HCP: 17	♣ 52	♣ A743				1. Super acceptance after NT
Contract: 3♠ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ 93		1♥	1NT	3♥
Vul: Both	♥ KQ876	♥ J9542	All Pass			
North HCP: 13+1	♦ AQ32	♦ JT7				
South HCP: 6+1	♣ 432	♣ KJT				
Contract: 3♥ South						

North hands

We_Overcall_1N

Board: 36	♠ 972	Partner bids first.
Dealer: South	♥ J73	West (RHO) bids 1NT if possible.
Vul: None	♦ JT9	East (LHO) bids 3♣ if possible.
HCP: 2	♣ T853	East (LHO) Doubles 3♠ if possible.

Board: 37	♠ K62	RHO opens the bidding 1♦.
Dealer: West	♥ AKQ4	You bid next.
Vul: E-W	♦ QJT	
HCP: 15	♣ 654	

Board: 38	♠ J84	LHO opens the bidding 1♠.
Dealer: East	♥ T543	Partner bids next.
Vul: Both	♦ A842	
HCP: 8	♣ QJ	

Board: 39	♠ A972	RHO opens the bidding 1♦.
Dealer: West	♥ K3	You bid next.
Vul: N-S	♦ A63	
HCP: 17	♣ KQJ4	

Board: 40	♠ J83	LHO opens the bidding 1♣.
Dealer: East	♥ Q	Partner bids next.
Vul: Both	♦ JT932	
HCP: 5+1	♣ J632	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ AKT853				1 ♠
Vul: None	♥ J73	♥ A86	1NT	Pass	3 ♣ ¹	3 ♠
North HCP: 2	♦ JT9	♦ 84	Pass	Pass	X	All Pass
South HCP: 15+2	♣ T853	♣ A4				1. 1N-3C transfer to diamonds
Contract: 3 ♠ X South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ AJT8743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ AKQ4	♥ T97	Pass	2 ♠	Pass	4 ♠
North HCP: 15	♦ QJT	♦ -				All Pass
South HCP: 10+3	♣ 654	♣ AJ3				
Contract: 4 ♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ J84	♠ A95			1 ♠	1NT
Vul: Both	♥ T543	♥ AK96	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ A842	♦ J63	Pass	3 ♥	All Pass	
South HCP: 15	♣ QJ	♣ K74				1. Stayman
Contract: 3 ♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ J8	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ K3	♥ AT95	Pass	2 ♠	Pass	3NT
North HCP: 17	♦ A63	♦ KT2				All Pass
South HCP: 8	♣ KQJ4	♣ T753				1. Stayman
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ J83	♠ AK52			1 ♣	1NT
Vul: Both	♥ Q	♥ KT82				All Pass
North HCP: 5+1	♦ JT932	♦ K5				
South HCP: 17	♣ J632	♣ A75				
Contract: 1NT South						

South hands

We_Overcall_1N

Board: 36	♠ AKT853	You bid first.
Dealer: South	♥ A86	West (LHO) bids 1NT if possible.
Vul: None	♦ 84	East (RHO) bids 3♣ if possible.
HCP: 15+2	♣ A4	East (RHO) Doubles 3♠ if possible.

Board: 37	♠ AJT8743	LHO opens the bidding 1♦.
Dealer: West	♥ T97	Partner bids next.
Vul: E-W	♦ -	
HCP: 10+3	♣ AJ3	

Board: 38	♠ A95	RHO opens the bidding 1♠.
Dealer: East	♥ AK96	You bid next.
Vul: Both	♦ J63	
HCP: 15	♣ K74	

Board: 39	♠ J8	LHO opens the bidding 1♦.
Dealer: West	♥ AT95	Partner bids next.
Vul: N-S	♦ KT2	
HCP: 8	♣ T753	

Board: 40	♠ AK52	RHO opens the bidding 1♣.
Dealer: East	♥ KT82	You bid next.
Vul: Both	♦ K5	
HCP: 17	♣ A75	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ AKT853				1 ♠
Vul: None	♥ J73	♥ A86	1NT	Pass	3 ♣ ¹	3 ♠
North HCP: 2	♦ JT9	♦ 84	Pass	Pass	X	All Pass
South HCP: 15+2	♣ T853	♣ A4				1. 1N-3C transfer to diamonds
Contract: 3 ♠ X South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ AJT8743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ AKQ4	♥ T97	Pass	2 ♠	Pass	4 ♠
North HCP: 15	♦ QJT	♦ -				All Pass
South HCP: 10+3	♣ 654	♣ AJ3				
Contract: 4 ♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ J84	♠ A95			1 ♠	1NT
Vul: Both	♥ T543	♥ AK96	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ A842	♦ J63	Pass	3 ♥	All Pass	
South HCP: 15	♣ QJ	♣ K74				1. Stayman
Contract: 3 ♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ J8	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ K3	♥ AT95	Pass	2 ♠	Pass	3NT
North HCP: 17	♦ A63	♦ KT2				All Pass
South HCP: 8	♣ KQJ4	♣ T753				1. Stayman
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ J83	♠ AK52			1 ♣	1NT
Vul: Both	♥ Q	♥ KT82				All Pass
North HCP: 5+1	♦ JT932	♦ K5				
South HCP: 17	♣ J632	♣ A75				
Contract: 1NT South						

North hands

We_Overcall_1N

Board: 41	♠ QT76	RHO opens the bidding 1♣.
Dealer: West	♥ KJ53	You bid next.
Vul: None	♦ Q2	
HCP: 15	♣ AK9	

Board: 42	♠ 7542	LHO opens the bidding 1♣.
Dealer: East	♥ QT43	Partner bids next.
Vul: N-S	♦ T93	
HCP: 2	♣ 63	

Board: 43	♠ A862	You bid first.
Dealer: North	♥ A7	East (LHO) bids 1NT if possible.
Vul: N-S	♦ A	
HCP: 16+2	♣ KJ7632	

Board: 44	♠ QT	You bid first.
Dealer: North	♥ KQJ3	East (LHO) bids 1NT if possible.
Vul: None	♦ T8632	
HCP: 13+1	♣ AJ	

Board: 45	♠ AT76	RHO opens the bidding 1♠.
Dealer: West	♥ K87	You bid next.
Vul: Both	♦ Q964	
HCP: 15	♣ AQ	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ 952	1♣	1NT	All Pass	
Vul: None	♥ KJ53	♥ 42				
North HCP: 15	♦ Q2	♦ AT873				
South HCP: 4+1	♣ AK9	♣ 542				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 7542	♠ K93		1♣	1NT	
Vul: N-S	♥ QT43	♥ KJ		All Pass		
North HCP: 2	♦ T93	♦ Q874				
South HCP: 18	♣ 63	♣ AKQ4				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ QJ93		1♣	1NT	Pass
Vul: N-S	♥ A7	♥ 865	Pass	2♣	All Pass	
North HCP: 16+2	♦ A	♦ J9654				
South HCP: 4+1	♣ KJ7632	♣ T				
Contract: 2♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A854		1♦	1NT	2♣
Vul: None	♥ KQJ3	♥ 75	Pass	3♣	All Pass	
North HCP: 13+1	♦ T8632	♦ Q				
South HCP: 9+2	♣ AJ	♣ KT9742				
Contract: 3♣ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT76	♠ K5	1♠	1NT	Pass	2♦
Vul: Both	♥ K87	♥ JT964	Pass	2♥	All Pass	
North HCP: 15	♦ Q964	♦ T7				
South HCP: 5+1	♣ AQ	♣ J875				
Contract: 2♥ North						

South hands

We_Overcall_1N

Board: 41 ♠ 952 LHO opens the bidding 1♣.

Dealer: West ♥ 42 Partner bids next.

Vul: None ♦ AT873

HCP: 4+1 ♣ 542

Board: 42 ♠ K93 RHO opens the bidding 1♣.

Dealer: East ♥ KJ You bid next.

Vul: N-S ♦ Q874

HCP: 18 ♣ AKQ4

Board: 43 ♠ QJ93 Partner bids first.

Dealer: North ♥ 865 East (RHO) bids 1NT if possible.

Vul: N-S ♦ J9654

HCP: 4+1 ♣ T

Board: 44 ♠ A854 Partner bids first.

Dealer: North ♥ 75 East (RHO) bids 1NT if possible.

Vul: None ♦ Q

HCP: 9+2 ♣ KT9742

Board: 45 ♠ K5 LHO opens the bidding 1♠.

Dealer: West ♥ JT964 Partner bids next.

Vul: Both ♦ T7

HCP: 5+1 ♣ J875

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ 952	1♣	1NT	All Pass	
Vul: None	♥ KJ53	♥ 42				
North HCP: 15	♦ Q2	♦ AT873				
South HCP: 4+1	♣ AK9	♣ 542				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 7542	♠ K93		1♣	1NT	
Vul: N-S	♥ QT43	♥ KJ		All Pass		
North HCP: 2	♦ T93	♦ Q874				
South HCP: 18	♣ 63	♣ AKQ4				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ QJ93		1♣	1NT	Pass
Vul: N-S	♥ A7	♥ 865	Pass	2♣	All Pass	
North HCP: 16+2	♦ A	♦ J9654				
South HCP: 4+1	♣ KJ7632	♣ T				
Contract: 2♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A854		1♦	1NT	2♣
Vul: None	♥ KQJ3	♥ 75	Pass	3♣	All Pass	
North HCP: 13+1	♦ T8632	♦ Q				
South HCP: 9+2	♣ AJ	♣ KT9742				
Contract: 3♣ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT76	♠ K5	1♠	1NT	Pass	2♦
Vul: Both	♥ K87	♥ JT964	Pass	2♥	All Pass	
North HCP: 15	♦ Q964	♦ T7				
South HCP: 5+1	♣ AQ	♣ J875				
Contract: 2♥ North						

North hands

We_Overcall_1N

Board: 46	♠ Q83	LHO opens the bidding 1♣.
Dealer: East	♥ AT65	Partner bids next.
Vul: N-S	♦ 8652	
HCP: 6	♣ 63	

Board: 47	♠ K64	RHO opens the bidding 1♣.
Dealer: West	♥ K95	You bid next.
Vul: Both	♦ AJ4	
HCP: 17	♣ KQJ8	

Board: 48	♠ JT3	LHO opens the bidding 1♦.
Dealer: East	♥ AJ2	Partner bids next.
Vul: None	♦ 8543	
HCP: 6	♣ 865	

Board: 49	♠ A7	RHO opens the bidding 1♦.
Dealer: West	♥ QJT	You bid next.
Vul: E-W	♦ A54	
HCP: 16+1	♣ KQT96	

Board: 50	♠ JT987643	LHO opens the bidding 1♥.
Dealer: East	♥ 62	Partner bids next.
Vul: Both	♦ Q	West (RHO) Doubles 4♠ if possible.
HCP: 4+4	♣ J7	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ Q83	♠ AK54			1♣	1NT
Vul: N-S	♥ AT65	♥ 73		All Pass		
North HCP: 6	♦ 8652	♦ A93				
South HCP: 16	♣ 63	♣ AJT7				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ JT3	1♣	1NT	All Pass	
Vul: Both	♥ K95	♥ QT8				
North HCP: 17	♦ AJ4	♦ Q52				
South HCP: 5	♣ KQJ8	♣ 6543				
Contract: 1NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ JT3	♠ A52			1♦	1NT
Vul: None	♥ AJ2	♥ K73		All Pass		
North HCP: 6	♦ 8543	♦ AKT				
South HCP: 15	♣ 865	♣ J943				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ JT9642	1♦	1NT	Pass	2♥
Vul: E-W	♥ QJT	♥ 752	Pass	2♠	All Pass	
North HCP: 16+1	♦ A54	♦ 82				
South HCP: 2+2	♣ KQT96	♣ J8				
Contract: 2♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ JT987643	♠ AK5			1♥	1NT
Vul: Both	♥ 62	♥ K75	Pass	4♥ ¹	Pass	4♠
North HCP: 4+4	♦ Q	♦ T95	X	All Pass		
South HCP: 15	♣ J7	♣ KQT9				
Contract: 4♠X South			1. Texas			

South hands

We_Overcall_1N

Board: 46 ♠ AK54 RHO opens the bidding 1♣.

Dealer: East ♥ 73 You bid next.

Vul: N-S ♦ A93

HCP: 16 ♣ AJT7

Board: 47 ♠ JT3 LHO opens the bidding 1♣.

Dealer: West ♥ QT8 Partner bids next.

Vul: Both ♦ Q52

HCP: 5 ♣ 6543

Board: 48 ♠ A52 RHO opens the bidding 1♦.

Dealer: East ♥ K73 You bid next.

Vul: None ♦ AKT

HCP: 15 ♣ J943

Board: 49 ♠ JT9642 LHO opens the bidding 1♦.

Dealer: West ♥ 752 Partner bids next.

Vul: E-W ♦ 82

HCP: 2+2 ♣ J8

Board: 50 ♠ AK5 RHO opens the bidding 1♥.

Dealer: East ♥ K75 You bid next.

Vul: Both ♦ T95 West (LHO) Doubles 4♠ if possible.

HCP: 15 ♣ KQT9

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ Q83	♠ AK54			1♣	1NT
Vul: N-S	♥ AT65	♥ 73		All Pass		
North HCP: 6	♦ 8652	♦ A93				
South HCP: 16	♣ 63	♣ AJT7				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ JT3	1♣	1NT	All Pass	
Vul: Both	♥ K95	♥ QT8				
North HCP: 17	♦ AJ4	♦ Q52				
South HCP: 5	♣ KQJ8	♣ 6543				
Contract: 1NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ JT3	♠ A52			1♦	1NT
Vul: None	♥ AJ2	♥ K73		All Pass		
North HCP: 6	♦ 8543	♦ AKT				
South HCP: 15	♣ 865	♣ J943				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ JT9642	1♦	1NT	Pass	2♥
Vul: E-W	♥ QJT	♥ 752	Pass	2♠	All Pass	
North HCP: 16+1	♦ A54	♦ 82				
South HCP: 2+2	♣ KQT96	♣ J8				
Contract: 2♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ JT987643	♠ AK5			1♥	1NT
Vul: Both	♥ 62	♥ K75	Pass	4♥ ¹	Pass	4♠
North HCP: 4+4	♦ Q	♦ T95	X	All Pass		
South HCP: 15	♣ J7	♣ KQT9				
Contract: 4♠X South			1. Texas			