

North hands (Practice Page)

We Overcall 1NT

Board: 1 ♠ — East Opens 1♠.
Dealer: E ♥ 10843 West Bids 2♠ if possible.
Vul: Both ♦ J542
HCP: 2 ♣ J9643 Partner bids first.

Board: 2 ♠ K42 West Opens 1♥.
Dealer: W ♥ KJ7 East Bids 3♥ if possible.
Vul: EW ♦ KQ3
HCP: 15 ♣ K1052 You bid first.

Board: 3 ♠ J6 East Opens 1♠.
Dealer: E ♥ J96 West Bids 3♠ if possible.
Vul: None ♦ 106543
HCP: 2 ♣ 972 Partner bids first.

Board: 4 ♠ K5 West Opens 1♣.
Dealer: W ♥ KQ5 East Bids 2♣ if possible.
Vul: NS ♦ KQ94
HCP: 16 ♣ K972 You bid first.

Board: 5 ♠ 8653 East Opens 1♦.
Dealer: E ♥ K543 West Bids 2♣ if possible.
Vul: None ♦ Q982 East Bids 4♣ if possible.
HCP: 5 ♣ 9 Partner bids first.

Board: 6 ♠ 1098 West Opens 1♦.
Dealer: W ♥ A96 East Bids 2♠ if possible.
Vul: NS ♦ KQ872 West Bids 4♠ if possible.
HCP: 16 ♣ AK You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ A754			1♠	1NT
Vul: Both	♥ 10843	♥ K5				
North HCP: 2	♦ J542	♦ KQ7	2♠	AP		
South HCP: 17	♣ J9643	♣ KQ108				
Contract: 2♠ E						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ QJ65				
Vul: EW	♥ KJ7	♥ 106	1♥	1NT	3♥	AP
North HCP: 15	♦ KQ3	♦ A4				
South HCP: 7	♣ K1052	♣ 87643				
Contract: 3♥ W						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ J6	♠ AQ10			1♠	1NT
Vul: None	♥ J96	♥ A7				
North HCP: 2	♦ 106543	♦ K9872	3♠	AP		
South HCP: 16	♣ 972	♣ K65				
Contract: 3♠ E						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ Q964				
Vul: NS	♥ KQ5	♥ J84	1♣	1NT	2♣	AP
North HCP: 16	♦ KQ94	♦ 108762				
South HCP: 4	♣ K972	♣ J				
Contract: 2♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 8653	♠ KQ7			1♦	1NT
Vul: None	♥ K543	♥ QJ2	2♣	X	Pass	2♥
North HCP: 5	♦ Q982	♦ A643	Pass	3♥	4♣	AP
South HCP: 15	♣ 9	♣ K76				
Contract: 4♣ W						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ 3				
Vul: NS	♥ A96	♥ J8732	1♦	1NT	2♠	Pass
North HCP: 16	♦ KQ872	♦ 104	4♠	AP		
South HCP: 2	♣ AK	♣ J8632				
Contract: 4♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 1 ♠ A754 East Opens 1♠.
Dealer: E ♥ K5 West Bids 2♠ if possible.
Vul: Both ♦ KQ7
HCP: 17 ♣ KQ108 You bid first.

Board: 2 ♠ QJ65 West Opens 1♥.
Dealer: W ♥ 106 East Bids 3♥ if possible.
Vul: EW ♦ A4
HCP: 7 ♣ 87643 Partner bids first.

Board: 3 ♠ AQ10 East Opens 1♠.
Dealer: E ♥ A7 West Bids 3♠ if possible.
Vul: None ♦ K9872
HCP: 16 ♣ K65 You bid first.

Board: 4 ♠ Q964 West Opens 1♣.
Dealer: W ♥ J84 East Bids 2♣ if possible.
Vul: NS ♦ 108762
HCP: 4 ♣ J Partner bids first.

Board: 5 ♠ KQ7 East Opens 1♦.
Dealer: E ♥ QJ2 West Bids 2♣ if possible.
Vul: None ♦ A643 East Bids 4♣ if possible.
HCP: 15 ♣ K76 You bid first.

Board: 6 ♠ 3 West Opens 1♦.
Dealer: W ♥ J8732 East Bids 2♠ if possible.
Vul: NS ♦ 104 West Bids 4♠ if possible.
HCP: 2 ♣ J8632 Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 1	North:	South:				
Dealer: E	♠ —	♠ A754	West	North	East	South
Vul: Both	♥ 10843	♥ K5			1♠	1NT
North HCP: 2	♦ J542	♦ KQ7	2♠	AP		
South HCP: 17	♣ J9643	♣ KQ108				
Contract: 2♠ E						

Board: 2	North:	South:				
Dealer: W	♠ K42	♠ QJ65	West	North	East	South
Vul: EW	♥ KJ7	♥ 106	1♥	1NT	3♥	AP
North HCP: 15	♦ KQ3	♦ A4				
South HCP: 7	♣ K1052	♣ 87643				
Contract: 3♥ W						

Board: 3	North:	South:				
Dealer: E	♠ J6	♠ AQ10	West	North	East	South
Vul: None	♥ J96	♥ A7			1♠	1NT
North HCP: 2	♦ 106543	♦ K9872	3♠	AP		
South HCP: 16	♣ 972	♣ K65				
Contract: 3♠ E						

Board: 4	North:	South:				
Dealer: W	♠ K5	♠ Q964	West	North	East	South
Vul: NS	♥ KQ5	♥ J84	1♣	1NT	2♣	AP
North HCP: 16	♦ KQ94	♦ 108762				
South HCP: 4	♣ K972	♣ J				
Contract: 2♣ W						

Board: 5	North:	South:				
Dealer: E	♠ 8653	♠ KQ7	West	North	East	South
Vul: None	♥ K543	♥ QJ2			1♦	1NT
North HCP: 5	♦ Q982	♦ A643	2♣	X	Pass	2♥
South HCP: 15	♣ 9	♣ K76	Pass	3♥	4♣	AP
Contract: 4♣ W						

Board: 6	North:	South:				
Dealer: W	♠ 1098	♠ 3	West	North	East	South
Vul: NS	♥ A96	♥ J8732	1♦	1NT	2♠	Pass
North HCP: 16	♦ KQ872	♦ 104	4♠	AP		
South HCP: 2	♣ AK	♣ J8632				
Contract: 4♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 7 ♠ J652
Dealer: E ♥ K10543
Vul: None ♦ 108
HCP: 4 ♣ 102

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

Partner bids first.

Board: 8 ♠ K4
Dealer: W ♥ 1053
Vul: None ♦ A93
HCP: 15 ♣ AKJ42

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

You bid first.

Board: 9 ♠ J986532
Dealer: E ♥ AK102
Vul: EW ♦ —
HCP: 8 ♣ 62

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

Partner bids first.

Board: 10 ♠ A7
Dealer: W ♥ AK10
Vul: NS ♦ J72
HCP: 15 ♣ QJ842

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

You bid first.

Board: 11 ♠ Q97532
Dealer: E ♥ 762
Vul: None ♦ 85
HCP: 2 ♣ 74

East Opens 1♦.
West Bids 2♣ if possible.
East Bids 3♣ if possible.
West Bids 4♣ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 12 ♠ A84
Dealer: W ♥ K872
Vul: EW ♦ QJ42
HCP: 16 ♣ AQ

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J652	♠ KQ4				
Vul: None	♥ K10543	♥ Q9			1♠	1NT
North HCP: 4	♦ 108	♦ QJ7	2♦	2♥	3♦	AP
South HCP: 15	♣ 102	♣ KQ984				
Contract: 3♦ W						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 109875				
Vul: None	♥ 1053	♥ 82	1♦	1NT	2♥	2♠
North HCP: 15	♦ A93	♦ 85	3♦	Pass	4♥	AP
South HCP: 2	♣ AKJ42	♣ Q963				
Contract: 4♥ E						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J986532	♠ A1074				
Vul: EW	♥ AK102	♥ 53			1♦	1NT
North HCP: 8	♦ —	♦ KQ8	3♦	4♠	AP	
South HCP: 15	♣ 62	♣ AQ54				
Contract: 4♠ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ K86532				
Vul: NS	♥ AK10	♥ 43	1♥	1NT	3♥	4♠
North HCP: 15	♦ J72	♦ K9843	AP			
South HCP: 6	♣ QJ842	♣ —				
Contract: 4♠ S						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q97532	♠ AKJ10				
Vul: None	♥ 762	♥ J985			1♦	1NT
North HCP: 2	♦ 85	♦ A63	2♣	2♠	3♣	3♠
South HCP: 15	♣ 74	♣ Q5	4♣	4♠	5♣	AP
Contract: 5♣ W						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 1096532				
Vul: EW	♥ K872	♥ J	1♥	1NT	2♥	2♠
North HCP: 16	♦ QJ42	♦ 1065	3♥	3♠	Pass	Pass
South HCP: 1	♣ AQ	♣ 742	X	AP		
Contract: 3♠X S						

South hands (Practice Page)

We Overcall 1NT

Board: 7 ♠ KQ4
Dealer: E ♥ Q9
Vul: None ♦ QJ7
HCP: 15 ♣ KQ984

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

You bid first.

Board: 8 ♠ 109875
Dealer: W ♥ 82
Vul: None ♦ 85
HCP: 2 ♣ Q963

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

Partner bids first.

Board: 9 ♠ A1074
Dealer: E ♥ 53
Vul: EW ♦ KQ8
HCP: 15 ♣ AQ54

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

You bid first.

Board: 10 ♠ K86532
Dealer: W ♥ 43
Vul: NS ♦ K9843
HCP: 6 ♣ —

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

Partner bids first.

Board: 11 ♠ AKJ10
Dealer: E ♥ J985
Vul: None ♦ A63
HCP: 15 ♣ Q5

East Opens 1♦.
West Bids 2♣ if possible.
East Bids 3♣ if possible.
West Bids 4♣ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 12 ♠ 1096532
Dealer: W ♥ J
Vul: EW ♦ 1065
HCP: 1 ♣ 742

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

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J652	♠ KQ4				
Vul: None	♥ K10543	♥ Q9			1♠	1NT
North HCP: 4	♦ 108	♦ QJ7	2♦	2♥	3♦	AP
South HCP: 15	♣ 102	♣ KQ984				
Contract: 3♦ W						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 109875				
Vul: None	♥ 1053	♥ 82	1♦	1NT	2♥	2♠
North HCP: 15	♦ A93	♦ 85	3♦	Pass	4♥	AP
South HCP: 2	♣ AKJ42	♣ Q963				
Contract: 4♥ E						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J986532	♠ A1074				
Vul: EW	♥ AK102	♥ 53			1♦	1NT
North HCP: 8	♦ —	♦ KQ8	3♦	4♠	AP	
South HCP: 15	♣ 62	♣ AQ54				
Contract: 4♠ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ K86532				
Vul: NS	♥ AK10	♥ 43	1♥	1NT	3♥	4♠
North HCP: 15	♦ J72	♦ K9843	AP			
South HCP: 6	♣ QJ842	♣ —				
Contract: 4♠ S						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q97532	♠ AKJ10				
Vul: None	♥ 762	♥ J985			1♦	1NT
North HCP: 2	♦ 85	♦ A63	2♣	2♠	3♣	3♠
South HCP: 15	♣ 74	♣ Q5	4♣	4♠	5♣	AP
Contract: 5♣ W						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 1096532				
Vul: EW	♥ K872	♥ J	1♥	1NT	2♥	2♠
North HCP: 16	♦ QJ42	♦ 1065	3♥	3♠	Pass	Pass
South HCP: 1	♣ AQ	♣ 742	X	AP		
Contract: 3♠X S						

North hands (Practice Page)

We Overcall 1NT

Board: 13 ♠ 2
Dealer: E ♥ 10
Vul: EW ♦ AKJ76532
HCP: 8 ♣ 632

East Opens 1♥.
West Bids 3♥ if possible.
East Doubles 6♦ if possible.

Partner bids first.

Board: 14 ♠ AJ4
Dealer: W ♥ AQJ3
Vul: NS ♦ 1097
HCP: 16 ♣ A97

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

You bid first.

Board: 15 ♠ 1042
Dealer: E ♥ 108763
Vul: Both ♦ 9542
HCP: 0 ♣ 8

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

Partner bids first.

Board: 16 ♠ AK43
Dealer: W ♥ AKQ6
Vul: EW ♦ J74
HCP: 17 ♣ 104

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

You bid first.

Board: 17 ♠ J1085
Dealer: E ♥ J9
Vul: Both ♦ 86
HCP: 4 ♣ Q8742

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

Partner bids first.

Board: 18 ♠ Q43
Dealer: W ♥ KQ9
Vul: EW ♦ KQ7
HCP: 16 ♣ A932

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AJ4			1♥	1NT
Vul: EW	♥ 10	♥ AQ63	3♥	6♦	X	AP
North HCP: 8	♦ AKJ76532	♦ Q108				
South HCP: 15	♣ 632	♣ Q87				
Contract: 6♦X N						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ —	1♠	1NT	4♠	Pass
Vul: NS	♥ AQJ3	♥ 1097642	Pass	X	AP	
North HCP: 16	♦ 1097	♦ AQJ8				
South HCP: 7	♣ A97	♣ 1085				
Contract: 4♠X W						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 1042	♠ Q93			1♣	1NT
Vul: Both	♥ 108763	♥ K954	2♦	AP		
North HCP: 0	♦ 9542	♦ AK				
South HCP: 17	♣ 8	♣ AJ63				
Contract: 2♦ W						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AK43	♠ —	1♠	1NT	3♠	4♦
Vul: EW	♥ AKQ6	♥ J2	X	AP		
North HCP: 17	♦ J74	♦ 1098652				
South HCP: 6	♣ 104	♣ KQ987				
Contract: 4♦X S						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ J1085	♠ K743			1♣	1NT
Vul: Both	♥ J9	♥ Q43	3♦	AP		
North HCP: 4	♦ 86	♦ AK3				
South HCP: 15	♣ Q8742	♣ K95				
Contract: 3♦ W						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ KJ76	1♥	1NT	2♥	AP
Vul: EW	♥ KQ9	♥ 3				
North HCP: 16	♦ KQ7	♦ J653				
South HCP: 6	♣ A932	♣ J1087				
Contract: 2♥ W						

South hands (Practice Page)

We Overcall 1NT

Board: 13 ♠ AJ4
Dealer: E ♥ AQ63
Vul: EW ♦ Q108
HCP: 15 ♣ Q87

East Opens 1♥.
West Bids 3♥ if possible.
East Doubles 6♦ if possible.

You bid first.

Board: 14 ♠ —
Dealer: W ♥ 1097642
Vul: NS ♦ AQJ8
HCP: 7 ♣ 1085

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

Partner bids first.

Board: 15 ♠ Q93
Dealer: E ♥ K954
Vul: Both ♦ AK
HCP: 17 ♣ AJ63

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

You bid first.

Board: 16 ♠ —
Dealer: W ♥ J2
Vul: EW ♦ 1098652
HCP: 6 ♣ KQ987

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

Partner bids first.

Board: 17 ♠ K743
Dealer: E ♥ Q43
Vul: Both ♦ AK3
HCP: 15 ♣ K95

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

You bid first.

Board: 18 ♠ KJ76
Dealer: W ♥ 3
Vul: EW ♦ J653
HCP: 6 ♣ J1087

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

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AJ4				
Vul: EW	♥ 10	♥ AQ63			1♥	1NT
North HCP: 8	♦ AKJ76532	♦ Q108	3♥	6♦	X	AP
South HCP: 15	♣ 632	♣ Q87				
Contract: 6♦X N						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ —				
Vul: NS	♥ AQJ3	♥ 1097642	1♠	1NT	4♠	Pass
North HCP: 16	♦ 1097	♦ AQJ8	Pass	X	AP	
South HCP: 7	♣ A97	♣ 1085				
Contract: 4♠X W						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 1042	♠ Q93				
Vul: Both	♥ 108763	♥ K954			1♣	1NT
North HCP: 0	♦ 9542	♦ AK	2♦	AP		
South HCP: 17	♣ 8	♣ AJ63				
Contract: 2♦ W						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AK43	♠ —				
Vul: EW	♥ AKQ6	♥ J2	1♠	1NT	3♠	4♦
North HCP: 17	♦ J74	♦ 1098652	X	AP		
South HCP: 6	♣ 104	♣ KQ987				
Contract: 4♦X S						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ J1085	♠ K743				
Vul: Both	♥ J9	♥ Q43			1♣	1NT
North HCP: 4	♦ 86	♦ AK3	3♦	AP		
South HCP: 15	♣ Q8742	♣ K95				
Contract: 3♦ W						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ KJ76				
Vul: EW	♥ KQ9	♥ 3	1♥	1NT	2♥	AP
North HCP: 16	♦ KQ7	♦ J653				
South HCP: 6	♣ A932	♣ J1087				
Contract: 2♥ W						

North hands (Practice Page)

We Overcall 1NT

Board: 19 ♠ KQ9863
Dealer: E ♥ —
Vul: Both ♦ 107
HCP: 5 ♣ 96532

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

Partner bids first.

Board: 20 ♠ KQJ6
Dealer: W ♥ A75
Vul: None ♦ K852
HCP: 15 ♣ Q2

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

You bid first.

Board: 21 ♠ 3
Dealer: E ♥ 94
Vul: Both ♦ Q10865
HCP: 2 ♣ 106432

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

Partner bids first.

Board: 22 ♠ KJ92
Dealer: W ♥ KQ95
Vul: None ♦ A87
HCP: 17 ♣ A7

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

You bid first.

Board: 23 ♠ 32
Dealer: E ♥ —
Vul: EW ♦ QJ9754
HCP: 4 ♣ J7652

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

Partner bids first.

Board: 24 ♠ A42
Dealer: W ♥ Q654
Vul: Both ♦ AK2
HCP: 17 ♣ A83

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ KQ9863	♠ 105				
Vul: Both	♥ —	♥ AK98			1♥	1NT
North HCP: 5	♦ 107	♦ KQJ2	3♥	4♠	AP	
South HCP: 17	♣ 96532	♣ A74				
Contract: 4♠ N						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ KQJ6	♠ 74	1♠	1NT	2♣	2♥
Vul: None	♥ A75	♥ QJ8432	3♣	Pass	Pass	3♥
North HCP: 15	♦ K852	♦ 76	AP			
South HCP: 3	♣ Q2	♣ 1073				
Contract: 3♥ S						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AQJ				
Vul: Both	♥ 94	♥ KJ53			1♠	1NT
North HCP: 2	♦ Q10865	♦ AJ32	2♠	Pass	3♠	AP
South HCP: 16	♣ 106432	♣ 95				
Contract: 3♠ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ KJ92	♠ 4	1♠	1NT	2♠	AP
Vul: None	♥ KQ95	♥ J103				
North HCP: 17	♦ A87	♦ 42				
South HCP: 2	♣ A7	♣ J1098654				
Contract: 2♠ W						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ KQ94				
Vul: EW	♥ —	♥ A95			1♥	1NT
North HCP: 4	♦ QJ9754	♦ 863	4♥	5♦	X	AP
South HCP: 16	♣ J7652	♣ AK8				
Contract: 5♦ X N						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ A42	♠ 63	1♠	1NT	2♠	Pass
Vul: Both	♥ Q654	♥ 1073	3♠	AP		
North HCP: 17	♦ AK2	♦ Q983				
South HCP: 2	♣ A83	♣ 10964				
Contract: 3♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 19	♠ 105	East Opens 1♥.
Dealer: E	♥ AK98	West Bids 3♥ if possible.
Vul: Both	♦ KQJ2	
HCP: 17	♣ A74	You bid first.
Board: 20	♠ 74	West Opens 1♠.
Dealer: W	♥ QJ8432	East Bids 2♣ if possible.
Vul: None	♦ 76	West Bids 3♣ if possible.
HCP: 3	♣ 1073	Partner bids first.
Board: 21	♠ AQJ	East Opens 1♠.
Dealer: E	♥ KJ53	West Bids 2♠ if possible.
Vul: Both	♦ AJ32	East Bids 3♠ if possible.
HCP: 16	♣ 95	You bid first.
Board: 22	♠ 4	West Opens 1♠.
Dealer: W	♥ J103	East Bids 2♠ if possible.
Vul: None	♦ 42	
HCP: 2	♣ J1098654	Partner bids first.
Board: 23	♠ KQ94	East Opens 1♥.
Dealer: E	♥ A95	West Bids 4♥ if possible.
Vul: EW	♦ 863	East Doubles 5♦ if possible.
HCP: 16	♣ AK8	You bid first.
Board: 24	♠ 63	West Opens 1♠.
Dealer: W	♥ 1073	East Bids 2♠ if possible.
Vul: Both	♦ Q983	West Bids 3♠ if possible.
HCP: 2	♣ 10964	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ KQ9863	♠ 105				
Vul: Both	♥ —	♥ AK98			1♥	1NT
North HCP: 5	♦ 107	♦ KQJ2	3♥	4♠	AP	
South HCP: 17	♣ 96532	♣ A74				
Contract: 4♠ N						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ KQJ6	♠ 74	1♠	1NT	2♣	2♥
Vul: None	♥ A75	♥ QJ8432	3♣	Pass	Pass	3♥
North HCP: 15	♦ K852	♦ 76	AP			
South HCP: 3	♣ Q2	♣ 1073				
Contract: 3♥ S						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AQJ				
Vul: Both	♥ 94	♥ KJ53			1♠	1NT
North HCP: 2	♦ Q10865	♦ AJ32	2♠	Pass	3♠	AP
South HCP: 16	♣ 106432	♣ 95				
Contract: 3♠ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ KJ92	♠ 4				
Vul: None	♥ KQ95	♥ J103	1♠	1NT	2♠	AP
North HCP: 17	♦ A87	♦ 42				
South HCP: 2	♣ A7	♣ J1098654				
Contract: 2♠ W						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ KQ94				
Vul: EW	♥ —	♥ A95			1♥	1NT
North HCP: 4	♦ QJ9754	♦ 863	4♥	5♦	X	AP
South HCP: 16	♣ J7652	♣ AK8				
Contract: 5♦ X N						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ A42	♠ 63				
Vul: Both	♥ Q654	♥ 1073	1♠	1NT	2♠	Pass
North HCP: 17	♦ AK2	♦ Q983	3♠	AP		
South HCP: 2	♣ A83	♣ 10964				
Contract: 3♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 25 ♠ 7 East Opens 1♠.
Dealer: E ♥ K963 West Bids 3♠ if possible.
Vul: Both ♦ 103
HCP: 7 ♣ A109872 Partner bids first.

Board: 26 ♠ 873 West Opens 1♥.
Dealer: W ♥ AK5 East Bids 3♥ if possible.
Vul: Both ♦ KQJ4
HCP: 16 ♣ K65 You bid first.

Board: 27 ♠ 83 East Opens 1♠.
Dealer: E ♥ 532 West Bids 2♠ if possible.
Vul: Both ♦ K4
HCP: 4 ♣ J98642 Partner bids first.

Board: 28 ♠ KJ6 West Opens 1♠.
Dealer: W ♥ KJ72 East Bids 2♦ if possible.
Vul: None ♦ A1084 West Bids 3♠ if possible.
HCP: 16 ♣ A6 East Bids 4♠ if possible.
You bid first.

Board: 29 ♠ 6 East Opens 1♠.
Dealer: E ♥ 1098 West Bids 2♠ if possible.
Vul: EW ♦ Q8654
HCP: 6 ♣ A975 Partner bids first.

Board: 30 ♠ A85 West Opens 1♥.
Dealer: W ♥ A94 East Bids 2♥ if possible.
Vul: Both ♦ A10532 West Bids 3♥ if possible.
HCP: 16 ♣ A9 You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KJ10			1♠	1NT
Vul: Both	♥ K963	♥ Q752			AP	
North HCP: 7	♦ 103	♦ AQ6	3♠	4♣		
South HCP: 15	♣ A109872	♣ QJ4				
Contract: 4♣ N						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ KQ1065				
Vul: Both	♥ AK5	♥ 2	1♥	1NT	3♥	AP
North HCP: 16	♦ KQJ4	♦ 83				
South HCP: 7	♣ K65	♣ Q10973				
Contract: 3♥ W						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ A95			1♠	1NT
Vul: Both	♥ 532	♥ Q96				
North HCP: 4	♦ K4	♦ A765	2♠	AP		
South HCP: 17	♣ J98642	♣ AK5				
Contract: 2♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ 92				
Vul: None	♥ KJ72	♥ 109643	1♠	1NT	2♦	Pass
North HCP: 16	♦ A1084	♦ 3	3♠	Pass	4♠	AP
South HCP: 1	♣ A6	♣ J8743				
Contract: 4♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AKQ			1♠	1NT
Vul: EW	♥ 1098	♥ Q532				
North HCP: 6	♦ Q8654	♦ K107	2♠	AP		
South HCP: 15	♣ A975	♣ J32				
Contract: 2♠ E						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ A85	♠ 10732	1♥	1NT	2♥	Pass
Vul: Both	♥ A94	♥ —	Pass	3♦	Pass	Pass
North HCP: 16	♦ A10532	♦ KQJ6	3♥	Pass	Pass	4♦
South HCP: 6	♣ A9	♣ 76532	AP			
Contract: 4♦ N						

South hands (Practice Page)

We Overcall 1NT

Board: 25 ♠ KJ10 East Opens 1♠.
Dealer: E ♥ Q752 West Bids 3♠ if possible.
Vul: Both ♦ AQ6
HCP: 15 ♣ QJ4 You bid first.

Board: 26 ♠ KQ1065 West Opens 1♥.
Dealer: W ♥ 2 East Bids 3♥ if possible.
Vul: Both ♦ 83
HCP: 7 ♣ Q10973 Partner bids first.

Board: 27 ♠ A95 East Opens 1♠.
Dealer: E ♥ Q96 West Bids 2♠ if possible.
Vul: Both ♦ A765
HCP: 17 ♣ AK5 You bid first.

Board: 28 ♠ 92 West Opens 1♠.
Dealer: W ♥ 109643 East Bids 2♦ if possible.
Vul: None ♦ 3 West Bids 3♠ if possible.
HCP: 1 ♣ J8743 East Bids 4♠ if possible.
Partner bids first.

Board: 29 ♠ AKQ East Opens 1♠.
Dealer: E ♥ Q532 West Bids 2♠ if possible.
Vul: EW ♦ K107
HCP: 15 ♣ J32 You bid first.

Board: 30 ♠ 10732 West Opens 1♥.
Dealer: W ♥ — East Bids 2♥ if possible.
Vul: Both ♦ KQJ6 West Bids 3♥ if possible.
HCP: 6 ♣ 76532 Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KJ10			1♠	1NT
Vul: Both	♥ K963	♥ Q752			AP	
North HCP: 7	♦ 103	♦ AQ6	3♠	4♣		
South HCP: 15	♣ A109872	♣ QJ4				
Contract: 4♣ N						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ KQ1065				
Vul: Both	♥ AK5	♥ 2	1♥	1NT	3♥	AP
North HCP: 16	♦ KQJ4	♦ 83				
South HCP: 7	♣ K65	♣ Q10973				
Contract: 3♥ W						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ A95			1♠	1NT
Vul: Both	♥ 532	♥ Q96				
North HCP: 4	♦ K4	♦ A765	2♠	AP		
South HCP: 17	♣ J98642	♣ AK5				
Contract: 2♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ 92				
Vul: None	♥ KJ72	♥ 109643	1♠	1NT	2♦	Pass
North HCP: 16	♦ A1084	♦ 3	3♠	Pass	4♠	AP
South HCP: 1	♣ A6	♣ J8743				
Contract: 4♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AKQ			1♠	1NT
Vul: EW	♥ 1098	♥ Q532				
North HCP: 6	♦ Q8654	♦ K107	2♠	AP		
South HCP: 15	♣ A975	♣ J32				
Contract: 2♠ E						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ A85	♠ 10732	1♥	1NT	2♥	Pass
Vul: Both	♥ A94	♥ —	Pass	3♦	Pass	Pass
North HCP: 16	♦ A10532	♦ KQJ6	3♥	Pass	Pass	4♦
South HCP: 6	♣ A9	♣ 76532	AP			
Contract: 4♦ N						

North hands (Practice Page)

We Overcall 1NT

Board: 31 ♠ K3 East Opens 1♠.
Dealer: E ♥ 109 West Bids 2♠ if possible.
Vul: NS ♦ 109743
HCP: 3 ♣ 10873 Partner bids first.

Board: 32 ♠ K9 West Opens 1♥.
Dealer: W ♥ AK74 East Bids 3♥ if possible.
Vul: EW ♦ 985
HCP: 15 ♣ AJ94 You bid first.

Board: 33 ♠ J542 East Opens 1♥.
Dealer: E ♥ 9 West Bids 3♥ if possible.
Vul: NS ♦ A654
HCP: 6 ♣ J632 Partner bids first.

Board: 34 ♠ K8 West Opens 1♦.
Dealer: W ♥ A98 East Bids 2♠ if possible.
Vul: None ♦ A1098
HCP: 15 ♣ A965 You bid first.

Board: 35 ♠ QJ973 East Opens 1♣.
Dealer: E ♥ QJ4 West Bids 3♣ if possible.
Vul: NS ♦ K1082 East Bids 4♣ if possible.
HCP: 9 ♣ 4 Partner bids first.

Board: 36 ♠ A753 West Opens 1♣.
Dealer: W ♥ 108 East Bids 3♦ if possible.
Vul: None ♦ KQ93
HCP: 15 ♣ AQ8 You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ AQ2			1♠	1NT
Vul: NS	♥ 109	♥ A763				
North HCP: 3	♦ 109743	♦ KJ6	2♠	AP		
South HCP: 17	♣ 10873	♣ K42				
Contract: 2♠ E						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ Q65432	1♥	1NT	3♥	4♠
Vul: EW	♥ AK74	♥ 10	AP			
North HCP: 15	♦ 985	♦ A				
South HCP: 8	♣ AJ94	♣ Q10765				
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ J542	♠ Q7			1♥	1NT
Vul: NS	♥ 9	♥ AQ65	3♥	AP		
North HCP: 6	♦ A654	♦ KJ97				
South HCP: 16	♣ J632	♣ A98				
Contract: 3♥ E						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ 7432	1♦	1NT	2♠	AP
Vul: None	♥ A98	♥ J75				
North HCP: 15	♦ A1098	♦ 64				
South HCP: 1	♣ A965	♣ 10874				
Contract: 2♠ E						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ QJ973	♠ K82			1♣	1NT
Vul: NS	♥ QJ4	♥ A63	3♣	3♠	4♣	4♠
North HCP: 9	♦ K1082	♦ A743	AP			
South HCP: 16	♣ 4	♣ AJ8				
Contract: 4♠ N						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ A753	♠ KJ1082	1♣	1NT	3♦	X
Vul: None	♥ 108	♥ KJ63	AP			
North HCP: 15	♦ KQ93	♦ —				
South HCP: 8	♣ AQ8	♣ 9532				
Contract: 3♦ X E						

South hands (Practice Page)

We Overcall 1NT

Board: 31	♠ AQ2	East Opens 1♠.
Dealer: E	♥ A763	West Bids 2♠ if possible.
Vul: NS	♦ KJ6	
HCP: 17	♣ K42	You bid first.

Board: 32	♠ Q65432	West Opens 1♥.
Dealer: W	♥ 10	East Bids 3♥ if possible.
Vul: EW	♦ A	
HCP: 8	♣ Q10765	Partner bids first.

Board: 33	♠ Q7	East Opens 1♥.
Dealer: E	♥ AQ65	West Bids 3♥ if possible.
Vul: NS	♦ KJ97	
HCP: 16	♣ A98	You bid first.

Board: 34	♠ 7432	West Opens 1♦.
Dealer: W	♥ J75	East Bids 2♠ if possible.
Vul: None	♦ 64	
HCP: 1	♣ 10874	Partner bids first.

Board: 35	♠ K82	East Opens 1♣.
Dealer: E	♥ A63	West Bids 3♣ if possible.
Vul: NS	♦ A743	East Bids 4♣ if possible.
HCP: 16	♣ AJ8	You bid first.

Board: 36	♠ KJ1082	West Opens 1♣.
Dealer: W	♥ KJ63	East Bids 3♦ if possible.
Vul: None	♦ —	
HCP: 8	♣ 9532	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ AQ2			1♠	1NT
Vul: NS	♥ 109	♥ A763				
North HCP: 3	♦ 109743	♦ KJ6	2♠	AP		
South HCP: 17	♣ 10873	♣ K42				
Contract: 2♠ E						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ Q65432	1♥	1NT	3♥	4♠
Vul: EW	♥ AK74	♥ 10	AP			
North HCP: 15	♦ 985	♦ A				
South HCP: 8	♣ AJ94	♣ Q10765				
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ J542	♠ Q7			1♥	1NT
Vul: NS	♥ 9	♥ AQ65	3♥	AP		
North HCP: 6	♦ A654	♦ KJ97				
South HCP: 16	♣ J632	♣ A98				
Contract: 3♥ E						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ 7432	1♦	1NT	2♠	AP
Vul: None	♥ A98	♥ J75				
North HCP: 15	♦ A1098	♦ 64				
South HCP: 1	♣ A965	♣ 10874				
Contract: 2♠ E						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ QJ973	♠ K82			1♣	1NT
Vul: NS	♥ QJ4	♥ A63	3♣	3♠	4♣	4♠
North HCP: 9	♦ K1082	♦ A743	AP			
South HCP: 16	♣ 4	♣ AJ8				
Contract: 4♠ N						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ A753	♠ KJ1082	1♣	1NT	3♦	X
Vul: None	♥ 108	♥ KJ63	AP			
North HCP: 15	♦ KQ93	♦ —				
South HCP: 8	♣ AQ8	♣ 9532				
Contract: 3♦ X E						

North hands (Practice Page)

We Overcall 1NT

Board: 37 ♠ 10 East Opens 1♠.
Dealer: E ♥ K843 West Bids 3♠ if possible.
Vul: None ♦ J42
HCP: 5 ♣ J10765 Partner bids first.

Board: 38 ♠ KQ5 West Opens 1♥.
Dealer: W ♥ QJ95 East Bids 2♥ if possible.
Vul: NS ♦ KQ West Bids 4♥ if possible.
HCP: 17 ♣ A954 West Bids 5♥ if possible.

You bid first.

Board: 39 ♠ J9632 East Opens 1♥.
Dealer: E ♥ — West Bids 3♥ if possible.
Vul: None ♦ K10864
HCP: 7 ♣ K96 Partner bids first.

Board: 40 ♠ AKJ3 West Opens 1♥.
Dealer: W ♥ QJ9 East Bids 3♥ if possible.
Vul: EW ♦ K10
HCP: 16 ♣ Q732 You bid first.

Board: 41 ♠ 86 East Opens 1♣.
Dealer: E ♥ 7532 West Bids 1♦ if possible.
Vul: None ♦ Q985 East Bids 1♠ if possible.
HCP: 2 ♣ 876 West Bids 2♣ if possible.

East Bids 2♦ if possible.

Partner bids first.

Board: 42 ♠ 64 West Opens 1♣.
Dealer: W ♥ AJ10 East Bids 3♣ if possible.
Vul: NS ♦ A7654
HCP: 15 ♣ AQ6 You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ AK8			1♠	1NT
Vul: None	♥ K843	♥ A1095				
North HCP: 5	♦ J42	♦ A653	3♠	AP		
South HCP: 15	♣ J10765	♣ 93				
Contract: 3♠ E						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ KQ5	♠ J1087643	1♥	1NT	2♥	2♠
Vul: NS	♥ QJ95	♥ —	4♥	Pass	Pass	4♠
North HCP: 17	♦ KQ	♦ 876	5♥	X	AP	
South HCP: 4	♣ A954	♣ K107				
Contract: 5♥ X W						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ J9632	♠ K85			1♥	1NT
Vul: None	♥ —	♥ K95				
North HCP: 7	♦ K10864	♦ Q73	3♥	AP		
South HCP: 15	♣ K96	♣ AQJ7				
Contract: 3♥ E						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 9852	1♥	1NT	3♥	AP
Vul: EW	♥ QJ9	♥ 103				
North HCP: 16	♦ K10	♦ 98765				
South HCP: 0	♣ Q732	♣ 109				
Contract: 3♥ W						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ A954			1♣	X
Vul: None	♥ 7532	♥ AJ94	1♦	Pass	1♠	1NT
North HCP: 2	♦ Q985	♦ A6	2♣	Pass	2♦	AP
South HCP: 18	♣ 876	♣ KQ4				
Contract: 2♦ W						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ AKQ97	1♣	1NT	3♣	3♠
Vul: NS	♥ AJ10	♥ 965				
North HCP: 15	♦ A7654	♦ 1092	AP			
South HCP: 10	♣ AQ6	♣ J4				
Contract: 3♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 37 ♠ AK8 East Opens 1♠.
Dealer: E ♥ A1095 West Bids 3♠ if possible.
Vul: None ♦ A653
HCP: 15 ♣ 93 You bid first.

Board: 38 ♠ J1087643 West Opens 1♥.
Dealer: W ♥ — East Bids 2♥ if possible.
Vul: NS ♦ 876 West Bids 4♥ if possible.
HCP: 4 ♣ K107 West Bids 5♥ if possible.
Partner bids first.

Board: 39 ♠ K85 East Opens 1♥.
Dealer: E ♥ K95 West Bids 3♥ if possible.
Vul: None ♦ Q73
HCP: 15 ♣ AQJ7 You bid first.

Board: 40 ♠ 9852 West Opens 1♥.
Dealer: W ♥ 103 East Bids 3♥ if possible.
Vul: EW ♦ 98765
HCP: 0 ♣ 109 Partner bids first.

Board: 41 ♠ A954 East Opens 1♣.
Dealer: E ♥ AJ94 West Bids 1♦ if possible.
Vul: None ♦ A6 East Bids 1♠ if possible.
HCP: 18 ♣ KQ4 West Bids 2♣ if possible.
East Bids 2♦ if possible.
You bid first.

Board: 42 ♠ AKQ97 West Opens 1♣.
Dealer: W ♥ 965 East Bids 3♣ if possible.
Vul: NS ♦ 1092
HCP: 10 ♣ J4 Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ AK8			1♠	1NT
Vul: None	♥ K843	♥ A1095				
North HCP: 5	♦ J42	♦ A653	3♠	AP		
South HCP: 15	♣ J10765	♣ 93				
Contract: 3♠ E						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ KQ5	♠ J1087643	1♥	1NT	2♥	2♠
Vul: NS	♥ QJ95	♥ —	4♥	Pass	Pass	4♠
North HCP: 17	♦ KQ	♦ 876	5♥	X	AP	
South HCP: 4	♣ A954	♣ K107				
Contract: 5♥ X W						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ J9632	♠ K85			1♥	1NT
Vul: None	♥ —	♥ K95				
North HCP: 7	♦ K10864	♦ Q73	3♥	AP		
South HCP: 15	♣ K96	♣ AQJ7				
Contract: 3♥ E						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 9852	1♥	1NT	3♥	AP
Vul: EW	♥ QJ9	♥ 103				
North HCP: 16	♦ K10	♦ 98765				
South HCP: 0	♣ Q732	♣ 109				
Contract: 3♥ W						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ A954			1♣	X
Vul: None	♥ 7532	♥ AJ94	1♦	Pass	1♠	1NT
North HCP: 2	♦ Q985	♦ A6	2♣	Pass	2♦	AP
South HCP: 18	♣ 876	♣ KQ4				
Contract: 2♦ W						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ AKQ97	1♣	1NT	3♣	3♠
Vul: NS	♥ AJ10	♥ 965				
North HCP: 15	♦ A7654	♦ 1092	AP			
South HCP: 10	♣ AQ6	♣ J4				
Contract: 3♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 43 ♠ 72
Dealer: E ♥ 10752
Vul: NS ♦ Q54
HCP: 2 ♣ 10873

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

Partner bids first.

Board: 44 ♠ K53
Dealer: W ♥ AKQ
Vul: EW ♦ 864
HCP: 17 ♣ KQ53

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

You bid first.

Board: 45 ♠ 10652
Dealer: E ♥ 6
Vul: Both ♦ A106
HCP: 6 ♣ Q10832

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

Partner bids first.

Board: 46 ♠ AK4
Dealer: W ♥ K5
Vul: NS ♦ 8543
HCP: 15 ♣ AJ72

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

You bid first.

Board: 47 ♠ 1082
Dealer: E ♥ J2
Vul: Both ♦ 83
HCP: 1 ♣ 1087654

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

Partner bids first.

Board: 48 ♠ AJ
Dealer: W ♥ K95
Vul: NS ♦ A763
HCP: 15 ♣ K654

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ AQ5			1♦	1NT
Vul: NS	♥ 10752	♥ 8643				
North HCP: 2	♦ Q54	♦ AJ87	2♣	Pass	4♣	AP
South HCP: 15	♣ 10873	♣ A5				
Contract: 4♣ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K53	♠ 8				
Vul: EW	♥ AKQ	♥ 109753	1♠	1NT	2♠	AP
North HCP: 17	♦ 864	♦ J3				
South HCP: 1	♣ KQ53	♣ 109642				
Contract: 2♠ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 10652	♠ KQ7			1♥	1NT
Vul: Both	♥ 6	♥ KJ2				
North HCP: 6	♦ A106	♦ QJ754	3♥	AP		
South HCP: 17	♣ Q10832	♣ AJ				
Contract: 3♥ E						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ 862	1♣	1NT	2♥	3♦
Vul: NS	♥ K5	♥ Q92	3♥	4♦	Pass	Pass
North HCP: 15	♦ 8543	♦ KJ10962	4♥	X	AP	
South HCP: 6	♣ AJ72	♣ 9				
Contract: 4♥ X E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ QJ75			1♥	1NT
Vul: Both	♥ J2	♥ K105				
North HCP: 1	♦ 83	♦ J74	2♥	Pass	4♥	AP
South HCP: 16	♣ 1087654	♣ AKQ				
Contract: 4♥ E						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 10975				
Vul: NS	♥ K95	♥ J8743	1♣	1NT	2♠	AP
North HCP: 15	♦ A763	♦ Q82				
South HCP: 4	♣ K654	♣ J				
Contract: 2♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 43 ♠ AQ5
Dealer: E ♥ 8643
Vul: NS ♦ AJ87
HCP: 15 ♣ A5

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

You bid first.

Board: 44 ♠ 8
Dealer: W ♥ 109753
Vul: EW ♦ J3
HCP: 1 ♣ 109642

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

Partner bids first.

Board: 45 ♠ KQ7
Dealer: E ♥ KJ2
Vul: Both ♦ QJ754
HCP: 17 ♣ AJ

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

You bid first.

Board: 46 ♠ 862
Dealer: W ♥ Q92
Vul: NS ♦ KJ10962
HCP: 6 ♣ 9

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

Partner bids first.

Board: 47 ♠ QJ75
Dealer: E ♥ K105
Vul: Both ♦ J74
HCP: 16 ♣ AKQ

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

You bid first.

Board: 48 ♠ 10975
Dealer: W ♥ J8743
Vul: NS ♦ Q82
HCP: 4 ♣ J

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

Partner bids first.

We Overall 1NT Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ AQ5			1♦	1NT
Vul: NS	♥ 10752	♥ 8643				
North HCP: 2	♦ Q54	♦ AJ87	2♣	Pass	4♠	AP
South HCP: 15	♣ 10873	♣ A5				
Contract: 4♠ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K53	♠ 8				
Vul: EW	♥ AKQ	♥ 109753	1♠	1NT	2♠	AP
North HCP: 17	♦ 864	♦ J3				
South HCP: 1	♣ KQ53	♣ 109642				
Contract: 2♠ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 10652	♠ KQ7			1♥	1NT
Vul: Both	♥ 6	♥ KJ2				
North HCP: 6	♦ A106	♦ QJ754	3♥	AP		
South HCP: 17	♣ Q10832	♣ AJ				
Contract: 3♥ E						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ 862	1♣	1NT	2♥	3♦
Vul: NS	♥ K5	♥ Q92	3♥	4♦	Pass	Pass
North HCP: 15	♦ 8543	♦ KJ10962	4♥	X	AP	
South HCP: 6	♣ AJ72	♣ 9				
Contract: 4♥ X E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ QJ75			1♥	1NT
Vul: Both	♥ J2	♥ K105				
North HCP: 1	♦ 83	♦ J74	2♥	Pass	4♥	AP
South HCP: 16	♣ 1087654	♣ AKQ				
Contract: 4♥ E						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 10975				
Vul: NS	♥ K95	♥ J8743	1♣	1NT	2♠	AP
North HCP: 15	♦ A763	♦ Q82				
South HCP: 4	♣ K654	♣ J				
Contract: 2♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 49 ♠ QJ6 East Opens 1♥.
Dealer: E ♥ J5 West Bids 2♥ if possible.
Vul: Both ♦ 87654
HCP: 4 ♣ 965 Partner bids first.

Board: 50 ♠ AJ53 West Opens 1♦.
Dealer: W ♥ AJ8 East Bids 2♣ if possible.
Vul: NS ♦ K94 West Bids 3♦ if possible.
HCP: 16 ♣ K93 East Bids 4♦ if possible.

You bid first.

Board: 51 ♠ 76543 East Opens 1♦.
Dealer: E ♥ 5 West Bids 2♥ if possible.
Vul: Both ♦ 1075 East Bids 4♥ if possible.
HCP: 1 ♣ J753 Partner bids first.

Board: 52 ♠ A102 West Opens 1♥.
Dealer: W ♥ AJ103 East Bids 3♣ if possible.
Vul: Both ♦ J3
HCP: 15 ♣ AJ93 You bid first.

Board: 53 ♠ Q5 East Opens 1♠.
Dealer: E ♥ 109874 West Bids 2♠ if possible.
Vul: NS ♦ J109 East Doubles Pass if possible.
HCP: 3 ♣ 1065 Partner bids first.

Board: 54 ♠ Q54 West Opens 1♦.
Dealer: W ♥ AJ62 East Bids 2♣ if possible.
Vul: NS ♦ KJ92
HCP: 15 ♣ A10 You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ QJ6	♠ A42				
Vul: Both	♥ J5	♥ A32			1♥	1NT
North HCP: 4	♦ 87654	♦ KQJ9	2♥	AP		
South HCP: 16	♣ 965	♣ Q104				
Contract: 2♥ E						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AJ53	♠ K98742				
Vul: NS	♥ AJ8	♥ 6432	1♦	1NT	2♣	2♠
North HCP: 16	♦ K94	♦ 8	3♦	3♠	4♦	AP
South HCP: 3	♣ K93	♣ 107				
Contract: 4♦ W						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ 76543	♠ QJ				
Vul: Both	♥ 5	♥ KJ4			1♦	1NT
North HCP: 1	♦ 1075	♦ AQ82	2♥	Pass	4♥	AP
South HCP: 16	♣ J753	♣ K862				
Contract: 4♥ W						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 987653				
Vul: Both	♥ AJ103	♥ Q92	1♥	1NT	3♣	AP
North HCP: 15	♦ J3	♦ 974				
South HCP: 2	♣ AJ93	♣ 6				
Contract: 3♣ E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ AJ2				
Vul: NS	♥ 109874	♥ 653			1♠	1NT
North HCP: 3	♦ J109	♦ KQ873	2♠	Pass	Pass	3♦
South HCP: 16	♣ 1065	♣ AQ	Pass	Pass	X	AP
Contract: 3♦ X S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ 9863				
Vul: NS	♥ AJ62	♥ K1074	1♦	1NT	2♣	AP
North HCP: 15	♦ KJ92	♦ 10864				
South HCP: 3	♣ A10	♣ 8				
Contract: 2♣ E						

South hands (Practice Page)

We Overcall 1NT

Board: 49 ♠ A42 East Opens 1♥.
Dealer: E ♥ A32 West Bids 2♥ if possible.
Vul: Both ♦ KQJ9
HCP: 16 ♣ Q104 You bid first.

Board: 50 ♠ K98742 West Opens 1♦.
Dealer: W ♥ 6432 East Bids 2♣ if possible.
Vul: NS ♦ 8 West Bids 3♦ if possible.
HCP: 3 ♣ 107 East Bids 4♦ if possible.
Partner bids first.

Board: 51 ♠ QJ East Opens 1♦.
Dealer: E ♥ KJ4 West Bids 2♥ if possible.
Vul: Both ♦ AQ82 East Bids 4♥ if possible.
HCP: 16 ♣ K862 You bid first.

Board: 52 ♠ 987653 West Opens 1♥.
Dealer: W ♥ Q92 East Bids 3♣ if possible.
Vul: Both ♦ 974
HCP: 2 ♣ 6 Partner bids first.

Board: 53 ♠ AJ2 East Opens 1♠.
Dealer: E ♥ 653 West Bids 2♠ if possible.
Vul: NS ♦ KQ873 East Doubles Pass if possible.
HCP: 16 ♣ AQ You bid first.

Board: 54 ♠ 9863 West Opens 1♦.
Dealer: W ♥ K1074 East Bids 2♣ if possible.
Vul: NS ♦ 10864
HCP: 3 ♣ 8 Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ QJ6	♠ A42				
Vul: Both	♥ J5	♥ A32			1♥	1NT
North HCP: 4	♦ 87654	♦ KQJ9	2♥	AP		
South HCP: 16	♣ 965	♣ Q104				
Contract: 2♥ E						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AJ53	♠ K98742				
Vul: NS	♥ AJ8	♥ 6432	1♦	1NT	2♣	2♠
North HCP: 16	♦ K94	♦ 8	3♦	3♠	4♦	AP
South HCP: 3	♣ K93	♣ 107				
Contract: 4♦ W						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ 76543	♠ QJ				
Vul: Both	♥ 5	♥ KJ4			1♦	1NT
North HCP: 1	♦ 1075	♦ AQ82	2♥	Pass	4♥	AP
South HCP: 16	♣ J753	♣ K862				
Contract: 4♥ W						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 987653				
Vul: Both	♥ AJ103	♥ Q92	1♥	1NT	3♣	AP
North HCP: 15	♦ J3	♦ 974				
South HCP: 2	♣ AJ93	♣ 6				
Contract: 3♣ E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ AJ2				
Vul: NS	♥ 109874	♥ 653			1♠	1NT
North HCP: 3	♦ J109	♦ KQ873	2♠	Pass	Pass	3♦
South HCP: 16	♣ 1065	♣ AQ	Pass	Pass	X	AP
Contract: 3♦ X S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ 9863				
Vul: NS	♥ AJ62	♥ K1074	1♦	1NT	2♣	AP
North HCP: 15	♦ KJ92	♦ 10864				
South HCP: 3	♣ A10	♣ 8				
Contract: 2♣ E						

North hands (Practice Page)

We Overcall 1NT

Board: 55 ♠ AJ76 East Opens 1♥.
Dealer: E ♥ 93 West Bids 2♥ if possible.
Vul: EW ♦ J987
HCP: 6 ♣ 1085 Partner bids first.

Board: 56 ♠ 9764 West Opens 1♦.
Dealer: W ♥ A1084 East Bids 2♠ if possible.
Vul: Both ♦ AK5
HCP: 15 ♣ A10 You bid first.

Board: 57 ♠ AJ10975 East Opens 1♣.
Dealer: E ♥ J65 West Bids 3♣ if possible.
Vul: EW ♦ Q84
HCP: 8 ♣ 8 Partner bids first.

Board: 58 ♠ K973 West Opens 1♣.
Dealer: W ♥ J54 East Bids 2♣ if possible.
Vul: None ♦ AK9 East Bids 4♣ if possible.
HCP: 15 ♣ KJ5 You bid first.

Board: 59 ♠ J53 East Opens 1♥.
Dealer: E ♥ 8753 West Bids 2♠ if possible.
Vul: NS ♦ J2 East Bids 3♦ if possible.
HCP: 2 ♣ 8432 West Bids 4♣ if possible.
East Bids 4♠ if possible.
Partner bids first.

Board: 60 ♠ KJ6 West Opens 1♠.
Dealer: W ♥ AQ East Bids 2♥ if possible.
Vul: NS ♦ Q965 West Bids 3♥ if possible.
HCP: 15 ♣ K973 You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ AJ76	♠ 852				
Vul: EW	♥ 93	♥ A106			1♥	1NT
North HCP: 6	♦ J987	♦ KQ62	2♥	AP		
South HCP: 15	♣ 1085	♣ AQ7				
Contract: 2♥ E						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ 9764	♠ —				
Vul: Both	♥ A1084	♥ J7652	1♦	1NT	2♠	AP
North HCP: 15	♦ AK5	♦ J876				
South HCP: 2	♣ A10	♣ 7543				
Contract: 2♠ E						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ AJ10975	♠ Q84				
Vul: EW	♥ J65	♥ K742			1♣	1NT
North HCP: 8	♦ Q84	♦ AJ5	3♣	4♠	AP	
South HCP: 15	♣ 8	♣ AJ2				
Contract: 4♠ N						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ K973	♠ QJ1065				
Vul: None	♥ J54	♥ 72	1♣	1NT	2♣	2♠
North HCP: 15	♦ AK9	♦ J643	Pass	3♠	4♣	AP
South HCP: 4	♣ KJ5	♣ 74				
Contract: 4♣ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ J53	♠ A94				
Vul: NS	♥ 8753	♥ KQ10			1♥	1NT
North HCP: 2	♦ J2	♦ Q10764	2♠	Pass	3♦	Pass
South HCP: 15	♣ 8432	♣ A10	4♣	Pass	4♠	AP
Contract: 4♠ W						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ Q1098				
Vul: NS	♥ AQ	♥ 98	1♠	1NT	2♥	Pass
North HCP: 15	♦ Q965	♦ 8432	3♥	AP		
South HCP: 4	♣ K973	♣ Q86				
Contract: 3♥ E						

South hands (Practice Page)

We Overcall 1NT

Board: 55 ♠ 852 East Opens 1♥.
Dealer: E ♥ A106 West Bids 2♥ if possible.
Vul: EW ♦ KQ62
HCP: 15 ♣ AQ7 You bid first.

Board: 56 ♠ — West Opens 1♦.
Dealer: W ♥ J7652 East Bids 2♠ if possible.
Vul: Both ♦ J876
HCP: 2 ♣ 7543 Partner bids first.

Board: 57 ♠ Q84 East Opens 1♣.
Dealer: E ♥ K742 West Bids 3♣ if possible.
Vul: EW ♦ AJ5
HCP: 15 ♣ AJ2 You bid first.

Board: 58 ♠ QJ1065 West Opens 1♣.
Dealer: W ♥ 72 East Bids 2♣ if possible.
Vul: None ♦ J643 East Bids 4♣ if possible.
HCP: 4 ♣ 74 Partner bids first.

Board: 59 ♠ A94 East Opens 1♥.
Dealer: E ♥ KQ10 West Bids 2♠ if possible.
Vul: NS ♦ Q10764 East Bids 3♦ if possible.
HCP: 15 ♣ A10 West Bids 4♣ if possible.
East Bids 4♠ if possible.
You bid first.

Board: 60 ♠ Q1098 West Opens 1♠.
Dealer: W ♥ 98 East Bids 2♥ if possible.
Vul: NS ♦ 8432 West Bids 3♥ if possible.
HCP: 4 ♣ Q86 Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ AJ76	♠ 852				
Vul: EW	♥ 93	♥ A106			1♥	1NT
North HCP: 6	♦ J987	♦ KQ62	2♥	AP		
South HCP: 15	♣ 1085	♣ AQ7				
Contract: 2♥ E						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ 9764	♠ —				
Vul: Both	♥ A1084	♥ J7652	1♦	1NT	2♣	AP
North HCP: 15	♦ AK5	♦ J876				
South HCP: 2	♣ A10	♣ 7543				
Contract: 2♠ E						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ AJ10975	♠ Q84				
Vul: EW	♥ J65	♥ K742			1♣	1NT
North HCP: 8	♦ Q84	♦ AJ5	3♣	4♣	AP	
South HCP: 15	♣ 8	♣ AJ2				
Contract: 4♠ N						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ K973	♠ QJ1065				
Vul: None	♥ J54	♥ 72	1♣	1NT	2♣	2♣
North HCP: 15	♦ AK9	♦ J643	Pass	3♠	4♣	AP
South HCP: 4	♣ KJ5	♣ 74				
Contract: 4♣ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ J53	♠ A94				
Vul: NS	♥ 8753	♥ KQ10			1♥	1NT
North HCP: 2	♦ J2	♦ Q10764	2♠	Pass	3♦	Pass
South HCP: 15	♣ 8432	♣ A10	4♣	Pass	4♠	AP
Contract: 4♠ W						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ Q1098				
Vul: NS	♥ AQ	♥ 98	1♠	1NT	2♥	Pass
North HCP: 15	♦ Q965	♦ 8432	3♥	AP		
South HCP: 4	♣ K973	♣ Q86				
Contract: 3♥ E						

North hands (Practice Page)

We Overcall 1NT

Board: 61	♠ Q432	East Opens 1♥.
Dealer: E	♥ 105	West Bids 2♥ if possible.
Vul: Both	♦ J1054	
HCP: 3	♣ 1043	Partner bids first.

Board: 62	♠ J108	West Opens 1♣.
Dealer: W	♥ KQJ9	East Bids 2♠ if possible.
Vul: Both	♦ KQ9	
HCP: 15	♣ K63	You bid first.

Board: 63	♠ 105	East Opens 1♠.
Dealer: E	♥ 86	West Bids 2♥ if possible.
Vul: EW	♦ J765	East Bids 3♥ if possible.
HCP: 6	♣ KQ953	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ Q432	♠ J95				
Vul: Both	♥ 105	♥ AQ4			1♥	1NT
North HCP: 3	♦ J1054	♦ KQ73	2♥	AP		
South HCP: 16	♣ 1043	♣ KJ9				
Contract: 2♥ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ J108	♠ 3				
Vul: Both	♥ KQJ9	♥ 108763	1♣	1NT	2♠	AP
North HCP: 15	♦ KQ9	♦ 10632				
South HCP: 4	♣ K63	♣ A109				
Contract: 2♠ E						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ KJ6				
Vul: EW	♥ 86	♥ 952			1♠	1NT
North HCP: 6	♦ J765	♦ AK3	2♥	Pass	3♥	AP
South HCP: 15	♣ KQ953	♣ A742				
Contract: 3♥ W						

South hands (Practice Page)

We Overcall 1NT

Board: 61	♠ J95	East Opens 1♥.
Dealer: E	♥ AQ4	West Bids 2♥ if possible.
Vul: Both	♦ KQ73	
HCP: 16	♣ KJ9	You bid first.

Board: 62	♠ 3	West Opens 1♣.
Dealer: W	♥ 108763	East Bids 2♠ if possible.
Vul: Both	♦ 10632	
HCP: 4	♣ A109	Partner bids first.

Board: 63	♠ KJ6	East Opens 1♠.
Dealer: E	♥ 952	West Bids 2♥ if possible.
Vul: EW	♦ AK3	East Bids 3♥ if possible.
HCP: 15	♣ A742	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ Q432	♠ J95				
Vul: Both	♥ 105	♥ AQ4			1♥	1NT
North HCP: 3	♦ J1054	♦ KQ73	2♥	AP		
South HCP: 16	♣ 1043	♣ KJ9				
Contract: 2♥ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ J108	♠ 3				
Vul: Both	♥ KQJ9	♥ 108763	1♣	1NT	2♠	AP
North HCP: 15	♦ KQ9	♦ 10632				
South HCP: 4	♣ K63	♣ A109				
Contract: 2♠ E						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ KJ6				
Vul: EW	♥ 86	♥ 952			1♠	1NT
North HCP: 6	♦ J765	♦ AK3	2♥	Pass	3♥	AP
South HCP: 15	♣ KQ953	♣ A742				
Contract: 3♥ W						