

North hands (Practice Page)

Opps_Overcall_1NT

Board: 1 ♠ 985 West Bids 1NT if possible.
Dealer: S ♥ J103 East Bids 2♠ if possible.
Vul: None ♦ KQ93
HCP: 7 ♣ J94 Partner bids first.

Board: 2 ♠ Q52 East Bids 1NT if possible.
Dealer: N ♥ AQJ862
Vul: NS ♦ KJ You bid first.
HCP: 17 ♣ A2

Board: 3 ♠ 1085 West Bids 1NT if possible.
Dealer: S ♥ KJ742
Vul: EW ♦ 4 Partner bids first.
HCP: 4 ♣ 10862

Board: 4 ♠ K864 East Bids 1NT if possible.
Dealer: N ♥ KQJ8
Vul: Both ♦ A86 You bid first.
HCP: 14 ♣ J4

Board: 5 ♠ — West Bids 1NT if possible.
Dealer: S ♥ 76532 East Bids 3♠ if possible.
Vul: NS ♦ J109 West Bids 4♣ if possible.
HCP: 1 ♣ 107642 East Bids 4♠ if possible.
Partner bids first.

Board: 6 ♠ 103 East Bids 1NT if possible.
Dealer: N ♥ Q6532 West Bids 2♠ if possible.
Vul: EW ♦ A74 East Bids 3♠ if possible.
HCP: 13 ♣ AK4 You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 1 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 985 | ♠ A73 | | | | 1♥ |
| Vul: None | ♥ J103 | ♥ K9654 | 1NT | 2♥ | 2♠ | AP |
| North HCP: 7 | ♦ KQ93 | ♦ 86 | | | | |
| South HCP: 13 | ♣ J94 | ♣ AQ6 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 2 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q52 | ♠ J743 | | 1♥ | 1NT | Pass |
| Vul: NS | ♥ AQJ862 | ♥ 97 | Pass | 3♥ | AP | |
| North HCP: 17 | ♦ KJ | ♦ 107 | | | | |
| South HCP: 4 | ♣ A2 | ♣ QJ865 | | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 3 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1085 | ♠ AQ43 | | | | 1♣ |
| Vul: EW | ♥ KJ742 | ♥ 9 | 1NT | AP | | |
| North HCP: 4 | ♦ 4 | ♦ A53 | | | | |
| South HCP: 14 | ♣ 10862 | ♣ KJ974 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 4 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K864 | ♠ Q93 | | 1♦ | 1NT | AP |
| Vul: Both | ♥ KQJ8 | ♥ 97653 | | | | |
| North HCP: 14 | ♦ A86 | ♦ QJ9 | | | | |
| South HCP: 5 | ♣ J4 | ♣ 98 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|-----------------|-------|------|-------|
| Board: 5 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ A964 | | | | 1♣ |
| Vul: NS | ♥ 76532 | ♥ A84 | 1NT | 3♣ | 3♠ | Pass |
| North HCP: 1 | ♦ J109 | ♦ A65 | 4♣ ¹ | Pass | 4♠ | AP |
| South HCP: 13 | ♣ 107642 | ♣ J93 | | | | |
| Contract: 4♠ E | | | | | | |

1. limit raise or better in ♠

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 6 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 103 | ♠ Q9 | | 1♥ | 1NT | 2♥ |
| Vul: EW | ♥ Q6532 | ♥ J97 | 2♠ | Pass | Pass | 3♥ |
| North HCP: 13 | ♦ A74 | ♦ KJ9865 | Pass | Pass | 3♠ | AP |
| South HCP: 9 | ♣ AK4 | ♣ Q10 | | | | |
| Contract: 3♠ W | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 1 ♠ A73 West Bids 1NT if possible.
Dealer: S ♥ K9654 East Bids 2♠ if possible.
Vul: None ♦ 86
HCP: 13 ♣ AQ6 You bid first.

Board: 2 ♠ J743 East Bids 1NT if possible.
Dealer: N ♥ 97
Vul: NS ♦ 107 Partner bids first.
HCP: 4 ♣ QJ865

Board: 3 ♠ AQ43 West Bids 1NT if possible.
Dealer: S ♥ 9
Vul: EW ♦ A53 You bid first.
HCP: 14 ♣ KJ974

Board: 4 ♠ Q93 East Bids 1NT if possible.
Dealer: N ♥ 97653
Vul: Both ♦ QJ9 Partner bids first.
HCP: 5 ♣ 98

Board: 5 ♠ A964 West Bids 1NT if possible.
Dealer: S ♥ A84 East Bids 3♠ if possible.
Vul: NS ♦ A65 West Bids 4♣ if possible.
HCP: 13 ♣ J93 East Bids 4♠ if possible.

You bid first.

Board: 6 ♠ Q9 East Bids 1NT if possible.
Dealer: N ♥ J97 West Bids 2♠ if possible.
Vul: EW ♦ KJ9865 East Bids 3♠ if possible.
HCP: 9 ♣ Q10 Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 1 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 985 | ♠ A73 | | | | 1♥ |
| Vul: None | ♥ J103 | ♥ K9654 | 1NT | 2♥ | 2♠ | AP |
| North HCP: 7 | ♦ KQ93 | ♦ 86 | | | | |
| South HCP: 13 | ♣ J94 | ♣ AQ6 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 2 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q52 | ♠ J743 | | 1♥ | 1NT | Pass |
| Vul: NS | ♥ AQJ862 | ♥ 97 | Pass | 3♥ | AP | |
| North HCP: 17 | ♦ KJ | ♦ 107 | | | | |
| South HCP: 4 | ♣ A2 | ♣ QJ865 | | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 3 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1085 | ♠ AQ43 | | | | 1♣ |
| Vul: EW | ♥ KJ742 | ♥ 9 | 1NT | AP | | |
| North HCP: 4 | ♦ 4 | ♦ A53 | | | | |
| South HCP: 14 | ♣ 10862 | ♣ KJ974 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 4 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K864 | ♠ Q93 | | 1♦ | 1NT | AP |
| Vul: Both | ♥ KQJ8 | ♥ 97653 | | | | |
| North HCP: 14 | ♦ A86 | ♦ QJ9 | | | | |
| South HCP: 5 | ♣ J4 | ♣ 98 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|-----------------|-------|------|-------|
| Board: 5 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ A964 | | | | 1♣ |
| Vul: NS | ♥ 76532 | ♥ A84 | 1NT | 3♣ | 3♠ | Pass |
| North HCP: 1 | ♦ J109 | ♦ A65 | 4♣ ¹ | Pass | 4♠ | AP |
| South HCP: 13 | ♣ 107642 | ♣ J93 | | | | |
| Contract: 4♠ E | | | | | | |

1. limit raise or better in ♠

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 6 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 103 | ♠ Q9 | | 1♥ | 1NT | 2♥ |
| Vul: EW | ♥ Q6532 | ♥ J97 | 2♠ | Pass | Pass | 3♥ |
| North HCP: 13 | ♦ A74 | ♦ KJ9865 | Pass | Pass | 3♠ | AP |
| South HCP: 9 | ♣ AK4 | ♣ Q10 | | | | |
| Contract: 3♠ W | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 7 ♠ 964
Dealer: S ♥ Q108652
Vul: Both ♦ A
HCP: 8 ♣ Q42

West Bids 1NT if possible.
East Bids 3♦ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 8 ♠ AK96
Dealer: N ♥ AJ4
Vul: None ♦ Q72
HCP: 14 ♣ 962

East Bids 1NT if possible.

You bid first.

Board: 9 ♠ 94
Dealer: S ♥ 10963
Vul: EW ♦ 9762
HCP: 1 ♣ J54

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

Partner bids first.

Board: 10 ♠ AQ7
Dealer: N ♥ K84
Vul: None ♦ 10732
HCP: 12 ♣ K63

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

You bid first.

Board: 11 ♠ KQJ97
Dealer: S ♥ Q
Vul: NS ♦ J64
HCP: 11 ♣ Q652

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

Partner bids first.

Board: 12 ♠ A10965
Dealer: N ♥ AJ3
Vul: Both ♦ A83
HCP: 13 ♣ 64

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 7 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 964 | ♠ AQ10 | | | | 1♣ |
| Vul: Both | ♥ Q108652 | ♥ J73 | | | | |
| North HCP: 8 | ♦ A | ♦ Q3 | 1NT | 2♥ | 3♦ | 3♥ |
| South HCP: 13 | ♣ Q42 | ♣ KJ875 | Pass | Pass | 4♦ | AP |
| Contract: 4♦ E | | | | | | |
| | | | | | | |
| Board: 8 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK96 | ♠ J742 | | | | |
| Vul: None | ♥ AJ4 | ♥ Q108653 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ Q72 | ♦ 84 | | | | |
| South HCP: 4 | ♣ 962 | ♣ J | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 9 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 94 | ♠ K10872 | | | | 1♠ |
| Vul: EW | ♥ 10963 | ♥ A54 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 1 | ♦ 9762 | ♦ A54 | 3♣ ² | AP | | |
| South HCP: 13 | ♣ J54 | ♣ Q8 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |
| | | | | | | |
| Board: 10 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ7 | ♠ 1086 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ K84 | ♥ 97 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 12 | ♦ 10732 | ♦ A864 | 3♦ ² | Pass | 4♥ | AP |
| South HCP: 4 | ♣ K63 | ♣ 9754 | 1. Stayman | | | |
| Contract: 4♥ E | | | 2. limit raise or better in ♥ | | | |
| | | | | | | |
| Board: 11 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ97 | ♠ 42 | | | | 1♥ |
| Vul: NS | ♥ Q | ♥ AJ975 | 1NT | XN | Pass | Pass |
| North HCP: 11 | ♦ J64 | ♦ A10975 | XX ¹ | Pass | 2♣ ² | 2♦ |
| South HCP: 12 | ♣ Q652 | ♣ K | Pass | 2NT | Pass | 3NT |
| Contract: 3N N | | | AP | | | |
| | | | 1. SOS | | | |
| | | | 2. artificial | | | |
| | | | | | | |
| Board: 12 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10965 | ♠ QJ82 | | | | |
| Vul: Both | ♥ AJ3 | ♥ 5 | | 1♠ | 1NT | 3♠ |
| North HCP: 13 | ♦ A83 | ♦ 10975 | AP | | | |
| South HCP: 4 | ♣ 64 | ♣ J1075 | | | | |
| Contract: 3♠ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 7 ♠ AQ10
Dealer: S ♥ J73
Vul: Both ♦ Q3
HCP: 13 ♣ KJ875

West Bids 1NT if possible.
East Bids 3♦ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 8 ♠ J742
Dealer: N ♥ Q108653
Vul: None ♦ 84
HCP: 4 ♣ J

East Bids 1NT if possible.

Partner bids first.

Board: 9 ♠ K10872
Dealer: S ♥ A54
Vul: EW ♦ A54
HCP: 13 ♣ Q8

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

You bid first.

Board: 10 ♠ 1086
Dealer: N ♥ 97
Vul: None ♦ A864
HCP: 4 ♣ 9754

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

Partner bids first.

Board: 11 ♠ 42
Dealer: S ♥ AJ975
Vul: NS ♦ A10975
HCP: 12 ♣ K

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

You bid first.

Board: 12 ♠ QJ82
Dealer: N ♥ 5
Vul: Both ♦ 10975
HCP: 4 ♣ J1075

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|-----------------|-----------------|-----------------|-----------------------------------|
| Board: 7 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 964 | ♠ AQ10 | | | | 1♣ |
| Vul: Both | ♥ Q108652 | ♥ J73 | 1NT | 2♥ | 3♦ | 3♥ |
| North HCP: 8 | ♦ A | ♦ Q3 | Pass | Pass | 4♦ | AP |
| South HCP: 13 | ♣ Q42 | ♣ KJ875 | | | | |
| Contract: 4♦ E | | | | | | |
| | | | | | | |
| Board: 8 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK96 | ♠ J742 | | | | |
| Vul: None | ♥ AJ4 | ♥ Q108653 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ Q72 | ♦ 84 | | | | |
| South HCP: 4 | ♣ 962 | ♣ J | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 9 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 94 | ♠ K10872 | | | | 1♠ |
| Vul: EW | ♥ 10963 | ♥ A54 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 1 | ♦ 9762 | ♦ A54 | | 3♣ ² | AP | |
| South HCP: 13 | ♣ J54 | ♣ Q8 | | | | |
| Contract: 3♣ W | | | | | | |
| | | | | | | 1. Minor Suit Transfers after 1NT |
| | | | | | | 2. automat |
| | | | | | | |
| Board: 10 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ7 | ♠ 1086 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ K84 | ♥ 97 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 12 | ♦ 10732 | ♦ A864 | | 3♦ ² | Pass | 4♥ |
| South HCP: 4 | ♣ K63 | ♣ 9754 | | | | AP |
| Contract: 4♥ E | | | | | | |
| | | | | | | 1. Stayman |
| | | | | | | 2. limit raise or better in ♥ |
| | | | | | | |
| Board: 11 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ97 | ♠ 42 | | | | 1♥ |
| Vul: NS | ♥ Q | ♥ AJ975 | 1NT | XN | Pass | Pass |
| North HCP: 11 | ♦ J64 | ♦ A10975 | XX ¹ | Pass | 2♣ ² | 2♦ |
| South HCP: 12 | ♣ Q652 | ♣ K | Pass | 2NT | Pass | 3NT |
| Contract: 3N N | | | | AP | | |
| | | | | | | 1. SOS |
| | | | | | | 2. artificial |
| | | | | | | |
| Board: 12 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10965 | ♠ QJ82 | | | | |
| Vul: Both | ♥ AJ3 | ♥ 5 | | 1♠ | 1NT | 3♠ |
| North HCP: 13 | ♦ A83 | ♦ 10975 | | | | |
| South HCP: 4 | ♣ 64 | ♣ J1075 | AP | | | |
| Contract: 3♠ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 13 ♠ J104
Dealer: S ♥ AQ1082
Vul: None ♦ Q
HCP: 9 ♣ 9864

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 14 ♠ QJ7
Dealer: N ♥ KJ6
Vul: NS ♦ AQ864
HCP: 13 ♣ 65

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 15 ♠ J87
Dealer: S ♥ 53
Vul: None ♦ 10864
HCP: 2 ♣ J653

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 16 ♠ 2
Dealer: N ♥ AJ1074
Vul: NS ♦ AJ93
HCP: 14 ♣ A105

East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 5♠ if possible.

You bid first.

Board: 17 ♠ 108765
Dealer: S ♥ Q7
Vul: EW ♦ 75
HCP: 2 ♣ 8743

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

Partner bids first.

Board: 18 ♠ Q7
Dealer: N ♥ K6
Vul: Both ♦ KQJ632
HCP: 15 ♣ A97

East Bids 1NT if possible.
West Bids 4♥ if possible.
East Bids 4♠ if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 13 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J104 | ♠ A7 | | | | 1♣ |
| Vul: None | ♥ AQ1082 | ♥ K953 | 1NT | Pass | 2♥ | Pass |
| North HCP: 9 | ♦ Q | ♦ A74 | 2♠ | AP | | |
| South HCP: 12 | ♣ 9864 | ♣ J1072 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 14 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ7 | ♠ A32 | | | | |
| Vul: NS | ♥ KJ6 | ♥ 432 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ AQ864 | ♦ 1093 | 2♥ | Pass | 2♠ | AP |
| South HCP: 6 | ♣ 65 | ♣ Q1087 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 15 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J87 | ♠ 9 | | | | 1♥ |
| Vul: None | ♥ 53 | ♥ AQ10872 | 1NT | Pass | 2♥ | 3♥ |
| North HCP: 2 | ♦ 10864 | ♦ AKJ7 | 3♠ | AP | | |
| South HCP: 17 | ♣ J653 | ♣ K4 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|-----------------|----------|----------|------|-------|------|-------|
| Board: 16 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 2 | ♠ KJ4 | | | | |
| Vul: NS | ♥ AJ1074 | ♥ 32 | | 1♥ | 1NT | 2♣ |
| North HCP: 14 | ♦ AJ93 | ♦ 87 | 2♠ | 5♣ | 5♠ | X♠ |
| South HCP: 7 | ♣ A105 | ♣ QJ8764 | AP | | | |
| Contract: 5♠X W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 17 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108765 | ♠ AJ92 | | | | 1♦ |
| Vul: EW | ♥ Q7 | ♥ A10 | 1NT | Pass | 2♦ | Pass |
| North HCP: 2 | ♦ 75 | ♦ J8632 | 2♥ | Pass | 3NT | Pass |
| South HCP: 12 | ♣ 8743 | ♣ Q9 | 4♥ | AP | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|-----------------|-------|------|-------|
| Board: 18 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ 95 | | | | |
| Vul: Both | ♥ K6 | ♥ J108754 | | 1♦ | 1NT | Pass |
| North HCP: 15 | ♦ KQJ632 | ♦ 94 | 4♥ ¹ | Pass | 4♠ | AP |
| South HCP: 1 | ♣ A97 | ♣ 654 | 1. Texas | | | |
| Contract: 4♠ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 13 ♠ A7
Dealer: S ♥ K953
Vul: None ♦ A74
HCP: 12 ♣ J1072

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 14 ♠ A32
Dealer: N ♥ 432
Vul: NS ♦ 1093
HCP: 6 ♣ Q1087

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 15 ♠ 9
Dealer: S ♥ AQ10872
Vul: None ♦ AKJ7
HCP: 17 ♣ K4

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 16 ♠ KJ4
Dealer: N ♥ 32
Vul: NS ♦ 87
HCP: 7 ♣ QJ8764

East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 5♠ if possible.

Partner bids first.

Board: 17 ♠ AJ92
Dealer: S ♥ A10
Vul: EW ♦ J8632
HCP: 12 ♣ Q9

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

You bid first.

Board: 18 ♠ 95
Dealer: N ♥ J108754
Vul: Both ♦ 94
HCP: 1 ♣ 654

East Bids 1NT if possible.
West Bids 4♥ if possible.
East Bids 4♠ if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 13 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J104 | ♠ A7 | | | | 1♣ |
| Vul: None | ♥ AQ1082 | ♥ K953 | 1NT | Pass | 2♥ | Pass |
| North HCP: 9 | ♦ Q | ♦ A74 | 2♠ | AP | | |
| South HCP: 12 | ♣ 9864 | ♣ J1072 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 14 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ7 | ♠ A32 | | | | |
| Vul: NS | ♥ KJ6 | ♥ 432 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ AQ864 | ♦ 1093 | 2♥ | Pass | 2♠ | AP |
| South HCP: 6 | ♣ 65 | ♣ Q1087 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 15 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J87 | ♠ 9 | | | | 1♥ |
| Vul: None | ♥ 53 | ♥ AQ10872 | 1NT | Pass | 2♥ | 3♥ |
| North HCP: 2 | ♦ 10864 | ♦ AKJ7 | 3♠ | AP | | |
| South HCP: 17 | ♣ J653 | ♣ K4 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|-----------------|----------|----------|------|-------|------|-------|
| Board: 16 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 2 | ♠ KJ4 | | | | |
| Vul: NS | ♥ AJ1074 | ♥ 32 | | 1♥ | 1NT | 2♣ |
| North HCP: 14 | ♦ AJ93 | ♦ 87 | 2♠ | 5♣ | 5♠ | X♠ |
| South HCP: 7 | ♣ A105 | ♣ QJ8764 | AP | | | |
| Contract: 5♠X W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 17 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108765 | ♠ AJ92 | | | | 1♦ |
| Vul: EW | ♥ Q7 | ♥ A10 | 1NT | Pass | 2♦ | Pass |
| North HCP: 2 | ♦ 75 | ♦ J8632 | 2♥ | Pass | 3NT | Pass |
| South HCP: 12 | ♣ 8743 | ♣ Q9 | 4♥ | AP | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|-----------------|-------|------|-------|
| Board: 18 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ 95 | | | | |
| Vul: Both | ♥ K6 | ♥ J108754 | | 1♦ | 1NT | Pass |
| North HCP: 15 | ♦ KQJ632 | ♦ 94 | 4♥ ¹ | Pass | 4♠ | AP |
| South HCP: 1 | ♣ A97 | ♣ 654 | 1. Texas | | | |
| Contract: 4♠ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 19 ♠ 65
Dealer: S ♥ J1084
Vul: NS ♦ A10742
HCP: 5 ♣ 108

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

Partner bids first.

Board: 20 ♠ KQ7
Dealer: N ♥ Q7
Vul: EW ♦ J9832
HCP: 12 ♣ A84

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

You bid first.

Board: 21 ♠ A
Dealer: S ♥ J543
Vul: Both ♦ 1076543
HCP: 5 ♣ 108

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 3♠ if possible.

Partner bids first.

Board: 22 ♠ K10
Dealer: N ♥ QJ
Vul: None ♦ AQJ976
HCP: 15 ♣ Q65

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

You bid first.

Board: 23 ♠ 5
Dealer: S ♥ Q92
Vul: EW ♦ 109854
HCP: 5 ♣ QJ86

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 24 ♠ 104
Dealer: N ♥ KQJ1083
Vul: Both ♦ AQ7
HCP: 13 ♣ J8

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|----------|----------|------|-------|------|-------|
| Board: 19 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 65 | ♠ J | | | | 1♣ |
| Vul: NS | ♥ J1084 | ♥ A93 | 1NT | Pass | 2♥ | Pass |
| North HCP: 5 | ♦ A10742 | ♦ Q65 | 2♠ | Pass | 3♠ | Pass |
| South HCP: 13 | ♣ 108 | ♣ KQJ762 | 4♠ | X♠ | AP | |
| Contract: 4♠X W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|-----------------|-------|
| Board: 20 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ 8643 | | 1♦ | 1NT | XN |
| Vul: EW | ♥ Q7 | ♥ AJ108 | Pass | Pass | XX ¹ | Pass |
| North HCP: 12 | ♦ J9832 | ♦ A7 | 2♣ ² | 2♦ | AP | |
| South HCP: 9 | ♣ A84 | ♣ 632 | 1. SOS | | | |
| Contract: 2♦ N | | | 2. artificial | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 21 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A | ♠ QJ2 | | | | 1♣ |
| Vul: Both | ♥ J543 | ♥ K982 | 1NT | Pass | 2♥ | Pass |
| North HCP: 5 | ♦ 1076543 | ♦ AQ2 | 2♠ | Pass | 3♠ | AP |
| South HCP: 12 | ♣ 108 | ♣ 953 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|----------|----------|-------------------------------|-------|-----------------|-------|
| Board: 22 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K10 | ♠ 864 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ QJ | ♥ 10975 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 15 | ♦ AQJ976 | ♦ 8 | 2NT | Pass | 3♦ ² | Pass |
| South HCP: 1 | ♣ Q65 | ♣ J10873 | 4♠ | AP | | |
| Contract: 4♠ W | | | 1. Stayman | | | |
| | | | 2. limit raise or better in ♠ | | | |

| | | | | | | |
|----------------|----------|-----------|----------|-------|-----------------|-------|
| Board: 23 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ KQ10962 | | | | 1♠ |
| Vul: EW | ♥ Q92 | ♥ 85 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 5 | ♦ 109854 | ♦ A7 | 4♥ | AP | | |
| South HCP: 12 | ♣ QJ86 | ♣ K107 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 24 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 104 | ♠ A8762 | | | | |
| Vul: Both | ♥ KQJ1083 | ♥ — | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ AQ7 | ♦ 9863 | | | | |
| South HCP: 6 | ♣ J8 | ♣ Q932 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 19 ♠ J
Dealer: S ♥ A93
Vul: NS ♦ Q65
HCP: 13 ♣ KQJ762

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

You bid first.

Board: 20 ♠ 8643
Dealer: N ♥ AJ108
Vul: EW ♦ A7
HCP: 9 ♣ 632

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

Partner bids first.

Board: 21 ♠ QJ2
Dealer: S ♥ K982
Vul: Both ♦ AQ2
HCP: 12 ♣ 953

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 3♠ if possible.

You bid first.

Board: 22 ♠ 864
Dealer: N ♥ 10975
Vul: None ♦ 8
HCP: 1 ♣ J10873

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

Partner bids first.

Board: 23 ♠ KQ10962
Dealer: S ♥ 85
Vul: EW ♦ A7
HCP: 12 ♣ K107

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 24 ♠ A8762
Dealer: N ♥ —
Vul: Both ♦ 9863
HCP: 6 ♣ Q932

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|----------|----------|------|-------|------|-------|
| Board: 19 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 65 | ♠ J | | | | 1♣ |
| Vul: NS | ♥ J1084 | ♥ A93 | 1NT | Pass | 2♥ | Pass |
| North HCP: 5 | ♦ A10742 | ♦ Q65 | 2♠ | Pass | 3♠ | Pass |
| South HCP: 13 | ♣ 108 | ♣ KQJ762 | 4♠ | X♠ | AP | |
| Contract: 4♠X W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|-----------------|-------|
| Board: 20 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ 8643 | | 1♦ | 1NT | XN |
| Vul: EW | ♥ Q7 | ♥ AJ108 | Pass | Pass | XX ¹ | Pass |
| North HCP: 12 | ♦ J9832 | ♦ A7 | 2♣ ² | 2♦ | AP | |
| South HCP: 9 | ♣ A84 | ♣ 632 | 1. SOS | | | |
| Contract: 2♦ N | | | 2. artificial | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 21 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A | ♠ QJ2 | | | | 1♣ |
| Vul: Both | ♥ J543 | ♥ K982 | 1NT | Pass | 2♥ | Pass |
| North HCP: 5 | ♦ 1076543 | ♦ AQ2 | 2♠ | Pass | 3♠ | AP |
| South HCP: 12 | ♣ 108 | ♣ 953 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|----------|----------|-------------------------------|-------|-----------------|-------|
| Board: 22 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K10 | ♠ 864 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ QJ | ♥ 10975 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 15 | ♦ AQJ976 | ♦ 8 | 2NT | Pass | 3♦ ² | Pass |
| South HCP: 1 | ♣ Q65 | ♣ J10873 | 4♠ | AP | | |
| Contract: 4♠ W | | | 1. Stayman | | | |
| | | | 2. limit raise or better in ♠ | | | |

| | | | | | | |
|----------------|----------|-----------|----------|-------|-----------------|-------|
| Board: 23 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ KQ10962 | | | | 1♠ |
| Vul: EW | ♥ Q92 | ♥ 85 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 5 | ♦ 109854 | ♦ A7 | 4♥ | AP | | |
| South HCP: 12 | ♣ QJ86 | ♣ K107 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 24 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 104 | ♠ A8762 | | | | |
| Vul: Both | ♥ KQJ1083 | ♥ — | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ AQ7 | ♦ 9863 | | | | |
| South HCP: 6 | ♣ J8 | ♣ Q932 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 25 ♠ —
Dealer: S ♥ J9764
Vul: None ♦ QJ10954
HCP: 4 ♣ 98

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 26 ♠ A82
Dealer: N ♥ AJ6
Vul: NS ♦ 4
HCP: 13 ♣ KJ9862

East Bids 1NT if possible.

You bid first.

Board: 27 ♠ 98654
Dealer: S ♥ J4
Vul: Both ♦ Q95
HCP: 3 ♣ 1094

West Bids 1NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 28 ♠ Q10752
Dealer: N ♥ AJ76
Vul: None ♦ K104
HCP: 13 ♣ K

East Bids 1NT if possible.

You bid first.

Board: 29 ♠ 42
Dealer: S ♥ Q7653
Vul: EW ♦ 32
HCP: 2 ♣ 9876

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

Partner bids first.

Board: 30 ♠ J2
Dealer: N ♥ KQ108
Vul: None ♦ K87
HCP: 13 ♣ A762

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 25 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ AJ94 | | | | 1♣ |
| Vul: None | ♥ J9764 | ♥ K53 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ QJ10954 | ♦ K | 2♠ | AP | | |
| South HCP: 13 | ♣ 98 | ♣ Q6543 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A82 | ♠ J109754 | | | | |
| Vul: NS | ♥ AJ6 | ♥ 853 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ 4 | ♦ Q65 | | | | |
| South HCP: 5 | ♣ KJ9862 | ♣ Q | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 27 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98654 | ♠ 10 | | | | 1♦ |
| Vul: Both | ♥ J4 | ♥ AKQ9 | 1NT | Pass | 3NT | AP |
| North HCP: 3 | ♦ Q95 | ♦ 108632 | | | | |
| South HCP: 12 | ♣ 1094 | ♣ QJ2 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 28 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10752 | ♠ 6 | | | | |
| Vul: None | ♥ AJ76 | ♥ Q83 | | 1♠ | 1NT | AP |
| North HCP: 13 | ♦ K104 | ♦ AJ985 | | | | |
| South HCP: 7 | ♣ K | ♣ 10972 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 29 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ AK6 | | | | 1♦ |
| Vul: EW | ♥ Q7653 | ♥ AJ8 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ 32 | ♦ 10965 | 2♠ | Pass | 4♠ | AP |
| South HCP: 14 | ♣ 9876 | ♣ Q42 | 1. Stayman | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 30 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J2 | ♠ 87654 | | | | |
| Vul: None | ♥ KQ108 | ♥ 943 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ K87 | ♦ 109542 | 2NT | AP | | |
| South HCP: 0 | ♣ A762 | ♣ — | | | | |
| Contract: 2N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 25 ♠ AJ94
Dealer: S ♥ K53
Vul: None ♦ K
HCP: 13 ♣ Q6543

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 26 ♠ J109754
Dealer: N ♥ 853
Vul: NS ♦ Q65
HCP: 5 ♣ Q

East Bids 1NT if possible.

Partner bids first.

Board: 27 ♠ 10
Dealer: S ♥ AKQ9
Vul: Both ♦ 108632
HCP: 12 ♣ QJ2

West Bids 1NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 28 ♠ 6
Dealer: N ♥ Q83
Vul: None ♦ AJ985
HCP: 7 ♣ 10972

East Bids 1NT if possible.

Partner bids first.

Board: 29 ♠ AK6
Dealer: S ♥ AJ8
Vul: EW ♦ 10965
HCP: 14 ♣ Q42

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

You bid first.

Board: 30 ♠ 87654
Dealer: N ♥ 943
Vul: None ♦ 109542
HCP: 0 ♣ —

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 25 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ AJ94 | | | | 1♣ |
| Vul: None | ♥ J9764 | ♥ K53 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ QJ10954 | ♦ K | 2♠ | AP | | |
| South HCP: 13 | ♣ 98 | ♣ Q6543 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A82 | ♠ J109754 | | | | |
| Vul: NS | ♥ AJ6 | ♥ 853 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ 4 | ♦ Q65 | | | | |
| South HCP: 5 | ♣ KJ9862 | ♣ Q | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 27 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98654 | ♠ 10 | | | | 1♦ |
| Vul: Both | ♥ J4 | ♥ AKQ9 | 1NT | Pass | 3NT | AP |
| North HCP: 3 | ♦ Q95 | ♦ 108632 | | | | |
| South HCP: 12 | ♣ 1094 | ♣ QJ2 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 28 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10752 | ♠ 6 | | | | |
| Vul: None | ♥ AJ76 | ♥ Q83 | | 1♠ | 1NT | AP |
| North HCP: 13 | ♦ K104 | ♦ AJ985 | | | | |
| South HCP: 7 | ♣ K | ♣ 10972 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 29 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ AK6 | | | | 1♦ |
| Vul: EW | ♥ Q7653 | ♥ AJ8 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ 32 | ♦ 10965 | 2♠ | Pass | 4♠ | AP |
| South HCP: 14 | ♣ 9876 | ♣ Q42 | 1. Stayman | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 30 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J2 | ♠ 87654 | | | | |
| Vul: None | ♥ KQ108 | ♥ 943 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ K87 | ♦ 109542 | 2NT | AP | | |
| South HCP: 0 | ♣ A762 | ♣ — | | | | |
| Contract: 2N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|-----------|---------|----------------------------|
| Board: 31 | ♠ K64 | West Bids 1NT if possible. |
| Dealer: S | ♥ 82 | |
| Vul: NS | ♦ 853 | Partner bids first. |
| HCP: 6 | ♣ K8543 | |

| | | |
|-----------|--------|----------------------------|
| Board: 32 | ♠ K53 | East Bids 1NT if possible. |
| Dealer: N | ♥ A4 | West Bids 4♦ if possible. |
| Vul: EW | ♦ KQ42 | East Bids 4♥ if possible. |
| HCP: 12 | ♣ 7653 | You bid first. |

| | | |
|-----------|---------|----------------------------|
| Board: 33 | ♠ 863 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ | |
| Vul: Both | ♦ J875 | Partner bids first. |
| HCP: 5 | ♣ J1086 | |

| | | |
|-----------|---------|----------------------------|
| Board: 34 | ♠ Q83 | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ104 | |
| Vul: NS | ♦ A8652 | You bid first. |
| HCP: 13 | ♣ Q | |

| | | |
|-----------|----------|----------------------------|
| Board: 35 | ♠ 976 | West Bids 1NT if possible. |
| Dealer: S | ♥ — | East Bids 2♥ if possible. |
| Vul: EW | ♦ AKJ952 | West Bids 3♥ if possible. |
| HCP: 8 | ♣ 10876 | Partner bids first. |

| | | |
|-----------|---------|----------------------------|
| Board: 36 | ♠ AQ73 | East Bids 1NT if possible. |
| Dealer: N | ♥ AK864 | |
| Vul: Both | ♦ 106 | You bid first. |
| HCP: 13 | ♣ 97 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 31 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K64 | ♠ A92 | | | | 1♣ |
| Vul: NS | ♥ 82 | ♥ KJ105 | | | | |
| North HCP: 6 | ♦ 853 | ♦ A7 | 1NT | 3♣ | AP | |
| South HCP: 14 | ♣ K8543 | ♣ Q1072 | | | | |
| Contract: 3♣ S | | | | | | |

| | | | | | | |
|-----------------|--------|---------|-----------------|-------|------|-------|
| Board: 32 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K53 | ♠ QJ872 | | 1♦ | 1NT | XN |
| Vul: EW | ♥ A4 | ♥ 97 | 4♦ ¹ | Pass | 4♥ | X♥ |
| North HCP: 12 | ♦ KQ42 | ♦ 953 | AP | | | |
| South HCP: 10 | ♣ 7653 | ♣ AK8 | 1. Texas | | | |
| Contract: 4♥X E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 33 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 863 | ♠ K109 | | | | 1♣ |
| Vul: Both | ♥ QJ | ♥ K863 | | | | |
| North HCP: 5 | ♦ J875 | ♦ K2 | 1NT | AP | | |
| South HCP: 12 | ♣ J1086 | ♣ K743 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 34 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q83 | ♠ 1042 | | | | |
| Vul: NS | ♥ AJ104 | ♥ KQ98 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ A8652 | ♦ 107 | | | | |
| South HCP: 6 | ♣ Q | ♣ J754 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 35 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 976 | ♠ KQJ8 | | | | 1♣ |
| Vul: EW | ♥ — | ♥ J7 | | | | |
| North HCP: 8 | ♦ AKJ952 | ♦ Q8 | 1NT | 2♦ | 2♥ | Pass |
| South HCP: 12 | ♣ 10876 | ♣ K9532 | 3♥ | AP | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 36 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ73 | ♠ J10942 | | | | |
| Vul: Both | ♥ AK864 | ♥ 1092 | | 1♥ | 1NT | 2♥ |
| North HCP: 13 | ♦ 106 | ♦ 9 | AP | | | |
| South HCP: 5 | ♣ 97 | ♣ KJ64 | | | | |
| Contract: 2♥ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|-----------|---------|----------------------------|
| Board: 31 | ♠ A92 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ105 | |
| Vul: NS | ♦ A7 | You bid first. |
| HCP: 14 | ♣ Q1072 | |

| | | |
|-----------|---------|----------------------------|
| Board: 32 | ♠ QJ872 | East Bids 1NT if possible. |
| Dealer: N | ♥ 97 | West Bids 4♦ if possible. |
| Vul: EW | ♦ 953 | East Bids 4♥ if possible. |
| HCP: 10 | ♣ AK8 | Partner bids first. |

| | | |
|-----------|--------|----------------------------|
| Board: 33 | ♠ K109 | West Bids 1NT if possible. |
| Dealer: S | ♥ K863 | |
| Vul: Both | ♦ K2 | You bid first. |
| HCP: 12 | ♣ K743 | |

| | | |
|-----------|--------|----------------------------|
| Board: 34 | ♠ 1042 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ98 | |
| Vul: NS | ♦ 107 | Partner bids first. |
| HCP: 6 | ♣ J754 | |

| | | |
|-----------|---------|----------------------------|
| Board: 35 | ♠ KQJ8 | West Bids 1NT if possible. |
| Dealer: S | ♥ J7 | East Bids 2♥ if possible. |
| Vul: EW | ♦ Q8 | West Bids 3♥ if possible. |
| HCP: 12 | ♣ K9532 | You bid first. |

| | | |
|-----------|----------|----------------------------|
| Board: 36 | ♠ J10942 | East Bids 1NT if possible. |
| Dealer: N | ♥ 1092 | |
| Vul: Both | ♦ 9 | Partner bids first. |
| HCP: 5 | ♣ KJ64 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 31 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K64 | ♠ A92 | | | | 1♣ |
| Vul: NS | ♥ 82 | ♥ KJ105 | | | | |
| North HCP: 6 | ♦ 853 | ♦ A7 | 1NT | 3♣ | AP | |
| South HCP: 14 | ♣ K8543 | ♣ Q1072 | | | | |
| Contract: 3♣ S | | | | | | |

| | | | | | | |
|-----------------|--------|---------|-----------------|-------|------|-------|
| Board: 32 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K53 | ♠ QJ872 | | 1♦ | 1NT | XN |
| Vul: EW | ♥ A4 | ♥ 97 | 4♦ ¹ | Pass | 4♥ | X♥ |
| North HCP: 12 | ♦ KQ42 | ♦ 953 | AP | | | |
| South HCP: 10 | ♣ 7653 | ♣ AK8 | 1. Texas | | | |
| Contract: 4♥X E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 33 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 863 | ♠ K109 | | | | 1♣ |
| Vul: Both | ♥ QJ | ♥ K863 | | | | |
| North HCP: 5 | ♦ J875 | ♦ K2 | 1NT | AP | | |
| South HCP: 12 | ♣ J1086 | ♣ K743 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 34 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q83 | ♠ 1042 | | | | |
| Vul: NS | ♥ AJ104 | ♥ KQ98 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ A8652 | ♦ 107 | | | | |
| South HCP: 6 | ♣ Q | ♣ J754 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 35 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 976 | ♠ KQJ8 | | | | 1♣ |
| Vul: EW | ♥ — | ♥ J7 | | | | |
| North HCP: 8 | ♦ AKJ952 | ♦ Q8 | 1NT | 2♦ | 2♥ | Pass |
| South HCP: 12 | ♣ 10876 | ♣ K9532 | 3♥ | AP | | |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 36 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ73 | ♠ J10942 | | | | |
| Vul: Both | ♥ AK864 | ♥ 1092 | | 1♥ | 1NT | 2♥ |
| North HCP: 13 | ♦ 106 | ♦ 9 | AP | | | |
| South HCP: 5 | ♣ 97 | ♣ KJ64 | | | | |
| Contract: 2♥ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 37 ♠ 85
Dealer: S ♥ J854
Vul: None ♦ Q9732
HCP: 4 ♣ J9

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

Partner bids first.

Board: 38 ♠ 8
Dealer: N ♥ KQ1098
Vul: Both ♦ A103
HCP: 12 ♣ K743

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 39 ♠ 85
Dealer: S ♥ KJ4
Vul: None ♦ J853
HCP: 6 ♣ J872

West Bids 1NT if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 40 ♠ AQ98
Dealer: N ♥ K873
Vul: NS ♦ 7
HCP: 13 ♣ A1062

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

You bid first.

Board: 41 ♠ KQ1062
Dealer: S ♥ J109832
Vul: Both ♦ 5
HCP: 6 ♣ 9

West Bids 1NT if possible.

Partner bids first.

Board: 42 ♠ 43
Dealer: N ♥ AQJ9
Vul: None ♦ QJ8
HCP: 14 ♣ A1063

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 37 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ KQJ43 | | | | 1♠ |
| Vul: None | ♥ J854 | ♥ Q | 1NT | Pass | 2♦ | Pass |
| North HCP: 4 | ♦ Q9732 | ♦ A64 | 2♥ | AP | | |
| South HCP: 14 | ♣ J9 | ♣ Q643 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 38 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 8 | ♠ J103 | | | | |
| Vul: Both | ♥ KQ1098 | ♥ 42 | | 1♥ | 1NT | XN |
| North HCP: 12 | ♦ A103 | ♦ Q986 | 2♥ | Pass | 2♠ | AP |
| South HCP: 9 | ♣ K743 | ♣ AQ92 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|----------|-------|-----------------|-------|
| Board: 39 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ 4 | | | | 1♦ |
| Vul: None | ♥ KJ4 | ♥ A752 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 6 | ♦ J853 | ♦ A1064 | 4♠ | AP | | |
| South HCP: 13 | ♣ J872 | ♣ KQ43 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 40 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ98 | ♠ 106432 | | 1♣ | 1NT | Pass |
| Vul: NS | ♥ K873 | ♥ J9542 | 3♣ ¹ | Pass | 3♦ ² | Pass |
| North HCP: 13 | ♦ 7 | ♦ 83 | 4NT ³ | Pass | 5♣ | Pass |
| South HCP: 1 | ♣ A1062 | ♣ 9 | 5♦ | AP | | |
| Contract: 5♦ E | | | 1. Minor Suit Transfers after 1NT | | | |
| | | | 2. automat | | | |
| | | | 3. Blackwood 1430, for ♦ | | | |

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 41 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ1062 | ♠ AJ | | | | |
| Vul: Both | ♥ J109832 | ♥ K | | | | 1♣ |
| North HCP: 6 | ♦ 5 | ♦ Q642 | 1NT | AP | | |
| South HCP: 13 | ♣ 9 | ♣ QJ10875 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 42 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 43 | ♠ J9762 | | | | |
| Vul: None | ♥ AQJ9 | ♥ 102 | | 1♣ | 1NT | Pass |
| North HCP: 14 | ♦ QJ8 | ♦ K102 | 2♦ | Pass | 2♥ | AP |
| South HCP: 4 | ♣ A1063 | ♣ 982 | | | | |
| Contract: 2♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 37 ♠ KQJ43
Dealer: S ♥ Q
Vul: None ♦ A64
HCP: 14 ♣ Q643

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

You bid first.

Board: 38 ♠ J103
Dealer: N ♥ 42
Vul: Both ♦ Q986
HCP: 9 ♣ AQ92

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 39 ♠ 4
Dealer: S ♥ A752
Vul: None ♦ A1064
HCP: 13 ♣ KQ43

West Bids 1NT if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 40 ♠ 106432
Dealer: N ♥ J9542
Vul: NS ♦ 83
HCP: 1 ♣ 9

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

Partner bids first.

Board: 41 ♠ AJ
Dealer: S ♥ K
Vul: Both ♦ Q642
HCP: 13 ♣ QJ10875

West Bids 1NT if possible.

You bid first.

Board: 42 ♠ J9762
Dealer: N ♥ 102
Vul: None ♦ K102
HCP: 4 ♣ 982

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 37 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ KQJ43 | | | | 1♠ |
| Vul: None | ♥ J854 | ♥ Q | 1NT | Pass | 2♦ | Pass |
| North HCP: 4 | ♦ Q9732 | ♦ A64 | 2♥ | AP | | |
| South HCP: 14 | ♣ J9 | ♣ Q643 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 38 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 8 | ♠ J103 | | | | |
| Vul: Both | ♥ KQ1098 | ♥ 42 | | 1♥ | 1NT | XN |
| North HCP: 12 | ♦ A103 | ♦ Q986 | 2♥ | Pass | 2♠ | AP |
| South HCP: 9 | ♣ K743 | ♣ AQ92 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|----------|-------|-----------------|-------|
| Board: 39 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ 4 | | | | 1♦ |
| Vul: None | ♥ KJ4 | ♥ A752 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 6 | ♦ J853 | ♦ A1064 | 4♠ | AP | | |
| South HCP: 13 | ♣ J872 | ♣ KQ43 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 40 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ98 | ♠ 106432 | | 1♣ | 1NT | Pass |
| Vul: NS | ♥ K873 | ♥ J9542 | 3♣ ¹ | Pass | 3♦ ² | Pass |
| North HCP: 13 | ♦ 7 | ♦ 83 | 4NT ³ | Pass | 5♣ | Pass |
| South HCP: 1 | ♣ A1062 | ♣ 9 | 5♦ | AP | | |
| Contract: 5♦ E | | | 1. Minor Suit Transfers after 1NT | | | |
| | | | 2. automat | | | |
| | | | 3. Blackwood 1430, for ♦ | | | |

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 41 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ1062 | ♠ AJ | | | | |
| Vul: Both | ♥ J109832 | ♥ K | | | | 1♣ |
| North HCP: 6 | ♦ 5 | ♦ Q642 | 1NT | AP | | |
| South HCP: 13 | ♣ 9 | ♣ QJ10875 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 42 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 43 | ♠ J9762 | | | | |
| Vul: None | ♥ AQJ9 | ♥ 102 | | 1♣ | 1NT | Pass |
| North HCP: 14 | ♦ QJ8 | ♦ K102 | 2♦ | Pass | 2♥ | AP |
| South HCP: 4 | ♣ A1063 | ♣ 982 | | | | |
| Contract: 2♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 43 ♠ Q3
Dealer: S ♥ A432
Vul: NS ♦ 742
HCP: 8 ♣ Q732

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 44 ♠ Q10542
Dealer: N ♥ A6
Vul: EW ♦ A6
HCP: 13 ♣ K984

East Bids 1NT if possible.

You bid first.

Board: 45 ♠ 654
Dealer: S ♥ 1082
Vul: None ♦ 952
HCP: 1 ♣ J964

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

Partner bids first.

Board: 46 ♠ K743
Dealer: N ♥ A3
Vul: NS ♦ 8
HCP: 13 ♣ AQ8653

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

You bid first.

Board: 47 ♠ 2
Dealer: S ♥ 94
Vul: EW ♦ KQ976
HCP: 7 ♣ Q7653

West Bids 1NT if possible.

Partner bids first.

Board: 48 ♠ KQJ5
Dealer: N ♥ 43
Vul: Both ♦ AQ82
HCP: 14 ♣ Q87

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 43 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q3 | ♠ K6 | | | | 1♣ |
| Vul: NS | ♥ A432 | ♥ Q9 | 1NT | Pass | 2♥ | Pass |
| North HCP: 8 | ♦ 742 | ♦ AQ85 | 2♠ | AP | | |
| South HCP: 14 | ♣ Q732 | ♣ K10964 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 44 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10542 | ♠ J96 | | | | |
| Vul: EW | ♥ A6 | ♥ 109754 | | 1♠ | 1NT | AP |
| North HCP: 13 | ♦ A6 | ♦ Q2 | | | | |
| South HCP: 4 | ♣ K984 | ♣ J106 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 45 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 654 | ♠ AQJ10 | | | | 1♥ |
| Vul: None | ♥ 1082 | ♥ AJ976 | 1NT | Pass | 2NT | AP |
| North HCP: 1 | ♦ 952 | ♦ QJ6 | | | | |
| South HCP: 15 | ♣ J964 | ♣ 3 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 46 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K743 | ♠ Q1095 | | | | |
| Vul: NS | ♥ A3 | ♥ 104 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ 8 | ♦ KJ5432 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ AQ8653 | ♣ 9 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------------|------------------|------|-------|
| Board: 47 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 2 | ♠ AQJ3 | | | | 1♥ |
| Vul: EW | ♥ 94 | ♥ Q8753 | 1NT | 2NT ¹ | Pass | 3♦ |
| North HCP: 7 | ♦ KQ976 | ♦ A42 | AP | | | |
| South HCP: 13 | ♣ Q7653 | ♣ 9 | | | | |
| Contract: 3♦ S | | | 1. Unusual 2NT | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 48 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ5 | ♠ 109873 | | | | |
| Vul: Both | ♥ 43 | ♥ 10 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ AQ82 | ♦ J109 | 2♦ | Pass | 2♥ | Pass |
| South HCP: 5 | ♣ Q87 | ♣ A1042 | 3♥ | Pass | 4♥ | AP |
| Contract: 4♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 43 ♠ K6
Dealer: S ♥ Q9
Vul: NS ♦ AQ85
HCP: 14 ♣ K10964

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 44 ♠ J96
Dealer: N ♥ 109754
Vul: EW ♦ Q2
HCP: 4 ♣ J106

East Bids 1NT if possible.

Partner bids first.

Board: 45 ♠ AQJ10
Dealer: S ♥ AJ976
Vul: None ♦ QJ6
HCP: 15 ♣ 3

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

You bid first.

Board: 46 ♠ Q1095
Dealer: N ♥ 104
Vul: NS ♦ KJ5432
HCP: 6 ♣ 9

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

Partner bids first.

Board: 47 ♠ AQJ3
Dealer: S ♥ Q8753
Vul: EW ♦ A42
HCP: 13 ♣ 9

West Bids 1NT if possible.

You bid first.

Board: 48 ♠ 109873
Dealer: N ♥ 10
Vul: Both ♦ J109
HCP: 5 ♣ A1042

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 43 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q3 | ♠ K6 | | | | 1♣ |
| Vul: NS | ♥ A432 | ♥ Q9 | 1NT | Pass | 2♥ | Pass |
| North HCP: 8 | ♦ 742 | ♦ AQ85 | 2♠ | AP | | |
| South HCP: 14 | ♣ Q732 | ♣ K10964 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 44 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10542 | ♠ J96 | | | | |
| Vul: EW | ♥ A6 | ♥ 109754 | | 1♠ | 1NT | AP |
| North HCP: 13 | ♦ A6 | ♦ Q2 | | | | |
| South HCP: 4 | ♣ K984 | ♣ J106 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 45 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 654 | ♠ AQJ10 | | | | 1♥ |
| Vul: None | ♥ 1082 | ♥ AJ976 | 1NT | Pass | 2NT | AP |
| North HCP: 1 | ♦ 952 | ♦ QJ6 | | | | |
| South HCP: 15 | ♣ J964 | ♣ 3 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 46 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K743 | ♠ Q1095 | | | | |
| Vul: NS | ♥ A3 | ♥ 104 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ 8 | ♦ KJ5432 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ AQ8653 | ♣ 9 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------------|------------------|------|-------|
| Board: 47 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 2 | ♠ AQJ3 | | | | 1♥ |
| Vul: EW | ♥ 94 | ♥ Q8753 | 1NT | 2NT ¹ | Pass | 3♦ |
| North HCP: 7 | ♦ KQ976 | ♦ A42 | AP | | | |
| South HCP: 13 | ♣ Q7653 | ♣ 9 | | | | |
| Contract: 3♦ S | | | 1. Unusual 2NT | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 48 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ5 | ♠ 109873 | | | | |
| Vul: Both | ♥ 43 | ♥ 10 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ AQ82 | ♦ J109 | 2♦ | Pass | 2♥ | Pass |
| South HCP: 5 | ♣ Q87 | ♣ A1042 | 3♥ | Pass | 4♥ | AP |
| Contract: 4♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 49 ♠ 3
Dealer: S ♥ J86
Vul: EW ♦ J832
HCP: 3 ♣ J10742

West Bids 1NT if possible.
East Bids 3♦ if possible.
West Bids X♥ if possible.

Partner bids first.

Board: 50 ♠ KQ53
Dealer: N ♥ K
Vul: Both ♦ K9743
HCP: 13 ♣ Q54

East Bids 1NT if possible.

You bid first.

Board: 51 ♠ 104
Dealer: S ♥ 843
Vul: None ♦ J83
HCP: 5 ♣ A10652

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

Partner bids first.

Board: 52 ♠ AJ98
Dealer: N ♥ K62
Vul: EW ♦ J876
HCP: 12 ♣ K2

East Bids 1NT if possible.

You bid first.

Board: 53 ♠ 1054
Dealer: S ♥ AJ10
Vul: Both ♦ KJ62
HCP: 11 ♣ Q83

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

Partner bids first.

Board: 54 ♠ K9
Dealer: N ♥ K10653
Vul: None ♦ Q
HCP: 13 ♣ KQ983

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 49 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 3 | ♠ KQ852 | | | | 1♠ |
| Vul: EW | ♥ J86 | ♥ A9532 | 1NT | Pass | Pass | 2♥ |
| North HCP: 3 | ♦ J832 | ♦ K4 | Pass | Pass | 3♦ | 3♥ |
| South HCP: 15 | ♣ J10742 | ♣ K | X♥ | AP | | |
| Contract: 3♥X S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 50 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ53 | ♠ 64 | | | | |
| Vul: Both | ♥ K | ♥ AJ9643 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ K9743 | ♦ J | | | | |
| South HCP: 6 | ♣ Q54 | ♣ 10962 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 51 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 104 | ♠ J5 | | | | 1♦ |
| Vul: None | ♥ 843 | ♥ AQJ7 | 1NT | Pass | 2♥ | Pass |
| North HCP: 5 | ♦ J83 | ♦ Q9742 | 2♠ | Pass | 3♠ | Pass |
| South HCP: 13 | ♣ A10652 | ♣ K4 | 4♠ | X♠ | AP | |
| Contract: 4♠X W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 52 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ98 | ♠ 1062 | | | | |
| Vul: EW | ♥ K62 | ♥ A43 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ J876 | ♦ K4 | | | | |
| South HCP: 7 | ♣ K2 | ♣ 98753 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 53 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1054 | ♠ AQ96 | | | | 1♣ |
| Vul: Both | ♥ AJ10 | ♥ K3 | 1NT | XN | 2♦ | Pass |
| North HCP: 11 | ♦ KJ62 | ♦ 1074 | 2♥ | AP | | |
| South HCP: 12 | ♣ Q83 | ♣ K1062 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 54 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ J8543 | | | | |
| Vul: None | ♥ K10653 | ♥ 87 | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ Q | ♦ KJ984 | | | | |
| South HCP: 5 | ♣ KQ983 | ♣ 10 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 49 ♠ KQ852
Dealer: S ♥ A9532
Vul: EW ♦ K4
HCP: 15 ♣ K

West Bids 1NT if possible.
East Bids 3♦ if possible.
West Bids X♥ if possible.

You bid first.

Board: 50 ♠ 64
Dealer: N ♥ AJ9643
Vul: Both ♦ J
HCP: 6 ♣ 10962

East Bids 1NT if possible.

Partner bids first.

Board: 51 ♠ J5
Dealer: S ♥ AQJ7
Vul: None ♦ Q9742
HCP: 13 ♣ K4

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

You bid first.

Board: 52 ♠ 1062
Dealer: N ♥ A43
Vul: EW ♦ K4
HCP: 7 ♣ 98753

East Bids 1NT if possible.

Partner bids first.

Board: 53 ♠ AQ96
Dealer: S ♥ K3
Vul: Both ♦ 1074
HCP: 12 ♣ K1062

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

You bid first.

Board: 54 ♠ J8543
Dealer: N ♥ 87
Vul: None ♦ KJ984
HCP: 5 ♣ 10

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 49 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 3 | ♠ KQ852 | | | | 1♠ |
| Vul: EW | ♥ J86 | ♥ A9532 | 1NT | Pass | Pass | 2♥ |
| North HCP: 3 | ♦ J832 | ♦ K4 | Pass | Pass | 3♦ | 3♥ |
| South HCP: 15 | ♣ J10742 | ♣ K | X♥ | AP | | |
| Contract: 3♥X S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 50 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ53 | ♠ 64 | | | | |
| Vul: Both | ♥ K | ♥ AJ9643 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ K9743 | ♦ J | | | | |
| South HCP: 6 | ♣ Q54 | ♣ 10962 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 51 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 104 | ♠ J5 | | | | 1♦ |
| Vul: None | ♥ 843 | ♥ AQJ7 | 1NT | Pass | 2♥ | Pass |
| North HCP: 5 | ♦ J83 | ♦ Q9742 | 2♠ | Pass | 3♠ | Pass |
| South HCP: 13 | ♣ A10652 | ♣ K4 | 4♠ | X♠ | AP | |
| Contract: 4♠X W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 52 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ98 | ♠ 1062 | | | | |
| Vul: EW | ♥ K62 | ♥ A43 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ J876 | ♦ K4 | | | | |
| South HCP: 7 | ♣ K2 | ♣ 98753 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 53 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1054 | ♠ AQ96 | | | | 1♣ |
| Vul: Both | ♥ AJ10 | ♥ K3 | 1NT | XN | 2♦ | Pass |
| North HCP: 11 | ♦ KJ62 | ♦ 1074 | 2♥ | AP | | |
| South HCP: 12 | ♣ Q83 | ♣ K1062 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 54 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ J8543 | | | | |
| Vul: None | ♥ K10653 | ♥ 87 | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ Q | ♦ KJ984 | | | | |
| South HCP: 5 | ♣ KQ983 | ♣ 10 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 55 ♠ AJ864
Dealer: S ♥ Q42
Vul: NS ♦ 84
HCP: 7 ♣ 972

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

Partner bids first.

Board: 56 ♠ KJ1086
Dealer: N ♥ A1064
Vul: Both ♦ A2
HCP: 12 ♣ 53

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

You bid first.

Board: 57 ♠ 9853
Dealer: S ♥ 65
Vul: None ♦ J87
HCP: 5 ♣ A962

West Bids 1NT if possible.

Partner bids first.

Board: 58 ♠ K92
Dealer: N ♥ K8
Vul: EW ♦ K742
HCP: 14 ♣ KQ94

East Bids 1NT if possible.
West Bids 4♦ if possible.
East Bids 4♥ if possible.

You bid first.

Board: 59 ♠ 5432
Dealer: S ♥ A7
Vul: None ♦ 1085
HCP: 6 ♣ Q754

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

Partner bids first.

Board: 60 ♠ A65
Dealer: N ♥ A5
Vul: EW ♦ 1095
HCP: 14 ♣ KQJ87

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 55 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ864 | ♠ K105 | | | | 1♦ |
| Vul: NS | ♥ Q42 | ♥ KJ97 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 7 | ♦ 84 | ♦ KJ1063 | 3♣ ² | AP | | |
| South HCP: 13 | ♣ 972 | ♣ Q | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ1086 | ♠ 95 | | | | |
| Vul: Both | ♥ A1064 | ♥ 85 | | 1♠ | 1NT | 2♦ |
| North HCP: 12 | ♦ A2 | ♦ QJ8763 | 2♥ | 3♦ | AP | |
| South HCP: 8 | ♣ 53 | ♣ KQ2 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 57 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9853 | ♠ QJ107 | | | | 1♦ |
| Vul: None | ♥ 65 | ♥ AQ7 | | | | |
| North HCP: 5 | ♦ J87 | ♦ K10963 | 1NT | AP | | |
| South HCP: 12 | ♣ A962 | ♣ 4 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|-----------------|-------|------|-------|
| Board: 58 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K92 | ♠ 76543 | | | | |
| Vul: EW | ♥ K8 | ♥ 72 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ K742 | ♦ Q963 | 4♦ ¹ | Pass | 4♥ | AP |
| South HCP: 2 | ♣ KQ94 | ♣ 105 | 1. Texas | | | |
| Contract: 4♥ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 59 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5432 | ♠ QJ96 | | | | 1♣ |
| Vul: None | ♥ A7 | ♥ KJ108 | | | | |
| North HCP: 6 | ♦ 1085 | ♦ 72 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ Q754 | ♣ AJ6 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 60 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A65 | ♠ J982 | | | | |
| Vul: EW | ♥ A5 | ♥ K73 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ 1095 | ♦ J864 | | | | |
| South HCP: 5 | ♣ KQJ87 | ♣ 32 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 55 ♠ K105
Dealer: S ♥ KJ97
Vul: NS ♦ KJ1063
HCP: 13 ♣ Q

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

You bid first.

Board: 56 ♠ 95
Dealer: N ♥ 85
Vul: Both ♦ QJ8763
HCP: 8 ♣ KQ2

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

Partner bids first.

Board: 57 ♠ QJ107
Dealer: S ♥ AQ7
Vul: None ♦ K10963
HCP: 12 ♣ 4

West Bids 1NT if possible.

You bid first.

Board: 58 ♠ 76543
Dealer: N ♥ 72
Vul: EW ♦ Q963
HCP: 2 ♣ 105

East Bids 1NT if possible.
West Bids 4♦ if possible.
East Bids 4♥ if possible.

Partner bids first.

Board: 59 ♠ QJ96
Dealer: S ♥ KJ108
Vul: None ♦ 72
HCP: 12 ♣ AJ6

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

You bid first.

Board: 60 ♠ J982
Dealer: N ♥ K73
Vul: EW ♦ J864
HCP: 5 ♣ 32

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 55 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ864 | ♠ K105 | | | | 1♦ |
| Vul: NS | ♥ Q42 | ♥ KJ97 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 7 | ♦ 84 | ♦ KJ1063 | 3♣ ² | AP | | |
| South HCP: 13 | ♣ 972 | ♣ Q | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ1086 | ♠ 95 | | | | |
| Vul: Both | ♥ A1064 | ♥ 85 | | 1♠ | 1NT | 2♦ |
| North HCP: 12 | ♦ A2 | ♦ QJ8763 | 2♥ | 3♦ | AP | |
| South HCP: 8 | ♣ 53 | ♣ KQ2 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 57 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9853 | ♠ QJ107 | | | | 1♦ |
| Vul: None | ♥ 65 | ♥ AQ7 | | | | |
| North HCP: 5 | ♦ J87 | ♦ K10963 | 1NT | AP | | |
| South HCP: 12 | ♣ A962 | ♣ 4 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|-----------------|-------|------|-------|
| Board: 58 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K92 | ♠ 76543 | | | | |
| Vul: EW | ♥ K8 | ♥ 72 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ K742 | ♦ Q963 | 4♦ ¹ | Pass | 4♥ | AP |
| South HCP: 2 | ♣ KQ94 | ♣ 105 | 1. Texas | | | |
| Contract: 4♥ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 59 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5432 | ♠ QJ96 | | | | 1♣ |
| Vul: None | ♥ A7 | ♥ KJ108 | | | | |
| North HCP: 6 | ♦ 1085 | ♦ 72 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ Q754 | ♣ AJ6 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 60 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A65 | ♠ J982 | | | | |
| Vul: EW | ♥ A5 | ♥ K73 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ 1095 | ♦ J864 | | | | |
| South HCP: 5 | ♣ KQJ87 | ♣ 32 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 61 ♠ K10962
Dealer: S ♥ 98532
Vul: Both ♦ —
HCP: 7 ♣ A43

West Bids 1NT if possible.

Partner bids first.

Board: 62 ♠ A85
Dealer: N ♥ Q10
Vul: NS ♦ Q2
HCP: 12 ♣ A87642

East Bids 1NT if possible.

You bid first.

Board: 63 ♠ 85
Dealer: S ♥ 94
Vul: EW ♦ K972
HCP: 4 ♣ J9632

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 64 ♠ A1084
Dealer: N ♥ AJ3
Vul: Both ♦ 95
HCP: 13 ♣ KJ105

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

You bid first.

Board: 65 ♠ 64
Dealer: S ♥ Q9764
Vul: None ♦ 1053
HCP: 3 ♣ J72

West Bids 1NT if possible.

East Bids 4♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 66 ♠ J
Dealer: N ♥ 109
Vul: Both ♦ KQJ9843
HCP: 12 ♣ KQ7

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 61 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10962 | ♠ J87 | | | | |
| Vul: Both | ♥ 98532 | ♥ K7 | | | | 1♦ |
| North HCP: 7 | ♦ — | ♦ AQ752 | 1NT | AP | | |
| South HCP: 12 | ♣ A43 | ♣ Q65 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 62 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A85 | ♠ 104 | | | | |
| Vul: NS | ♥ Q10 | ♥ 32 | | 1♣ | 1NT | 2♦ |
| North HCP: 12 | ♦ Q2 | ♦ AKJ643 | AP | | | |
| South HCP: 11 | ♣ A87642 | ♣ QJ10 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 63 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ AQJ4 | | | | 1♥ |
| Vul: EW | ♥ 94 | ♥ KJ1062 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ K972 | ♦ 106 | 2♠ | AP | | |
| South HCP: 13 | ♣ J9632 | ♣ Q7 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 64 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1084 | ♠ 63 | | | | |
| Vul: Both | ♥ AJ3 | ♥ Q85 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ 95 | ♦ K8743 | 2♦ | Pass | 2♥ | AP |
| South HCP: 5 | ♣ KJ105 | ♣ 974 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|----------|-------|-----------------|-------|
| Board: 65 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 64 | ♠ K7 | | | | 1♣ |
| Vul: None | ♥ Q9764 | ♥ J103 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 3 | ♦ 1053 | ♦ AK6 | 4♠ | AP | | |
| South HCP: 14 | ♣ J72 | ♣ K10654 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 66 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ AK10974 | | | | |
| Vul: Both | ♥ 109 | ♥ J84 | | 1♦ | 1NT | 2♠ |
| North HCP: 12 | ♦ KQJ9843 | ♦ 2 | AP | | | |
| South HCP: 9 | ♣ KQ7 | ♣ J86 | | | | |
| Contract: 2♠ S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|-----------|-----------|----------------------------|
| Board: 61 | ♠ J87 | West Bids 1NT if possible. |
| Dealer: S | ♥ K7 | |
| Vul: Both | ♦ AQ752 | You bid first. |
| HCP: 12 | ♣ Q65 | |
| Board: 62 | ♠ 104 | East Bids 1NT if possible. |
| Dealer: N | ♥ 32 | |
| Vul: NS | ♦ AKJ643 | Partner bids first. |
| HCP: 11 | ♣ QJ10 | |
| Board: 63 | ♠ AQJ4 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ1062 | East Bids 2♥ if possible. |
| Vul: EW | ♦ 106 | West Bids 2♠ if possible. |
| HCP: 13 | ♣ Q7 | You bid first. |
| Board: 64 | ♠ 63 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q85 | West Bids 2♦ if possible. |
| Vul: Both | ♦ K8743 | East Bids 2♥ if possible. |
| HCP: 5 | ♣ 974 | Partner bids first. |
| Board: 65 | ♠ K7 | West Bids 1NT if possible. |
| Dealer: S | ♥ J103 | East Bids 4♥ if possible. |
| Vul: None | ♦ AK6 | West Bids 4♠ if possible. |
| HCP: 14 | ♣ K10654 | You bid first. |
| Board: 66 | ♠ AK10974 | East Bids 1NT if possible. |
| Dealer: N | ♥ J84 | |
| Vul: Both | ♦ 2 | Partner bids first. |
| HCP: 9 | ♣ J86 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 61 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10962 | ♠ J87 | | | | |
| Vul: Both | ♥ 98532 | ♥ K7 | | | | 1♦ |
| North HCP: 7 | ♦ — | ♦ AQ752 | 1NT | AP | | |
| South HCP: 12 | ♣ A43 | ♣ Q65 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 62 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A85 | ♠ 104 | | | | |
| Vul: NS | ♥ Q10 | ♥ 32 | | 1♣ | 1NT | 2♦ |
| North HCP: 12 | ♦ Q2 | ♦ AKJ643 | AP | | | |
| South HCP: 11 | ♣ A87642 | ♣ QJ10 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 63 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ AQJ4 | | | | 1♥ |
| Vul: EW | ♥ 94 | ♥ KJ1062 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ K972 | ♦ 106 | 2♠ | AP | | |
| South HCP: 13 | ♣ J9632 | ♣ Q7 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 64 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1084 | ♠ 63 | | | | |
| Vul: Both | ♥ AJ3 | ♥ Q85 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ 95 | ♦ K8743 | 2♦ | Pass | 2♥ | AP |
| South HCP: 5 | ♣ KJ105 | ♣ 974 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|----------|-------|-----------------|-------|
| Board: 65 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 64 | ♠ K7 | | | | 1♣ |
| Vul: None | ♥ Q9764 | ♥ J103 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 3 | ♦ 1053 | ♦ AK6 | 4♠ | AP | | |
| South HCP: 14 | ♣ J72 | ♣ K10654 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 66 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ AK10974 | | | | |
| Vul: Both | ♥ 109 | ♥ J84 | | 1♦ | 1NT | 2♠ |
| North HCP: 12 | ♦ KQJ9843 | ♦ 2 | AP | | | |
| South HCP: 9 | ♣ KQ7 | ♣ J86 | | | | |
| Contract: 2♠ S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|-----------|--------|----------------------------|
| Board: 67 | ♠ 986 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q102 | |
| Vul: None | ♦ J762 | Partner bids first. |
| HCP: 3 | ♣ 982 | |

| | | |
|-----------|----------|----------------------------|
| Board: 68 | ♠ A764 | East Bids 1NT if possible. |
| Dealer: N | ♥ A52 | West Bids 4♦ if possible. |
| Vul: NS | ♦ A10643 | West Bids 4♥ if possible. |
| HCP: 12 | ♣ 3 | You bid first. |

| | | |
|-----------|---------|----------------------------|
| Board: 69 | ♠ 1082 | West Bids 1NT if possible. |
| Dealer: S | ♥ J1076 | East Bids 2♥ if possible. |
| Vul: Both | ♦ 6543 | West Bids 2♠ if possible. |
| HCP: 4 | ♣ K8 | Partner bids first. |

| | | |
|-----------|---------|----------------------------|
| Board: 70 | ♠ KQ95 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q42 | |
| Vul: None | ♦ Q3 | You bid first. |
| HCP: 12 | ♣ K1062 | |

| | | |
|-----------|--------|----------------------------|
| Board: 71 | ♠ J8 | West Bids 1NT if possible. |
| Dealer: S | ♥ 8764 | |
| Vul: NS | ♦ Q54 | Partner bids first. |
| HCP: 8 | ♣ KQ64 | |

| | | |
|-----------|---------|----------------------------|
| Board: 72 | ♠ A | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ92 | |
| Vul: EW | ♦ K1085 | You bid first. |
| HCP: 17 | ♣ KQ104 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 67 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 986 | ♠ AK10753 | | | | 1♠ |
| Vul: None | ♥ Q102 | ♥ A53 | 1NT | Pass | Pass | 2♠ |
| North HCP: 3 | ♦ J762 | ♦ A5 | Pass | 3♠ | AP | |
| South HCP: 15 | ♣ 982 | ♣ 107 | | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|-----------------------|-------|-------------------|-------|
| Board: 68 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A764 | ♠ KJ853 | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ A52 | ♥ 63 | 4♦ ¹ | X | Pass ² | Pass |
| North HCP: 12 | ♦ A10643 | ♦ 972 | 4♥ | AP | | |
| South HCP: 4 | ♣ 3 | ♣ 1098 | 1. Texas | | | |
| Contract: 4♥ W | | | 2. denies a ♦ stopper | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 69 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1082 | ♠ QJ | | | | 1♦ |
| Vul: Both | ♥ J1076 | ♥ KQ4 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ 6543 | ♦ KQ1098 | 2♠ | AP | | |
| South HCP: 14 | ♣ K8 | ♣ J52 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 70 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ95 | ♠ 62 | | 1♣ | 1NT | 2♦ |
| Vul: None | ♥ Q42 | ♥ A76 | | | | |
| North HCP: 12 | ♦ Q3 | ♦ AK8764 | AP | | | |
| South HCP: 12 | ♣ K1062 | ♣ J3 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 71 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ K96543 | | | | 1♠ |
| Vul: NS | ♥ 8764 | ♥ J103 | 1NT | AP | | |
| North HCP: 8 | ♦ Q54 | ♦ K3 | | | | |
| South HCP: 12 | ♣ KQ64 | ♣ AJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 72 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A | ♠ Q108754 | | 1♦ | 1NT | AP |
| Vul: EW | ♥ KQ92 | ♥ 8654 | | | | |
| North HCP: 17 | ♦ K1085 | ♦ 963 | | | | |
| South HCP: 2 | ♣ KQ104 | ♣ — | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 67 ♠ AK10753
Dealer: S ♥ A53
Vul: None ♦ A5
HCP: 15 ♣ 107

West Bids 1NT if possible.

You bid first.

Board: 68 ♠ KJ853
Dealer: N ♥ 63
Vul: NS ♦ 972
HCP: 4 ♣ 1098

East Bids 1NT if possible.

West Bids 4♦ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 69 ♠ QJ
Dealer: S ♥ KQ4
Vul: Both ♦ KQ1098
HCP: 14 ♣ J52

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 70 ♠ 62
Dealer: N ♥ A76
Vul: None ♦ AK8764
HCP: 12 ♣ J3

East Bids 1NT if possible.

Partner bids first.

Board: 71 ♠ K96543
Dealer: S ♥ J103
Vul: NS ♦ K3
HCP: 12 ♣ AJ

West Bids 1NT if possible.

You bid first.

Board: 72 ♠ Q108754
Dealer: N ♥ 8654
Vul: EW ♦ 963
HCP: 2 ♣ —

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 67 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 986 | ♠ AK10753 | | | | 1♠ |
| Vul: None | ♥ Q102 | ♥ A53 | 1NT | Pass | Pass | 2♠ |
| North HCP: 3 | ♦ J762 | ♦ A5 | Pass | 3♠ | AP | |
| South HCP: 15 | ♣ 982 | ♣ 107 | | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|-----------------------|-------|-------------------|-------|
| Board: 68 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A764 | ♠ KJ853 | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ A52 | ♥ 63 | 4♦ ¹ | X | Pass ² | Pass |
| North HCP: 12 | ♦ A10643 | ♦ 972 | 4♥ | AP | | |
| South HCP: 4 | ♣ 3 | ♣ 1098 | 1. Texas | | | |
| Contract: 4♥ W | | | 2. denies a ♦ stopper | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 69 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1082 | ♠ QJ | | | | 1♦ |
| Vul: Both | ♥ J1076 | ♥ KQ4 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ 6543 | ♦ KQ1098 | 2♠ | AP | | |
| South HCP: 14 | ♣ K8 | ♣ J52 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 70 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ95 | ♠ 62 | | 1♣ | 1NT | 2♦ |
| Vul: None | ♥ Q42 | ♥ A76 | | | | |
| North HCP: 12 | ♦ Q3 | ♦ AK8764 | AP | | | |
| South HCP: 12 | ♣ K1062 | ♣ J3 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 71 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ K96543 | | | | 1♠ |
| Vul: NS | ♥ 8764 | ♥ J103 | 1NT | AP | | |
| North HCP: 8 | ♦ Q54 | ♦ K3 | | | | |
| South HCP: 12 | ♣ KQ64 | ♣ AJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 72 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A | ♠ Q108754 | | 1♦ | 1NT | AP |
| Vul: EW | ♥ KQ92 | ♥ 8654 | | | | |
| North HCP: 17 | ♦ K1085 | ♦ 963 | | | | |
| South HCP: 2 | ♣ KQ104 | ♣ — | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 73 ♠ K953
Dealer: S ♥ —
Vul: None ♦ K108764
HCP: 6 ♣ 1076

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 74 ♠ 4
Dealer: N ♥ AKQ7
Vul: NS ♦ KQJ1075
HCP: 15 ♣ 98

East Bids 1NT if possible.
West Bids 4♥ if possible.
East Bids 4♠ if possible.

You bid first.

Board: 75 ♠ Q4
Dealer: S ♥ 972
Vul: EW ♦ J832
HCP: 7 ♣ KJ74

West Bids 1NT if possible.

Partner bids first.

Board: 76 ♠ QJ6
Dealer: N ♥ Q7654
Vul: Both ♦ Q54
HCP: 12 ♣ AJ

East Bids 1NT if possible.

You bid first.

Board: 77 ♠ Q8
Dealer: S ♥ 986
Vul: NS ♦ Q9
HCP: 4 ♣ 876543

West Bids 1NT if possible.

Partner bids first.

Board: 78 ♠ A32
Dealer: N ♥ QJ85
Vul: EW ♦ QJ
HCP: 14 ♣ A1052

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|--------|----------|-------|-----------------|-------|
| Board: 73 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K953 | ♠ AJ4 | | | | 1♣ |
| Vul: None | ♥ — | ♥ KJ73 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 6 | ♦ K108764 | ♦ AJ9 | 4♥ | AP | | |
| South HCP: 14 | ♣ 1076 | ♣ 542 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|-----------------|-------|------|-------|
| Board: 74 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 4 | ♠ KQ | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ AKQ7 | ♥ 1093 | 4♥ ¹ | Pass | 4♠ | AP |
| North HCP: 15 | ♦ KQJ1075 | ♦ 9643 | 1. Texas | | | |
| South HCP: 5 | ♣ 98 | ♣ 10654 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 75 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q4 | ♠ KJ973 | | | | 1♣ |
| Vul: EW | ♥ 972 | ♥ AKJ10 | 1NT | Pass | Pass | 2♥ |
| North HCP: 7 | ♦ J832 | ♦ AQ10 | Pass | 2♠ | AP | |
| South HCP: 18 | ♣ KJ74 | ♣ 9 | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 76 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ6 | ♠ 873 | | 1♥ | 1NT | AP |
| Vul: Both | ♥ Q7654 | ♥ J3 | | | | |
| North HCP: 12 | ♦ Q54 | ♦ A1096 | | | | |
| South HCP: 8 | ♣ AJ | ♣ K542 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 77 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ J74 | | | | 1♦ |
| Vul: NS | ♥ 986 | ♥ A753 | 1NT | AP | | |
| North HCP: 4 | ♦ Q9 | ♦ AJ1054 | | | | |
| South HCP: 14 | ♣ 876543 | ♣ A | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 78 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ 1097 | | 1♣ | 1NT | 2♦ |
| Vul: EW | ♥ QJ85 | ♥ K62 | AP | | | |
| North HCP: 14 | ♦ QJ | ♦ A97653 | | | | |
| South HCP: 9 | ♣ A1052 | ♣ Q | | | | |
| Contract: 2♦ S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 73 ♠ AJ4
Dealer: S ♥ KJ73
Vul: None ♦ AJ9
HCP: 14 ♣ 542

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 74 ♠ KQ
Dealer: N ♥ 1093
Vul: NS ♦ 9643
HCP: 5 ♣ 10654

East Bids 1NT if possible.
West Bids 4♥ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 75 ♠ KJ973
Dealer: S ♥ AKJ10
Vul: EW ♦ AQ10
HCP: 18 ♣ 9

West Bids 1NT if possible.

You bid first.

Board: 76 ♠ 873
Dealer: N ♥ J3
Vul: Both ♦ A1096
HCP: 8 ♣ K542

East Bids 1NT if possible.

Partner bids first.

Board: 77 ♠ J74
Dealer: S ♥ A753
Vul: NS ♦ AJ1054
HCP: 14 ♣ A

West Bids 1NT if possible.

You bid first.

Board: 78 ♠ 1097
Dealer: N ♥ K62
Vul: EW ♦ A97653
HCP: 9 ♣ Q

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|--------|----------|-------|-----------------|-------|
| Board: 73 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K953 | ♠ AJ4 | | | | 1♣ |
| Vul: None | ♥ — | ♥ KJ73 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 6 | ♦ K108764 | ♦ AJ9 | 4♥ | AP | | |
| South HCP: 14 | ♣ 1076 | ♣ 542 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|-----------------|-------|------|-------|
| Board: 74 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 4 | ♠ KQ | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ AKQ7 | ♥ 1093 | 4♥ ¹ | Pass | 4♠ | AP |
| North HCP: 15 | ♦ KQJ1075 | ♦ 9643 | 1. Texas | | | |
| South HCP: 5 | ♣ 98 | ♣ 10654 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 75 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q4 | ♠ KJ973 | | | | 1♣ |
| Vul: EW | ♥ 972 | ♥ AKJ10 | 1NT | Pass | Pass | 2♥ |
| North HCP: 7 | ♦ J832 | ♦ AQ10 | Pass | 2♠ | AP | |
| South HCP: 18 | ♣ KJ74 | ♣ 9 | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 76 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ6 | ♠ 873 | | 1♥ | 1NT | AP |
| Vul: Both | ♥ Q7654 | ♥ J3 | | | | |
| North HCP: 12 | ♦ Q54 | ♦ A1096 | | | | |
| South HCP: 8 | ♣ AJ | ♣ K542 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 77 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ J74 | | | | 1♦ |
| Vul: NS | ♥ 986 | ♥ A753 | 1NT | AP | | |
| North HCP: 4 | ♦ Q9 | ♦ AJ1054 | | | | |
| South HCP: 14 | ♣ 876543 | ♣ A | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 78 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ 1097 | | 1♣ | 1NT | 2♦ |
| Vul: EW | ♥ QJ85 | ♥ K62 | AP | | | |
| North HCP: 14 | ♦ QJ | ♦ A97653 | | | | |
| South HCP: 9 | ♣ A1052 | ♣ Q | | | | |
| Contract: 2♦ S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 79 ♠ 107
Dealer: S ♥ K8764 West Bids 1NT if possible.
Vul: Both ♦ Q5 Partner bids first.
HCP: 8 ♣ K873

Board: 80 ♠ AQ5
Dealer: N ♥ AQ8 East Bids 1NT if possible.
Vul: None ♦ 10853 You bid first.
HCP: 13 ♣ J73

Board: 81 ♠ 43
Dealer: S ♥ A10764 West Bids 1NT if possible.
Vul: EW ♦ J1096 Partner bids first.
HCP: 7 ♣ Q5

Board: 82 ♠ 107
Dealer: N ♥ AK4 East Bids 1NT if possible.
Vul: Both ♦ Q643 West Bids 2♥ if possible.
HCP: 14 ♣ KQ62 East Bids 2♠ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.
You bid first.

Board: 83 ♠ 9865
Dealer: S ♥ 92 West Bids 1NT if possible.
Vul: None ♦ K865 East Bids 2♥ if possible.
HCP: 7 ♣ KJ8 West Bids 2♠ if possible.
Partner bids first.

Board: 84 ♠ J7
Dealer: N ♥ A32 East Bids 1NT if possible.
Vul: NS ♦ QJ76 You bid first.
HCP: 12 ♣ A1042

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 79 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 107 | ♠ AQ92 | | | | 1♦ |
| Vul: Both | ♥ K8764 | ♥ AJ | 1NT | AP | | |
| North HCP: 8 | ♦ Q5 | ♦ 10763 | | | | |
| South HCP: 13 | ♣ K873 | ♣ Q109 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 80 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ K63 | | | | |
| Vul: None | ♥ AQ8 | ♥ 9732 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ 10853 | ♦ 74 | | | | |
| South HCP: 5 | ♣ J73 | ♣ Q842 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 81 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 43 | ♠ KQ87 | | | | 1♣ |
| Vul: EW | ♥ A10764 | ♥ Q53 | 1NT | AP | | |
| North HCP: 7 | ♦ J1096 | ♦ AK | | | | |
| South HCP: 14 | ♣ Q5 | ♣ 8732 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 82 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 107 | ♠ 53 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ AK4 | ♥ J852 | 2♥ | Pass | 2♠ | Pass |
| North HCP: 14 | ♦ Q643 | ♦ J872 | 3♠ | Pass | 4♠ | AP |
| South HCP: 7 | ♣ KQ62 | ♣ AJ9 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 83 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9865 | ♠ A4 | | | | 1♣ |
| Vul: None | ♥ 92 | ♥ AJ65 | 1NT | Pass | 2♥ | Pass |
| North HCP: 7 | ♦ K865 | ♦ Q74 | 2♠ | AP | | |
| South HCP: 13 | ♣ KJ8 | ♣ Q654 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 84 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J7 | ♠ AQ1092 | | | | |
| Vul: NS | ♥ A32 | ♥ KJ9 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♦ QJ76 | ♦ 3 | AP | | | |
| South HCP: 13 | ♣ A1042 | ♣ QJ83 | | | | |
| Contract: 1NX E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 79 ♠ AQ92 West Bids 1NT if possible.
Dealer: S ♥ AJ
Vul: Both ♦ 10763 You bid first.
HCP: 13 ♣ Q109

Board: 80 ♠ K63 East Bids 1NT if possible.
Dealer: N ♥ 9732
Vul: None ♦ 74 Partner bids first.
HCP: 5 ♣ Q842

Board: 81 ♠ KQ87 West Bids 1NT if possible.
Dealer: S ♥ Q53
Vul: EW ♦ AK You bid first.
HCP: 14 ♣ 8732

Board: 82 ♠ 53 East Bids 1NT if possible.
Dealer: N ♥ J852 West Bids 2♥ if possible.
Vul: Both ♦ J872 East Bids 2♠ if possible.
HCP: 7 ♣ AJ9 West Bids 3♠ if possible.
East Bids 4♠ if possible.
Partner bids first.

Board: 83 ♠ A4 West Bids 1NT if possible.
Dealer: S ♥ AJ65 East Bids 2♥ if possible.
Vul: None ♦ Q74 West Bids 2♠ if possible.
HCP: 13 ♣ Q654 You bid first.

Board: 84 ♠ AQ1092 East Bids 1NT if possible.
Dealer: N ♥ KJ9
Vul: NS ♦ 3 Partner bids first.
HCP: 13 ♣ QJ83

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 79 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 107 | ♠ AQ92 | | | | 1♦ |
| Vul: Both | ♥ K8764 | ♥ AJ | 1NT | AP | | |
| North HCP: 8 | ♦ Q5 | ♦ 10763 | | | | |
| South HCP: 13 | ♣ K873 | ♣ Q109 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 80 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ5 | ♠ K63 | | | | |
| Vul: None | ♥ AQ8 | ♥ 9732 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ 10853 | ♦ 74 | | | | |
| South HCP: 5 | ♣ J73 | ♣ Q842 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 81 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 43 | ♠ KQ87 | | | | 1♣ |
| Vul: EW | ♥ A10764 | ♥ Q53 | 1NT | AP | | |
| North HCP: 7 | ♦ J1096 | ♦ AK | | | | |
| South HCP: 14 | ♣ Q5 | ♣ 8732 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 82 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 107 | ♠ 53 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ AK4 | ♥ J852 | 2♥ | Pass | 2♠ | Pass |
| North HCP: 14 | ♦ Q643 | ♦ J872 | 3♠ | Pass | 4♠ | AP |
| South HCP: 7 | ♣ KQ62 | ♣ AJ9 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 83 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9865 | ♠ A4 | | | | 1♣ |
| Vul: None | ♥ 92 | ♥ AJ65 | 1NT | Pass | 2♥ | Pass |
| North HCP: 7 | ♦ K865 | ♦ Q74 | 2♠ | AP | | |
| South HCP: 13 | ♣ KJ8 | ♣ Q654 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 84 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J7 | ♠ AQ1092 | | | | |
| Vul: NS | ♥ A32 | ♥ KJ9 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♦ QJ76 | ♦ 3 | AP | | | |
| South HCP: 13 | ♣ A1042 | ♣ QJ83 | | | | |
| Contract: 1NX E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 85 ♠ 109
Dealer: S ♥ KQ109873
Vul: Both ♦ 64
HCP: 6 ♣ J4

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

Partner bids first.

Board: 86 ♠ QJ52
Dealer: N ♥ QJ75
Vul: None ♦ K
HCP: 12 ♣ K972

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

You bid first.

Board: 87 ♠ 952
Dealer: S ♥ A43
Vul: NS ♦ QJ10
HCP: 7 ♣ 10852

West Bids 1NT if possible.

Partner bids first.

Board: 88 ♠ AK4
Dealer: N ♥ QJ52
Vul: EW ♦ KJ8
HCP: 18 ♣ A93

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 89 ♠ Q103
Dealer: S ♥ 10964
Vul: None ♦ 753
HCP: 2 ♣ 432

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

Partner bids first.

Board: 90 ♠ KJ10543
Dealer: N ♥ AJ
Vul: NS ♦ 108
HCP: 13 ♣ A109

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|------------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 85 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ AJ865 | | | | 1♣ |
| Vul: Both | ♥ KQ109873 | ♥ J | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 6 | ♦ 64 | ♦ KQ1075 | 3♣ ² | AP | | |
| South HCP: 14 | ♣ J4 | ♣ K9 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 86 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ52 | ♠ K10984 | | | | |
| Vul: None | ♥ QJ75 | ♥ 104 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ K | ♦ Q82 | 2♦ | Pass | 2♥ | AP |
| South HCP: 7 | ♣ K972 | ♣ Q43 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 87 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 952 | ♠ J83 | | | | 1♣ |
| Vul: NS | ♥ A43 | ♥ KQJ9 | | | | |
| North HCP: 7 | ♦ QJ10 | ♦ 874 | 1NT | AP | | |
| South HCP: 14 | ♣ 10852 | ♣ AK9 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|------------|------|-------|------|-------|
| Board: 88 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK4 | ♠ 93 | | | | |
| Vul: EW | ♥ QJ52 | ♥ 43 | | 1♣ | 1NT | Pass |
| North HCP: 18 | ♦ KJ8 | ♦ Q1097532 | 2♥ | X | 2♣ | AP |
| South HCP: 2 | ♣ A93 | ♣ 65 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 89 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q103 | ♠ AK9 | | | | 1♣ |
| Vul: None | ♥ 10964 | ♥ 72 | 1NT | Pass | 2♣ ¹ | X |
| North HCP: 2 | ♦ 753 | ♦ J64 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 432 | ♣ KJ987 | 1. Stayman | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 90 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ10543 | ♠ 62 | | | | |
| Vul: NS | ♥ AJ | ♥ 10852 | | 1♣ | 1NT | XN |
| North HCP: 13 | ♦ 108 | ♦ AKQ65 | Pass | 2♣ | Pass | 3♣ |
| South HCP: 10 | ♣ A109 | ♣ J2 | Pass | 4♣ | AP | |
| Contract: 4♠ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 85 ♠ AJ865
Dealer: S ♥ J
Vul: Both ♦ KQ1075
HCP: 14 ♣ K9

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

You bid first.

Board: 86 ♠ K10984
Dealer: N ♥ 104
Vul: None ♦ Q82
HCP: 7 ♣ Q43

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

Partner bids first.

Board: 87 ♠ J83
Dealer: S ♥ KQJ9
Vul: NS ♦ 874
HCP: 14 ♣ AK9

West Bids 1NT if possible.

You bid first.

Board: 88 ♠ 93
Dealer: N ♥ 43
Vul: EW ♦ Q1097532
HCP: 2 ♣ 65

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 89 ♠ AK9
Dealer: S ♥ 72
Vul: None ♦ J64
HCP: 12 ♣ KJ987

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

You bid first.

Board: 90 ♠ 62
Dealer: N ♥ 10852
Vul: NS ♦ AKQ65
HCP: 10 ♣ J2

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|------------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 85 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ AJ865 | | | | 1♣ |
| Vul: Both | ♥ KQ109873 | ♥ J | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 6 | ♦ 64 | ♦ KQ1075 | 3♣ ² | AP | | |
| South HCP: 14 | ♣ J4 | ♣ K9 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 86 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ52 | ♠ K10984 | | | | |
| Vul: None | ♥ QJ75 | ♥ 104 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ K | ♦ Q82 | 2♦ | Pass | 2♥ | AP |
| South HCP: 7 | ♣ K972 | ♣ Q43 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 87 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 952 | ♠ J83 | | | | 1♣ |
| Vul: NS | ♥ A43 | ♥ KQJ9 | | | | |
| North HCP: 7 | ♦ QJ10 | ♦ 874 | 1NT | AP | | |
| South HCP: 14 | ♣ 10852 | ♣ AK9 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|------------|------|-------|------|-------|
| Board: 88 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK4 | ♠ 93 | | | | |
| Vul: EW | ♥ QJ52 | ♥ 43 | | 1♣ | 1NT | Pass |
| North HCP: 18 | ♦ KJ8 | ♦ Q1097532 | 2♥ | X | 2♣ | AP |
| South HCP: 2 | ♣ A93 | ♣ 65 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 89 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q103 | ♠ AK9 | | | | 1♣ |
| Vul: None | ♥ 10964 | ♥ 72 | 1NT | Pass | 2♣ ¹ | X |
| North HCP: 2 | ♦ 753 | ♦ J64 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 432 | ♣ KJ987 | 1. Stayman | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 90 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ10543 | ♠ 62 | | | | |
| Vul: NS | ♥ AJ | ♥ 10852 | | 1♣ | 1NT | XN |
| North HCP: 13 | ♦ 108 | ♦ AKQ65 | Pass | 2♣ | Pass | 3♣ |
| South HCP: 10 | ♣ A109 | ♣ J2 | Pass | 4♣ | AP | |
| Contract: 4♠ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|-----------|---------|----------------------------|
| Board: 91 | ♠ K763 | West Bids 1NT if possible. |
| Dealer: S | ♥ AK2 | |
| Vul: EW | ♦ J3 | Partner bids first. |
| HCP: 12 | ♣ J1075 | |

| | | |
|-----------|---------|----------------------------|
| Board: 92 | ♠ AQJ10 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10864 | |
| Vul: Both | ♦ J7 | You bid first. |
| HCP: 14 | ♣ AQ2 | |

| | | |
|-----------|---------|----------------------------|
| Board: 93 | ♠ 74 | West Bids 1NT if possible. |
| Dealer: S | ♥ 976 | East Bids 3NT if possible. |
| Vul: NS | ♦ 1095 | |
| HCP: 1 | ♣ J7652 | Partner bids first. |

| | | |
|-----------|--------|----------------------------|
| Board: 94 | ♠ J976 | East Bids 1NT if possible. |
| Dealer: N | ♥ QJ | West Bids 2♦ if possible. |
| Vul: EW | ♦ A872 | East Bids 2♥ if possible. |
| HCP: 14 | ♣ AQ5 | You bid first. |

| | | |
|-----------|---------|----------------------------|
| Board: 95 | ♠ 1083 | West Bids 1NT if possible. |
| Dealer: S | ♥ 5 | |
| Vul: Both | ♦ Q9543 | Partner bids first. |
| HCP: 4 | ♣ Q865 | |

| | | |
|-----------|-----------|----------------------------|
| Board: 96 | ♠ AQJ1072 | East Bids 1NT if possible. |
| Dealer: N | ♥ 2 | West Bids 4♥ if possible. |
| Vul: None | ♦ J62 | East Bids X♠ if possible. |
| HCP: 12 | ♣ A109 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 91 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K763 | ♠ AJ84 | | | | 1♣ |
| Vul: EW | ♥ AK2 | ♥ 865 | 1NT | XN | AP | |
| North HCP: 12 | ♦ J3 | ♦ A64 | | | | |
| South HCP: 12 | ♣ J1075 | ♣ K82 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 92 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ10 | ♠ 9754 | | 1♣ | 1NT | AP |
| Vul: Both | ♥ 10864 | ♥ KQ53 | | | | |
| North HCP: 14 | ♦ J7 | ♦ 852 | | | | |
| South HCP: 5 | ♣ AQ2 | ♣ 87 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 93 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 74 | ♠ A109865 | | | | 1♠ |
| Vul: NS | ♥ 976 | ♥ KJ3 | 1NT | Pass | 3NT | AP |
| North HCP: 1 | ♦ 1095 | ♦ 32 | | | | |
| South HCP: 12 | ♣ J7652 | ♣ A10 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 94 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J976 | ♠ 10852 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ QJ | ♥ A1094 | 2♦ | Pass | 2♥ | AP |
| North HCP: 14 | ♦ A872 | ♦ 943 | | | | |
| South HCP: 4 | ♣ AQ5 | ♣ 103 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 95 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1083 | ♠ K42 | | | | 1♥ |
| Vul: Both | ♥ 5 | ♥ AJ632 | 1NT | AP | | |
| North HCP: 4 | ♦ Q9543 | ♦ J108 | | | | |
| South HCP: 13 | ♣ Q865 | ♣ KJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|-----------|---------|------|-------|------|-------|
| Board: 96 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ1072 | ♠ 985 | | 1♠ | 1NT | 2♠ |
| Vul: None | ♥ 2 | ♥ A104 | 4♥ | 4♠ | X♠ | AP |
| North HCP: 12 | ♦ J62 | ♦ Q8 | | | | |
| South HCP: 6 | ♣ A109 | ♣ 76432 | | | | |
| Contract: 4♠X N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|-----------|--------|----------------------------|
| Board: 91 | ♠ AJ84 | West Bids 1NT if possible. |
| Dealer: S | ♥ 865 | |
| Vul: EW | ♦ A64 | You bid first. |
| HCP: 12 | ♣ K82 | |

| | | |
|-----------|--------|----------------------------|
| Board: 92 | ♠ 9754 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ53 | |
| Vul: Both | ♦ 852 | Partner bids first. |
| HCP: 5 | ♣ 87 | |

| | | |
|-----------|-----------|----------------------------|
| Board: 93 | ♠ A109865 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ3 | East Bids 3NT if possible. |
| Vul: NS | ♦ 32 | |
| HCP: 12 | ♣ A10 | You bid first. |

| | | |
|-----------|---------|----------------------------|
| Board: 94 | ♠ 10852 | East Bids 1NT if possible. |
| Dealer: N | ♥ A1094 | West Bids 2♦ if possible. |
| Vul: EW | ♦ 943 | East Bids 2♥ if possible. |
| HCP: 4 | ♣ 103 | Partner bids first. |

| | | |
|-----------|---------|----------------------------|
| Board: 95 | ♠ K42 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ632 | |
| Vul: Both | ♦ J108 | You bid first. |
| HCP: 13 | ♣ KJ | |

| | | |
|-----------|---------|----------------------------|
| Board: 96 | ♠ 985 | East Bids 1NT if possible. |
| Dealer: N | ♥ A104 | West Bids 4♥ if possible. |
| Vul: None | ♦ Q8 | East Bids X♠ if possible. |
| HCP: 6 | ♣ 76432 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 91 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K763 | ♠ AJ84 | | | | 1♣ |
| Vul: EW | ♥ AK2 | ♥ 865 | | | | |
| North HCP: 12 | ♦ J3 | ♦ A64 | 1NT | XN | AP | |
| South HCP: 12 | ♣ J1075 | ♣ K82 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 92 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ10 | ♠ 9754 | | | | |
| Vul: Both | ♥ 10864 | ♥ KQ53 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ J7 | ♦ 852 | | | | |
| South HCP: 5 | ♣ AQ2 | ♣ 87 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 93 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 74 | ♠ A109865 | | | | 1♠ |
| Vul: NS | ♥ 976 | ♥ KJ3 | | | | |
| North HCP: 1 | ♦ 1095 | ♦ 32 | 1NT | Pass | 3NT | AP |
| South HCP: 12 | ♣ J7652 | ♣ A10 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 94 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J976 | ♠ 10852 | | | | |
| Vul: EW | ♥ QJ | ♥ A1094 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ A872 | ♦ 943 | 2♦ | Pass | 2♥ | AP |
| South HCP: 4 | ♣ AQ5 | ♣ 103 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 95 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1083 | ♠ K42 | | | | 1♥ |
| Vul: Both | ♥ 5 | ♥ AJ632 | | | | |
| North HCP: 4 | ♦ Q9543 | ♦ J108 | 1NT | AP | | |
| South HCP: 13 | ♣ Q865 | ♣ KJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|-----------|---------|------|-------|------|-------|
| Board: 96 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ1072 | ♠ 985 | | | | |
| Vul: None | ♥ 2 | ♥ A104 | | 1♠ | 1NT | 2♠ |
| North HCP: 12 | ♦ J62 | ♦ Q8 | 4♥ | 4♠ | X♠ | AP |
| South HCP: 6 | ♣ A109 | ♣ 76432 | | | | |
| Contract: 4♠X N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|-----------|---------|----------------------------|
| Board: 97 | ♠ A1083 | West Bids 1NT if possible. |
| Dealer: S | ♥ 7542 | |
| Vul: Both | ♦ Q107 | Partner bids first. |
| HCP: 6 | ♣ 92 | |

| | | |
|-----------|---------|----------------------------|
| Board: 98 | ♠ KJ63 | East Bids 1NT if possible. |
| Dealer: N | ♥ A97 | West Bids 2NT if possible. |
| Vul: None | ♦ AQ | |
| HCP: 14 | ♣ 10543 | You bid first. |

| | | |
|-----------|--------|----------------------------|
| Board: 99 | ♠ 64 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1073 | East Bids 2♥ if possible. |
| Vul: Both | ♦ QJ83 | West Bids 2♠ if possible. |
| HCP: 5 | ♣ Q632 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 100 | ♠ QJ87 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ54 | |
| Vul: None | ♦ J | You bid first. |
| HCP: 13 | ♣ K854 | |

| | | |
|------------|---------|----------------------------|
| Board: 101 | ♠ 98642 | West Bids 1NT if possible. |
| Dealer: S | ♥ K43 | East Bids 2♣ if possible. |
| Vul: NS | ♦ 1086 | West Bids 2♦ if possible. |
| HCP: 3 | ♣ 84 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 102 | ♠ 8 | East Bids 1NT if possible. |
| Dealer: N | ♥ QJ2 | |
| Vul: EW | ♦ AJ102 | You bid first. |
| HCP: 12 | ♣ A9432 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 97 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1083 | ♠ 64 | | | | |
| Vul: Both | ♥ 7542 | ♥ A106 | | | | 1♣ |
| North HCP: 6 | ♦ Q107 | ♦ KJ2 | 1NT | AP | | |
| South HCP: 12 | ♣ 92 | ♣ KJ1074 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 98 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ63 | ♠ 972 | | | | |
| Vul: None | ♥ A97 | ♥ Q6542 | | 1♣ | 1NT | Pass |
| North HCP: 14 | ♦ AQ | ♦ 10942 | 2NT | AP | | |
| South HCP: 2 | ♣ 10543 | ♣ 7 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 99 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 64 | ♠ KQ83 | | | | |
| Vul: Both | ♥ 1073 | ♥ QJ82 | | | | 1♦ |
| North HCP: 5 | ♦ QJ83 | ♦ K94 | 1NT | Pass | 2♥ | Pass |
| South HCP: 12 | ♣ Q632 | ♣ J5 | 2♠ | AP | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 100 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ87 | ♠ K962 | | | | |
| Vul: None | ♥ AQ54 | ♥ 10863 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J | ♦ K1092 | | | | |
| South HCP: 6 | ♣ K854 | ♣ 6 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-------|-----------------|-------|
| Board: 101 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98642 | ♠ Q103 | | | | |
| Vul: NS | ♥ K43 | ♥ AJ5 | | | | 1♣ |
| North HCP: 3 | ♦ 1086 | ♦ K3 | 1NT | Pass | 2♣ ¹ | X |
| South HCP: 13 | ♣ 84 | ♣ K10963 | 2♦ | AP | | |
| Contract: 2♦ W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 102 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 8 | ♠ AQ10632 | | | | |
| Vul: EW | ♥ QJ2 | ♥ 1064 | | 1♣ | 1NT | 2♠ |
| North HCP: 12 | ♦ AJ102 | ♦ K54 | AP | | | |
| South HCP: 9 | ♣ A9432 | ♣ 10 | | | | |
| Contract: 2♠ S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 97 | ♠ 64 | West Bids 1NT if possible. |
| Dealer: S | ♥ A106 | |
| Vul: Both | ♦ KJ2 | You bid first. |
| HCP: 12 | ♣ KJ1074 | |
| Board: 98 | ♠ 972 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q6542 | West Bids 2NT if possible. |
| Vul: None | ♦ 10942 | |
| HCP: 2 | ♣ 7 | Partner bids first. |
| Board: 99 | ♠ KQ83 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ82 | East Bids 2♥ if possible. |
| Vul: Both | ♦ K94 | West Bids 2♠ if possible. |
| HCP: 12 | ♣ J5 | You bid first. |
| Board: 100 | ♠ K962 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10863 | |
| Vul: None | ♦ K1092 | Partner bids first. |
| HCP: 6 | ♣ 6 | |
| Board: 101 | ♠ Q103 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ5 | East Bids 2♣ if possible. |
| Vul: NS | ♦ K3 | West Bids 2♦ if possible. |
| HCP: 13 | ♣ K10963 | You bid first. |
| Board: 102 | ♠ AQ10632 | East Bids 1NT if possible. |
| Dealer: N | ♥ 1064 | |
| Vul: EW | ♦ K54 | Partner bids first. |
| HCP: 9 | ♣ 10 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 97 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1083 | ♠ 64 | | | | |
| Vul: Both | ♥ 7542 | ♥ A106 | | | | 1♣ |
| North HCP: 6 | ♦ Q107 | ♦ KJ2 | 1NT | AP | | |
| South HCP: 12 | ♣ 92 | ♣ KJ1074 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 98 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ63 | ♠ 972 | | | | |
| Vul: None | ♥ A97 | ♥ Q6542 | | 1♣ | 1NT | Pass |
| North HCP: 14 | ♦ AQ | ♦ 10942 | 2NT | AP | | |
| South HCP: 2 | ♣ 10543 | ♣ 7 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 99 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 64 | ♠ KQ83 | | | | |
| Vul: Both | ♥ 1073 | ♥ QJ82 | | | | 1♦ |
| North HCP: 5 | ♦ QJ83 | ♦ K94 | 1NT | Pass | 2♥ | Pass |
| South HCP: 12 | ♣ Q632 | ♣ J5 | 2♠ | AP | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 100 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ87 | ♠ K962 | | | | |
| Vul: None | ♥ AQ54 | ♥ 10863 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J | ♦ K1092 | | | | |
| South HCP: 6 | ♣ K854 | ♣ 6 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-------|-----------------|-------|
| Board: 101 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98642 | ♠ Q103 | | | | |
| Vul: NS | ♥ K43 | ♥ AJ5 | | | | 1♣ |
| North HCP: 3 | ♦ 1086 | ♦ K3 | 1NT | Pass | 2♣ ¹ | X |
| South HCP: 13 | ♣ 84 | ♣ K10963 | 2♦ | AP | | |
| Contract: 2♦ W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 102 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 8 | ♠ AQ10632 | | | | |
| Vul: EW | ♥ QJ2 | ♥ 1064 | | 1♣ | 1NT | 2♠ |
| North HCP: 12 | ♦ AJ102 | ♦ K54 | AP | | | |
| South HCP: 9 | ♣ A9432 | ♣ 10 | | | | |
| Contract: 2♠ S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|------------------------------|
| Board: 103 | ♠ Q974 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1072 | East Bids 2♣ if possible. |
| Vul: None | ♦ J53 | West Bids 2♥ if possible. |
| HCP: 3 | ♣ 986 | East Bids 2NT if possible. |
| | | Partner bids first. |
| Board: 104 | ♠ A852 | East Bids 1NT if possible. |
| Dealer: N | ♥ K10975 | West Bids 3♦ if possible. |
| Vul: NS | ♦ 5 | You bid first. |
| HCP: 12 | ♣ KQ2 | |
| Board: 105 | ♠ J | West Bids 1NT if possible. |
| Dealer: S | ♥ J762 | East Bids 3NT if possible. |
| Vul: NS | ♦ 97543 | Partner bids first. |
| HCP: 2 | ♣ 863 | |
| Board: 106 | ♠ Q84 | East Bids 1NT if possible. |
| Dealer: N | ♥ A8 | West Bids 2♦ if possible. |
| Vul: EW | ♦ AJ106 | East Bids 2♥ if possible. |
| HCP: 14 | ♣ K765 | East Bids 3♥ if possible. |
| | | You bid first. |
| Board: 107 | ♠ 832 | West Bids 1NT if possible. |
| Dealer: S | ♥ J8654 | East Bids 2♣ if possible. |
| Vul: Both | ♦ 84 | West Bids 2♦ if possible. |
| HCP: 4 | ♣ K98 | East Bids 2NT if possible. |
| | | Partner bids first. |
| Board: 108 | ♠ AQ973 | East Bids 1NT if possible. |
| Dealer: N | ♥ 65 | West Doubles 4♥ if possible. |
| Vul: None | ♦ AKQ86 | You bid first. |
| HCP: 15 | ♣ 4 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------------|-------|-----------------|-------|
| Board: 103 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q974 | ♠ KJ8 | | | | 1♣ |
| Vul: None | ♥ 1072 | ♥ KJ63 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ J53 | ♦ KQ | 2♥ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 986 | ♣ 10754 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 104 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A852 | ♠ Q7 | | | | |
| Vul: NS | ♥ K10975 | ♥ 862 | | 1♥ | 1NT | 2♥ |
| North HCP: 12 | ♦ 5 | ♦ KJ2 | 3♦ | AP | | |
| South HCP: 7 | ♣ KQ2 | ♣ J10986 | | | | |
| Contract: 3♦ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 105 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ KQ743 | | | | 1♠ |
| Vul: NS | ♥ J762 | ♥ 53 | | | | |
| North HCP: 2 | ♦ 97543 | ♦ Q106 | 1NT | Pass | 3NT | AP |
| South HCP: 12 | ♣ 863 | ♣ KQ5 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 106 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q84 | ♠ K532 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ A8 | ♥ 65 | 2♦ | Pass | 2♥ | Pass |
| North HCP: 14 | ♦ AJ106 | ♦ 842 | Pass | X | Pass | 2♠ |
| South HCP: 5 | ♣ K765 | ♣ Q982 | Pass | Pass | 3♥ | AP |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 107 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 832 | ♠ A104 | | | | 1♦ |
| Vul: Both | ♥ J8654 | ♥ A107 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 4 | ♦ 84 | ♦ 10953 | 2♦ | Pass | 2NT | AP |
| South HCP: 12 | ♣ K98 | ♣ A103 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 108 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ973 | ♠ — | | 1♠ | 1NT | Pass |
| Vul: None | ♥ 65 | ♥ Q97432 | Pass | 2♦ | Pass | 2♥ |
| North HCP: 15 | ♦ AKQ86 | ♦ 9 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 4 | ♣ 4 | ♣ Q98632 | X | AP | | |
| Contract: 4♥X S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 103 ♠ KJ8
Dealer: S ♥ KJ63
Vul: None ♦ KQ
HCP: 13 ♣ 10754

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

You bid first.

Board: 104 ♠ Q7
Dealer: N ♥ 862
Vul: NS ♦ KJ2
HCP: 7 ♣ J10986

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

Partner bids first.

Board: 105 ♠ KQ743
Dealer: S ♥ 53
Vul: NS ♦ Q106
HCP: 12 ♣ KQ5

West Bids 1NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 106 ♠ K532
Dealer: N ♥ 65
Vul: EW ♦ 842
HCP: 5 ♣ Q982

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

Partner bids first.

Board: 107 ♠ A104
Dealer: S ♥ A107
Vul: Both ♦ 10953
HCP: 12 ♣ A103

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

You bid first.

Board: 108 ♠ —
Dealer: N ♥ Q97432
Vul: None ♦ 9
HCP: 4 ♣ Q98632

East Bids 1NT if possible.
West Doubles 4♥ if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|---------|------------|-------|-----------------|-------|
| Board: 103 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q974 | ♠ KJ8 | | | | 1♣ |
| Vul: None | ♥ 1072 | ♥ KJ63 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ J53 | ♦ KQ | 2♥ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 986 | ♣ 10754 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 104 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A852 | ♠ Q7 | | | | |
| Vul: NS | ♥ K10975 | ♥ 862 | | 1♥ | 1NT | 2♥ |
| North HCP: 12 | ♦ 5 | ♦ KJ2 | 3♦ | AP | | |
| South HCP: 7 | ♣ KQ2 | ♣ J10986 | | | | |
| Contract: 3♦ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 105 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ KQ743 | | | | 1♠ |
| Vul: NS | ♥ J762 | ♥ 53 | 1NT | Pass | 3NT | AP |
| North HCP: 2 | ♦ 97543 | ♦ Q106 | | | | |
| South HCP: 12 | ♣ 863 | ♣ KQ5 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 106 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q84 | ♠ K532 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ A8 | ♥ 65 | 2♦ | Pass | 2♥ | Pass |
| North HCP: 14 | ♦ AJ106 | ♦ 842 | Pass | X | Pass | 2♠ |
| South HCP: 5 | ♣ K765 | ♣ Q982 | Pass | Pass | 3♥ | AP |
| Contract: 3♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 107 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 832 | ♠ A104 | | | | 1♦ |
| Vul: Both | ♥ J8654 | ♥ A107 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 4 | ♦ 84 | ♦ 10953 | 2♦ | Pass | 2NT | AP |
| South HCP: 12 | ♣ K98 | ♣ A103 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 108 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ973 | ♠ — | | 1♠ | 1NT | Pass |
| Vul: None | ♥ 65 | ♥ Q97432 | Pass | 2♦ | Pass | 2♥ |
| North HCP: 15 | ♦ AKQ86 | ♦ 9 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 4 | ♣ 4 | ♣ Q98632 | X | AP | | |
| Contract: 4♥X S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 109 | ♠ J8743 | West Bids 1NT if possible. |
| Dealer: S | ♥ K74 | |
| Vul: EW | ♦ Q109 | Partner bids first. |
| HCP: 6 | ♣ 105 | |

| | | |
|------------|----------|----------------------------|
| Board: 110 | ♠ KQ74 | East Bids 1NT if possible. |
| Dealer: N | ♥ 95 | |
| Vul: Both | ♦ AQ1092 | You bid first. |
| HCP: 14 | ♣ K9 | |

| | | |
|------------|----------|----------------------------|
| Board: 111 | ♠ 107 | West Bids 1NT if possible. |
| Dealer: S | ♥ 875 | East Bids 2♦ if possible. |
| Vul: None | ♦ 109763 | West Bids 2♥ if possible. |
| HCP: 4 | ♣ A96 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 112 | ♠ QJ32 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q72 | West Bids 2♥ if possible. |
| Vul: NS | ♦ KQ6 | East Bids 2♠ if possible. |
| HCP: 12 | ♣ Q62 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 113 | ♠ 83 | West Bids 1NT if possible. |
| Dealer: S | ♥ 543 | |
| Vul: Both | ♦ AQ854 | Partner bids first. |
| HCP: 7 | ♣ J96 | |

| | | |
|------------|--------|-----------------------------|
| Board: 114 | ♠ AQJ4 | East Bids 1NT if possible. |
| Dealer: N | ♥ K106 | East Redoubles if possible. |
| Vul: None | ♦ 842 | West Bids 2♦ if possible. |
| HCP: 12 | ♣ Q107 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 109 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8743 | ♠ K2 | | | | 1♣ |
| Vul: EW | ♥ K74 | ♥ J53 | | | | |
| North HCP: 6 | ♦ Q109 | ♦ KJ | 1NT | AP | | |
| South HCP: 12 | ♣ 105 | ♣ KJ8764 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 110 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ74 | ♠ 1093 | | | | |
| Vul: Both | ♥ 95 | ♥ AQ872 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ AQ1092 | ♦ 84 | | | | |
| South HCP: 7 | ♣ K9 | ♣ J76 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 107 | ♠ J9643 | | | | 1♠ |
| Vul: None | ♥ 875 | ♥ AQ | 1NT | Pass | 2♦ | Pass |
| North HCP: 4 | ♦ 109763 | ♦ J2 | 2♥ | AP | | |
| South HCP: 12 | ♣ A96 | ♣ KJ54 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 112 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ32 | ♠ 84 | | | | |
| Vul: NS | ♥ Q72 | ♥ K1084 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ KQ6 | ♦ J87 | 2♥ | Pass | 2♠ | AP |
| South HCP: 7 | ♣ Q62 | ♣ K943 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 113 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 83 | ♠ KQJ107 | | | | 1♠ |
| Vul: Both | ♥ 543 | ♥ Q7 | | | | |
| North HCP: 7 | ♦ AQ854 | ♦ J | 1NT | AP | | |
| South HCP: 14 | ♣ J96 | ♣ KQ1087 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|--------|--------|--------|-------|-----------------|-------|
| Board: 114 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ4 | ♠ 1097 | | 1♣ | 1NT | XN |
| Vul: None | ♥ K106 | ♥ J87 | Pass | Pass | XX ¹ | Pass |
| North HCP: 12 | ♦ 842 | ♦ AK5 | 2♦ | X | AP | |
| South HCP: 11 | ♣ Q107 | ♣ K965 | 1. SOS | | | |
| Contract: 2♦X W | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 109 | ♠ K2 | West Bids 1NT if possible. |
| Dealer: S | ♥ J53 | |
| Vul: EW | ♦ KJ | You bid first. |
| HCP: 12 | ♣ KJ8764 | |

| | | |
|------------|---------|----------------------------|
| Board: 110 | ♠ 1093 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ872 | |
| Vul: Both | ♦ 84 | Partner bids first. |
| HCP: 7 | ♣ J76 | |

| | | |
|------------|---------|----------------------------|
| Board: 111 | ♠ J9643 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ | East Bids 2♦ if possible. |
| Vul: None | ♦ J2 | West Bids 2♥ if possible. |
| HCP: 12 | ♣ KJ54 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 112 | ♠ 84 | East Bids 1NT if possible. |
| Dealer: N | ♥ K1084 | West Bids 2♥ if possible. |
| Vul: NS | ♦ J87 | East Bids 2♠ if possible. |
| HCP: 7 | ♣ K943 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 113 | ♠ KQJ107 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q7 | |
| Vul: Both | ♦ J | You bid first. |
| HCP: 14 | ♣ KQ1087 | |

| | | |
|------------|--------|-----------------------------|
| Board: 114 | ♠ 1097 | East Bids 1NT if possible. |
| Dealer: N | ♥ J87 | East Redoubles if possible. |
| Vul: None | ♦ AK5 | West Bids 2♦ if possible. |
| HCP: 11 | ♣ K965 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 109 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8743 | ♠ K2 | | | | 1♣ |
| Vul: EW | ♥ K74 | ♥ J53 | | | | |
| North HCP: 6 | ♦ Q109 | ♦ KJ | 1NT | AP | | |
| South HCP: 12 | ♣ 105 | ♣ KJ8764 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 110 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ74 | ♠ 1093 | | | | |
| Vul: Both | ♥ 95 | ♥ AQ872 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ AQ1092 | ♦ 84 | | | | |
| South HCP: 7 | ♣ K9 | ♣ J76 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 107 | ♠ J9643 | | | | 1♠ |
| Vul: None | ♥ 875 | ♥ AQ | | | | |
| North HCP: 4 | ♦ 109763 | ♦ J2 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ A96 | ♣ KJ54 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 112 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ32 | ♠ 84 | | | | |
| Vul: NS | ♥ Q72 | ♥ K1084 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ KQ6 | ♦ J87 | 2♥ | Pass | 2♠ | AP |
| South HCP: 7 | ♣ Q62 | ♣ K943 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 113 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 83 | ♠ KQJ107 | | | | 1♠ |
| Vul: Both | ♥ 543 | ♥ Q7 | | | | |
| North HCP: 7 | ♦ AQ854 | ♦ J | 1NT | AP | | |
| South HCP: 14 | ♣ J96 | ♣ KQ1087 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|--------|--------|--------|-------|-----------------|-------|
| Board: 114 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ4 | ♠ 1097 | | 1♣ | 1NT | XN |
| Vul: None | ♥ K106 | ♥ J87 | Pass | Pass | XX ¹ | Pass |
| North HCP: 12 | ♦ 842 | ♦ AK5 | 2♦ | X | AP | |
| South HCP: 11 | ♣ Q107 | ♣ K965 | 1. SOS | | | |
| Contract: 2♦X W | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 115 ♠ J874
Dealer: S ♥ AJ109642
Vul: NS ♦ 6
HCP: 6 ♣ 10

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

Partner bids first.

Board: 116 ♠ J986
Dealer: N ♥ A7
Vul: EW ♦ K42
HCP: 12 ♣ KJ65

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

You bid first.

Board: 117 ♠ 1032
Dealer: S ♥ A10862
Vul: None ♦ 9873
HCP: 4 ♣ 6

West Bids 1NT if possible.

Partner bids first.

Board: 118 ♠ Q
Dealer: N ♥ A653
Vul: EW ♦ QJ875
HCP: 14 ♣ AJ7

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 119 ♠ AJ9872
Dealer: S ♥ Q10
Vul: Both ♦ 8752
HCP: 7 ♣ 2

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

Partner bids first.

Board: 120 ♠ KQJ52
Dealer: N ♥ 8
Vul: NS ♦ KQ6
HCP: 13 ♣ Q872

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|------------|--------|-----------------------------------|-------|-----------------|-------|
| Board: 115 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J874 | ♠ K952 | | | | 1♣ |
| Vul: NS | ♥ AJ109642 | ♥ KQ | 1NT | Pass | 3♣ ¹ | Pass |
| North HCP: 6 | ♦ 6 | ♦ Q105 | 3♦ ² | AP | | |
| South HCP: 13 | ♣ 10 | ♣ QJ83 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♦ W | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 116 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J986 | ♠ Q53 | | | | |
| Vul: EW | ♥ A7 | ♥ K52 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ K42 | ♦ J10765 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ KJ65 | ♣ 97 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 117 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1032 | ♠ KQJ94 | | | | 1♠ |
| Vul: None | ♥ A10862 | ♥ J9 | | | | |
| North HCP: 4 | ♦ 9873 | ♦ Q5 | 1NT | AP | | |
| South HCP: 13 | ♣ 6 | ♣ KJ53 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 118 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q | ♠ J763 | | | | |
| Vul: EW | ♥ A653 | ♥ K9 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ QJ875 | ♦ 964 | 2♥ | Pass | 2♠ | AP |
| South HCP: 7 | ♣ AJ7 | ♣ K1062 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 119 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ9872 | ♠ K | | | | 1♥ |
| Vul: Both | ♥ Q10 | ♥ J8763 | | | | |
| North HCP: 7 | ♦ 8752 | ♦ K1094 | 1NT | 2♠ | 3♣ | AP |
| South HCP: 13 | ♣ 2 | ♣ AQ10 | | | | |
| Contract: 3♣ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 120 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ52 | ♠ 93 | | | | |
| Vul: NS | ♥ 8 | ♥ KQ92 | | 1♠ | 1NT | XN |
| North HCP: 13 | ♦ KQ6 | ♦ J32 | 2♦ | 3♣ | Pass | 3NT |
| South HCP: 11 | ♣ Q872 | ♣ AJ109 | AP | | | |
| Contract: 3N S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 115 ♠ K952
Dealer: S ♥ KQ
Vul: NS ♦ Q105
HCP: 13 ♣ QJ83

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

You bid first.

Board: 116 ♠ Q53
Dealer: N ♥ K52
Vul: EW ♦ J10765
HCP: 6 ♣ 97

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

Partner bids first.

Board: 117 ♠ KQJ94
Dealer: S ♥ J9
Vul: None ♦ Q5
HCP: 13 ♣ KJ53

West Bids 1NT if possible.

You bid first.

Board: 118 ♠ J763
Dealer: N ♥ K9
Vul: EW ♦ 964
HCP: 7 ♣ K1062

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 119 ♠ K
Dealer: S ♥ J8763
Vul: Both ♦ K1094
HCP: 13 ♣ AQ10

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

You bid first.

Board: 120 ♠ 93
Dealer: N ♥ KQ92
Vul: NS ♦ J32
HCP: 11 ♣ AJ109

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|------------|--------|-----------------------------------|-------|-----------------|-------|
| Board: 115 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J874 | ♠ K952 | | | | 1♣ |
| Vul: NS | ♥ AJ109642 | ♥ KQ | 1NT | Pass | 3♣ ¹ | Pass |
| North HCP: 6 | ♦ 6 | ♦ Q105 | 3♦ ² | AP | | |
| South HCP: 13 | ♣ 10 | ♣ QJ83 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♦ W | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 116 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J986 | ♠ Q53 | | | | |
| Vul: EW | ♥ A7 | ♥ K52 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ K42 | ♦ J10765 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ KJ65 | ♣ 97 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 117 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1032 | ♠ KQJ94 | | | | 1♠ |
| Vul: None | ♥ A10862 | ♥ J9 | | | | |
| North HCP: 4 | ♦ 9873 | ♦ Q5 | 1NT | AP | | |
| South HCP: 13 | ♣ 6 | ♣ KJ53 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 118 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q | ♠ J763 | | | | |
| Vul: EW | ♥ A653 | ♥ K9 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ QJ875 | ♦ 964 | 2♥ | Pass | 2♠ | AP |
| South HCP: 7 | ♣ AJ7 | ♣ K1062 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 119 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ9872 | ♠ K | | | | 1♥ |
| Vul: Both | ♥ Q10 | ♥ J8763 | | | | |
| North HCP: 7 | ♦ 8752 | ♦ K1094 | 1NT | 2♠ | 3♣ | AP |
| South HCP: 13 | ♣ 2 | ♣ AQ10 | | | | |
| Contract: 3♣ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 120 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ52 | ♠ 93 | | | | |
| Vul: NS | ♥ 8 | ♥ KQ92 | | 1♠ | 1NT | XN |
| North HCP: 13 | ♦ KQ6 | ♦ J32 | 2♦ | 3♣ | Pass | 3NT |
| South HCP: 11 | ♣ Q872 | ♣ AJ109 | AP | | | |
| Contract: 3N S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 121 | ♠ J5 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ97 | |
| Vul: EW | ♦ 1075 | Partner bids first. |
| HCP: 4 | ♣ 10543 | |

| | | |
|------------|--------|----------------------------|
| Board: 122 | ♠ K2 | East Bids 1NT if possible. |
| Dealer: N | ♥ KJ10 | |
| Vul: Both | ♦ A974 | You bid first. |
| HCP: 14 | ♣ K632 | |

| | | |
|------------|----------|----------------------------|
| Board: 123 | ♠ 1096 | West Bids 1NT if possible. |
| Dealer: S | ♥ 9876 | |
| Vul: None | ♦ 8 | Partner bids first. |
| HCP: 4 | ♣ A10986 | |

| | | |
|------------|---------|----------------------------|
| Board: 124 | ♠ QJ96 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQJ32 | |
| Vul: EW | ♦ AJ108 | You bid first. |
| HCP: 14 | ♣ — | |

| | | |
|------------|----------|----------------------------|
| Board: 125 | ♠ 1093 | West Bids 1NT if possible. |
| Dealer: S | ♥ 10652 | East Bids 2♥ if possible. |
| Vul: Both | ♦ QJ1087 | West Bids 2♠ if possible. |
| HCP: 3 | ♣ 6 | East Bids 2NT if possible. |
| | | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 126 | ♠ J875 | East Bids 1NT if possible. |
| Dealer: N | ♥ 104 | West Bids 2♦ if possible. |
| Vul: None | ♦ KQ | |
| HCP: 13 | ♣ AQJ109 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 121 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J5 | ♠ A42 | | | | 1♦ |
| Vul: EW | ♥ QJ97 | ♥ A52 | | | | |
| North HCP: 4 | ♦ 1075 | ♦ QJ862 | 1NT | AP | | |
| South HCP: 14 | ♣ 10543 | ♣ QJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 122 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ 10754 | | | | |
| Vul: Both | ♥ KJ10 | ♥ 965 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ A974 | ♦ Q85 | | | | |
| South HCP: 4 | ♣ K632 | ♣ Q97 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 123 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1096 | ♠ AJ43 | | | | 1♦ |
| Vul: None | ♥ 9876 | ♥ 52 | | | | |
| North HCP: 4 | ♦ 8 | ♦ KQJ102 | 1NT | AP | | |
| South HCP: 14 | ♣ A10986 | ♣ K2 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 124 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ96 | ♠ K852 | | | | |
| Vul: EW | ♥ KQJ32 | ♥ 8654 | | 1♥ | 1NT | 3♥ |
| North HCP: 14 | ♦ AJ108 | ♦ — | AP | | | |
| South HCP: 5 | ♣ — | ♣ Q9543 | | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 125 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1093 | ♠ J74 | | | | 1♣ |
| Vul: Both | ♥ 10652 | ♥ K7 | | | | |
| North HCP: 3 | ♦ QJ1087 | ♦ K52 | 1NT | Pass | 2♥ | Pass |
| South HCP: 13 | ♣ 6 | ♣ AQ1098 | 2♣ | Pass | 2NT | AP |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 126 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J875 | ♠ Q643 | | | | |
| Vul: None | ♥ 104 | ♥ K85 | | 1♣ | 1NT | XN |
| North HCP: 13 | ♦ KQ | ♦ A1097 | 2♦ | 2♠ | Pass | 3♠ |
| South HCP: 9 | ♣ AQJ109 | ♣ 84 | AP | | | |
| Contract: 3♠ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 121 | ♠ A42 | West Bids 1NT if possible. |
| Dealer: S | ♥ A52 | |
| Vul: EW | ♦ QJ862 | You bid first. |
| HCP: 14 | ♣ QJ | |

| | | |
|------------|---------|----------------------------|
| Board: 122 | ♠ 10754 | East Bids 1NT if possible. |
| Dealer: N | ♥ 965 | |
| Vul: Both | ♦ Q85 | Partner bids first. |
| HCP: 4 | ♣ Q97 | |

| | | |
|------------|----------|----------------------------|
| Board: 123 | ♠ AJ43 | West Bids 1NT if possible. |
| Dealer: S | ♥ 52 | |
| Vul: None | ♦ KQJ102 | You bid first. |
| HCP: 14 | ♣ K2 | |

| | | |
|------------|---------|----------------------------|
| Board: 124 | ♠ K852 | East Bids 1NT if possible. |
| Dealer: N | ♥ 8654 | |
| Vul: EW | ♦ — | Partner bids first. |
| HCP: 5 | ♣ Q9543 | |

| | | |
|------------|----------|----------------------------|
| Board: 125 | ♠ J74 | West Bids 1NT if possible. |
| Dealer: S | ♥ K7 | East Bids 2♥ if possible. |
| Vul: Both | ♦ K52 | West Bids 2♠ if possible. |
| HCP: 13 | ♣ AQ1098 | East Bids 2NT if possible. |
| | | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 126 | ♠ Q643 | East Bids 1NT if possible. |
| Dealer: N | ♥ K85 | West Bids 2♦ if possible. |
| Vul: None | ♦ A1097 | |
| HCP: 9 | ♣ 84 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 121 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J5 | ♠ A42 | | | | 1♦ |
| Vul: EW | ♥ QJ97 | ♥ A52 | | | | |
| North HCP: 4 | ♦ 1075 | ♦ QJ862 | 1NT | AP | | |
| South HCP: 14 | ♣ 10543 | ♣ QJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 122 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ 10754 | | | | |
| Vul: Both | ♥ KJ10 | ♥ 965 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ A974 | ♦ Q85 | | | | |
| South HCP: 4 | ♣ K632 | ♣ Q97 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 123 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1096 | ♠ AJ43 | | | | 1♦ |
| Vul: None | ♥ 9876 | ♥ 52 | | | | |
| North HCP: 4 | ♦ 8 | ♦ KQJ102 | 1NT | AP | | |
| South HCP: 14 | ♣ A10986 | ♣ K2 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 124 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ96 | ♠ K852 | | | | |
| Vul: EW | ♥ KQJ32 | ♥ 8654 | | 1♥ | 1NT | 3♥ |
| North HCP: 14 | ♦ AJ108 | ♦ — | AP | | | |
| South HCP: 5 | ♣ — | ♣ Q9543 | | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 125 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1093 | ♠ J74 | | | | 1♣ |
| Vul: Both | ♥ 10652 | ♥ K7 | | | | |
| North HCP: 3 | ♦ QJ1087 | ♦ K52 | 1NT | Pass | 2♥ | Pass |
| South HCP: 13 | ♣ 6 | ♣ AQ1098 | 2♣ | Pass | 2NT | AP |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 126 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J875 | ♠ Q643 | | | | |
| Vul: None | ♥ 104 | ♥ K85 | | 1♣ | 1NT | XN |
| North HCP: 13 | ♦ KQ | ♦ A1097 | 2♦ | 2♣ | Pass | 3♣ |
| South HCP: 9 | ♣ AQJ109 | ♣ 84 | AP | | | |
| Contract: 3♠ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 127 | ♠ Q753 | West Bids 1NT if possible. |
| Dealer: S | ♥ 63 | |
| Vul: NS | ♦ 6 | Partner bids first. |
| HCP: 6 | ♣ A109864 | |

| | | |
|------------|--------|----------------------------|
| Board: 128 | ♠ AJ10 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ9 | West Bids 3♥ if possible. |
| Vul: Both | ♦ 976 | |
| HCP: 14 | ♣ KJ85 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 129 | ♠ 103 | West Bids 1NT if possible. |
| Dealer: S | ♥ 9854 | East Bids 4♥ if possible. |
| Vul: None | ♦ Q8754 | West Bids 4♠ if possible. |
| HCP: 2 | ♣ 65 | Partner bids first. |

| | | |
|------------|-----------|----------------------------|
| Board: 130 | ♠ AQJ1063 | East Bids 1NT if possible. |
| Dealer: N | ♥ KJ86 | West Bids 5♦ if possible. |
| Vul: NS | ♦ Q43 | East Bids X♠ if possible. |
| HCP: 13 | ♣ — | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 131 | ♠ K763 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q75 | |
| Vul: EW | ♦ 1075 | Partner bids first. |
| HCP: 6 | ♣ J97 | |

| | | |
|------------|-----------|----------------------------|
| Board: 132 | ♠ KQJ1096 | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ9 | West Bids 2♦ if possible. |
| Vul: None | ♦ AJ9 | |
| HCP: 17 | ♣ J | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 127 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q753 | ♠ AK | | | | 1♦ |
| Vul: NS | ♥ 63 | ♥ A87 | | | | |
| North HCP: 6 | ♦ 6 | ♦ KJ10832 | 1NT | Pass | Pass | 2♦ |
| South HCP: 15 | ♣ A109864 | ♣ 73 | AP | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 128 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ10 | ♠ 752 | | | | |
| Vul: Both | ♥ KQ9 | ♥ 753 | | 1♣ | 1NT | 3♣ |
| North HCP: 14 | ♦ 976 | ♦ 85 | 3♥ | AP | | |
| South HCP: 2 | ♣ KJ85 | ♣ Q10964 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------|-------|-----------------|-------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 103 | ♠ 95 | | | | 1♣ |
| Vul: None | ♥ 9854 | ♥ A632 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 2 | ♦ Q8754 | ♦ A103 | 4♠ | AP | | |
| South HCP: 13 | ♣ 65 | ♣ AJ109 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|-----------------|-----------|-----------|------|-------|------|-------|
| Board: 130 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ1063 | ♠ 875 | | 1♠ | 1NT | 2♠ |
| Vul: NS | ♥ KJ86 | ♥ Q | Pass | 4♠ | Pass | Pass |
| North HCP: 13 | ♦ Q43 | ♦ K5 | 5♦ | 5♠ | X♠ | AP |
| South HCP: 6 | ♣ — | ♣ J986432 | | | | |
| Contract: 5♠X N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 131 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K763 | ♠ QJ | | | | 1♣ |
| Vul: EW | ♥ Q75 | ♥ KJ94 | | | | |
| North HCP: 6 | ♦ 1075 | ♦ A32 | 1NT | AP | | |
| South HCP: 13 | ♣ J97 | ♣ Q1052 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 132 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ1096 | ♠ 872 | | 1♠ | 1NT | Pass |
| Vul: None | ♥ AJ9 | ♥ 10 | 2♦ | 3♠ | Pass | 4♠ |
| North HCP: 17 | ♦ AJ9 | ♦ 10432 | AP | | | |
| South HCP: 3 | ♣ J | ♣ K10653 | | | | |
| Contract: 4♠ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 127 | ♠ AK | West Bids 1NT if possible. |
| Dealer: S | ♥ A87 | |
| Vul: NS | ♦ KJ10832 | You bid first. |
| HCP: 15 | ♣ 73 | |
| Board: 128 | ♠ 752 | East Bids 1NT if possible. |
| Dealer: N | ♥ 753 | West Bids 3♥ if possible. |
| Vul: Both | ♦ 85 | |
| HCP: 2 | ♣ Q10964 | Partner bids first. |
| Board: 129 | ♠ 95 | West Bids 1NT if possible. |
| Dealer: S | ♥ A632 | East Bids 4♥ if possible. |
| Vul: None | ♦ A103 | West Bids 4♠ if possible. |
| HCP: 13 | ♣ AJ109 | You bid first. |
| Board: 130 | ♠ 875 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q | West Bids 5♦ if possible. |
| Vul: NS | ♦ K5 | East Bids X♠ if possible. |
| HCP: 6 | ♣ J986432 | Partner bids first. |
| Board: 131 | ♠ QJ | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ94 | |
| Vul: EW | ♦ A32 | You bid first. |
| HCP: 13 | ♣ Q1052 | |
| Board: 132 | ♠ 872 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10 | West Bids 2♦ if possible. |
| Vul: None | ♦ 10432 | |
| HCP: 3 | ♣ K10653 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|------|-------|------|-------|
| Board: 127 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q753 | ♠ AK | | | | 1♦ |
| Vul: NS | ♥ 63 | ♥ A87 | | | | |
| North HCP: 6 | ♦ 6 | ♦ KJ10832 | 1NT | Pass | Pass | 2♦ |
| South HCP: 15 | ♣ A109864 | ♣ 73 | AP | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 128 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ10 | ♠ 752 | | | | |
| Vul: Both | ♥ KQ9 | ♥ 753 | | 1♣ | 1NT | 3♣ |
| North HCP: 14 | ♦ 976 | ♦ 85 | 3♥ | AP | | |
| South HCP: 2 | ♣ KJ85 | ♣ Q10964 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|----------|-------|-----------------|-------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 103 | ♠ 95 | | | | 1♣ |
| Vul: None | ♥ 9854 | ♥ A632 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 2 | ♦ Q8754 | ♦ A103 | 4♠ | AP | | |
| South HCP: 13 | ♣ 65 | ♣ AJ109 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|-----------------|-----------|-----------|------|-------|------|-------|
| Board: 130 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ1063 | ♠ 875 | | 1♠ | 1NT | 2♠ |
| Vul: NS | ♥ KJ86 | ♥ Q | Pass | 4♠ | Pass | Pass |
| North HCP: 13 | ♦ Q43 | ♦ K5 | 5♦ | 5♠ | X♠ | AP |
| South HCP: 6 | ♣ — | ♣ J986432 | | | | |
| Contract: 5♠X N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 131 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K763 | ♠ QJ | | | | 1♣ |
| Vul: EW | ♥ Q75 | ♥ KJ94 | | | | |
| North HCP: 6 | ♦ 1075 | ♦ A32 | 1NT | AP | | |
| South HCP: 13 | ♣ J97 | ♣ Q1052 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 132 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ1096 | ♠ 872 | | 1♠ | 1NT | Pass |
| Vul: None | ♥ AJ9 | ♥ 10 | 2♦ | 3♠ | Pass | 4♠ |
| North HCP: 17 | ♦ AJ9 | ♦ 10432 | AP | | | |
| South HCP: 3 | ♣ J | ♣ K10653 | | | | |
| Contract: 4♠ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 133 ♠ 54
Dealer: S ♥ J10952
Vul: NS ♦ 108
HCP: 3 ♣ Q932

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

Partner bids first.

Board: 134 ♠ AQ93
Dealer: N ♥ K864
Vul: Both ♦ QJ7
HCP: 13 ♣ J8

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

You bid first.

Board: 135 ♠ 10972
Dealer: S ♥ KJ3
Vul: NS ♦ 10754
HCP: 4 ♣ 63

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

Partner bids first.

Board: 136 ♠ AK8
Dealer: N ♥ A10862
Vul: Both ♦ Q10
HCP: 19 ♣ AQ10

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 137 ♠ 432
Dealer: S ♥ 654
Vul: None ♦ Q96
HCP: 3 ♣ J872

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 2NT if possible.

Partner bids first.

Board: 138 ♠ Q96
Dealer: N ♥ KQ
Vul: EW ♦ 106
HCP: 12 ♣ KQ10932

East Bids 1NT if possible.
West Bids 3♣ if possible.
East Redoubles if possible.
West Bids 5♦ if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 133 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 54 | ♠ QJ10872 | | | | 1♠ |
| Vul: NS | ♥ J10952 | ♥ 3 | | | | |
| North HCP: 3 | ♦ 108 | ♦ AK42 | 1NT | Pass | 2NT | AP |
| South HCP: 13 | ♣ Q932 | ♣ K10 | | | | |
| Contract: 2N W | | | | | | |
| | | | | | | |
| Board: 134 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ93 | ♠ J1064 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ K864 | ♥ 10753 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 13 | ♦ QJ7 | ♦ 84 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 4 | ♣ J8 | ♣ K53 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |
| | | | | | | |
| Board: 135 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10972 | ♠ QJ65 | | | | 1♣ |
| Vul: NS | ♥ KJ3 | ♥ 1052 | 1NT | Pass | 3♠ ¹ | X |
| North HCP: 4 | ♦ 10754 | ♦ A | Pass | Pass | 3♥ | Pass |
| South HCP: 13 | ♣ 63 | ♣ AQ987 | 3♣ | Pass | 4♦ | AP |
| Contract: 4♦ E | | | 1. Minor Suit Transfers after 1NT | | | |
| | | | | | | |
| Board: 136 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK8 | ♠ 976 | | | | |
| Vul: Both | ♥ A10862 | ♥ J4 | | 1♥ | 1NT | Pass |
| North HCP: 19 | ♦ Q10 | ♦ 9752 | 2♥ | Pass | 2♠ | AP |
| South HCP: 2 | ♣ AQ10 | ♣ J762 | | | | |
| Contract: 2♠ E | | | | | | |
| | | | | | | |
| Board: 137 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 432 | ♠ AQ6 | | | | 1♣ |
| Vul: None | ♥ 654 | ♥ A732 | 1NT | Pass | 2♥ | Pass |
| North HCP: 3 | ♦ Q96 | ♦ 532 | 2♠ | Pass | 2NT | AP |
| South HCP: 13 | ♣ J872 | ♣ K54 | | | | |
| Contract: 2N W | | | | | | |
| | | | | | | |
| Board: 138 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q96 | ♠ 8543 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ KQ | ♥ A10975 | 3♣ ¹ | X | XX | Pass |
| North HCP: 12 | ♦ 106 | ♦ 987 | 5♦ | AP | | |
| South HCP: 4 | ♣ KQ10932 | ♣ 6 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 5♦ W | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 133 | ♠ QJ10872 | West Bids 1NT if possible. |
| Dealer: S | ♥ 3 | East Bids 2NT if possible. |
| Vul: NS | ♦ AK42 | |
| HCP: 13 | ♣ K10 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 134 | ♠ J1064 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10753 | West Bids 2♠ if possible. |
| Vul: Both | ♦ 84 | East Bids 3♣ if possible. |
| HCP: 4 | ♣ K53 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 135 | ♠ QJ65 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1052 | East Bids 3♣ if possible. |
| Vul: NS | ♦ A | East Bids 3♥ if possible. |
| HCP: 13 | ♣ AQ987 | West Bids 3♠ if possible. |
| | | East Bids 4♦ if possible. |
| | | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 136 | ♠ 976 | East Bids 1NT if possible. |
| Dealer: N | ♥ J4 | West Bids 2♥ if possible. |
| Vul: Both | ♦ 9752 | East Bids 2♠ if possible. |
| HCP: 2 | ♣ J762 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 137 | ♠ AQ6 | West Bids 1NT if possible. |
| Dealer: S | ♥ A732 | East Bids 2♥ if possible. |
| Vul: None | ♦ 532 | West Bids 2♠ if possible. |
| HCP: 13 | ♣ K54 | East Bids 2NT if possible. |
| | | You bid first. |

| | | |
|------------|----------|-----------------------------|
| Board: 138 | ♠ 8543 | East Bids 1NT if possible. |
| Dealer: N | ♥ A10975 | West Bids 3♣ if possible. |
| Vul: EW | ♦ 987 | East Redoubles if possible. |
| HCP: 4 | ♣ 6 | West Bids 5♦ if possible. |
| | | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 133 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 54 | ♠ QJ10872 | | | | 1♠ |
| Vul: NS | ♥ J10952 | ♥ 3 | | | | |
| North HCP: 3 | ♦ 108 | ♦ AK42 | 1NT | Pass | 2NT | AP |
| South HCP: 13 | ♣ Q932 | ♣ K10 | | | | |
| Contract: 2N W | | | | | | |
| | | | | | | |
| Board: 134 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ93 | ♠ J1064 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ K864 | ♥ 10753 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 13 | ♦ QJ7 | ♦ 84 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 4 | ♣ J8 | ♣ K53 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |
| | | | | | | |
| Board: 135 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10972 | ♠ QJ65 | | | | 1♣ |
| Vul: NS | ♥ KJ3 | ♥ 1052 | 1NT | Pass | 3♠ ¹ | X |
| North HCP: 4 | ♦ 10754 | ♦ A | Pass | Pass | 3♥ | Pass |
| South HCP: 13 | ♣ 63 | ♣ AQ987 | 3♠ | Pass | 4♦ | AP |
| Contract: 4♦ E | | | 1. Minor Suit Transfers after 1NT | | | |
| | | | | | | |
| Board: 136 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK8 | ♠ 976 | | | | |
| Vul: Both | ♥ A10862 | ♥ J4 | | 1♥ | 1NT | Pass |
| North HCP: 19 | ♦ Q10 | ♦ 9752 | 2♥ | Pass | 2♠ | AP |
| South HCP: 2 | ♣ AQ10 | ♣ J762 | | | | |
| Contract: 2♠ E | | | | | | |
| | | | | | | |
| Board: 137 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 432 | ♠ AQ6 | | | | 1♣ |
| Vul: None | ♥ 654 | ♥ A732 | 1NT | Pass | 2♥ | Pass |
| North HCP: 3 | ♦ Q96 | ♦ 532 | 2♠ | Pass | 2NT | AP |
| South HCP: 13 | ♣ J872 | ♣ K54 | | | | |
| Contract: 2N W | | | | | | |
| | | | | | | |
| Board: 138 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q96 | ♠ 8543 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ KQ | ♥ A10975 | 3♣ ¹ | X | XX | Pass |
| North HCP: 12 | ♦ 106 | ♦ 987 | 5♦ | AP | | |
| South HCP: 4 | ♣ KQ10932 | ♣ 6 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 5♦ W | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 139 | ♠ AQ843 | West Bids 1NT if possible. |
| Dealer: S | ♥ 985 | |
| Vul: None | ♦ 10864 | Partner bids first. |
| HCP: 6 | ♣ 2 | |

| | | |
|------------|----------|----------------------------|
| Board: 140 | ♠ AQ854 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQJ985 | |
| Vul: NS | ♦ J7 | You bid first. |
| HCP: 13 | ♣ — | |

| | | |
|------------|--------|----------------------------|
| Board: 141 | ♠ J862 | West Bids 1NT if possible. |
| Dealer: S | ♥ J32 | East Bids 2NT if possible. |
| Vul: Both | ♦ Q843 | |
| HCP: 4 | ♣ 63 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 142 | ♠ AQ54 | East Bids 1NT if possible. |
| Dealer: N | ♥ 108762 | West Bids 2♥ if possible. |
| Vul: None | ♦ K5 | East Bids 2♠ if possible. |
| HCP: 12 | ♣ K8 | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 143 | ♠ Q8 | West Bids 1NT if possible. |
| Dealer: S | ♥ 109863 | East Bids 2♥ if possible. |
| Vul: NS | ♦ 10972 | West Bids 2♠ if possible. |
| HCP: 6 | ♣ A8 | East Bids 3♠ if possible. |
| | | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 144 | ♠ AQ2 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q82 | West Bids 2♦ if possible. |
| Vul: EW | ♦ 1096 | East Bids 2♥ if possible. |
| HCP: 12 | ♣ A732 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 139 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ843 | ♠ J652 | | | | 1♣ |
| Vul: None | ♥ 985 | ♥ AQ | | | | |
| North HCP: 6 | ♦ 10864 | ♦ A5 | 1NT | AP | | |
| South HCP: 12 | ♣ 2 | ♣ J10843 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 140 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ854 | ♠ K6 | | | | |
| Vul: NS | ♥ KQJ985 | ♥ 76 | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ J7 | ♦ 653 | | | | |
| South HCP: 3 | ♣ — | ♣ 1097632 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 141 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J862 | ♠ 73 | | | | 1♥ |
| Vul: Both | ♥ J32 | ♥ A9765 | | | | |
| North HCP: 4 | ♦ Q843 | ♦ A1076 | 1NT | Pass | 2NT | AP |
| South HCP: 12 | ♣ 63 | ♣ A2 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 142 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ54 | ♠ J9 | | | | |
| Vul: None | ♥ 108762 | ♥ J5 | | 1♥ | 1NT | Pass |
| North HCP: 12 | ♦ K5 | ♦ 9863 | 2♥ | Pass | 2♠ | AP |
| South HCP: 5 | ♣ K8 | ♣ QJ543 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 143 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ 43 | | | | 1♦ |
| Vul: NS | ♥ 109863 | ♥ QJ4 | | | | |
| North HCP: 6 | ♦ 10972 | ♦ AQ53 | 1NT | Pass | 2♥ | Pass |
| South HCP: 12 | ♣ A8 | ♣ K652 | 2♠ | Pass | 3♠ | AP |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 144 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ2 | ♠ 753 | | | | |
| Vul: EW | ♥ Q82 | ♥ K7 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ 1096 | ♦ K8742 | 2♦ | Pass | 2♥ | AP |
| South HCP: 8 | ♣ A732 | ♣ Q95 | | | | |
| Contract: 2♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 139 | ♠ J652 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ | |
| Vul: None | ♦ A5 | You bid first. |
| HCP: 12 | ♣ J10843 | |

| | | |
|------------|-----------|----------------------------|
| Board: 140 | ♠ K6 | East Bids 1NT if possible. |
| Dealer: N | ♥ 76 | |
| Vul: NS | ♦ 653 | Partner bids first. |
| HCP: 3 | ♣ 1097632 | |

| | | |
|------------|---------|----------------------------|
| Board: 141 | ♠ 73 | West Bids 1NT if possible. |
| Dealer: S | ♥ A9765 | East Bids 2NT if possible. |
| Vul: Both | ♦ A1076 | |
| HCP: 12 | ♣ A2 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 142 | ♠ J9 | East Bids 1NT if possible. |
| Dealer: N | ♥ J5 | West Bids 2♥ if possible. |
| Vul: None | ♦ 9863 | East Bids 2♠ if possible. |
| HCP: 5 | ♣ QJ543 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 143 | ♠ 43 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ4 | East Bids 2♥ if possible. |
| Vul: NS | ♦ AQ53 | West Bids 2♠ if possible. |
| HCP: 12 | ♣ K652 | East Bids 3♠ if possible. |
| | | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 144 | ♠ 753 | East Bids 1NT if possible. |
| Dealer: N | ♥ K7 | West Bids 2♦ if possible. |
| Vul: EW | ♦ K8742 | East Bids 2♥ if possible. |
| HCP: 8 | ♣ Q95 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 139 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ843 | ♠ J652 | | | | 1♣ |
| Vul: None | ♥ 985 | ♥ AQ | | | | |
| North HCP: 6 | ♦ 10864 | ♦ A5 | 1NT | AP | | |
| South HCP: 12 | ♣ 2 | ♣ J10843 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 140 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ854 | ♠ K6 | | | | |
| Vul: NS | ♥ KQJ985 | ♥ 76 | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ J7 | ♦ 653 | | | | |
| South HCP: 3 | ♣ — | ♣ 1097632 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 141 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J862 | ♠ 73 | | | | 1♥ |
| Vul: Both | ♥ J32 | ♥ A9765 | | | | |
| North HCP: 4 | ♦ Q843 | ♦ A1076 | 1NT | Pass | 2NT | AP |
| South HCP: 12 | ♣ 63 | ♣ A2 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 142 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ54 | ♠ J9 | | | | |
| Vul: None | ♥ 108762 | ♥ J5 | | 1♥ | 1NT | Pass |
| North HCP: 12 | ♦ K5 | ♦ 9863 | 2♥ | Pass | 2♠ | AP |
| South HCP: 5 | ♣ K8 | ♣ QJ543 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 143 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ 43 | | | | 1♦ |
| Vul: NS | ♥ 109863 | ♥ QJ4 | | | | |
| North HCP: 6 | ♦ 10972 | ♦ AQ53 | 1NT | Pass | 2♥ | Pass |
| South HCP: 12 | ♣ A8 | ♣ K652 | 2♠ | Pass | 3♠ | AP |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 144 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ2 | ♠ 753 | | | | |
| Vul: EW | ♥ Q82 | ♥ K7 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ 1096 | ♦ K8742 | 2♦ | Pass | 2♥ | AP |
| South HCP: 8 | ♣ A732 | ♣ Q95 | | | | |
| Contract: 2♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 145 ♠ Q653
Dealer: S ♥ 654
Vul: None ♦ 10843
HCP: 2 ♣ 86

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

Partner bids first.

Board: 146 ♠ 982
Dealer: N ♥ AQ7
Vul: NS ♦ AK
HCP: 13 ♣ 107643

East Bids 1NT if possible.

You bid first.

Board: 147 ♠ QJ7
Dealer: S ♥ 10432
Vul: EW ♦ 986
HCP: 3 ♣ 1062

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

Partner bids first.

Board: 148 ♠ AK873
Dealer: N ♥ J65
Vul: Both ♦ KQ86
HCP: 13 ♣ 8

East Bids 1NT if possible.

You bid first.

Board: 149 ♠ 42
Dealer: S ♥ 75
Vul: NS ♦ 9752
HCP: 1 ♣ J10542

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

Partner bids first.

Board: 150 ♠ K104
Dealer: N ♥ J4
Vul: EW ♦ Q1072
HCP: 13 ♣ AQJ4

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 145 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q653 | ♠ A7 | | | | 1♦ |
| Vul: None | ♥ 654 | ♥ KQ97 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ 10843 | ♦ K962 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 86 | ♣ 953 | 1. Stayman | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 146 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 982 | ♠ QJ104 | | | | |
| Vul: NS | ♥ AQ7 | ♥ J1043 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ AK | ♦ 73 | | | | |
| South HCP: 5 | ♣ 107643 | ♣ J95 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 147 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ7 | ♠ K85 | | | | 1♦ |
| Vul: EW | ♥ 10432 | ♥ J9 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 986 | ♦ 10543 | 2♠ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 1062 | ♣ AKQ4 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 148 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK873 | ♠ 42 | | | | |
| Vul: Both | ♥ J65 | ♥ Q984 | | 1♠ | 1NT | AP |
| North HCP: 13 | ♦ KQ86 | ♦ 1043 | | | | |
| South HCP: 7 | ♣ 8 | ♣ AJ53 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 149 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ 1076 | | | | 1♣ |
| Vul: NS | ♥ 75 | ♥ A843 | 1NT | 3♣ | 3♣ | Pass |
| North HCP: 1 | ♦ 9752 | ♦ AK10 | 4♠ | AP | | |
| South HCP: 14 | ♣ J10542 | ♣ K87 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 150 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K104 | ♠ A976 | | | | |
| Vul: EW | ♥ J4 | ♥ Q9853 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ Q1072 | ♦ J9 | | | | |
| South HCP: 7 | ♣ AQJ4 | ♣ 96 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 145 ♠ A7
Dealer: S ♥ KQ97
Vul: None ♦ K962
HCP: 12 ♣ 953

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

You bid first.

Board: 146 ♠ QJ104
Dealer: N ♥ J1043
Vul: NS ♦ 73
HCP: 5 ♣ J95

East Bids 1NT if possible.

Partner bids first.

Board: 147 ♠ K85
Dealer: S ♥ J9
Vul: EW ♦ 10543
HCP: 13 ♣ AKQ4

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

You bid first.

Board: 148 ♠ 42
Dealer: N ♥ Q984
Vul: Both ♦ 1043
HCP: 7 ♣ AJ53

East Bids 1NT if possible.

Partner bids first.

Board: 149 ♠ 1076
Dealer: S ♥ A843
Vul: NS ♦ AK10
HCP: 14 ♣ K87

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

You bid first.

Board: 150 ♠ A976
Dealer: N ♥ Q9853
Vul: EW ♦ J9
HCP: 7 ♣ 96

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 145 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q653 | ♠ A7 | | | | 1♦ |
| Vul: None | ♥ 654 | ♥ KQ97 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ 10843 | ♦ K962 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 86 | ♣ 953 | 1. Stayman | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 146 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 982 | ♠ QJ104 | | | | |
| Vul: NS | ♥ AQ7 | ♥ J1043 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ AK | ♦ 73 | | | | |
| South HCP: 5 | ♣ 107643 | ♣ J95 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 147 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ7 | ♠ K85 | | | | 1♦ |
| Vul: EW | ♥ 10432 | ♥ J9 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 986 | ♦ 10543 | 2♠ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 1062 | ♣ AKQ4 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 148 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK873 | ♠ 42 | | | | |
| Vul: Both | ♥ J65 | ♥ Q984 | | 1♠ | 1NT | AP |
| North HCP: 13 | ♦ KQ86 | ♦ 1043 | | | | |
| South HCP: 7 | ♣ 8 | ♣ AJ53 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 149 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ 1076 | | | | 1♣ |
| Vul: NS | ♥ 75 | ♥ A843 | 1NT | 3♣ | 3♣ | Pass |
| North HCP: 1 | ♦ 9752 | ♦ AK10 | 4♠ | AP | | |
| South HCP: 14 | ♣ J10542 | ♣ K87 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 150 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K104 | ♠ A976 | | | | |
| Vul: EW | ♥ J4 | ♥ Q9853 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ Q1072 | ♦ J9 | | | | |
| South HCP: 7 | ♣ AQJ4 | ♣ 96 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 151 | ♠ 432 | West Bids 1NT if possible. |
| Dealer: S | ♥ A65 | |
| Vul: Both | ♦ 10853 | Partner bids first. |
| HCP: 6 | ♣ Q64 | |

| | | |
|------------|---------|----------------------------|
| Board: 152 | ♠ AJ105 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ6 | |
| Vul: None | ♦ J105 | You bid first. |
| HCP: 13 | ♣ Q32 | |

| | | |
|------------|---------|----------------------------|
| Board: 153 | ♠ 10543 | West Bids 1NT if possible. |
| Dealer: S | ♥ 108 | East Bids 2♣ if possible. |
| Vul: EW | ♦ 973 | West Bids 2♦ if possible. |
| HCP: 2 | ♣ Q752 | East Bids 2NT if possible. |
| | | Partner bids first. |

| | | |
|------------|--------|-----------------------------|
| Board: 154 | ♠ J53 | East Bids 1NT if possible. |
| Dealer: N | ♥ AK83 | West Redoubles if possible. |
| Vul: Both | ♦ A962 | East Bids 2♣ if possible. |
| HCP: 18 | ♣ AQ | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 155 | ♠ 9742 | West Bids 1NT if possible. |
| Dealer: S | ♥ 54 | East Bids 2NT if possible. |
| Vul: None | ♦ J9865 | Partner bids first. |
| HCP: 3 | ♣ Q10 | |

| | | |
|------------|--------|----------------------------|
| Board: 156 | ♠ K86 | East Bids 1NT if possible. |
| Dealer: N | ♥ A974 | West Bids 2♦ if possible. |
| Vul: NS | ♦ KQ5 | East Bids 2♥ if possible. |
| HCP: 13 | ♣ J83 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 151 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 432 | ♠ AQ765 | | | | 1♠ |
| Vul: Both | ♥ A65 | ♥ Q | | | | |
| North HCP: 6 | ♦ 10853 | ♦ A764 | 1NT | 2♠ | AP | |
| South HCP: 12 | ♣ Q64 | ♣ 987 | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 152 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ105 | ♠ K843 | | | | |
| Vul: None | ♥ KQ6 | ♥ A832 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J105 | ♦ Q4 | | | | |
| South HCP: 9 | ♣ Q32 | ♣ 986 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 153 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10543 | ♠ Q982 | | | | 1♦ |
| Vul: EW | ♥ 108 | ♥ AK94 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ 973 | ♦ AJ82 | 2♦ | Pass | 2NT | AP |
| South HCP: 14 | ♣ Q752 | ♣ 10 | | | | |
| Contract: 2N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|---------|-----------------|-------|-----------------|-------|
| Board: 154 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J53 | ♠ K872 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ AK83 | ♥ 10962 | Pass | X | Pass | Pass |
| North HCP: 18 | ♦ A962 | ♦ 4 | XX ¹ | Pass | 2♣ ² | AP |
| South HCP: 4 | ♣ AQ | ♣ J742 | | | | |
| Contract: 2♣ E | | | 1. 4432 or 4441 | | | |
| | | | 2. artificial | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 155 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9742 | ♠ AJ5 | | | | |
| Vul: None | ♥ 54 | ♥ KJ92 | | | | 1♣ |
| North HCP: 3 | ♦ J9865 | ♦ 42 | 1NT | Pass | 2NT | AP |
| South HCP: 14 | ♣ Q10 | ♣ AJ84 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 156 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K86 | ♠ QJ742 | | | | |
| Vul: NS | ♥ A974 | ♥ Q5 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ KQ5 | ♦ 943 | 2♦ | Pass | 2♥ | AP |
| South HCP: 5 | ♣ J83 | ♣ 642 | | | | |
| Contract: 2♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 151 ♠ AQ765 West Bids 1NT if possible.
Dealer: S ♥ Q
Vul: Both ♦ A764 You bid first.
HCP: 12 ♣ 987

Board: 152 ♠ K843 East Bids 1NT if possible.
Dealer: N ♥ A832
Vul: None ♦ Q4 Partner bids first.
HCP: 9 ♣ 986

Board: 153 ♠ Q982 West Bids 1NT if possible.
Dealer: S ♥ AK94 East Bids 2♣ if possible.
Vul: EW ♦ AJ82 West Bids 2♦ if possible.
HCP: 14 ♣ 10 East Bids 2NT if possible.
You bid first.

Board: 154 ♠ K872 East Bids 1NT if possible.
Dealer: N ♥ 10962 West Redoubles if possible.
Vul: Both ♦ 4 East Bids 2♣ if possible.
HCP: 4 ♣ J742 Partner bids first.

Board: 155 ♠ AJ5 West Bids 1NT if possible.
Dealer: S ♥ KJ92 East Bids 2NT if possible.
Vul: None ♦ 42
HCP: 14 ♣ AJ84 You bid first.

Board: 156 ♠ QJ742 East Bids 1NT if possible.
Dealer: N ♥ Q5 West Bids 2♦ if possible.
Vul: NS ♦ 943 East Bids 2♥ if possible.
HCP: 5 ♣ 642 Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 151 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 432 | ♠ AQ765 | | | | 1♠ |
| Vul: Both | ♥ A65 | ♥ Q | | | | |
| North HCP: 6 | ♦ 10853 | ♦ A764 | 1NT | 2♠ | AP | |
| South HCP: 12 | ♣ Q64 | ♣ 987 | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 152 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ105 | ♠ K843 | | | | |
| Vul: None | ♥ KQ6 | ♥ A832 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J105 | ♦ Q4 | | | | |
| South HCP: 9 | ♣ Q32 | ♣ 986 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 153 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10543 | ♠ Q982 | | | | 1♦ |
| Vul: EW | ♥ 108 | ♥ AK94 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ 973 | ♦ AJ82 | 2♦ | Pass | 2NT | AP |
| South HCP: 14 | ♣ Q752 | ♣ 10 | | | | |
| Contract: 2N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|---------|-----------------|-------|-----------------|-------|
| Board: 154 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J53 | ♠ K872 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ AK83 | ♥ 10962 | Pass | X | Pass | Pass |
| North HCP: 18 | ♦ A962 | ♦ 4 | XX ¹ | Pass | 2♣ ² | AP |
| South HCP: 4 | ♣ AQ | ♣ J742 | | | | |
| Contract: 2♣ E | | | 1. 4432 or 4441 | | | |
| | | | 2. artificial | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 155 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9742 | ♠ AJ5 | | | | |
| Vul: None | ♥ 54 | ♥ KJ92 | | | | 1♣ |
| North HCP: 3 | ♦ J9865 | ♦ 42 | 1NT | Pass | 2NT | AP |
| South HCP: 14 | ♣ Q10 | ♣ AJ84 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 156 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K86 | ♠ QJ742 | | | | |
| Vul: NS | ♥ A974 | ♥ Q5 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ KQ5 | ♦ 943 | 2♦ | Pass | 2♥ | AP |
| South HCP: 5 | ♣ J83 | ♣ 642 | | | | |
| Contract: 2♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 157 ♠ K985
Dealer: S ♥ Q872 West Bids 1NT if possible.
Vul: Both ♦ KJ7 Partner bids first.
HCP: 9 ♣ 108

Board: 158 ♠ Q4 East Bids 1NT if possible.
Dealer: N ♥ 7542 West Bids 2♣ if possible.
Vul: None ♦ AK5 East Bids 2♦ if possible.
HCP: 13 ♣ A986 West Bids 2NT if possible.

You bid first.

Board: 159 ♠ 1063 West Bids 1NT if possible.
Dealer: S ♥ J1096432 East Bids 2♠ if possible.
Vul: NS ♦ QJ West Bids 3♣ if possible.
HCP: 4 ♣ 8 Partner bids first.

Board: 160 ♠ KJ105 East Bids 1NT if possible.
Dealer: N ♥ J7652 West Bids 2NT if possible.
Vul: EW ♦ K72 You bid first.
HCP: 12 ♣ A

Board: 161 ♠ 42 West Bids 1NT if possible.
Dealer: S ♥ 4 East Bids 4♦ if possible.
Vul: None ♦ Q10942 West Bids 5♥ if possible.
HCP: 5 ♣ QJ854 Partner bids first.

Board: 162 ♠ Q9 East Bids 1NT if possible.
Dealer: N ♥ 85 West Bids 2♥ if possible.
Vul: NS ♦ AQ43 East Bids 2♠ if possible.
HCP: 12 ♣ KJ653 West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|------------------|------------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 157 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K985 | ♠ Q62 | | | | 1♣ |
| Vul: Both | ♥ Q872 | ♥ K954 | | | | |
| North HCP: 9 | ♦ KJ7 | ♦ A92 | 1NT | XN | AP | |
| South HCP: 13 | ♣ 108 | ♣ A32 | | | | |
| Contract: 1NX W | | | | | | |
| | | | | | | |
| Board: 158 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q4 | ♠ 9876 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ 7542 | ♥ 103 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 13 | ♦ AK5 | ♦ Q109874 | 2NT | AP | | |
| South HCP: 2 | ♣ A986 | ♣ 7 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |
| | | | | | | |
| Board: 159 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1063 | ♠ KQJ7 | | | | 1♦ |
| Vul: NS | ♥ J1096432 | ♥ 7 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 4 | ♦ QJ | ♦ A754 | 3♣ ² | AP | | |
| South HCP: 13 | ♣ 8 | ♣ K764 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |
| | | | | | | |
| Board: 160 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ105 | ♠ 987643 | | | | |
| Vul: EW | ♥ J7652 | ♥ 10 | | 1♥ | 1NT | Pass |
| North HCP: 12 | ♦ K72 | ♦ J5 | 2NT | AP | | |
| South HCP: 4 | ♣ A | ♣ QJ63 | | | | |
| Contract: 2N E | | | | | | |
| | | | | | | |
| Board: 161 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ KQJ1065 | | | | 1♣ |
| Vul: None | ♥ 4 | ♥ 107 | 1NT | Pass | 4♦ ¹ | 4♣ |
| North HCP: 5 | ♦ Q10942 | ♦ — | 5♥ | Pass | Pass | X |
| South HCP: 13 | ♣ QJ854 | ♣ AK1032 | AP | | | |
| Contract: 5♥ X W | | | 1. Texas | | | |
| | | | | | | |
| Board: 162 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q9 | ♠ A83 | | | | |
| Vul: NS | ♥ 85 | ♥ 76432 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ AQ43 | ♦ 106 | 2♥ | Pass | 2♣ | Pass |
| South HCP: 6 | ♣ KJ653 | ♣ Q107 | 3♣ | Pass | 4♣ | AP |
| Contract: 4♣ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 157 ♠ Q62 West Bids 1NT if possible.
Dealer: S ♥ K954
Vul: Both ♦ A92 You bid first.
HCP: 13 ♣ A32

Board: 158 ♠ 9876 East Bids 1NT if possible.
Dealer: N ♥ 103 West Bids 2♣ if possible.
Vul: None ♦ Q109874 East Bids 2♦ if possible.
HCP: 2 ♣ 7 West Bids 2NT if possible.
Partner bids first.

Board: 159 ♠ KQJ7 West Bids 1NT if possible.
Dealer: S ♥ 7 East Bids 2♠ if possible.
Vul: NS ♦ A754 West Bids 3♣ if possible.
HCP: 13 ♣ K764 You bid first.

Board: 160 ♠ 987643 East Bids 1NT if possible.
Dealer: N ♥ 10 West Bids 2NT if possible.
Vul: EW ♦ J5 Partner bids first.
HCP: 4 ♣ QJ63

Board: 161 ♠ KQJ1065 West Bids 1NT if possible.
Dealer: S ♥ 107 East Bids 4♦ if possible.
Vul: None ♦ — West Bids 5♥ if possible.
HCP: 13 ♣ AK1032 You bid first.

Board: 162 ♠ A83 East Bids 1NT if possible.
Dealer: N ♥ 76432 West Bids 2♥ if possible.
Vul: NS ♦ 106 East Bids 2♠ if possible.
HCP: 6 ♣ Q107 West Bids 3♠ if possible.
East Bids 4♠ if possible.
Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|------------------|------------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 157 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K985 | ♠ Q62 | | | | 1♣ |
| Vul: Both | ♥ Q872 | ♥ K954 | | | | |
| North HCP: 9 | ♦ KJ7 | ♦ A92 | 1NT | XN | AP | |
| South HCP: 13 | ♣ 108 | ♣ A32 | | | | |
| Contract: 1NX W | | | | | | |
| | | | | | | |
| Board: 158 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q4 | ♠ 9876 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ 7542 | ♥ 103 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 13 | ♦ AK5 | ♦ Q109874 | 2NT | AP | | |
| South HCP: 2 | ♣ A986 | ♣ 7 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |
| | | | | | | |
| Board: 159 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1063 | ♠ KQJ7 | | | | 1♦ |
| Vul: NS | ♥ J1096432 | ♥ 7 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 4 | ♦ QJ | ♦ A754 | 3♣ ² | AP | | |
| South HCP: 13 | ♣ 8 | ♣ K764 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |
| | | | | | | |
| Board: 160 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ105 | ♠ 987643 | | | | |
| Vul: EW | ♥ J7652 | ♥ 10 | | 1♥ | 1NT | Pass |
| North HCP: 12 | ♦ K72 | ♦ J5 | 2NT | AP | | |
| South HCP: 4 | ♣ A | ♣ QJ63 | | | | |
| Contract: 2N E | | | | | | |
| | | | | | | |
| Board: 161 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ KQJ1065 | | | | 1♣ |
| Vul: None | ♥ 4 | ♥ 107 | 1NT | Pass | 4♦ ¹ | 4♣ |
| North HCP: 5 | ♦ Q10942 | ♦ — | 5♥ | Pass | Pass | X |
| South HCP: 13 | ♣ QJ854 | ♣ AK1032 | AP | | | |
| Contract: 5♥ X W | | | 1. Texas | | | |
| | | | | | | |
| Board: 162 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q9 | ♠ A83 | | | | |
| Vul: NS | ♥ 85 | ♥ 76432 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ AQ43 | ♦ 106 | 2♥ | Pass | 2♣ | Pass |
| South HCP: 6 | ♣ KJ653 | ♣ Q107 | 3♣ | Pass | 4♣ | AP |
| Contract: 4♣ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 163 | ♠ A62 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q985 | |
| Vul: EW | ♦ Q109 | Partner bids first. |
| HCP: 8 | ♣ 1053 | |

| | | |
|------------|---------|----------------------------|
| Board: 164 | ♠ AK98 | East Bids 1NT if possible. |
| Dealer: N | ♥ QJ763 | |
| Vul: Both | ♦ KQ | You bid first. |
| HCP: 15 | ♣ 95 | |

| | | |
|------------|----------|----------------------------|
| Board: 165 | ♠ — | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ96 | |
| Vul: NS | ♦ QJ3 | Partner bids first. |
| HCP: 9 | ♣ QJ9532 | |

| | | |
|------------|---------|----------------------------|
| Board: 166 | ♠ K7 | East Bids 1NT if possible. |
| Dealer: N | ♥ A532 | West Bids 2♥ if possible. |
| Vul: EW | ♦ K3 | East Bids 2♠ if possible. |
| HCP: 13 | ♣ K7642 | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 167 | ♠ Q95 | West Bids 1NT if possible. |
| Dealer: S | ♥ 754 | East Bids 2♣ if possible. |
| Vul: Both | ♦ 108763 | West Bids 2♥ if possible. |
| HCP: 3 | ♣ J7 | East Bids 3♣ if possible. |
| | | West Bids 4♥ if possible. |
| | | Partner bids first. |

| | | |
|------------|--------|-----------------------------|
| Board: 168 | ♠ KQ7 | East Bids 1NT if possible. |
| Dealer: N | ♥ 842 | East Redoubles if possible. |
| Vul: None | ♦ KJ9 | West Bids 2♠ if possible. |
| HCP: 12 | ♣ QJ52 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 163 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A62 | ♠ 974 | | | | 1♦ |
| Vul: EW | ♥ Q985 | ♥ KJ6 | | | | |
| North HCP: 8 | ♦ Q109 | ♦ KJ73 | 1NT | AP | | |
| South HCP: 12 | ♣ 1053 | ♣ A98 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 164 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK98 | ♠ 2 | | | | |
| Vul: Both | ♥ QJ763 | ♥ K10854 | | 1♥ | 1NT | 4♥ |
| North HCP: 15 | ♦ KQ | ♦ 9865 | AP | | | |
| South HCP: 4 | ♣ 95 | ♣ J108 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 165 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ Q10852 | | | | 1♠ |
| Vul: NS | ♥ QJ96 | ♥ AK1053 | 1NT | 2♣ | Pass | 2♥ |
| North HCP: 9 | ♦ QJ3 | ♦ K6 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 12 | ♣ QJ9532 | ♣ 6 | AP | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 166 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K7 | ♠ Q1065 | | | | |
| Vul: EW | ♥ A532 | ♥ 984 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ K3 | ♦ 1075 | 2♥ | Pass | 2♠ | AP |
| South HCP: 4 | ♣ K7642 | ♣ Q53 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|-----------------|-------|
| Board: 167 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q95 | ♠ J832 | | | | 1♣ |
| Vul: Both | ♥ 754 | ♥ Q9 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 108763 | ♦ AK | 2♥ | Pass | 3♣ ² | Pass |
| South HCP: 13 | ♣ J7 | ♣ K9843 | 4♥ | AP | | |
| Contract: 4♥ W | | | | | | |

1. Stayman
2. limit raise or better in ♥

| | | | | | | |
|----------------|--------|----------|------|-------|-----------------|-------|
| Board: 168 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ J3 | | | | |
| Vul: None | ♥ 842 | ♥ QJ1065 | | 1♣ | 1NT | XN |
| North HCP: 12 | ♦ KJ9 | ♦ A654 | Pass | Pass | XX ¹ | Pass |
| South HCP: 11 | ♣ QJ52 | ♣ K3 | 2♠ | AP | | |
| Contract: 2♠ W | | | | | | |

1. SOS

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 163 | ♠ 974 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ6 | |
| Vul: EW | ♦ KJ73 | You bid first. |
| HCP: 12 | ♣ A98 | |

| | | |
|------------|----------|----------------------------|
| Board: 164 | ♠ 2 | East Bids 1NT if possible. |
| Dealer: N | ♥ K10854 | |
| Vul: Both | ♦ 9865 | Partner bids first. |
| HCP: 4 | ♣ J108 | |

| | | |
|------------|----------|----------------------------|
| Board: 165 | ♠ Q10852 | West Bids 1NT if possible. |
| Dealer: S | ♥ AK1053 | |
| Vul: NS | ♦ K6 | You bid first. |
| HCP: 12 | ♣ 6 | |

| | | |
|------------|---------|----------------------------|
| Board: 166 | ♠ Q1065 | East Bids 1NT if possible. |
| Dealer: N | ♥ 984 | West Bids 2♥ if possible. |
| Vul: EW | ♦ 1075 | East Bids 2♠ if possible. |
| HCP: 4 | ♣ Q53 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 167 | ♠ J832 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q9 | East Bids 2♣ if possible. |
| Vul: Both | ♦ AK | West Bids 2♥ if possible. |
| HCP: 13 | ♣ K9843 | East Bids 3♣ if possible. |
| | | West Bids 4♥ if possible. |
| | | You bid first. |

| | | |
|------------|----------|-----------------------------|
| Board: 168 | ♠ J3 | East Bids 1NT if possible. |
| Dealer: N | ♥ QJ1065 | East Redoubles if possible. |
| Vul: None | ♦ A654 | West Bids 2♠ if possible. |
| HCP: 11 | ♣ K3 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 163 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A62 | ♠ 974 | | | | 1♦ |
| Vul: EW | ♥ Q985 | ♥ KJ6 | | | | |
| North HCP: 8 | ♦ Q109 | ♦ KJ73 | 1NT | AP | | |
| South HCP: 12 | ♣ 1053 | ♣ A98 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 164 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK98 | ♠ 2 | | | | |
| Vul: Both | ♥ QJ763 | ♥ K10854 | | 1♥ | 1NT | 4♥ |
| North HCP: 15 | ♦ KQ | ♦ 9865 | AP | | | |
| South HCP: 4 | ♣ 95 | ♣ J108 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 165 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ Q10852 | | | | 1♠ |
| Vul: NS | ♥ QJ96 | ♥ AK1053 | 1NT | 2♣ | Pass | 2♥ |
| North HCP: 9 | ♦ QJ3 | ♦ K6 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 12 | ♣ QJ9532 | ♣ 6 | AP | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 166 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K7 | ♠ Q1065 | | | | |
| Vul: EW | ♥ A532 | ♥ 984 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ K3 | ♦ 1075 | 2♥ | Pass | 2♠ | AP |
| South HCP: 4 | ♣ K7642 | ♣ Q53 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|-----------------|-------|
| Board: 167 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q95 | ♠ J832 | | | | 1♣ |
| Vul: Both | ♥ 754 | ♥ Q9 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 108763 | ♦ AK | 2♥ | Pass | 3♣ ² | Pass |
| South HCP: 13 | ♣ J7 | ♣ K9843 | 4♥ | AP | | |
| Contract: 4♥ W | | | | | | |

1. Stayman
2. limit raise or better in ♥

| | | | | | | |
|----------------|--------|----------|------|-------|-----------------|-------|
| Board: 168 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ J3 | | | | |
| Vul: None | ♥ 842 | ♥ QJ1065 | | 1♣ | 1NT | XN |
| North HCP: 12 | ♦ KJ9 | ♦ A654 | Pass | Pass | XX ¹ | Pass |
| South HCP: 11 | ♣ QJ52 | ♣ K3 | 2♠ | AP | | |
| Contract: 2♠ W | | | | | | |

1. SOS

North hands (Practice Page)

Opps_Overcall_1NT

Board: 169 ♠ J1082
Dealer: S ♥ KQJ7
Vul: EW ♦ Q542
HCP: 9 ♣ 10

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

Partner bids first.

Board: 170 ♠ AJ9
Dealer: N ♥ A82
Vul: Both ♦ QJ984
HCP: 12 ♣ 102

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

You bid first.

Board: 171 ♠ Q84
Dealer: S ♥ Q1095
Vul: None ♦ 84
HCP: 4 ♣ 10754

West Bids 1NT if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 172 ♠ AKQ2
Dealer: N ♥ J74
Vul: NS ♦ J10432
HCP: 14 ♣ K

East Bids 1NT if possible.

You bid first.

Board: 173 ♠ 9832
Dealer: S ♥ Q107
Vul: Both ♦ K2
HCP: 5 ♣ 9874

West Bids 1NT if possible.

Partner bids first.

Board: 174 ♠ Q7643
Dealer: N ♥ AK74
Vul: None ♦ J54
HCP: 13 ♣ K

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 169 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1082 | ♠ K9 | | | | 1♣ |
| Vul: EW | ♥ KQJ7 | ♥ 52 | | | | |
| North HCP: 9 | ♦ Q542 | ♦ AJ108 | 1NT | XN | 2♦ | Pass |
| South HCP: 12 | ♣ 10 | ♣ A6542 | 2♥ | X♥ | AP | |
| Contract: 2♥X W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 170 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ9 | ♠ Q865 | | | | |
| Vul: Both | ♥ A82 | ♥ 104 | | 1♦ | 1NT | Pass |
| North HCP: 12 | ♦ QJ984 | ♦ 62 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ 102 | ♣ A8765 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 171 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q84 | ♠ K53 | | | | |
| Vul: None | ♥ Q1095 | ♥ K7432 | | | | 1♥ |
| North HCP: 4 | ♦ 84 | ♦ 6 | 1NT | 3♥ | 5♦ | AP |
| South HCP: 13 | ♣ 10754 | ♣ AK96 | | | | |
| Contract: 5♦ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 172 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ2 | ♠ J65 | | | | |
| Vul: NS | ♥ J74 | ♥ A1096 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ J10432 | ♦ Q8 | | | | |
| South HCP: 7 | ♣ K | ♣ 9652 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 173 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9832 | ♠ Q64 | | | | |
| Vul: Both | ♥ Q107 | ♥ AJ2 | | | | 1♦ |
| North HCP: 5 | ♦ K2 | ♦ J753 | 1NT | AP | | |
| South HCP: 13 | ♣ 9874 | ♣ KQ10 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 174 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7643 | ♠ K52 | | | | |
| Vul: None | ♥ AK74 | ♥ 95 | | 1♠ | 1NT | 2♠ |
| North HCP: 13 | ♦ J54 | ♦ K9763 | X | Pass | 3♥ | AP |
| South HCP: 7 | ♣ K | ♣ J95 | | | | |
| Contract: 3♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 169 ♠ K9
Dealer: S ♥ 52
Vul: EW ♦ AJ108
HCP: 12 ♣ A6542

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

You bid first.

Board: 170 ♠ Q865
Dealer: N ♥ 104
Vul: Both ♦ 62
HCP: 6 ♣ A8765

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

Partner bids first.

Board: 171 ♠ K53
Dealer: S ♥ K7432
Vul: None ♦ 6
HCP: 13 ♣ AK96

West Bids 1NT if possible.
East Bids 5♦ if possible.

You bid first.

Board: 172 ♠ J65
Dealer: N ♥ A1096
Vul: NS ♦ Q8
HCP: 7 ♣ 9652

East Bids 1NT if possible.

Partner bids first.

Board: 173 ♠ Q64
Dealer: S ♥ AJ2
Vul: Both ♦ J753
HCP: 13 ♣ KQ10

West Bids 1NT if possible.

You bid first.

Board: 174 ♠ K52
Dealer: N ♥ 95
Vul: None ♦ K9763
HCP: 7 ♣ J95

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 169 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1082 | ♠ K9 | | | | 1♣ |
| Vul: EW | ♥ KQJ7 | ♥ 52 | | | | |
| North HCP: 9 | ♦ Q542 | ♦ AJ108 | 1NT | XN | 2♦ | Pass |
| South HCP: 12 | ♣ 10 | ♣ A6542 | 2♥ | X♥ | AP | |
| Contract: 2♥X W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 170 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ9 | ♠ Q865 | | | | |
| Vul: Both | ♥ A82 | ♥ 104 | | 1♦ | 1NT | Pass |
| North HCP: 12 | ♦ QJ984 | ♦ 62 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ 102 | ♣ A8765 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 171 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q84 | ♠ K53 | | | | |
| Vul: None | ♥ Q1095 | ♥ K7432 | | | | 1♥ |
| North HCP: 4 | ♦ 84 | ♦ 6 | 1NT | 3♥ | 5♦ | AP |
| South HCP: 13 | ♣ 10754 | ♣ AK96 | | | | |
| Contract: 5♦ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 172 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ2 | ♠ J65 | | | | |
| Vul: NS | ♥ J74 | ♥ A1096 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ J10432 | ♦ Q8 | | | | |
| South HCP: 7 | ♣ K | ♣ 9652 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 173 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9832 | ♠ Q64 | | | | |
| Vul: Both | ♥ Q107 | ♥ AJ2 | | | | 1♦ |
| North HCP: 5 | ♦ K2 | ♦ J753 | 1NT | AP | | |
| South HCP: 13 | ♣ 9874 | ♣ KQ10 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 174 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7643 | ♠ K52 | | | | |
| Vul: None | ♥ AK74 | ♥ 95 | | 1♠ | 1NT | 2♠ |
| North HCP: 13 | ♦ J54 | ♦ K9763 | X | Pass | 3♥ | AP |
| South HCP: 7 | ♣ K | ♣ J95 | | | | |
| Contract: 3♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 175 | ♠ K764 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1074 | |
| Vul: EW | ♦ 32 | Partner bids first. |
| HCP: 3 | ♣ 9864 | |

| | | |
|------------|----------|-----------------------------|
| Board: 176 | ♠ KJ1095 | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ3 | East Redoubles if possible. |
| Vul: NS | ♦ 62 | |
| HCP: 12 | ♣ K94 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 177 | ♠ 974 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQJ5 | East Bids 2♦ if possible. |
| Vul: EW | ♦ 93 | West Bids 2♥ if possible. |
| HCP: 8 | ♣ J1087 | Partner bids first. |

| | | |
|------------|-----------|----------------------------|
| Board: 178 | ♠ A | East Bids 1NT if possible. |
| Dealer: N | ♥ K42 | West Bids 2♥ if possible. |
| Vul: Both | ♦ 1093 | East Bids 2♠ if possible. |
| HCP: 12 | ♣ KQ10543 | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 179 | ♠ J982 | West Bids 1NT if possible. |
| Dealer: S | ♥ 842 | East Bids 3NT if possible. |
| Vul: NS | ♦ 652 | |
| HCP: 1 | ♣ 986 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 180 | ♠ A5 | East Bids 1NT if possible. |
| Dealer: N | ♥ 963 | |
| Vul: EW | ♦ AJ1098 | You bid first. |
| HCP: 12 | ♣ K108 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 175 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K764 | ♠ A3 | | | | 1♣ |
| Vul: EW | ♥ 1074 | ♥ KQJ6 | | | | |
| North HCP: 3 | ♦ 32 | ♦ KQ7 | 1NT | Pass | Pass | X |
| South HCP: 18 | ♣ 9864 | ♣ QJ52 | Pass | 2♣ | AP | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|--------|-------|-----------------|-------|
| Board: 176 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ1095 | ♠ 82 | | 1♣ | 1NT | XN |
| Vul: NS | ♥ AJ3 | ♥ 10962 | Pass | Pass | XX ¹ | 2♣ |
| North HCP: 12 | ♦ 62 | ♦ KJ | AP | | | |
| South HCP: 10 | ♣ K94 | ♣ AQ1085 | 1. SOS | | | |
| Contract: 2♣ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 177 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 974 | ♠ Q82 | | | | 1♦ |
| Vul: EW | ♥ AQJ5 | ♥ 72 | | | | |
| North HCP: 8 | ♦ 93 | ♦ AK52 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ J1087 | ♣ K932 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 178 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A | ♠ Q1032 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ K42 | ♥ J96 | | | | |
| North HCP: 12 | ♦ 1093 | ♦ J8754 | 2♥ | Pass | 2♣ | AP |
| South HCP: 4 | ♣ KQ10543 | ♣ 8 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 179 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J982 | ♠ 76 | | | | 1♥ |
| Vul: NS | ♥ 842 | ♥ AJ10976 | | | | |
| North HCP: 1 | ♦ 652 | ♦ KJ107 | 1NT | Pass | 3NT | AP |
| South HCP: 13 | ♣ 986 | ♣ A | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 180 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A5 | ♠ K108632 | | | | |
| Vul: EW | ♥ 963 | ♥ J842 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ AJ1098 | ♦ 6 | | | | |
| South HCP: 5 | ♣ K108 | ♣ J6 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|-----------------------------|
| Board: 175 | ♠ A3 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQJ6 | |
| Vul: EW | ♦ KQ7 | You bid first. |
| HCP: 18 | ♣ QJ52 | |
| Board: 176 | ♠ 82 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10962 | East Redoubles if possible. |
| Vul: NS | ♦ KJ | |
| HCP: 10 | ♣ AQ1085 | Partner bids first. |
| Board: 177 | ♠ Q82 | West Bids 1NT if possible. |
| Dealer: S | ♥ 72 | East Bids 2♦ if possible. |
| Vul: EW | ♦ AK52 | West Bids 2♥ if possible. |
| HCP: 12 | ♣ K932 | You bid first. |
| Board: 178 | ♠ Q1032 | East Bids 1NT if possible. |
| Dealer: N | ♥ J96 | West Bids 2♥ if possible. |
| Vul: Both | ♦ J8754 | East Bids 2♠ if possible. |
| HCP: 4 | ♣ 8 | Partner bids first. |
| Board: 179 | ♠ 76 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ10976 | East Bids 3NT if possible. |
| Vul: NS | ♦ KJ107 | |
| HCP: 13 | ♣ A | You bid first. |
| Board: 180 | ♠ K108632 | East Bids 1NT if possible. |
| Dealer: N | ♥ J842 | |
| Vul: EW | ♦ 6 | Partner bids first. |
| HCP: 5 | ♣ J6 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 175 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K764 | ♠ A3 | | | | 1♣ |
| Vul: EW | ♥ 1074 | ♥ KQJ6 | | | | |
| North HCP: 3 | ♦ 32 | ♦ KQ7 | 1NT | Pass | Pass | X |
| South HCP: 18 | ♣ 9864 | ♣ QJ52 | Pass | 2♣ | AP | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|--------|-------|-----------------|-------|
| Board: 176 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ1095 | ♠ 82 | | 1♣ | 1NT | XN |
| Vul: NS | ♥ AJ3 | ♥ 10962 | Pass | Pass | XX ¹ | 2♣ |
| North HCP: 12 | ♦ 62 | ♦ KJ | AP | | | |
| South HCP: 10 | ♣ K94 | ♣ AQ1085 | 1. SOS | | | |
| Contract: 2♣ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 177 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 974 | ♠ Q82 | | | | 1♦ |
| Vul: EW | ♥ AQJ5 | ♥ 72 | | | | |
| North HCP: 8 | ♦ 93 | ♦ AK52 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ J1087 | ♣ K932 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 178 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A | ♠ Q1032 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ K42 | ♥ J96 | | | | |
| North HCP: 12 | ♦ 1093 | ♦ J8754 | 2♥ | Pass | 2♣ | AP |
| South HCP: 4 | ♣ KQ10543 | ♣ 8 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 179 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J982 | ♠ 76 | | | | 1♥ |
| Vul: NS | ♥ 842 | ♥ AJ10976 | | | | |
| North HCP: 1 | ♦ 652 | ♦ KJ107 | 1NT | Pass | 3NT | AP |
| South HCP: 13 | ♣ 986 | ♣ A | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 180 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A5 | ♠ K108632 | | | | |
| Vul: EW | ♥ 963 | ♥ J842 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ AJ1098 | ♦ 6 | | | | |
| South HCP: 5 | ♣ K108 | ♣ J6 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 181 | ♠ Q98 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQJ8 | |
| Vul: Both | ♦ 85 | Partner bids first. |
| HCP: 8 | ♣ 10942 | |

| | | |
|------------|-----------|----------------------------|
| Board: 182 | ♠ Q | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ95432 | West Bids 4♥ if possible. |
| Vul: None | ♦ AK109 | East Bids 4♠ if possible. |
| HCP: 14 | ♣ 2 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 183 | ♠ 1096 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q8 | West Bids 2♣ if possible. |
| Vul: EW | ♦ QJ653 | East Bids 3♣ if possible. |
| HCP: 9 | ♣ A63 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 184 | ♠ AJ63 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q82 | West Bids 3♣ if possible. |
| Vul: Both | ♦ 5 | East Bids 3♦ if possible. |
| HCP: 12 | ♣ KQ543 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 185 | ♠ J6 | West Bids 1NT if possible. |
| Dealer: S | ♥ A1098 | East Bids 2♠ if possible. |
| Vul: None | ♦ 8765 | West Bids 3♣ if possible. |
| HCP: 5 | ♣ 1054 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 186 | ♠ QJ | East Bids 1NT if possible. |
| Dealer: N | ♥ A82 | |
| Vul: NS | ♦ KJ73 | You bid first. |
| HCP: 13 | ♣ Q753 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 181 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ K10764 | | | | 1♠ |
| Vul: Both | ♥ KQJ8 | ♥ 6 | 1NT | 2♠ | Pass | 4♠ |
| North HCP: 8 | ♦ 85 | ♦ K6 | AP | | | |
| South HCP: 16 | ♣ 10942 | ♣ AKQJ7 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|-----------------|-------|------|-------|
| Board: 182 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q | ♠ 986 | | 1♥ | 1NT | Pass |
| Vul: None | ♥ AJ95432 | ♥ 107 | 4♥ ¹ | X | 4♠ | AP |
| North HCP: 14 | ♦ AK109 | ♦ 865 | 1. Texas | | | |
| South HCP: 3 | ♣ 2 | ♣ QJ943 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 183 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1096 | ♠ AJ2 | | | | 1♥ |
| Vul: EW | ♥ Q8 | ♥ KJ7652 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ QJ653 | ♦ AK4 | 2♣ | 2♦ | 3♣ | 5♦ |
| South HCP: 16 | ♣ A63 | ♣ 7 | AP | | | |
| Contract: 5♦ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 184 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ63 | ♠ 10754 | | 1♣ | 1NT | XN |
| Vul: Both | ♥ Q82 | ♥ J73 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 12 | ♦ 5 | ♦ AK84 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 9 | ♣ KQ543 | ♣ J6 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 185 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J6 | ♠ KQ985 | | | | 1♠ |
| Vul: None | ♥ A1098 | ♥ KQ74 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 5 | ♦ 8765 | ♦ Q1093 | 3♣ ² | AP | | |
| South HCP: 12 | ♣ 1054 | ♣ — | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 186 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ | ♠ 1095 | | | | |
| Vul: NS | ♥ A82 | ♥ J953 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ KJ73 | ♦ 52 | | | | |
| South HCP: 6 | ♣ Q753 | ♣ AJ84 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 181 | ♠ K10764 | West Bids 1NT if possible. |
| Dealer: S | ♥ 6 | |
| Vul: Both | ♦ K6 | You bid first. |
| HCP: 16 | ♣ AKQJ7 | |

| | | |
|------------|---------|----------------------------|
| Board: 182 | ♠ 986 | East Bids 1NT if possible. |
| Dealer: N | ♥ 107 | West Bids 4♥ if possible. |
| Vul: None | ♦ 865 | East Bids 4♠ if possible. |
| HCP: 3 | ♣ QJ943 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 183 | ♠ AJ2 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ7652 | West Bids 2♣ if possible. |
| Vul: EW | ♦ AK4 | East Bids 3♣ if possible. |
| HCP: 16 | ♣ 7 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 184 | ♠ 10754 | East Bids 1NT if possible. |
| Dealer: N | ♥ J73 | West Bids 3♣ if possible. |
| Vul: Both | ♦ AK84 | East Bids 3♦ if possible. |
| HCP: 9 | ♣ J6 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 185 | ♠ KQ985 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQ74 | East Bids 2♠ if possible. |
| Vul: None | ♦ Q1093 | West Bids 3♣ if possible. |
| HCP: 12 | ♣ — | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 186 | ♠ 1095 | East Bids 1NT if possible. |
| Dealer: N | ♥ J953 | |
| Vul: NS | ♦ 52 | Partner bids first. |
| HCP: 6 | ♣ AJ84 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 181 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ K10764 | | | | 1♠ |
| Vul: Both | ♥ KQJ8 | ♥ 6 | 1NT | 2♠ | Pass | 4♠ |
| North HCP: 8 | ♦ 85 | ♦ K6 | AP | | | |
| South HCP: 16 | ♣ 10942 | ♣ AKQJ7 | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|-----------------|-------|------|-------|
| Board: 182 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q | ♠ 986 | | 1♥ | 1NT | Pass |
| Vul: None | ♥ AJ95432 | ♥ 107 | 4♥ ¹ | X | 4♠ | AP |
| North HCP: 14 | ♦ AK109 | ♦ 865 | 1. Texas | | | |
| South HCP: 3 | ♣ 2 | ♣ QJ943 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 183 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1096 | ♠ AJ2 | | | | 1♥ |
| Vul: EW | ♥ Q8 | ♥ KJ7652 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ QJ653 | ♦ AK4 | 2♣ | 2♦ | 3♣ | 5♦ |
| South HCP: 16 | ♣ A63 | ♣ 7 | AP | | | |
| Contract: 5♦ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 184 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ63 | ♠ 10754 | | 1♣ | 1NT | XN |
| Vul: Both | ♥ Q82 | ♥ J73 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 12 | ♦ 5 | ♦ AK84 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 9 | ♣ KQ543 | ♣ J6 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 185 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J6 | ♠ KQ985 | | | | 1♠ |
| Vul: None | ♥ A1098 | ♥ KQ74 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 5 | ♦ 8765 | ♦ Q1093 | 3♣ ² | AP | | |
| South HCP: 12 | ♣ 1054 | ♣ — | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 186 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ | ♠ 1095 | | | | |
| Vul: NS | ♥ A82 | ♥ J953 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ KJ73 | ♦ 52 | | | | |
| South HCP: 6 | ♣ Q753 | ♣ AJ84 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 187 ♠ 8543
Dealer: S ♥ A972
Vul: Both ♦ QJ62
HCP: 7 ♣ 3

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 188 ♠ J92
Dealer: N ♥ A10
Vul: None ♦ A4
HCP: 12 ♣ QJ5432

East Bids 1NT if possible.

You bid first.

Board: 189 ♠ 93
Dealer: S ♥ 1042
Vul: NS ♦ J42
HCP: 3 ♣ Q10987

West Bids 1NT if possible.

Partner bids first.

Board: 190 ♠ K7
Dealer: N ♥ KQ9765
Vul: EW ♦ AQ9
HCP: 14 ♣ 92

East Bids 1NT if possible.

You bid first.

Board: 191 ♠ J10654
Dealer: S ♥ K107
Vul: None ♦ 43
HCP: 4 ♣ 1085

West Bids 1NT if possible.

Partner bids first.

Board: 192 ♠ 98642
Dealer: N ♥ 764
Vul: NS ♦ A7
HCP: 12 ♣ AKJ

East Bids 1NT if possible.
West Bids 3NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 187 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 8543 | ♠ 10 | | | | 1♣ |
| Vul: Both | ♥ A972 | ♥ K | 1NT | Pass | 2♥ | Pass |
| North HCP: 7 | ♦ QJ62 | ♦ A10873 | 2♠ | AP | | |
| South HCP: 13 | ♣ 3 | ♣ AQ10974 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 188 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J92 | ♠ Q1076 | | | | |
| Vul: None | ♥ A10 | ♥ Q952 | 1♣ | | 1NT | AP |
| North HCP: 12 | ♦ A4 | ♦ QJ62 | | | | |
| South HCP: 7 | ♣ QJ5432 | ♣ 10 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 189 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 93 | ♠ A854 | | | | 1♥ |
| Vul: NS | ♥ 1042 | ♥ AJ986 | 1NT | Pass | Pass | X |
| North HCP: 3 | ♦ J42 | ♦ A5 | Pass | 2♥ | AP | |
| South HCP: 17 | ♣ Q10987 | ♣ KJ | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 190 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K7 | ♠ QJ1084 | | | | |
| Vul: EW | ♥ KQ9765 | ♥ 102 | 1♥ | | 1NT | AP |
| North HCP: 14 | ♦ AQ9 | ♦ 842 | | | | |
| South HCP: 7 | ♣ 92 | ♣ A87 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 191 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10654 | ♠ 32 | | | | 1♣ |
| Vul: None | ♥ K107 | ♥ AQ64 | 1NT | AP | | |
| North HCP: 4 | ♦ 43 | ♦ 1065 | | | | |
| South HCP: 12 | ♣ 1085 | ♣ AQ93 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 192 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 98642 | ♠ 107 | | | | |
| Vul: NS | ♥ 764 | ♥ 1083 | | 1♠ | 1NT | Pass |
| North HCP: 12 | ♦ A7 | ♦ 8632 | 3NT | AP | | |
| South HCP: 2 | ♣ AKJ | ♣ Q754 | | | | |
| Contract: 3N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 187 ♠ 10
Dealer: S ♥ K
Vul: Both ♦ A10873
HCP: 13 ♣ AQ10974

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
You bid first.

Board: 188 ♠ Q1076
Dealer: N ♥ Q952
Vul: None ♦ QJ62
HCP: 7 ♣ 10

East Bids 1NT if possible.
Partner bids first.

Board: 189 ♠ A854
Dealer: S ♥ AJ986
Vul: NS ♦ A5
HCP: 17 ♣ KJ

West Bids 1NT if possible.
You bid first.

Board: 190 ♠ QJ1084
Dealer: N ♥ 102
Vul: EW ♦ 842
HCP: 7 ♣ A87

East Bids 1NT if possible.
Partner bids first.

Board: 191 ♠ 32
Dealer: S ♥ AQ64
Vul: None ♦ 1065
HCP: 12 ♣ AQ93

West Bids 1NT if possible.
You bid first.

Board: 192 ♠ 107
Dealer: N ♥ 1083
Vul: NS ♦ 8632
HCP: 2 ♣ Q754

East Bids 1NT if possible.
West Bids 3NT if possible.
Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 187 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 8543 | ♠ 10 | | | | 1♣ |
| Vul: Both | ♥ A972 | ♥ K | 1NT | Pass | 2♥ | Pass |
| North HCP: 7 | ♦ QJ62 | ♦ A10873 | 2♠ | AP | | |
| South HCP: 13 | ♣ 3 | ♣ AQ10974 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 188 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J92 | ♠ Q1076 | | | | |
| Vul: None | ♥ A10 | ♥ Q952 | 1♣ | | 1NT | AP |
| North HCP: 12 | ♦ A4 | ♦ QJ62 | | | | |
| South HCP: 7 | ♣ QJ5432 | ♣ 10 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 189 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 93 | ♠ A854 | | | | 1♥ |
| Vul: NS | ♥ 1042 | ♥ AJ986 | 1NT | Pass | Pass | X |
| North HCP: 3 | ♦ J42 | ♦ A5 | Pass | 2♥ | AP | |
| South HCP: 17 | ♣ Q10987 | ♣ KJ | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 190 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K7 | ♠ QJ1084 | | | | |
| Vul: EW | ♥ KQ9765 | ♥ 102 | 1♥ | | 1NT | AP |
| North HCP: 14 | ♦ AQ9 | ♦ 842 | | | | |
| South HCP: 7 | ♣ 92 | ♣ A87 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 191 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10654 | ♠ 32 | | | | 1♣ |
| Vul: None | ♥ K107 | ♥ AQ64 | 1NT | AP | | |
| North HCP: 4 | ♦ 43 | ♦ 1065 | | | | |
| South HCP: 12 | ♣ 1085 | ♣ AQ93 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 192 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 98642 | ♠ 107 | | | | |
| Vul: NS | ♥ 764 | ♥ 1083 | | 1♠ | 1NT | Pass |
| North HCP: 12 | ♦ A7 | ♦ 8632 | 3NT | AP | | |
| South HCP: 2 | ♣ AKJ | ♣ Q754 | | | | |
| Contract: 3N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 193 ♠ KQ1083
Dealer: S ♥ K6
Vul: EW ♦ 106
HCP: 9 ♣ J642

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

Partner bids first.

Board: 194 ♠ AQ
Dealer: N ♥ 10987543
Vul: Both ♦ AK7
HCP: 14 ♣ J

East Bids 1NT 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: 195 ♠ K10976
Dealer: S ♥ 97
Vul: NS ♦ 10865
HCP: 5 ♣ Q10

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

Partner bids first.

Board: 196 ♠ KQ76
Dealer: N ♥ K64
Vul: EW ♦ J2
HCP: 12 ♣ K963

East Bids 1NT if possible.

You bid first.

Board: 197 ♠ K864
Dealer: S ♥ 973
Vul: Both ♦ 8763
HCP: 4 ♣ J8

West Bids 1NT if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 198 ♠ 863
Dealer: N ♥ KQ6
Vul: None ♦ KJ1093
HCP: 12 ♣ K9

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|----------|---------|----------------|-------|------|-------|
| Board: 193 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ1083 | ♠ A95 | | | | 1♦ |
| Vul: EW | ♥ K6 | ♥ Q73 | 1NT | XN | 2♦ | 2NT |
| North HCP: 9 | ♦ 106 | ♦ AQ932 | X ¹ | AP | | |
| South HCP: 14 | ♣ J642 | ♣ Q3 | | | | |
| Contract: 2NX S | | | 1. artificial | | | |

| | | | | | | |
|----------------|------------|---------|-------------------------------|-------|-----------------|-------|
| Board: 194 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ 87432 | | 1♥ | 1NT | Pass |
| Vul: Both | ♥ 10987543 | ♥ 2 | Pass | 2♥ | Pass | Pass |
| North HCP: 14 | ♦ AK7 | ♦ Q985 | 3♣ | Pass | 3♥ ¹ | Pass |
| South HCP: 2 | ♣ J | ♣ 876 | 3♣ | Pass | 4♣ | AP |
| Contract: 4♣ W | | | 1. limit raise or better in ♣ | | | |

| | | | | | | |
|----------------|----------|-----------|-----------------|-------|------|-------|
| Board: 195 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10976 | ♠ 5 | | | | 1♥ |
| Vul: NS | ♥ 97 | ♥ KQ10862 | 1NT | Pass | 2♥ | X |
| North HCP: 5 | ♦ 10865 | ♦ AQJ72 | XX ¹ | Pass | 3♣ | AP |
| South HCP: 15 | ♣ Q10 | ♣ K | | | | |
| Contract: 3♣ E | | | 1. artificial | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 196 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ76 | ♠ 854 | | | | |
| Vul: EW | ♥ K64 | ♥ Q83 | | 1♣ | 1NT | AP |
| North HCP: 12 | ♦ J2 | ♦ A10853 | | | | |
| South HCP: 6 | ♣ K963 | ♣ 84 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|----------|-------|-----------------|-------|
| Board: 197 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K864 | ♠ 3 | | | | 1♦ |
| Vul: Both | ♥ 973 | ♥ A1082 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 4 | ♦ 8763 | ♦ KQ109 | 4♣ | AP | | |
| South HCP: 14 | ♣ J8 | ♣ KQ94 | | | | |
| Contract: 4♠ W | | | 1. Texas | | | |

| | | | | | | |
|----------------|----------|---------|-----------------|-------|------|-------|
| Board: 198 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 863 | ♠ Q1095 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ KQ6 | ♥ 10843 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 12 | ♦ KJ1093 | ♦ 7 | 2NT | Pass | 3NT | AP |
| South HCP: 2 | ♣ K9 | ♣ 10762 | | | | |
| Contract: 3N E | | | 1. Stayman | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 193 ♠ A95
Dealer: S ♥ Q73
Vul: EW ♦ AQ932
HCP: 14 ♣ Q3

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

You bid first.

Board: 194 ♠ 87432
Dealer: N ♥ 2
Vul: Both ♦ Q985
HCP: 2 ♣ 876

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

Partner bids first.

Board: 195 ♠ 5
Dealer: S ♥ KQ10862
Vul: NS ♦ AQJ72
HCP: 15 ♣ K

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

You bid first.

Board: 196 ♠ 854
Dealer: N ♥ Q83
Vul: EW ♦ A10853
HCP: 6 ♣ 84

East Bids 1NT if possible.

Partner bids first.

Board: 197 ♠ 3
Dealer: S ♥ A1082
Vul: Both ♦ KQ109
HCP: 14 ♣ KQ94

West Bids 1NT if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 198 ♠ Q1095
Dealer: N ♥ 10843
Vul: None ♦ 7
HCP: 2 ♣ 10762

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|----------|---------|----------------|-------|------|-------|
| Board: 193 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ1083 | ♠ A95 | | | | 1♦ |
| Vul: EW | ♥ K6 | ♥ Q73 | 1NT | XN | 2♦ | 2NT |
| North HCP: 9 | ♦ 106 | ♦ AQ932 | X ¹ | AP | | |
| South HCP: 14 | ♣ J642 | ♣ Q3 | | | | |
| Contract: 2NX S | | | 1. artificial | | | |

| | | | | | | |
|----------------|------------|---------|-------------------------------|-------|-----------------|-------|
| Board: 194 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ 87432 | | 1♥ | 1NT | Pass |
| Vul: Both | ♥ 10987543 | ♥ 2 | Pass | 2♥ | Pass | Pass |
| North HCP: 14 | ♦ AK7 | ♦ Q985 | 3♣ | Pass | 3♥ ¹ | Pass |
| South HCP: 2 | ♣ J | ♣ 876 | 3♣ | Pass | 4♣ | AP |
| Contract: 4♣ W | | | 1. limit raise or better in ♣ | | | |

| | | | | | | |
|----------------|----------|-----------|-----------------|-------|------|-------|
| Board: 195 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10976 | ♠ 5 | | | | 1♥ |
| Vul: NS | ♥ 97 | ♥ KQ10862 | 1NT | Pass | 2♥ | X |
| North HCP: 5 | ♦ 10865 | ♦ AQJ72 | XX ¹ | Pass | 3♣ | AP |
| South HCP: 15 | ♣ Q10 | ♣ K | | | | |
| Contract: 3♣ E | | | 1. artificial | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 196 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ76 | ♠ 854 | | | | |
| Vul: EW | ♥ K64 | ♥ Q83 | | 1♣ | 1NT | AP |
| North HCP: 12 | ♦ J2 | ♦ A10853 | | | | |
| South HCP: 6 | ♣ K963 | ♣ 84 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|---------|----------|-------|-----------------|-------|
| Board: 197 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K864 | ♠ 3 | | | | 1♦ |
| Vul: Both | ♥ 973 | ♥ A1082 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 4 | ♦ 8763 | ♦ KQ109 | 4♣ | AP | | |
| South HCP: 14 | ♣ J8 | ♣ KQ94 | | | | |
| Contract: 4♠ W | | | 1. Texas | | | |

| | | | | | | |
|----------------|----------|---------|-----------------|-------|------|-------|
| Board: 198 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 863 | ♠ Q1095 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ KQ6 | ♥ 10843 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 12 | ♦ KJ1093 | ♦ 7 | 2NT | Pass | 3NT | AP |
| South HCP: 2 | ♣ K9 | ♣ 10762 | | | | |
| Contract: 3N E | | | 1. Stayman | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 199 ♠ 5
Dealer: S ♥ QJ974
Vul: EW ♦ 1043
HCP: 3 ♣ 8543

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

Partner bids first.

Board: 200 ♠ J
Dealer: N ♥ KJ876
Vul: Both ♦ K4
HCP: 16 ♣ AKJ84

East Bids 1NT if possible.

You bid first.

Board: 201 ♠ J10
Dealer: S ♥ KJ63
Vul: None ♦ 86432
HCP: 5 ♣ 82

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

Partner bids first.

Board: 202 ♠ K76
Dealer: N ♥ Q1074
Vul: NS ♦ A82
HCP: 12 ♣ QJ2

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 203 ♠ A2
Dealer: S ♥ 976
Vul: Both ♦ 6542
HCP: 8 ♣ KJ102

West Bids 1NT if possible.

Partner bids first.

Board: 204 ♠ AQ9864
Dealer: N ♥ K
Vul: None ♦ K965
HCP: 16 ♣ A10

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 199 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ J9832 | | | | 1♠ |
| Vul: EW | ♥ QJ974 | ♥ A | 1NT | Pass | 2♦ | Pass |
| North HCP: 3 | ♦ 1043 | ♦ KJ5 | 2♥ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 8543 | ♣ KJ106 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 200 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ 9843 | | | | |
| Vul: Both | ♥ KJ876 | ♥ Q3 | | 1♥ | 1NT | 2♦ |
| North HCP: 16 | ♦ K4 | ♦ AJ7532 | Pass | 3♦ | AP | |
| South HCP: 7 | ♣ AKJ84 | ♣ 3 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 201 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ K8742 | | | | 1♠ |
| Vul: None | ♥ KJ63 | ♥ 5 | 1NT | Pass | 2♦ | Pass |
| North HCP: 5 | ♦ 86432 | ♦ 75 | 2♥ | Pass | 2NT | 3♣ |
| South HCP: 12 | ♣ 82 | ♣ AKQ104 | 3♥ | AP | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 202 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K76 | ♠ Q109 | | | | |
| Vul: NS | ♥ Q1074 | ♥ 632 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ A82 | ♦ J1093 | 2♥ | Pass | 2♠ | AP |
| South HCP: 6 | ♣ QJ2 | ♣ K94 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A2 | ♠ KJ84 | | | | |
| Vul: Both | ♥ 976 | ♥ A1084 | | | | 1♣ |
| North HCP: 8 | ♦ 6542 | ♦ KQ | 1NT | AP | | |
| South HCP: 13 | ♣ KJ102 | ♣ 964 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 204 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ9864 | ♠ J2 | | | | |
| Vul: None | ♥ K | ♥ A832 | | 1♠ | 1NT | Pass |
| North HCP: 16 | ♦ K965 | ♦ J43 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ A10 | ♣ 6542 | | | | |
| Contract: 2♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 199 ♠ J9832
Dealer: S ♥ A
Vul: EW ♦ KJ5
HCP: 13 ♣ KJ106

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

You bid first.

Board: 200 ♠ 9843
Dealer: N ♥ Q3
Vul: Both ♦ AJ7532
HCP: 7 ♣ 3

East Bids 1NT if possible.

Partner bids first.

Board: 201 ♠ K8742
Dealer: S ♥ 5
Vul: None ♦ 75
HCP: 12 ♣ AKQ104

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

You bid first.

Board: 202 ♠ Q109
Dealer: N ♥ 632
Vul: NS ♦ J1093
HCP: 6 ♣ K94

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 203 ♠ KJ84
Dealer: S ♥ A1084
Vul: Both ♦ KQ
HCP: 13 ♣ 964

West Bids 1NT if possible.

You bid first.

Board: 204 ♠ J2
Dealer: N ♥ A832
Vul: None ♦ J43
HCP: 6 ♣ 6542

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 199 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ J9832 | | | | 1♠ |
| Vul: EW | ♥ QJ974 | ♥ A | 1NT | Pass | 2♦ | Pass |
| North HCP: 3 | ♦ 1043 | ♦ KJ5 | 2♥ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 8543 | ♣ KJ106 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 200 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ 9843 | | | | |
| Vul: Both | ♥ KJ876 | ♥ Q3 | | 1♥ | 1NT | 2♦ |
| North HCP: 16 | ♦ K4 | ♦ AJ7532 | Pass | 3♦ | AP | |
| South HCP: 7 | ♣ AKJ84 | ♣ 3 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 201 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ K8742 | | | | 1♠ |
| Vul: None | ♥ KJ63 | ♥ 5 | 1NT | Pass | 2♦ | Pass |
| North HCP: 5 | ♦ 86432 | ♦ 75 | 2♥ | Pass | 2NT | 3♣ |
| South HCP: 12 | ♣ 82 | ♣ AKQ104 | 3♥ | AP | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 202 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K76 | ♠ Q109 | | | | |
| Vul: NS | ♥ Q1074 | ♥ 632 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ A82 | ♦ J1093 | 2♥ | Pass | 2♠ | AP |
| South HCP: 6 | ♣ QJ2 | ♣ K94 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A2 | ♠ KJ84 | | | | |
| Vul: Both | ♥ 976 | ♥ A1084 | | | | 1♣ |
| North HCP: 8 | ♦ 6542 | ♦ KQ | 1NT | AP | | |
| South HCP: 13 | ♣ KJ102 | ♣ 964 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 204 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ9864 | ♠ J2 | | | | |
| Vul: None | ♥ K | ♥ A832 | | 1♠ | 1NT | Pass |
| North HCP: 16 | ♦ K965 | ♦ J43 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ A10 | ♣ 6542 | | | | |
| Contract: 2♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 205 | ♠ Q94 | West Bids 1NT if possible. |
| Dealer: S | ♥ 62 | |
| Vul: EW | ♦ J65 | Partner bids first. |
| HCP: 6 | ♣ QJ654 | |
| Board: 206 | ♠ 852 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ9 | |
| Vul: None | ♦ KQ75 | You bid first. |
| HCP: 14 | ♣ A42 | |
| Board: 207 | ♠ 7 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ10985 | East Bids 4♠ if possible. |
| Vul: NS | ♦ A2 | |
| HCP: 7 | ♣ 8743 | Partner bids first. |
| Board: 208 | ♠ A532 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ2 | West Bids 2♦ if possible. |
| Vul: EW | ♦ 10643 | East Bids 2♥ if possible. |
| HCP: 14 | ♣ A7 | You bid first. |
| Board: 209 | ♠ 763 | West Bids 1NT if possible. |
| Dealer: S | ♥ K8542 | East Bids 2♣ if possible. |
| Vul: Both | ♦ 542 | West Bids 2♦ if possible. |
| HCP: 3 | ♣ 42 | East Bids 3NT if possible. |
| | | Partner bids first. |
| Board: 210 | ♠ 83 | East Bids 1NT if possible. |
| Dealer: N | ♥ K10753 | |
| Vul: NS | ♦ AQ52 | You bid first. |
| HCP: 12 | ♣ K10 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 205 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q94 | ♠ A8753 | | | | 1♠ |
| Vul: EW | ♥ 62 | ♥ AK75 | | | | |
| North HCP: 6 | ♦ J65 | ♦ Q82 | 1NT | 2♠ | AP | |
| South HCP: 16 | ♣ QJ654 | ♣ K | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 206 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 852 | ♠ QJ74 | | | | |
| Vul: None | ♥ KQ9 | ♥ J854 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ KQ75 | ♦ 63 | | | | |
| South HCP: 5 | ♣ A42 | ♣ J96 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 207 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7 | ♠ KQ63 | | | | 1♦ |
| Vul: NS | ♥ QJ10985 | ♥ 6 | | | | |
| North HCP: 7 | ♦ A2 | ♦ K10854 | 1NT | 2♥ | 4♠ | AP |
| South HCP: 12 | ♣ 8743 | ♣ A95 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 208 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A532 | ♠ Q1087 | | | | |
| Vul: EW | ♥ AQ2 | ♥ 3 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ 10643 | ♦ J87 | 2♦ | Pass | 2♥ | AP |
| South HCP: 4 | ♣ A7 | ♣ J9865 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 209 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 763 | ♠ QJ4 | | | | 1♦ |
| Vul: Both | ♥ K8542 | ♥ 976 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 542 | ♦ Q973 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 42 | ♣ AK9 | | | | |
| Contract: 3N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 210 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 83 | ♠ J654 | | | | |
| Vul: NS | ♥ K10753 | ♥ QJ8 | | 1♥ | 1NT | XN |
| North HCP: 12 | ♦ AQ52 | ♦ 1098 | Pass | 2♦ | Pass | 3♥ |
| South HCP: 11 | ♣ K10 | ♣ AQJ | AP | | | |
| Contract: 3♥ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 205 | ♠ A8753 | West Bids 1NT if possible. |
| Dealer: S | ♥ AK75 | |
| Vul: EW | ♦ Q82 | You bid first. |
| HCP: 16 | ♣ K | |

| | | |
|------------|--------|----------------------------|
| Board: 206 | ♠ QJ74 | East Bids 1NT if possible. |
| Dealer: N | ♥ J854 | |
| Vul: None | ♦ 63 | Partner bids first. |
| HCP: 5 | ♣ J96 | |

| | | |
|------------|----------|----------------------------|
| Board: 207 | ♠ KQ63 | West Bids 1NT if possible. |
| Dealer: S | ♥ 6 | East Bids 4♠ if possible. |
| Vul: NS | ♦ K10854 | |
| HCP: 12 | ♣ A95 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 208 | ♠ Q1087 | East Bids 1NT if possible. |
| Dealer: N | ♥ 3 | West Bids 2♦ if possible. |
| Vul: EW | ♦ J87 | East Bids 2♥ if possible. |
| HCP: 4 | ♣ J9865 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 209 | ♠ QJ4 | West Bids 1NT if possible. |
| Dealer: S | ♥ 976 | East Bids 2♣ if possible. |
| Vul: Both | ♦ Q973 | West Bids 2♦ if possible. |
| HCP: 12 | ♣ AK9 | East Bids 3NT if possible. |
| | | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 210 | ♠ J654 | East Bids 1NT if possible. |
| Dealer: N | ♥ QJ8 | |
| Vul: NS | ♦ 1098 | Partner bids first. |
| HCP: 11 | ♣ AQJ | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 205 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q94 | ♠ A8753 | | | | 1♠ |
| Vul: EW | ♥ 62 | ♥ AK75 | | | | |
| North HCP: 6 | ♦ J65 | ♦ Q82 | 1NT | 2♠ | AP | |
| South HCP: 16 | ♣ QJ654 | ♣ K | | | | |
| Contract: 2♠ S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 206 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 852 | ♠ QJ74 | | | | |
| Vul: None | ♥ KQ9 | ♥ J854 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ KQ75 | ♦ 63 | | | | |
| South HCP: 5 | ♣ A42 | ♣ J96 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 207 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7 | ♠ KQ63 | | | | 1♦ |
| Vul: NS | ♥ QJ10985 | ♥ 6 | | | | |
| North HCP: 7 | ♦ A2 | ♦ K10854 | 1NT | 2♥ | 4♠ | AP |
| South HCP: 12 | ♣ 8743 | ♣ A95 | | | | |
| Contract: 4♠ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 208 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A532 | ♠ Q1087 | | | | |
| Vul: EW | ♥ AQ2 | ♥ 3 | | 1♦ | 1NT | Pass |
| North HCP: 14 | ♦ 10643 | ♦ J87 | 2♦ | Pass | 2♥ | AP |
| South HCP: 4 | ♣ A7 | ♣ J9865 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 209 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 763 | ♠ QJ4 | | | | 1♦ |
| Vul: Both | ♥ K8542 | ♥ 976 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 542 | ♦ Q973 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 42 | ♣ AK9 | | | | |
| Contract: 3N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 210 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 83 | ♠ J654 | | | | |
| Vul: NS | ♥ K10753 | ♥ QJ8 | | 1♥ | 1NT | XN |
| North HCP: 12 | ♦ AQ52 | ♦ 1098 | Pass | 2♦ | Pass | 3♥ |
| South HCP: 11 | ♣ K10 | ♣ AQJ | AP | | | |
| Contract: 3♥ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 211 | ♠ 542 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q965 | |
| Vul: EW | ♦ AKJ63 | Partner bids first. |
| HCP: 11 | ♣ J | |

| | | |
|------------|---------|----------------------------|
| Board: 212 | ♠ A64 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q1082 | |
| Vul: None | ♦ K5 | You bid first. |
| HCP: 13 | ♣ A1052 | |

| | | |
|------------|---------|----------------------------|
| Board: 213 | ♠ 975 | West Bids 1NT if possible. |
| Dealer: S | ♥ 8742 | East Bids 2♥ if possible. |
| Vul: EW | ♦ 7 | West Bids 2♠ if possible. |
| HCP: 2 | ♣ Q9876 | East Bids 4♥ if possible. |
| | | West Bids 4♠ if possible. |
| | | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 214 | ♠ K9 | East Bids 1NT if possible. |
| Dealer: N | ♥ K63 | West Bids 2♥ if possible. |
| Vul: Both | ♦ AJ954 | |
| HCP: 14 | ♣ K96 | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 215 | ♠ 86 | West Bids 1NT if possible. |
| Dealer: S | ♥ J752 | |
| Vul: None | ♦ KJ65 | Partner bids first. |
| HCP: 5 | ♣ 1063 | |

| | | |
|------------|----------|----------------------------|
| Board: 216 | ♠ AJ | East Bids 1NT if possible. |
| Dealer: N | ♥ J105 | |
| Vul: NS | ♦ A108 | You bid first. |
| HCP: 13 | ♣ K10976 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 211 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 542 | ♠ QJ8 | | | | 1♣ |
| Vul: EW | ♥ Q965 | ♥ J874 | | | | |
| North HCP: 11 | ♦ AKJ63 | ♦ Q97 | 1NT | XN | AP | |
| South HCP: 12 | ♣ J | ♣ AQ6 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 212 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A64 | ♠ J75 | | | | |
| Vul: None | ♥ Q1082 | ♥ 654 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ K5 | ♦ A10864 | | | | |
| South HCP: 5 | ♣ A1052 | ♣ 93 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 213 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 975 | ♠ 8 | | | | 1♦ |
| Vul: EW | ♥ 8742 | ♥ Q6 | 1NT | Pass | 2♥ | Pass |
| North HCP: 2 | ♦ 7 | ♦ AQJ654 | 2♣ | Pass | 4♥ | Pass |
| South HCP: 13 | ♣ Q9876 | ♣ A1043 | 4♣ | AP | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 214 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ Q862 | | | | |
| Vul: Both | ♥ K63 | ♥ Q9 | | 1♦ | 1NT | 2♦ |
| North HCP: 14 | ♦ AJ954 | ♦ Q10832 | 2♥ | 3♦ | AP | |
| South HCP: 8 | ♣ K96 | ♣ Q4 | | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 215 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 86 | ♠ AQ92 | | | | |
| Vul: None | ♥ J752 | ♥ K94 | | | | 1♣ |
| North HCP: 5 | ♦ KJ65 | ♦ 7 | 1NT | AP | | |
| South HCP: 13 | ♣ 1063 | ♣ A9875 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 216 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ | ♠ 942 | | | | |
| Vul: NS | ♥ J105 | ♥ K9762 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ A108 | ♦ K62 | | | | |
| South HCP: 6 | ♣ K10976 | ♣ 32 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 211 | ♠ QJ8 | West Bids 1NT if possible. |
| Dealer: S | ♥ J874 | |
| Vul: EW | ♦ Q97 | You bid first. |
| HCP: 12 | ♣ AQ6 | |

| | | |
|------------|----------|----------------------------|
| Board: 212 | ♠ J75 | East Bids 1NT if possible. |
| Dealer: N | ♥ 654 | |
| Vul: None | ♦ A10864 | Partner bids first. |
| HCP: 5 | ♣ 93 | |

| | | |
|------------|----------|----------------------------|
| Board: 213 | ♠ 8 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q6 | East Bids 2♥ if possible. |
| Vul: EW | ♦ AQJ654 | West Bids 2♠ if possible. |
| HCP: 13 | ♣ A1043 | East Bids 4♥ if possible. |
| | | West Bids 4♠ if possible. |
| | | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 214 | ♠ Q862 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q9 | West Bids 2♥ if possible. |
| Vul: Both | ♦ Q10832 | |
| HCP: 8 | ♣ Q4 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 215 | ♠ AQ92 | West Bids 1NT if possible. |
| Dealer: S | ♥ K94 | |
| Vul: None | ♦ 7 | You bid first. |
| HCP: 13 | ♣ A9875 | |

| | | |
|------------|---------|----------------------------|
| Board: 216 | ♠ 942 | East Bids 1NT if possible. |
| Dealer: N | ♥ K9762 | |
| Vul: NS | ♦ K62 | Partner bids first. |
| HCP: 6 | ♣ 32 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 211 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 542 | ♠ QJ8 | | | | 1♣ |
| Vul: EW | ♥ Q965 | ♥ J874 | | | | |
| North HCP: 11 | ♦ AKJ63 | ♦ Q97 | 1NT | XN | AP | |
| South HCP: 12 | ♣ J | ♣ AQ6 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 212 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A64 | ♠ J75 | | | | |
| Vul: None | ♥ Q1082 | ♥ 654 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ K5 | ♦ A10864 | | | | |
| South HCP: 5 | ♣ A1052 | ♣ 93 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 213 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 975 | ♠ 8 | | | | 1♦ |
| Vul: EW | ♥ 8742 | ♥ Q6 | 1NT | Pass | 2♥ | Pass |
| North HCP: 2 | ♦ 7 | ♦ AQJ654 | 2♣ | Pass | 4♥ | Pass |
| South HCP: 13 | ♣ Q9876 | ♣ A1043 | 4♣ | AP | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 214 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ Q862 | | | | |
| Vul: Both | ♥ K63 | ♥ Q9 | | 1♦ | 1NT | 2♦ |
| North HCP: 14 | ♦ AJ954 | ♦ Q10832 | 2♥ | 3♦ | AP | |
| South HCP: 8 | ♣ K96 | ♣ Q4 | | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 215 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 86 | ♠ AQ92 | | | | |
| Vul: None | ♥ J752 | ♥ K94 | | | | 1♣ |
| North HCP: 5 | ♦ KJ65 | ♦ 7 | 1NT | AP | | |
| South HCP: 13 | ♣ 1063 | ♣ A9875 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 216 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ | ♠ 942 | | | | |
| Vul: NS | ♥ J105 | ♥ K9762 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ A108 | ♦ K62 | | | | |
| South HCP: 6 | ♣ K10976 | ♣ 32 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 217 ♠ Q43
Dealer: S ♥ 9543
Vul: Both ♦ 43
HCP: 3 ♣ J1098

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

Partner bids first.

Board: 218 ♠ AK32
Dealer: N ♥ A72
Vul: None ♦ KQJ
HCP: 18 ♣ J64

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

You bid first.

Board: 219 ♠ 9752
Dealer: S ♥ 972
Vul: NS ♦ 987
HCP: 4 ♣ A54

West Bids 1NT if possible.

Partner bids first.

Board: 220 ♠ A632
Dealer: N ♥ AJ
Vul: NS ♦ QJ75
HCP: 12 ♣ 873

East Bids 1NT if possible.
East Redoubles if possible.
West Bids 2♥ if possible.

You bid first.

Board: 221 ♠ AJ92
Dealer: S ♥ 4
Vul: EW ♦ 9842
HCP: 6 ♣ J1092

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

Partner bids first.

Board: 222 ♠ AQ732
Dealer: N ♥ K10643
Vul: Both ♦ A10
HCP: 17 ♣ A

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 217 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q43 | ♠ AJ98 | | | | 1♦ |
| Vul: Both | ♥ 9543 | ♥ 72 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 43 | ♦ AQ82 | 2♥ | Pass | 2NT | AP |
| South HCP: 13 | ♣ J1098 | ♣ Q42 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 218 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK32 | ♠ J98765 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ A72 | ♥ KJ43 | 3♣ ¹ | Pass | 3♦ ² | Pass |
| North HCP: 18 | ♦ KQJ | ♦ 8 | Pass | X | Pass | 4♠ |
| South HCP: 5 | ♣ J64 | ♣ 52 | AP | | | |
| Contract: 4♠ S | | | 1. Minor Suit Transfers after 1NT | | | |
| | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 219 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9752 | ♠ Q1084 | | | | 1♦ |
| Vul: NS | ♥ 972 | ♥ QJ3 | | | | |
| North HCP: 4 | ♦ 987 | ♦ AK1063 | 1NT | AP | | |
| South HCP: 15 | ♣ A54 | ♣ K | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|------------------|--------|----------|--------|-------|-----------------|-------|
| Board: 220 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A632 | ♠ J10975 | | 1♦ | 1NT | XN |
| Vul: NS | ♥ AJ | ♥ 975 | Pass | Pass | XX ¹ | Pass |
| North HCP: 12 | ♦ QJ75 | ♦ A | 2♥ | X | AP | |
| South HCP: 9 | ♣ 873 | ♣ KJ96 | 1. SOS | | | |
| Contract: 2♥ X W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 221 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ92 | ♠ Q874 | | | | 1♣ |
| Vul: EW | ♥ 4 | ♥ QJ87 | 1NT | Pass | 2♦ | Pass |
| North HCP: 6 | ♦ 9842 | ♦ KQ | 2♥ | AP | | |
| South HCP: 12 | ♣ J1092 | ♣ Q85 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 222 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ732 | ♠ 94 | | 1♠ | 1NT | Pass |
| Vul: Both | ♥ K10643 | ♥ 752 | Pass | 2♥ | AP | |
| North HCP: 17 | ♦ A10 | ♦ Q9854 | | | | |
| South HCP: 5 | ♣ A | ♣ K63 | | | | |
| Contract: 2♥ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 217 ♠ AJ98
Dealer: S ♥ 72
Vul: Both ♦ AQ82
HCP: 13 ♣ Q42

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

You bid first.

Board: 218 ♠ J98765
Dealer: N ♥ KJ43
Vul: None ♦ 8
HCP: 5 ♣ 52

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

Partner bids first.

Board: 219 ♠ Q1084
Dealer: S ♥ QJ3
Vul: NS ♦ AK1063
HCP: 15 ♣ K

West Bids 1NT if possible.

You bid first.

Board: 220 ♠ J10975
Dealer: N ♥ 975
Vul: NS ♦ A
HCP: 9 ♣ KJ96

East Bids 1NT if possible.
East Redoubles if possible.
West Bids 2♥ if possible.

Partner bids first.

Board: 221 ♠ Q874
Dealer: S ♥ QJ87
Vul: EW ♦ KQ
HCP: 12 ♣ Q85

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

You bid first.

Board: 222 ♠ 94
Dealer: N ♥ 752
Vul: Both ♦ Q9854
HCP: 5 ♣ K63

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------------|-------|-----------------|-------|
| Board: 217 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q43 | ♠ AJ98 | | | | 1♦ |
| Vul: Both | ♥ 9543 | ♥ 72 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ 43 | ♦ AQ82 | 2♥ | Pass | 2NT | AP |
| South HCP: 13 | ♣ J1098 | ♣ Q42 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 218 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK32 | ♠ J98765 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ A72 | ♥ KJ43 | 3♣ ¹ | Pass | 3♦ ² | Pass |
| North HCP: 18 | ♦ KQJ | ♦ 8 | Pass | X | Pass | 4♠ |
| South HCP: 5 | ♣ J64 | ♣ 52 | AP | | | |
| Contract: 4♠ S | | | 1. Minor Suit Transfers after 1NT | | | |
| | | | 2. automat | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 219 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9752 | ♠ Q1084 | | | | 1♦ |
| Vul: NS | ♥ 972 | ♥ QJ3 | | | | |
| North HCP: 4 | ♦ 987 | ♦ AK1063 | 1NT | AP | | |
| South HCP: 15 | ♣ A54 | ♣ K | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|------------------|--------|----------|--------|-------|-----------------|-------|
| Board: 220 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A632 | ♠ J10975 | | 1♦ | 1NT | XN |
| Vul: NS | ♥ AJ | ♥ 975 | Pass | Pass | XX ¹ | Pass |
| North HCP: 12 | ♦ QJ75 | ♦ A | 2♥ | X | AP | |
| South HCP: 9 | ♣ 873 | ♣ KJ96 | 1. SOS | | | |
| Contract: 2♥ X W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 221 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ92 | ♠ Q874 | | | | 1♣ |
| Vul: EW | ♥ 4 | ♥ QJ87 | 1NT | Pass | 2♦ | Pass |
| North HCP: 6 | ♦ 9842 | ♦ KQ | 2♥ | AP | | |
| South HCP: 12 | ♣ J1092 | ♣ Q85 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 222 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ732 | ♠ 94 | | 1♠ | 1NT | Pass |
| Vul: Both | ♥ K10643 | ♥ 752 | Pass | 2♥ | AP | |
| North HCP: 17 | ♦ A10 | ♦ Q9854 | | | | |
| South HCP: 5 | ♣ A | ♣ K63 | | | | |
| Contract: 2♥ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|-----------------------------|
| Board: 223 | ♠ K10842 | West Bids 1NT if possible. |
| Dealer: S | ♥ J542 | |
| Vul: NS | ♦ Q | Partner bids first. |
| HCP: 7 | ♣ J74 | |
| Board: 224 | ♠ Q973 | East Bids 1NT if possible. |
| Dealer: N | ♥ A | West Bids 2♠ if possible. |
| Vul: EW | ♦ KQ10543 | East Bids 3♣ if possible. |
| HCP: 13 | ♣ Q10 | You bid first. |
| Board: 225 | ♠ 102 | West Bids 1NT if possible. |
| Dealer: S | ♥ 98765 | West Redoubles if possible. |
| Vul: Both | ♦ A98 | East Bids 2♣ if possible. |
| HCP: 9 | ♣ KQ7 | Partner bids first. |
| Board: 226 | ♠ J104 | East Bids 1NT if possible. |
| Dealer: N | ♥ K932 | West Bids 2♣ if possible. |
| Vul: None | ♦ K109 | East Bids 2♥ if possible. |
| HCP: 13 | ♣ AQ4 | West Bids 2NT if possible. |
| | | You bid first. |
| Board: 227 | ♠ Q754 | West Bids 1NT if possible. |
| Dealer: S | ♥ 10742 | |
| Vul: EW | ♦ KJ | Partner bids first. |
| HCP: 8 | ♣ Q107 | |
| Board: 228 | ♠ 106 | East Bids 1NT if possible. |
| Dealer: N | ♥ KJ1085 | |
| Vul: Both | ♦ Q9 | You bid first. |
| HCP: 12 | ♣ AQ96 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 223 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10842 | ♠ A653 | | | | 1♦ |
| Vul: NS | ♥ J542 | ♥ KQ8 | | | | |
| North HCP: 7 | ♦ Q | ♦ A8652 | 1NT | AP | | |
| South HCP: 13 | ♣ J74 | ♣ 10 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 224 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q973 | ♠ 10862 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ A | ♥ KJ10843 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 13 | ♦ KQ10543 | ♦ — | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 4 | ♣ Q10 | ♣ 643 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |
| | | | | | | |
| Board: 225 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 102 | ♠ AQ873 | | | | 1♠ |
| Vul: Both | ♥ 98765 | ♥ AQ102 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ A98 | ♦ 54 | XX ¹ | Pass | 2♣ ² | 2♥ |
| South HCP: 12 | ♣ KQ7 | ♣ 43 | Pass | 3♥ | AP | |
| Contract: 3♥ S | | | 1. SOS | | | |
| | | | 2. artificial | | | |
| | | | | | | |
| Board: 226 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J104 | ♠ Q653 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ K932 | ♥ Q106 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 13 | ♦ K109 | ♦ 65 | 2NT | AP | | |
| South HCP: 4 | ♣ AQ4 | ♣ 9532 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |
| | | | | | | |
| Board: 227 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q754 | ♠ AJ2 | | | | 1♥ |
| Vul: EW | ♥ 10742 | ♥ KJ986 | | | | |
| North HCP: 8 | ♦ KJ | ♦ 10963 | 1NT | 2♥ | AP | |
| South HCP: 13 | ♣ Q107 | ♣ A | | | | |
| Contract: 2♥ S | | | | | | |
| | | | | | | |
| Board: 228 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 106 | ♠ Q543 | | | | |
| Vul: Both | ♥ KJ1085 | ♥ 6432 | | 1♥ | 1NT | 3♥ |
| North HCP: 12 | ♦ Q9 | ♦ J85 | AP | | | |
| South HCP: 3 | ♣ AQ96 | ♣ 74 | | | | |
| Contract: 3♥ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 223 | ♠ A653 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQ8 | |
| Vul: NS | ♦ A8652 | You bid first. |
| HCP: 13 | ♣ 10 | |

| | | |
|------------|-----------|----------------------------|
| Board: 224 | ♠ 10862 | East Bids 1NT if possible. |
| Dealer: N | ♥ KJ10843 | West Bids 2♠ if possible. |
| Vul: EW | ♦ — | East Bids 3♣ if possible. |
| HCP: 4 | ♣ 643 | Partner bids first. |

| | | |
|------------|---------|-----------------------------|
| Board: 225 | ♠ AQ873 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ102 | West Redoubles if possible. |
| Vul: Both | ♦ 54 | East Bids 2♣ if possible. |
| HCP: 12 | ♣ 43 | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 226 | ♠ Q653 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q106 | West Bids 2♣ if possible. |
| Vul: None | ♦ 65 | East Bids 2♥ if possible. |
| HCP: 4 | ♣ 9532 | West Bids 2NT if possible. |
| | | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 227 | ♠ AJ2 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ986 | |
| Vul: EW | ♦ 10963 | You bid first. |
| HCP: 13 | ♣ A | |

| | | |
|------------|--------|----------------------------|
| Board: 228 | ♠ Q543 | East Bids 1NT if possible. |
| Dealer: N | ♥ 6432 | |
| Vul: Both | ♦ J85 | Partner bids first. |
| HCP: 3 | ♣ 74 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 223 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10842 | ♠ A653 | | | | 1♦ |
| Vul: NS | ♥ J542 | ♥ KQ8 | | | | |
| North HCP: 7 | ♦ Q | ♦ A8652 | 1NT | AP | | |
| South HCP: 13 | ♣ J74 | ♣ 10 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 224 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q973 | ♠ 10862 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ A | ♥ KJ10843 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 13 | ♦ KQ10543 | ♦ — | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 4 | ♣ Q10 | ♣ 643 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |
| | | | | | | |
| Board: 225 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 102 | ♠ AQ873 | | | | 1♠ |
| Vul: Both | ♥ 98765 | ♥ AQ102 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ A98 | ♦ 54 | XX ¹ | Pass | 2♣ ² | 2♥ |
| South HCP: 12 | ♣ KQ7 | ♣ 43 | Pass | 3♥ | AP | |
| Contract: 3♥ S | | | 1. SOS | | | |
| | | | 2. artificial | | | |
| | | | | | | |
| Board: 226 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J104 | ♠ Q653 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ K932 | ♥ Q106 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 13 | ♦ K109 | ♦ 65 | 2NT | AP | | |
| South HCP: 4 | ♣ AQ4 | ♣ 9532 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |
| | | | | | | |
| Board: 227 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q754 | ♠ AJ2 | | | | 1♥ |
| Vul: EW | ♥ 10742 | ♥ KJ986 | | | | |
| North HCP: 8 | ♦ KJ | ♦ 10963 | 1NT | 2♥ | AP | |
| South HCP: 13 | ♣ Q107 | ♣ A | | | | |
| Contract: 2♥ S | | | | | | |
| | | | | | | |
| Board: 228 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 106 | ♠ Q543 | | | | |
| Vul: Both | ♥ KJ1085 | ♥ 6432 | | 1♥ | 1NT | 3♥ |
| North HCP: 12 | ♦ Q9 | ♦ J85 | AP | | | |
| South HCP: 3 | ♣ AQ96 | ♣ 74 | | | | |
| Contract: 3♥ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 229 ♠ J986542
Dealer: S ♥ 64
Vul: None ♦ A7
HCP: 7 ♣ Q8

West Bids 1NT if possible.

Partner bids first.

Board: 230 ♠ A532
Dealer: N ♥ AK3
Vul: NS ♦ Q9862
HCP: 13 ♣ 10

East Bids 1NT if possible.

West Bids 2♦ if possible.

You bid first.

Board: 231 ♠ 852
Dealer: S ♥ 1096
Vul: Both ♦ QJ873
HCP: 3 ♣ 82

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3♣ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 232 ♠ 9764
Dealer: N ♥ AQJ96
Vul: None ♦ K5
HCP: 12 ♣ Q3

East Bids 1NT if possible.

West Bids 4♠ if possible.

East Bids X♣ if possible.

You bid first.

Board: 233 ♠ AJ10752
Dealer: S ♥ 98
Vul: NS ♦ 7
HCP: 5 ♣ 7542

West Bids 1NT if possible.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 234 ♠ AJ653
Dealer: N ♥ QJ104
Vul: EW ♦ A742
HCP: 12 ♣ —

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|-----------|------------|-----------------------------------|-------|-----------------|-------|
| Board: 229 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J986542 | ♠ AK | | | | 1♣ |
| Vul: None | ♥ 64 | ♥ 8753 | 1NT | 2♠ | Pass | 3♠ |
| North HCP: 7 | ♦ A7 | ♦ 864 | AP | | | |
| South HCP: 12 | ♣ Q8 | ♣ AJ52 | | | | |
| Contract: 3♠ N | | | | | | |
| | | | | | | |
| Board: 230 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A532 | ♠ Q10874 | | 1♦ | 1NT | XN |
| Vul: NS | ♥ AK3 | ♥ 95 | 2♦ | 2♠ | Pass | 4♠ |
| North HCP: 13 | ♦ Q9862 | ♦ 3 | AP | | | |
| South HCP: 10 | ♣ 10 | ♣ AKJ65 | | | | |
| Contract: 4♠ N | | | | | | |
| | | | | | | |
| Board: 231 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 852 | ♠ A3 | | | | 1♥ |
| Vul: Both | ♥ 1096 | ♥ AK854 | 1NT | Pass | 2♥ | Pass |
| North HCP: 3 | ♦ QJ873 | ♦ 1092 | 2♠ | Pass | 3♣ | Pass |
| South HCP: 13 | ♣ 82 | ♣ Q95 | 4♠ | AP | | |
| Contract: 4♠ W | | | | | | |
| | | | | | | |
| Board: 232 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 9764 | ♠ — | | 1♥ | 1NT | 3♣ |
| Vul: None | ♥ AQJ96 | ♥ — | 4♠ | 5♣ | X♣ | AP |
| North HCP: 12 | ♦ K5 | ♦ 1097432 | | | | |
| South HCP: 5 | ♣ Q3 | ♣ AJ108652 | | | | |
| Contract: 5♣X S | | | | | | |
| | | | | | | |
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ10752 | ♠ KQ93 | | | | 1♥ |
| Vul: NS | ♥ 98 | ♥ A7642 | 1NT | Pass | 3♣ ¹ | Pass |
| North HCP: 5 | ♦ 7 | ♦ 4 | 3♦ ² | AP | | |
| South HCP: 14 | ♣ 7542 | ♣ AJ3 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♦ W | | | 2. automat | | | |
| | | | | | | |
| Board: 234 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ653 | ♠ Q10 | | | | |
| Vul: EW | ♥ QJ104 | ♥ 987 | | 1♠ | 1NT | AP |
| North HCP: 12 | ♦ A742 | ♦ QJ6 | | | | |
| South HCP: 6 | ♣ — | ♣ J10753 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 229 | ♠ AK | West Bids 1NT if possible. |
| Dealer: S | ♥ 8753 | |
| Vul: None | ♦ 864 | You bid first. |
| HCP: 12 | ♣ AJ52 | |

| | | |
|------------|----------|----------------------------|
| Board: 230 | ♠ Q10874 | East Bids 1NT if possible. |
| Dealer: N | ♥ 95 | West Bids 2♦ if possible. |
| Vul: NS | ♦ 3 | |
| HCP: 10 | ♣ AKJ65 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 231 | ♠ A3 | West Bids 1NT if possible. |
| Dealer: S | ♥ AK854 | East Bids 2♥ if possible. |
| Vul: Both | ♦ 1092 | West Bids 2♠ if possible. |
| HCP: 13 | ♣ Q95 | East Bids 3♣ if possible. |
| | | West Bids 4♠ if possible. |
| | | You bid first. |

| | | |
|------------|------------|----------------------------|
| Board: 232 | ♠ — | East Bids 1NT if possible. |
| Dealer: N | ♥ — | West Bids 4♠ if possible. |
| Vul: None | ♦ 1097432 | East Bids X♣ if possible. |
| HCP: 5 | ♣ AJ108652 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 233 | ♠ KQ93 | West Bids 1NT if possible. |
| Dealer: S | ♥ A7642 | East Bids 3♣ if possible. |
| Vul: NS | ♦ 4 | West Bids 3♦ if possible. |
| HCP: 14 | ♣ AJ3 | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 234 | ♠ Q10 | East Bids 1NT if possible. |
| Dealer: N | ♥ 987 | |
| Vul: EW | ♦ QJ6 | Partner bids first. |
| HCP: 6 | ♣ J10753 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 229 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J986542 | ♠ AK | | | | 1♣ |
| Vul: None | ♥ 64 | ♥ 8753 | | | | |
| North HCP: 7 | ♦ A7 | ♦ 864 | 1NT | 2♠ | Pass | 3♠ |
| South HCP: 12 | ♣ Q8 | ♣ AJ52 | AP | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 230 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A532 | ♠ Q10874 | | 1♦ | 1NT | XN |
| Vul: NS | ♥ AK3 | ♥ 95 | | | | |
| North HCP: 13 | ♦ Q9862 | ♦ 3 | 2♦ | 2♠ | Pass | 4♠ |
| South HCP: 10 | ♣ 10 | ♣ AKJ65 | AP | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 231 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 852 | ♠ A3 | | | | 1♥ |
| Vul: Both | ♥ 1096 | ♥ AK854 | 1NT | Pass | 2♥ | Pass |
| North HCP: 3 | ♦ QJ873 | ♦ 1092 | 2♠ | Pass | 3♣ | Pass |
| South HCP: 13 | ♣ 82 | ♣ Q95 | 4♠ | AP | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|------------------|---------|------------|------|-------|------|-------|
| Board: 232 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 9764 | ♠ — | | 1♥ | 1NT | 3♣ |
| Vul: None | ♥ AQJ96 | ♥ — | | | | |
| North HCP: 12 | ♦ K5 | ♦ 1097432 | 4♠ | 5♣ | X♣ | AP |
| South HCP: 5 | ♣ Q3 | ♣ AJ108652 | | | | |
| Contract: 5♣ X S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ10752 | ♠ KQ93 | | | | 1♥ |
| Vul: NS | ♥ 98 | ♥ A7642 | 1NT | Pass | 3♣ ¹ | Pass |
| North HCP: 5 | ♦ 7 | ♦ 4 | 3♦ ² | AP | | |
| South HCP: 14 | ♣ 7542 | ♣ AJ3 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♦ W | | | 2. automat | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 234 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ653 | ♠ Q10 | | | | |
| Vul: EW | ♥ QJ104 | ♥ 987 | | 1♠ | 1NT | AP |
| North HCP: 12 | ♦ A742 | ♦ QJ6 | | | | |
| South HCP: 6 | ♣ — | ♣ J10753 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 235 ♠ J7654
Dealer: S ♥ K8
Vul: None ♦ Q8532
HCP: 6 ♣ 2

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

Partner bids first.

Board: 236 ♠ Q10
Dealer: N ♥ KQ8
Vul: NS ♦ K2
HCP: 12 ♣ Q98765

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

You bid first.

Board: 237 ♠ J10853
Dealer: S ♥ 63
Vul: EW ♦ J95
HCP: 2 ♣ 543

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

Partner bids first.

Board: 238 ♠ AJ953
Dealer: N ♥ 62
Vul: Both ♦ K742
HCP: 12 ♣ KJ

East Bids 1NT if possible.

You bid first.

Board: 239 ♠ 5
Dealer: S ♥ K754
Vul: NS ♦ 10654
HCP: 4 ♣ J763

West Bids 1NT if possible.

Partner bids first.

Board: 240 ♠ A765
Dealer: N ♥ 1065
Vul: EW ♦ AKJ
HCP: 12 ♣ 1087

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 235 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J7654 | ♠ A83 | | | | 1♣ |
| Vul: None | ♥ K8 | ♥ 109 | | | | |
| North HCP: 6 | ♦ Q8532 | ♦ AK10 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ 2 | ♣ J10963 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 236 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10 | ♠ K5432 | | | | |
| Vul: NS | ♥ KQ8 | ♥ 964 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ K2 | ♦ A973 | 2♦ | Pass | 2♥ | AP |
| South HCP: 7 | ♣ Q98765 | ♣ 2 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------------|-------|-----------------|-------|
| Board: 237 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10853 | ♠ Q7 | | | | 1♣ |
| Vul: EW | ♥ 63 | ♥ K872 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ J95 | ♦ K32 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 543 | ♣ A972 | 1. Stayman | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ953 | ♠ Q4 | | | | |
| Vul: Both | ♥ 62 | ♥ A1084 | | 1♠ | 1NT | XN |
| North HCP: 12 | ♦ K742 | ♦ Q86 | AP | | | |
| South HCP: 10 | ♣ KJ | ♣ Q1095 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ Q1094 | | | | |
| Vul: NS | ♥ K754 | ♥ QJ2 | | | | 1♣ |
| North HCP: 4 | ♦ 10654 | ♦ AQ9 | 1NT | AP | | |
| South HCP: 13 | ♣ J763 | ♣ Q42 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 240 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A765 | ♠ 3 | | | | |
| Vul: EW | ♥ 1065 | ♥ AJ98432 | | 1♣ | 1NT | 4♥ |
| North HCP: 12 | ♦ AKJ | ♦ 3 | AP | | | |
| South HCP: 8 | ♣ 1087 | ♣ K943 | | | | |
| Contract: 4♥ S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 235 ♠ A83
Dealer: S ♥ 109
Vul: None ♦ AK10
HCP: 12 ♣ J10963

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

You bid first.

Board: 236 ♠ K5432
Dealer: N ♥ 964
Vul: NS ♦ A973
HCP: 7 ♣ 2

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

Partner bids first.

Board: 237 ♠ Q7
Dealer: S ♥ K872
Vul: EW ♦ K32
HCP: 12 ♣ A972

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

You bid first.

Board: 238 ♠ Q4
Dealer: N ♥ A1084
Vul: Both ♦ Q86
HCP: 10 ♣ Q1095

East Bids 1NT if possible.

Partner bids first.

Board: 239 ♠ Q1094
Dealer: S ♥ QJ2
Vul: NS ♦ AQ9
HCP: 13 ♣ Q42

West Bids 1NT if possible.

You bid first.

Board: 240 ♠ 3
Dealer: N ♥ AJ98432
Vul: EW ♦ 3
HCP: 8 ♣ K943

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 235 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J7654 | ♠ A83 | | | | 1♣ |
| Vul: None | ♥ K8 | ♥ 109 | | | | |
| North HCP: 6 | ♦ Q8532 | ♦ AK10 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ 2 | ♣ J10963 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 236 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10 | ♠ K5432 | | | | |
| Vul: NS | ♥ KQ8 | ♥ 964 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ K2 | ♦ A973 | 2♦ | Pass | 2♥ | AP |
| South HCP: 7 | ♣ Q98765 | ♣ 2 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------------|-------|-----------------|-------|
| Board: 237 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10853 | ♠ Q7 | | | | 1♣ |
| Vul: EW | ♥ 63 | ♥ K872 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 2 | ♦ J95 | ♦ K32 | 2♦ | Pass | 3NT | AP |
| South HCP: 12 | ♣ 543 | ♣ A972 | 1. Stayman | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ953 | ♠ Q4 | | | | |
| Vul: Both | ♥ 62 | ♥ A1084 | | 1♠ | 1NT | XN |
| North HCP: 12 | ♦ K742 | ♦ Q86 | AP | | | |
| South HCP: 10 | ♣ KJ | ♣ Q1095 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ Q1094 | | | | |
| Vul: NS | ♥ K754 | ♥ QJ2 | | | | 1♣ |
| North HCP: 4 | ♦ 10654 | ♦ AQ9 | 1NT | AP | | |
| South HCP: 13 | ♣ J763 | ♣ Q42 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 240 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A765 | ♠ 3 | | | | |
| Vul: EW | ♥ 1065 | ♥ AJ98432 | | 1♣ | 1NT | 4♥ |
| North HCP: 12 | ♦ AKJ | ♦ 3 | AP | | | |
| South HCP: 8 | ♣ 1087 | ♣ K943 | | | | |
| Contract: 4♥ S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 241 | ♠ KQJ83 | West Bids 1NT if possible. |
| Dealer: S | ♥ 8765 | |
| Vul: Both | ♦ 10954 | Partner bids first. |
| HCP: 6 | ♣ — | |

| | | |
|------------|--------|----------------------------|
| Board: 242 | ♠ KJ | East Bids 1NT if possible. |
| Dealer: N | ♥ K763 | |
| Vul: None | ♦ AQ72 | You bid first. |
| HCP: 13 | ♣ 985 | |

| | | |
|------------|---------|----------------------------|
| Board: 243 | ♠ 9875 | West Bids 1NT if possible. |
| Dealer: S | ♥ 54 | East Bids 2♥ if possible. |
| Vul: EW | ♦ KQ8 | |
| HCP: 6 | ♣ J1063 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 244 | ♠ J52 | East Bids 1NT if possible. |
| Dealer: N | ♥ A5 | West Bids 2NT if possible. |
| Vul: Both | ♦ Q73 | |
| HCP: 12 | ♣ AJ874 | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 245 | ♠ A10987 | West Bids 1NT if possible. |
| Dealer: S | ♥ J875 | |
| Vul: None | ♦ A83 | Partner bids first. |
| HCP: 9 | ♣ 4 | |

| | | |
|------------|----------|----------------------------|
| Board: 246 | ♠ AJ | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ63 | West Bids 2♦ if possible. |
| Vul: NS | ♦ 53 | East Bids 2♥ if possible. |
| HCP: 14 | ♣ A10976 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 241 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ83 | ♠ 652 | | | | 1♣ |
| Vul: Both | ♥ 8765 | ♥ KQJ | | | | |
| North HCP: 6 | ♦ 10954 | ♦ KQ | 1NT | AP | | |
| South HCP: 14 | ♣ — | ♣ K10832 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ | ♠ 109854 | | | | |
| Vul: None | ♥ K763 | ♥ AJ8 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ AQ72 | ♦ 1098 | | | | |
| South HCP: 8 | ♣ 985 | ♣ K4 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 243 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9875 | ♠ K4 | | | | 1♥ |
| Vul: EW | ♥ 54 | ♥ AQJ7632 | 1NT | Pass | 2♥ | 4♥ |
| North HCP: 6 | ♦ KQ8 | ♦ A3 | AP | | | |
| South HCP: 14 | ♣ J1063 | ♣ 87 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 244 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J52 | ♠ Q8764 | | | | |
| Vul: Both | ♥ A5 | ♥ 10863 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ Q73 | ♦ 104 | 2NT | AP | | |
| South HCP: 4 | ♣ AJ874 | ♣ Q2 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 245 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A10987 | ♠ Q5 | | | | 1♣ |
| Vul: None | ♥ J875 | ♥ AQ64 | 1NT | XN | Pass | 2♥ |
| North HCP: 9 | ♦ A83 | ♦ Q4 | Pass | 3♥ | AP | |
| South HCP: 14 | ♣ 4 | ♣ A10876 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 246 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ | ♠ Q9765 | | | | |
| Vul: NS | ♥ AJ63 | ♥ K7 | | 1♣ | 1NT | Pass |
| North HCP: 14 | ♦ 53 | ♦ 9762 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ A10976 | ♣ J3 | | | | |
| Contract: 2♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 241 | ♠ 652 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQJ | |
| Vul: Both | ♦ KQ | You bid first. |
| HCP: 14 | ♣ K10832 | |
| Board: 242 | ♠ 109854 | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ8 | |
| Vul: None | ♦ 1098 | Partner bids first. |
| HCP: 8 | ♣ K4 | |
| Board: 243 | ♠ K4 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQJ7632 | East Bids 2♥ if possible. |
| Vul: EW | ♦ A3 | |
| HCP: 14 | ♣ 87 | You bid first. |
| Board: 244 | ♠ Q8764 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10863 | West Bids 2NT if possible. |
| Vul: Both | ♦ 104 | |
| HCP: 4 | ♣ Q2 | Partner bids first. |
| Board: 245 | ♠ Q5 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ64 | |
| Vul: None | ♦ Q4 | You bid first. |
| HCP: 14 | ♣ A10876 | |
| Board: 246 | ♠ Q9765 | East Bids 1NT if possible. |
| Dealer: N | ♥ K7 | West Bids 2♦ if possible. |
| Vul: NS | ♦ 9762 | East Bids 2♥ if possible. |
| HCP: 6 | ♣ J3 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 241 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ83 | ♠ 652 | | | | 1♣ |
| Vul: Both | ♥ 8765 | ♥ KQJ | | | | |
| North HCP: 6 | ♦ 10954 | ♦ KQ | 1NT | AP | | |
| South HCP: 14 | ♣ — | ♣ K10832 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ | ♠ 109854 | | | | |
| Vul: None | ♥ K763 | ♥ AJ8 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ AQ72 | ♦ 1098 | | | | |
| South HCP: 8 | ♣ 985 | ♣ K4 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 243 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9875 | ♠ K4 | | | | 1♥ |
| Vul: EW | ♥ 54 | ♥ AQJ7632 | 1NT | Pass | 2♥ | 4♥ |
| North HCP: 6 | ♦ KQ8 | ♦ A3 | AP | | | |
| South HCP: 14 | ♣ J1063 | ♣ 87 | | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 244 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J52 | ♠ Q8764 | | | | |
| Vul: Both | ♥ A5 | ♥ 10863 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ Q73 | ♦ 104 | 2NT | AP | | |
| South HCP: 4 | ♣ AJ874 | ♣ Q2 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 245 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A10987 | ♠ Q5 | | | | 1♣ |
| Vul: None | ♥ J875 | ♥ AQ64 | 1NT | XN | Pass | 2♥ |
| North HCP: 9 | ♦ A83 | ♦ Q4 | Pass | 3♥ | AP | |
| South HCP: 14 | ♣ 4 | ♣ A10876 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 246 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ | ♠ Q9765 | | | | |
| Vul: NS | ♥ AJ63 | ♥ K7 | | 1♣ | 1NT | Pass |
| North HCP: 14 | ♦ 53 | ♦ 9762 | 2♦ | Pass | 2♥ | AP |
| South HCP: 6 | ♣ A10976 | ♣ J3 | | | | |
| Contract: 2♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 247 ♠ 9732
Dealer: S ♥ 1084
Vul: Both ♦ J83
HCP: 2 ♣ J73

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 248 ♠ K86
Dealer: N ♥ J53
Vul: None ♦ AQJ9
HCP: 14 ♣ K72

East Bids 1NT if possible.

You bid first.

Board: 249 ♠ 765
Dealer: S ♥ 4
Vul: NS ♦ J973
HCP: 2 ♣ J9832

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

Partner bids first.

Board: 250 ♠ K97
Dealer: N ♥ KQ103
Vul: EW ♦ 2
HCP: 13 ♣ KQ1096

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Doubles 2NT if possible.

You bid first.

Board: 251 ♠ Q9
Dealer: S ♥ 1093
Vul: None ♦ J3
HCP: 8 ♣ AJ8752

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

Partner bids first.

Board: 252 ♠ KQ74
Dealer: N ♥ J2
Vul: NS ♦ K65
HCP: 13 ♣ A1094

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|----------|-------|-----------------|-------|
| Board: 247 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9732 | ♠ A104 | | | | 1♦ |
| Vul: Both | ♥ 1084 | ♥ K5 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 2 | ♦ J83 | ♦ 7652 | 4♥ | AP | | |
| South HCP: 13 | ♣ J73 | ♣ AQ92 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 248 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K86 | ♠ 94 | | | | |
| Vul: None | ♥ J53 | ♥ A1084 | 1♦ | | 1NT | AP |
| North HCP: 14 | ♦ AQJ9 | ♦ 10854 | | | | |
| South HCP: 6 | ♣ K72 | ♣ Q103 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 249 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 765 | ♠ KJ | | | | 1♥ |
| Vul: NS | ♥ 4 | ♥ KJ10982 | 1NT | Pass | 2♥ | X |
| North HCP: 2 | ♦ J973 | ♦ 54 | 2♠ | Pass | 3♠ | Pass |
| South HCP: 13 | ♣ J9832 | ♣ KQ10 | 4♠ | AP | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|-----------------|----------|---------|---------------|-------|----------------|-------|
| Board: 250 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K97 | ♠ 52 | | 1♣ | 1NT | XN |
| Vul: EW | ♥ KQ103 | ♥ J7542 | 2♥ | 2NT | X ¹ | AP |
| North HCP: 13 | ♦ 2 | ♦ AKQ8 | 1. artificial | | | |
| South HCP: 11 | ♣ KQ1096 | ♣ J4 | | | | |
| Contract: 2NX N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 251 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9 | ♠ A103 | | | | 1♦ |
| Vul: None | ♥ 1093 | ♥ Q62 | 1NT | 2♣ | 2♠ | 3♣ |
| North HCP: 8 | ♦ J3 | ♦ A862 | 3♠ | Pass | Pass | 4♣ |
| South HCP: 12 | ♣ AJ8752 | ♣ Q93 | AP | | | |
| Contract: 4♣ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|------|-------|
| Board: 252 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ74 | ♠ J9862 | | 1♣ | 1NT | Pass |
| Vul: NS | ♥ J2 | ♥ 1094 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 13 | ♦ K65 | ♦ Q1092 | 3♥ | AP | | |
| South HCP: 3 | ♣ A1094 | ♣ 8 | 1. Stayman | | | |
| Contract: 3♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 247 ♠ A104
Dealer: S ♥ K5
Vul: Both ♦ 7652
HCP: 13 ♣ AQ92

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 248 ♠ 94
Dealer: N ♥ A1084
Vul: None ♦ 10854
HCP: 6 ♣ Q103

East Bids 1NT if possible.

Partner bids first.

Board: 249 ♠ KJ
Dealer: S ♥ KJ10982
Vul: NS ♦ 54
HCP: 13 ♣ KQ10

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

You bid first.

Board: 250 ♠ 52
Dealer: N ♥ J7542
Vul: EW ♦ AKQ8
HCP: 11 ♣ J4

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Doubles 2NT if possible.

Partner bids first.

Board: 251 ♠ A103
Dealer: S ♥ Q62
Vul: None ♦ A862
HCP: 12 ♣ Q93

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

You bid first.

Board: 252 ♠ J9862
Dealer: N ♥ 1094
Vul: NS ♦ Q1092
HCP: 3 ♣ 8

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|----------|-------|-----------------|-------|
| Board: 247 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9732 | ♠ A104 | | | | 1♦ |
| Vul: Both | ♥ 1084 | ♥ K5 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 2 | ♦ J83 | ♦ 7652 | 4♥ | AP | | |
| South HCP: 13 | ♣ J73 | ♣ AQ92 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 248 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K86 | ♠ 94 | | | | |
| Vul: None | ♥ J53 | ♥ A1084 | 1♦ | | 1NT | AP |
| North HCP: 14 | ♦ AQJ9 | ♦ 10854 | | | | |
| South HCP: 6 | ♣ K72 | ♣ Q103 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 249 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 765 | ♠ KJ | | | | 1♥ |
| Vul: NS | ♥ 4 | ♥ KJ10982 | 1NT | Pass | 2♥ | X |
| North HCP: 2 | ♦ J973 | ♦ 54 | 2♠ | Pass | 3♠ | Pass |
| South HCP: 13 | ♣ J9832 | ♣ KQ10 | 4♠ | AP | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|-----------------|----------|---------|---------------|-------|----------------|-------|
| Board: 250 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K97 | ♠ 52 | | 1♣ | 1NT | XN |
| Vul: EW | ♥ KQ103 | ♥ J7542 | 2♥ | 2NT | X ¹ | AP |
| North HCP: 13 | ♦ 2 | ♦ AKQ8 | 1. artificial | | | |
| South HCP: 11 | ♣ KQ1096 | ♣ J4 | | | | |
| Contract: 2NX N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 251 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9 | ♠ A103 | | | | 1♦ |
| Vul: None | ♥ 1093 | ♥ Q62 | 1NT | 2♣ | 2♠ | 3♣ |
| North HCP: 8 | ♦ J3 | ♦ A862 | 3♠ | Pass | Pass | 4♣ |
| South HCP: 12 | ♣ AJ8752 | ♣ Q93 | AP | | | |
| Contract: 4♣ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|------|-------|
| Board: 252 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ74 | ♠ J9862 | | 1♣ | 1NT | Pass |
| Vul: NS | ♥ J2 | ♥ 1094 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 13 | ♦ K65 | ♦ Q1092 | 3♥ | AP | | |
| South HCP: 3 | ♣ A1094 | ♣ 8 | 1. Stayman | | | |
| Contract: 3♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 253 ♠ Q762
Dealer: S ♥ Q9
Vul: EW ♦ J752
HCP: 6 ♣ J32

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

Partner bids first.

Board: 254 ♠ J53
Dealer: N ♥ 762
Vul: Both ♦ A763
HCP: 12 ♣ AK6

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

You bid first.

Board: 255 ♠ J5
Dealer: S ♥ K984
Vul: EW ♦ A10872
HCP: 9 ♣ J2

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

Partner bids first.

Board: 256 ♠ Q
Dealer: N ♥ AJ642
Vul: Both ♦ Q9876
HCP: 12 ♣ QJ

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

You bid first.

Board: 257 ♠ AQ
Dealer: S ♥ J976
Vul: None ♦ J1097
HCP: 8 ♣ 875

West Bids 1NT if possible.

Partner bids first.

Board: 258 ♠ AQ97
Dealer: N ♥ K10875
Vul: EW ♦ —
HCP: 12 ♣ K752

East Bids 1NT if possible.
West Doubles Pass if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|----------|------------|-----------------------------------|-------|-----------------|------------------|
| Board: 253 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q762 | ♠ K5 | | | | 1♣ |
| Vul: EW | ♥ Q9 | ♥ K10 | | | | |
| North HCP: 6 | ♦ J752 | ♦ A1043 | 1NT | Pass | 2♦ | Pass |
| South HCP: 12 | ♣ J32 | ♣ Q8654 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |
| Board: 254 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J53 | ♠ 1092 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ 762 | ♥ K105 | | | | |
| North HCP: 12 | ♦ A763 | ♦ J8 | 2♦ | Pass | 2♥ | Pass |
| South HCP: 4 | ♣ AK6 | ♣ 109852 | 2NT | AP | | |
| Contract: 2N E | | | | | | |
| Board: 255 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J5 | ♠ 10987643 | | | | 1♠ |
| Vul: EW | ♥ K984 | ♥ A2 | 1NT | XN | 2♠ ¹ | 3♠ |
| North HCP: 9 | ♦ A10872 | ♦ J4 | Pass | 4♠ | AP | |
| South HCP: 12 | ♣ J2 | ♣ AK | | | | |
| Contract: 4♠ S | | | | | | |
| | | | 1. Minor Suit Transfers after 1NT | | | |
| Board: 256 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q | ♠ KJ42 | | 1♥ | 1NT | Pass |
| Vul: Both | ♥ AJ642 | ♥ 987 | | | | |
| North HCP: 12 | ♦ Q9876 | ♦ J1032 | 2NT | AP | | |
| South HCP: 5 | ♣ QJ | ♣ 103 | | | | |
| Contract: 2N E | | | | | | |
| Board: 257 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ | ♠ J1074 | | | | 1♦ |
| Vul: None | ♥ J976 | ♥ AK104 | | | | |
| North HCP: 8 | ♦ J1097 | ♦ AQ3 | 1NT | AP | | |
| South HCP: 14 | ♣ 875 | ♣ 42 | | | | |
| Contract: 1N W | | | | | | |
| Board: 258 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ97 | ♠ 6 | | 1♥ | 1NT | 2NT ¹ |
| Vul: EW | ♥ K10875 | ♥ 42 | Pass | 5♣ | Pass | Pass |
| North HCP: 12 | ♦ — | ♦ J10642 | X | AP | | |
| South HCP: 7 | ♣ K752 | ♣ AQ1098 | | | | |
| Contract: 5♣X N | | | | | | |
| | | | 1. Unusual 2NT | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 253 ♠ K5
Dealer: S ♥ K10
Vul: EW ♦ A1043
HCP: 12 ♣ Q8654

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

You bid first.

Board: 254 ♠ 1092
Dealer: N ♥ K105
Vul: Both ♦ J8
HCP: 4 ♣ 109852

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

Partner bids first.

Board: 255 ♠ 10987643
Dealer: S ♥ A2
Vul: EW ♦ J4
HCP: 12 ♣ AK

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

You bid first.

Board: 256 ♠ KJ42
Dealer: N ♥ 987
Vul: Both ♦ J1032
HCP: 5 ♣ 103

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

Partner bids first.

Board: 257 ♠ J1074
Dealer: S ♥ AK104
Vul: None ♦ AQ3
HCP: 14 ♣ 42

West Bids 1NT if possible.

You bid first.

Board: 258 ♠ 6
Dealer: N ♥ 42
Vul: EW ♦ J10642
HCP: 7 ♣ AQ1098

East Bids 1NT if possible.
West Doubles Pass if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|---|---|--|--|---------------------------|-------------------------------|-----------------------------------|
| Board: 253 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♥ W | North: ♠ Q762 ♥ Q9 ♦ J752 ♣ J32 | South: ♠ K5 ♥ K10 ♦ A1043 ♣ Q8654 | West 1NT 2♥ | North Pass AP | East 2♦ | South 1♣ Pass Pass |
| Board: 254 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 2N E | North: ♠ J53 ♥ 762 ♦ A763 ♣ AK6 | South: ♠ 1092 ♥ K105 ♦ J8 ♣ 109852 | West 2♦ 2NT | North 1♦ Pass AP | East 1NT 2♥ | South Pass Pass |
| Board: 255 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 4♠ S | North: ♠ J5 ♥ K984 ♦ A10872 ♣ J2 | South: ♠ 10987643 ♥ A2 ♦ J4 ♣ AK | West 1NT Pass 1. Minor Suit Transfers after 1NT | North XN 4♠ | East 2♠ ¹ AP | South 1♠ 3♠ |
| Board: 256 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 2N E | North: ♠ Q ♥ AJ642 ♦ Q9876 ♣ QJ | South: ♠ KJ42 ♥ 987 ♦ J1032 ♣ 103 | West 2NT | North 1♥ AP | East 1NT | South Pass |
| Board: 257 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W | North: ♠ AQ ♥ J976 ♦ J1097 ♣ 875 | South: ♠ J1074 ♥ AK104 ♦ AQ3 ♣ 42 | West 1NT | North AP | East | South 1♦ |
| Board: 258 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 5♣X N | North: ♠ AQ97 ♥ K10875 ♦ — ♣ K752 | South: ♠ 6 ♥ 42 ♦ J10642 ♣ AQ1098 | West Pass X | North 1♥ 5♣ AP | East 1NT Pass | South 2NT ¹ Pass |

1. Unusual 2NT

North hands (Practice Page)

Opps_Overcall_1NT

Board: 259 ♠ K8762
Dealer: S ♥ Q106
Vul: Both ♦ 86
HCP: 9 ♣ A92

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

Partner bids first.

Board: 260 ♠ AQJ7
Dealer: N ♥ —
Vul: None ♦ K9763
HCP: 15 ♣ KQ65

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

You bid first.

Board: 261 ♠ 932
Dealer: S ♥ 10865
Vul: NS ♦ K6
HCP: 4 ♣ J876

West Bids 1NT if possible.

Partner bids first.

Board: 262 ♠ KJ108
Dealer: N ♥ Q52
Vul: Both ♦ AQ102
HCP: 12 ♣ 74

East Bids 1NT if possible.

You bid first.

Board: 263 ♠ A107
Dealer: S ♥ 1074
Vul: None ♦ 632
HCP: 4 ♣ 9732

West Bids 1NT if possible.

Partner bids first.

Board: 264 ♠ AQ75
Dealer: N ♥ 92
Vul: NS ♦ K987
HCP: 13 ♣ A74

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|-----------------|-------|-----------------|-------|
| Board: 259 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8762 | ♠ QJ9 | | | | 1♦ |
| Vul: Both | ♥ Q106 | ♥ A983 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ 86 | ♦ KQ42 | XX ¹ | Pass | 2♣ ² | AP |
| South HCP: 12 | ♣ A92 | ♣ 87 | 1. SOS | | | |
| Contract: 2♣ E | | | 2. artificial | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 260 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ7 | ♠ 98 | | | | |
| Vul: None | ♥ — | ♥ Q108732 | | 1♦ | 1NT | Pass |
| North HCP: 15 | ♦ K9763 | ♦ J85 | 2♦ | 2♠ | Pass | 3♦ |
| South HCP: 3 | ♣ KQ65 | ♣ 32 | AP | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 261 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 932 | ♠ AQ85 | | | | |
| Vul: NS | ♥ 10865 | ♥ A42 | | | | 1♣ |
| North HCP: 4 | ♦ K6 | ♦ A97 | 1NT | AP | | |
| South HCP: 14 | ♣ J876 | ♣ 1053 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 262 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ108 | ♠ 54 | | | | |
| Vul: Both | ♥ Q52 | ♥ K107 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♦ AQ102 | ♦ J954 | AP | | | |
| South HCP: 10 | ♣ 74 | ♣ AQ65 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 263 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A107 | ♠ 986 | | | | |
| Vul: None | ♥ 1074 | ♥ AKJ3 | | | | 1♣ |
| North HCP: 4 | ♦ 632 | ♦ J85 | 1NT | AP | | |
| South HCP: 12 | ♣ 9732 | ♣ QJ10 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 264 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ75 | ♠ 4 | | | | |
| Vul: NS | ♥ 92 | ♥ J76 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ K987 | ♦ A1064 | 2♦ | Pass | 2♥ | AP |
| South HCP: 8 | ♣ A74 | ♣ QJ1096 | | | | |
| Contract: 2♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 259 ♠ QJ9
Dealer: S ♥ A983
Vul: Both ♦ KQ42
HCP: 12 ♣ 87

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

You bid first.

Board: 260 ♠ 98
Dealer: N ♥ Q108732
Vul: None ♦ J85
HCP: 3 ♣ 32

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

Partner bids first.

Board: 261 ♠ AQ85
Dealer: S ♥ A42
Vul: NS ♦ A97
HCP: 14 ♣ 1053

West Bids 1NT if possible.

You bid first.

Board: 262 ♠ 54
Dealer: N ♥ K107
Vul: Both ♦ J954
HCP: 10 ♣ AQ65

East Bids 1NT if possible.

Partner bids first.

Board: 263 ♠ 986
Dealer: S ♥ AKJ3
Vul: None ♦ J85
HCP: 12 ♣ QJ10

West Bids 1NT if possible.

You bid first.

Board: 264 ♠ 4
Dealer: N ♥ J76
Vul: NS ♦ A1064
HCP: 8 ♣ QJ1096

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|-----------------|-------|-----------------|-------|
| Board: 259 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8762 | ♠ QJ9 | | | | 1♦ |
| Vul: Both | ♥ Q106 | ♥ A983 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ 86 | ♦ KQ42 | XX ¹ | Pass | 2♣ ² | AP |
| South HCP: 12 | ♣ A92 | ♣ 87 | 1. SOS | | | |
| Contract: 2♣ E | | | 2. artificial | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 260 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ7 | ♠ 98 | | | | |
| Vul: None | ♥ — | ♥ Q108732 | | 1♦ | 1NT | Pass |
| North HCP: 15 | ♦ K9763 | ♦ J85 | 2♦ | 2♠ | Pass | 3♦ |
| South HCP: 3 | ♣ KQ65 | ♣ 32 | AP | | | |
| Contract: 3♦ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 261 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 932 | ♠ AQ85 | | | | |
| Vul: NS | ♥ 10865 | ♥ A42 | | | | 1♣ |
| North HCP: 4 | ♦ K6 | ♦ A97 | 1NT | AP | | |
| South HCP: 14 | ♣ J876 | ♣ 1053 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 262 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ108 | ♠ 54 | | | | |
| Vul: Both | ♥ Q52 | ♥ K107 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♦ AQ102 | ♦ J954 | AP | | | |
| South HCP: 10 | ♣ 74 | ♣ AQ65 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 263 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A107 | ♠ 986 | | | | |
| Vul: None | ♥ 1074 | ♥ AKJ3 | | | | 1♣ |
| North HCP: 4 | ♦ 632 | ♦ J85 | 1NT | AP | | |
| South HCP: 12 | ♣ 9732 | ♣ QJ10 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 264 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ75 | ♠ 4 | | | | |
| Vul: NS | ♥ 92 | ♥ J76 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ K987 | ♦ A1064 | 2♦ | Pass | 2♥ | AP |
| South HCP: 8 | ♣ A74 | ♣ QJ1096 | | | | |
| Contract: 2♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 265 | ♠ QJ87 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q10753 | |
| Vul: EW | ♦ 93 | Partner bids first. |
| HCP: 5 | ♣ 32 | |
| Board: 266 | ♠ AKJ7 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q32 | West Bids 3♣ if possible. |
| Vul: None | ♦ 1074 | East Bids 3♦ if possible. |
| HCP: 12 | ♣ Q95 | You bid first. |
| Board: 267 | ♠ 542 | West Bids 1NT if possible. |
| Dealer: S | ♥ 10982 | East Bids 2♥ if possible. |
| Vul: NS | ♦ 98632 | West Bids 2♠ if possible. |
| HCP: 0 | ♣ 4 | East Bids 3♦ if possible. |
| | | West Bids 3♥ if possible. |
| | | East Bids 3NT if possible. |
| | | Partner bids first. |
| Board: 268 | ♠ A98754 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ84 | West Bids 2♠ if possible. |
| Vul: EW | ♦ AK5 | West Bids 4♣ if possible. |
| HCP: 16 | ♣ — | East Bids X♠ if possible. |
| | | You bid first. |
| Board: 269 | ♠ Q54 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ976 | |
| Vul: Both | ♦ 109 | Partner bids first. |
| HCP: 6 | ♣ J87 | |
| Board: 270 | ♠ AQ7 | East Bids 1NT if possible. |
| Dealer: N | ♥ — | |
| Vul: NS | ♦ A653 | You bid first. |
| HCP: 13 | ♣ K107653 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|-----------|------------|-----------------------------------|-------|-----------------|-------|
| Board: 265 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ87 | ♠ A1053 | | | | 1♦ |
| Vul: EW | ♥ Q10753 | ♥ 6 | | | | |
| North HCP: 5 | ♦ 93 | ♦ KQ1075 | 1NT | AP | | |
| South HCP: 12 | ♣ 32 | ♣ K95 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 266 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKJ7 | ♠ 9843 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ Q32 | ♥ A109 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 12 | ♦ 1074 | ♦ J9 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 5 | ♣ Q95 | ♣ 10842 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |
| | | | | | | |
| Board: 267 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 542 | ♠ K63 | | | | 1♣ |
| Vul: NS | ♥ 10982 | ♥ KQ6 | 1NT | Pass | 2♥ | Pass |
| North HCP: 0 | ♦ 98632 | ♦ 10 | 2♣ | Pass | 3♦ | Pass |
| South HCP: 12 | ♣ 4 | ♣ KJ10973 | 3♥ | Pass | 3NT | AP |
| Contract: 3N W | | | | | | |
| | | | | | | |
| Board: 268 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A98754 | ♠ 1032 | | 1♠ | 1NT | Pass |
| Vul: EW | ♥ KQ84 | ♥ 632 | 2♠ ¹ | 3♥ | Pass | Pass |
| North HCP: 16 | ♦ AK5 | ♦ 832 | 4♣ | 4♠ | X♠ | AP |
| South HCP: 0 | ♣ — | ♣ 9754 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 4♠X N | | | | | | |
| | | | | | | |
| Board: 269 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q54 | ♠ 986 | | | | 1♦ |
| Vul: Both | ♥ QJ976 | ♥ AK10 | | | | |
| North HCP: 6 | ♦ 109 | ♦ AQ82 | 1NT | AP | | |
| South HCP: 13 | ♣ J87 | ♣ 642 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 270 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ7 | ♠ J5 | | 1♣ | 1NT | 4♥ |
| Vul: NS | ♥ — | ♥ AQ109862 | AP | | | |
| North HCP: 13 | ♦ A653 | ♦ Q7 | | | | |
| South HCP: 9 | ♣ K107653 | ♣ 42 | | | | |
| Contract: 4♥ S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|------------|----------------------------|
| Board: 265 | ♠ A1053 | West Bids 1NT if possible. |
| Dealer: S | ♥ 6 | |
| Vul: EW | ♦ KQ1075 | You bid first. |
| HCP: 12 | ♣ K95 | |
| Board: 266 | ♠ 9843 | East Bids 1NT if possible. |
| Dealer: N | ♥ A109 | West Bids 3♣ if possible. |
| Vul: None | ♦ J9 | East Bids 3♦ if possible. |
| HCP: 5 | ♣ 10842 | Partner bids first. |
| Board: 267 | ♠ K63 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQ6 | East Bids 2♥ if possible. |
| Vul: NS | ♦ 10 | West Bids 2♠ if possible. |
| HCP: 12 | ♣ KJ10973 | East Bids 3♦ if possible. |
| | | West Bids 3♥ if possible. |
| | | East Bids 3NT if possible. |
| | | You bid first. |
| Board: 268 | ♠ 1032 | East Bids 1NT if possible. |
| Dealer: N | ♥ 632 | West Bids 2♠ if possible. |
| Vul: EW | ♦ 832 | West Bids 4♣ if possible. |
| HCP: 0 | ♣ 9754 | East Bids X♠ if possible. |
| | | Partner bids first. |
| Board: 269 | ♠ 986 | West Bids 1NT if possible. |
| Dealer: S | ♥ AK10 | |
| Vul: Both | ♦ AQ82 | You bid first. |
| HCP: 13 | ♣ 642 | |
| Board: 270 | ♠ J5 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ109862 | |
| Vul: NS | ♦ Q7 | Partner bids first. |
| HCP: 9 | ♣ 42 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | |
|---|---|---|--|
| Board: 265 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 1N W | North: ♠ QJ87 ♥ Q10753 ♦ 93 ♣ 32 | South: ♠ A1053 ♥ 6 ♦ KQ1075 ♣ K95 | West North East South 1NT AP 1♦ |
| Board: 266 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♦ E | North: ♠ AKJ7 ♥ Q32 ♦ 1074 ♣ Q95 | South: ♠ 9843 ♥ A109 ♦ J9 ♣ 10842 | West North East South 1♣ 1NT Pass 3♣ ¹ Pass 3♦ ² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 267 Dealer: S Vul: NS North HCP: 0 South HCP: 12 Contract: 3N W | North: ♠ 542 ♥ 10982 ♦ 98632 ♣ 4 | South: ♠ K63 ♥ KQ6 ♦ 10 ♣ KJ10973 | West North East South 1♣ 1NT Pass 2♣ Pass 2♥ Pass 3♥ Pass 3♦ Pass 3NT AP |
| Board: 268 Dealer: N Vul: EW North HCP: 16 South HCP: 0 Contract: 4♠X N | North: ♠ A98754 ♥ KQ84 ♦ AK5 ♣ — | South: ♠ 1032 ♥ 632 ♦ 832 ♣ 9754 | West North East South 1♣ 1NT Pass 2♣ ¹ 3♥ Pass Pass 4♣ 4♠ X♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 269 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W | North: ♠ Q54 ♥ QJ976 ♦ 109 ♣ J87 | South: ♠ 986 ♥ AK10 ♦ AQ82 ♣ 642 | West North East South 1NT AP 1♦ |
| Board: 270 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4♥ S | North: ♠ AQ7 ♥ — ♦ A653 ♣ K107653 | South: ♠ J5 ♥ AQ109862 ♦ Q7 ♣ 42 | West North East South 1♣ 1NT 4♥ AP |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 271 | ♠ J9872 | West Bids 1NT if possible. |
| Dealer: S | ♥ 6 | |
| Vul: EW | ♦ KJ983 | Partner bids first. |
| HCP: 5 | ♣ 43 | |

| | | |
|------------|---------|----------------------------|
| Board: 272 | ♠ AQJ72 | East Bids 1NT if possible. |
| Dealer: N | ♥ A62 | East Bids 2♦ if possible. |
| Vul: Both | ♦ Q | |
| HCP: 14 | ♣ J1042 | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 273 | ♠ J32 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q7 | East Bids 2NT if possible. |
| Vul: None | ♦ 108765 | |
| HCP: 3 | ♣ 863 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 274 | ♠ KQ7 | East Bids 1NT if possible. |
| Dealer: N | ♥ A1086 | |
| Vul: EW | ♦ A74 | You bid first. |
| HCP: 13 | ♣ 865 | |

| | | |
|------------|---------|----------------------------|
| Board: 275 | ♠ 108 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQ3 | |
| Vul: Both | ♦ K632 | Partner bids first. |
| HCP: 8 | ♣ 10872 | |

| | | |
|------------|---------|----------------------------|
| Board: 276 | ♠ A1073 | East Bids 1NT if possible. |
| Dealer: N | ♥ QJ2 | |
| Vul: None | ♦ 742 | You bid first. |
| HCP: 12 | ♣ AJ9 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 271 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9872 | ♠ Q6 | | | | |
| Vul: EW | ♥ 6 | ♥ KQJ83 | | | | 1♥ |
| North HCP: 5 | ♦ KJ983 | ♦ 74 | 1NT | AP | | |
| South HCP: 12 | ♣ 43 | ♣ KJ86 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 272 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ72 | ♠ 93 | | 1♣ | 1NT | XN |
| Vul: Both | ♥ A62 | ♥ KQ1083 | Pass | Pass | 2♦ | Pass |
| North HCP: 14 | ♦ Q | ♦ AJ975 | Pass | 3♣ | Pass | 3♠ |
| South HCP: 10 | ♣ J1042 | ♣ 8 | AP | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 273 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J32 | ♠ 1064 | | | | |
| Vul: None | ♥ Q7 | ♥ AJ1096 | | | | 1♥ |
| North HCP: 3 | ♦ 108765 | ♦ QJ4 | 1NT | Pass | 2NT | AP |
| South HCP: 12 | ♣ 863 | ♣ KJ | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 274 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ AJ62 | | | | |
| Vul: EW | ♥ A1086 | ♥ J73 | | 1♣ | 1NT | XN |
| North HCP: 13 | ♦ A74 | ♦ 1096 | AP | | | |
| South HCP: 9 | ♣ 865 | ♣ K92 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 275 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ Q95 | | | | |
| Vul: Both | ♥ KQ3 | ♥ J10962 | | | | 1♥ |
| North HCP: 8 | ♦ K632 | ♦ AQ10 | 1NT | 2♥ | AP | |
| South HCP: 14 | ♣ 10872 | ♣ AJ | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 276 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1073 | ♠ J5 | | | | |
| Vul: None | ♥ QJ2 | ♥ 65 | | | | |
| North HCP: 12 | ♦ 742 | ♦ K10653 | | 1♣ | 1NT | AP |
| South HCP: 4 | ♣ AJ9 | ♣ 10843 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 271 | ♠ Q6 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQJ83 | |
| Vul: EW | ♦ 74 | You bid first. |
| HCP: 12 | ♣ KJ86 | |

| | | |
|------------|----------|----------------------------|
| Board: 272 | ♠ 93 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ1083 | East Bids 2♦ if possible. |
| Vul: Both | ♦ AJ975 | |
| HCP: 10 | ♣ 8 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 273 | ♠ 1064 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ1096 | East Bids 2NT if possible. |
| Vul: None | ♦ QJ4 | |
| HCP: 12 | ♣ KJ | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 274 | ♠ AJ62 | East Bids 1NT if possible. |
| Dealer: N | ♥ J73 | |
| Vul: EW | ♦ 1096 | Partner bids first. |
| HCP: 9 | ♣ K92 | |

| | | |
|------------|----------|----------------------------|
| Board: 275 | ♠ Q95 | West Bids 1NT if possible. |
| Dealer: S | ♥ J10962 | |
| Vul: Both | ♦ AQ10 | You bid first. |
| HCP: 14 | ♣ AJ | |

| | | |
|------------|----------|----------------------------|
| Board: 276 | ♠ J5 | East Bids 1NT if possible. |
| Dealer: N | ♥ 65 | |
| Vul: None | ♦ K10653 | Partner bids first. |
| HCP: 4 | ♣ 10843 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 271 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9872 | ♠ Q6 | | | | |
| Vul: EW | ♥ 6 | ♥ KQJ83 | | | | 1♥ |
| North HCP: 5 | ♦ KJ983 | ♦ 74 | 1NT | AP | | |
| South HCP: 12 | ♣ 43 | ♣ KJ86 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 272 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ72 | ♠ 93 | | 1♣ | 1NT | XN |
| Vul: Both | ♥ A62 | ♥ KQ1083 | Pass | Pass | 2♦ | Pass |
| North HCP: 14 | ♦ Q | ♦ AJ975 | Pass | 3♣ | Pass | 3♠ |
| South HCP: 10 | ♣ J1042 | ♣ 8 | AP | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 273 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J32 | ♠ 1064 | | | | |
| Vul: None | ♥ Q7 | ♥ AJ1096 | | | | 1♥ |
| North HCP: 3 | ♦ 108765 | ♦ QJ4 | 1NT | Pass | 2NT | AP |
| South HCP: 12 | ♣ 863 | ♣ KJ | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 274 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ AJ62 | | | | |
| Vul: EW | ♥ A1086 | ♥ J73 | | 1♣ | 1NT | XN |
| North HCP: 13 | ♦ A74 | ♦ 1096 | AP | | | |
| South HCP: 9 | ♣ 865 | ♣ K92 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 275 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ Q95 | | | | |
| Vul: Both | ♥ KQ3 | ♥ J10962 | | | | 1♥ |
| North HCP: 8 | ♦ K632 | ♦ AQ10 | 1NT | 2♥ | AP | |
| South HCP: 14 | ♣ 10872 | ♣ AJ | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 276 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1073 | ♠ J5 | | | | |
| Vul: None | ♥ QJ2 | ♥ 65 | | | | |
| North HCP: 12 | ♦ 742 | ♦ K10653 | | 1♣ | 1NT | AP |
| South HCP: 4 | ♣ AJ9 | ♣ 10843 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 277 ♠ K872
Dealer: S ♥ —
Vul: NS ♦ J1054
HCP: 4 ♣ 108732

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

Partner bids first.

Board: 278 ♠ KQ975
Dealer: N ♥ A98
Vul: Both ♦ J
HCP: 12 ♣ Q984

East Bids 1NT if possible.

You bid first.

Board: 279 ♠ QJ7643
Dealer: S ♥ J
Vul: None ♦ 8643
HCP: 4 ♣ 52

West Bids 1NT if possible.

Partner bids first.

Board: 280 ♠ KJ107
Dealer: N ♥ KJ102
Vul: NS ♦ Q95
HCP: 13 ♣ K10

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

You bid first.

Board: 281 ♠ 853
Dealer: S ♥ Q1085
Vul: EW ♦ A2
HCP: 7 ♣ J632

West Bids 1NT if possible.

Partner bids first.

Board: 282 ♠ Q5
Dealer: N ♥ A7
Vul: None ♦ KQ109642
HCP: 14 ♣ K7

East Bids 1NT if possible.
West Bids 2♦ if possible.
East Redoubles if possible.
West Bids 2♠ if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 277 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K872 | ♠ A3 | | | | 1♦ |
| Vul: NS | ♥ — | ♥ 1065 | 1NT | Pass | 2♦ | Pass |
| North HCP: 4 | ♦ J1054 | ♦ Q9873 | 2♥ | Pass | 3♥ | Pass |
| South HCP: 12 | ♣ 108732 | ♣ AQ6 | 4♥ | AP | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 278 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ975 | ♠ J6 | | 1♠ | 1NT | XN |
| Vul: Both | ♥ A98 | ♥ 764 | Pass | 2♣ | Pass | 2♦ |
| North HCP: 12 | ♦ J | ♦ A10973 | AP | | | |
| South HCP: 9 | ♣ Q984 | ♣ KJ6 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 279 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ7643 | ♠ K82 | | | | 1♥ |
| Vul: None | ♥ J | ♥ K8653 | 1NT | AP | | |
| North HCP: 4 | ♦ 8643 | ♦ KJ | | | | |
| South HCP: 13 | ♣ 52 | ♣ QJ7 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 280 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ107 | ♠ 982 | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ KJ102 | ♥ 543 | 2NT | AP | | |
| North HCP: 13 | ♦ Q95 | ♦ K102 | | | | |
| South HCP: 3 | ♣ K10 | ♣ 9532 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 281 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 853 | ♠ KJ96 | | | | 1♦ |
| Vul: EW | ♥ Q1085 | ♥ K93 | 1NT | AP | | |
| North HCP: 7 | ♦ A2 | ♦ 9753 | | | | |
| South HCP: 14 | ♣ J632 | ♣ AK | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|------------|--------|---------------|-------|-----------------|-------|
| Board: 282 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ A103 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ A7 | ♥ QJ86 | 2♦ | X | XX ¹ | Pass |
| North HCP: 14 | ♦ KQ109642 | ♦ 87 | 2♠ | AP | | |
| South HCP: 7 | ♣ K7 | ♣ 8432 | 1. artificial | | | |
| Contract: 2♠ W | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 277 ♠ A3
Dealer: S ♥ 1065
Vul: NS ♦ Q9873
HCP: 12 ♣ AQ6

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

You bid first.

Board: 278 ♠ J6
Dealer: N ♥ 764
Vul: Both ♦ A10973
HCP: 9 ♣ KJ6

East Bids 1NT if possible.

Partner bids first.

Board: 279 ♠ K82
Dealer: S ♥ K8653
Vul: None ♦ KJ
HCP: 13 ♣ QJ7

West Bids 1NT if possible.

You bid first.

Board: 280 ♠ 982
Dealer: N ♥ 543
Vul: NS ♦ K102
HCP: 3 ♣ 9532

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

Partner bids first.

Board: 281 ♠ KJ96
Dealer: S ♥ K93
Vul: EW ♦ 9753
HCP: 14 ♣ AK

West Bids 1NT if possible.

You bid first.

Board: 282 ♠ A103
Dealer: N ♥ QJ86
Vul: None ♦ 87
HCP: 7 ♣ 8432

East Bids 1NT if possible.
West Bids 2♦ if possible.
East Redoubles if possible.
West Bids 2♠ if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 277 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K872 | ♠ A3 | | | | 1♦ |
| Vul: NS | ♥ — | ♥ 1065 | 1NT | Pass | 2♦ | Pass |
| North HCP: 4 | ♦ J1054 | ♦ Q9873 | 2♥ | Pass | 3♥ | Pass |
| South HCP: 12 | ♣ 108732 | ♣ AQ6 | 4♥ | AP | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 278 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ975 | ♠ J6 | | 1♠ | 1NT | XN |
| Vul: Both | ♥ A98 | ♥ 764 | Pass | 2♣ | Pass | 2♦ |
| North HCP: 12 | ♦ J | ♦ A10973 | AP | | | |
| South HCP: 9 | ♣ Q984 | ♣ KJ6 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 279 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ7643 | ♠ K82 | | | | 1♥ |
| Vul: None | ♥ J | ♥ K8653 | 1NT | AP | | |
| North HCP: 4 | ♦ 8643 | ♦ KJ | | | | |
| South HCP: 13 | ♣ 52 | ♣ QJ7 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 280 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ107 | ♠ 982 | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ KJ102 | ♥ 543 | 2NT | AP | | |
| North HCP: 13 | ♦ Q95 | ♦ K102 | | | | |
| South HCP: 3 | ♣ K10 | ♣ 9532 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 281 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 853 | ♠ KJ96 | | | | 1♦ |
| Vul: EW | ♥ Q1085 | ♥ K93 | 1NT | AP | | |
| North HCP: 7 | ♦ A2 | ♦ 9753 | | | | |
| South HCP: 14 | ♣ J632 | ♣ AK | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|------------|--------|---------------|-------|-----------------|-------|
| Board: 282 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ A103 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ A7 | ♥ QJ86 | 2♦ | X | XX ¹ | Pass |
| North HCP: 14 | ♦ KQ109642 | ♦ 87 | 2♠ | AP | | |
| South HCP: 7 | ♣ K7 | ♣ 8432 | 1. artificial | | | |
| Contract: 2♠ W | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 283 ♠ 1098532
Dealer: S ♥ —
Vul: NS ♦ K10972
HCP: 4 ♣ J9

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 284 ♠ AQ10986
Dealer: N ♥ QJ107
Vul: EW ♦ Q8
HCP: 14 ♣ K

East Bids 1NT if possible.

You bid first.

Board: 285 ♠ A1096
Dealer: S ♥ Q875
Vul: Both ♦ J62
HCP: 8 ♣ J10

West Bids 1NT if possible.

Partner bids first.

Board: 286 ♠ 84
Dealer: N ♥ AK
Vul: NS ♦ AK963
HCP: 18 ♣ A1064

East Bids 1NT if possible.

You bid first.

Board: 287 ♠ 964
Dealer: S ♥ KQ64
Vul: EW ♦ Q2
HCP: 7 ♣ 8543

West Bids 1NT if possible.

Partner bids first.

Board: 288 ♠ A94
Dealer: N ♥ J7
Vul: Both ♦ Q5
HCP: 14 ♣ AK10983

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|--------|----------|-------|-----------------|-------|
| Board: 283 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1098532 | ♠ QJ74 | | | | 1♣ |
| Vul: NS | ♥ — | ♥ AJ73 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 4 | ♦ K10972 | ♦ J | 4♥ | AP | | |
| South HCP: 12 | ♣ J9 | ♣ K643 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 284 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ10986 | ♠ 74 | | | | |
| Vul: EW | ♥ QJ107 | ♥ 63 | 1♠ | | 1NT | AP |
| North HCP: 14 | ♦ Q8 | ♦ AK1063 | | | | |
| South HCP: 8 | ♣ K | ♣ J954 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 285 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1096 | ♠ K3 | | | | 1♣ |
| Vul: Both | ♥ Q875 | ♥ 63 | 1NT | AP | | |
| North HCP: 8 | ♦ J62 | ♦ AKQ | | | | |
| South HCP: 14 | ♣ J10 | ♣ Q87532 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 286 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 84 | ♠ K7653 | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ AK | ♥ 743 | Pass | 2♣ | Pass | 2♦ |
| North HCP: 18 | ♦ AK963 | ♦ 1054 | AP | | | |
| South HCP: 4 | ♣ A1064 | ♣ J2 | | | | |
| Contract: 2♦ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 287 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 964 | ♠ AQ102 | | | | 1♦ |
| Vul: EW | ♥ KQ64 | ♥ A53 | 1NT | AP | | |
| North HCP: 7 | ♦ Q2 | ♦ A8654 | | | | |
| South HCP: 14 | ♣ 8543 | ♣ 7 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 288 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A94 | ♠ J85 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ J7 | ♥ 95 | 2♥ | Pass | 2♠ | Pass |
| North HCP: 14 | ♦ Q5 | ♦ J9832 | 4♥ | AP | | |
| South HCP: 2 | ♣ AK10983 | ♣ 652 | | | | |
| Contract: 4♥ W | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 283 ♠ QJ74
Dealer: S ♥ AJ73
Vul: NS ♦ J
HCP: 12 ♣ K643

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 284 ♠ 74
Dealer: N ♥ 63
Vul: EW ♦ AK1063
HCP: 8 ♣ J954

East Bids 1NT if possible.

Partner bids first.

Board: 285 ♠ K3
Dealer: S ♥ 63
Vul: Both ♦ AKQ
HCP: 14 ♣ Q87532

West Bids 1NT if possible.

You bid first.

Board: 286 ♠ K7653
Dealer: N ♥ 743
Vul: NS ♦ 1054
HCP: 4 ♣ J2

East Bids 1NT if possible.

Partner bids first.

Board: 287 ♠ AQ102
Dealer: S ♥ A53
Vul: EW ♦ A8654
HCP: 14 ♣ 7

West Bids 1NT if possible.

You bid first.

Board: 288 ♠ J85
Dealer: N ♥ 95
Vul: Both ♦ J9832
HCP: 2 ♣ 652

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|--------|----------|-------|-----------------|-------|
| Board: 283 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1098532 | ♠ QJ74 | | | | 1♣ |
| Vul: NS | ♥ — | ♥ AJ73 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 4 | ♦ K10972 | ♦ J | 4♥ | AP | | |
| South HCP: 12 | ♣ J9 | ♣ K643 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 284 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ10986 | ♠ 74 | | | | |
| Vul: EW | ♥ QJ107 | ♥ 63 | 1♠ | | 1NT | AP |
| North HCP: 14 | ♦ Q8 | ♦ AK1063 | | | | |
| South HCP: 8 | ♣ K | ♣ J954 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 285 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1096 | ♠ K3 | | | | 1♣ |
| Vul: Both | ♥ Q875 | ♥ 63 | 1NT | AP | | |
| North HCP: 8 | ♦ J62 | ♦ AKQ | | | | |
| South HCP: 14 | ♣ J10 | ♣ Q87532 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 286 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 84 | ♠ K7653 | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ AK | ♥ 743 | Pass | 2♣ | Pass | 2♦ |
| North HCP: 18 | ♦ AK963 | ♦ 1054 | AP | | | |
| South HCP: 4 | ♣ A1064 | ♣ J2 | | | | |
| Contract: 2♦ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 287 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 964 | ♠ AQ102 | | | | 1♦ |
| Vul: EW | ♥ KQ64 | ♥ A53 | 1NT | AP | | |
| North HCP: 7 | ♦ Q2 | ♦ A8654 | | | | |
| South HCP: 14 | ♣ 8543 | ♣ 7 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 288 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A94 | ♠ J85 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ J7 | ♥ 95 | 2♥ | Pass | 2♠ | Pass |
| North HCP: 14 | ♦ Q5 | ♦ J9832 | 4♥ | AP | | |
| South HCP: 2 | ♣ AK10983 | ♣ 652 | | | | |
| Contract: 4♥ W | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 289 ♠ 1076
Dealer: S ♥ 864
Vul: None ♦ K864
HCP: 3 ♣ 964

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 2NT if possible.

Partner bids first.

Board: 290 ♠ K2
Dealer: N ♥ 1082
Vul: EW ♦ AJ2
HCP: 12 ♣ A10963

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

You bid first.

Board: 291 ♠ K8654
Dealer: S ♥ KJ54
Vul: Both ♦ J73
HCP: 8 ♣ 8

West Bids 1NT if possible.

Partner bids first.

Board: 292 ♠ A3
Dealer: N ♥ KJ1087
Vul: None ♦ K43
HCP: 13 ♣ Q63

East Bids 1NT if possible.

You bid first.

Board: 293 ♠ Q1086
Dealer: S ♥ K976
Vul: NS ♦ 865
HCP: 9 ♣ A8

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

Partner bids first.

Board: 294 ♠ 1073
Dealer: N ♥ AKQ
Vul: Both ♦ J54
HCP: 13 ♣ QJ102

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 289 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1076 | ♠ AK4 | | | | 1♣ |
| Vul: None | ♥ 864 | ♥ AJ107 | 1NT | Pass | 2♥ | Pass |
| North HCP: 3 | ♦ K864 | ♦ 2 | 2♠ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 964 | ♣ J10532 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|-----------------|-------|------|-------|
| Board: 290 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ Q754 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ 1082 | ♥ 763 | 2♣ ¹ | X | 2♦ | Pass |
| North HCP: 12 | ♦ AJ2 | ♦ Q9854 | 2NT | AP | | |
| South HCP: 5 | ♣ A10963 | ♣ J | 1. Stayman | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 291 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8654 | ♠ 3 | | | | 1♦ |
| Vul: Both | ♥ KJ54 | ♥ AQ10 | 1NT | AP | | |
| North HCP: 8 | ♦ J73 | ♦ 98652 | | | | |
| South HCP: 13 | ♣ 8 | ♣ AK92 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 292 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ 987 | | | | |
| Vul: None | ♥ KJ1087 | ♥ 54 | 1♥ | | 1NT | AP |
| North HCP: 13 | ♦ K43 | ♦ A86 | | | | |
| South HCP: 5 | ♣ Q63 | ♣ J10875 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|-----------------------------------|-------|-----------------|-------|
| Board: 293 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1086 | ♠ K754 | | | | 1♦ |
| Vul: NS | ♥ K976 | ♥ Q53 | 1NT | XN | 2♠ ¹ | Pass |
| North HCP: 9 | ♦ 865 | ♦ AK97 | 3♣ ² | AP | | |
| South HCP: 12 | ♣ A8 | ♣ 103 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 294 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 1073 | ♠ 86542 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ AKQ | ♥ J65 | 2♦ | Pass | 2♥ | Pass |
| North HCP: 13 | ♦ J54 | ♦ Q106 | 3NT | AP | | |
| South HCP: 3 | ♣ QJ102 | ♣ 74 | | | | |
| Contract: 3N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 289 ♠ AK4
Dealer: S ♥ AJ107
Vul: None ♦ 2
HCP: 13 ♣ J10532

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 2NT if possible.

You bid first.

Board: 290 ♠ Q754
Dealer: N ♥ 763
Vul: EW ♦ Q9854
HCP: 5 ♣ J

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

Partner bids first.

Board: 291 ♠ 3
Dealer: S ♥ AQ10
Vul: Both ♦ 98652
HCP: 13 ♣ AK92

West Bids 1NT if possible.

You bid first.

Board: 292 ♠ 987
Dealer: N ♥ 54
Vul: None ♦ A86
HCP: 5 ♣ J10875

East Bids 1NT if possible.

Partner bids first.

Board: 293 ♠ K754
Dealer: S ♥ Q53
Vul: NS ♦ AK97
HCP: 12 ♣ 103

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

You bid first.

Board: 294 ♠ 86542
Dealer: N ♥ J65
Vul: Both ♦ Q106
HCP: 3 ♣ 74

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 289 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1076 | ♠ AK4 | | | | 1♣ |
| Vul: None | ♥ 864 | ♥ AJ107 | 1NT | Pass | 2♥ | Pass |
| North HCP: 3 | ♦ K864 | ♦ 2 | 2♠ | Pass | 2NT | AP |
| South HCP: 13 | ♣ 964 | ♣ J10532 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|-----------------|-------|------|-------|
| Board: 290 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ Q754 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ 1082 | ♥ 763 | 2♣ ¹ | X | 2♦ | Pass |
| North HCP: 12 | ♦ AJ2 | ♦ Q9854 | 2NT | AP | | |
| South HCP: 5 | ♣ A10963 | ♣ J | 1. Stayman | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 291 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K8654 | ♠ 3 | | | | 1♦ |
| Vul: Both | ♥ KJ54 | ♥ AQ10 | 1NT | AP | | |
| North HCP: 8 | ♦ J73 | ♦ 98652 | | | | |
| South HCP: 13 | ♣ 8 | ♣ AK92 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 292 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ 987 | | | | |
| Vul: None | ♥ KJ1087 | ♥ 54 | 1♥ | | 1NT | AP |
| North HCP: 13 | ♦ K43 | ♦ A86 | | | | |
| South HCP: 5 | ♣ Q63 | ♣ J10875 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|-----------------------------------|-------|-----------------|-------|
| Board: 293 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1086 | ♠ K754 | | | | 1♦ |
| Vul: NS | ♥ K976 | ♥ Q53 | 1NT | XN | 2♠ ¹ | Pass |
| North HCP: 9 | ♦ 865 | ♦ AK97 | 3♣ ² | AP | | |
| South HCP: 12 | ♣ A8 | ♣ 103 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 294 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 1073 | ♠ 86542 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ AKQ | ♥ J65 | 2♦ | Pass | 2♥ | Pass |
| North HCP: 13 | ♦ J54 | ♦ Q106 | 3NT | AP | | |
| South HCP: 3 | ♣ QJ102 | ♣ 74 | | | | |
| Contract: 3N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 295 ♠ 1092
Dealer: S ♥ 864
Vul: None ♦ J1084
HCP: 1 ♣ 863

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 296 ♠ K10854
Dealer: N ♥ KQ
Vul: NS ♦ K864
HCP: 14 ♣ QJ

East Bids 1NT if possible.

You bid first.

Board: 297 ♠ J52
Dealer: S ♥ 1084
Vul: EW ♦ 9873
HCP: 2 ♣ J87

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

Partner bids first.

Board: 298 ♠ J82
Dealer: N ♥ A986
Vul: None ♦ QJ9
HCP: 12 ♣ KJ8

East Bids 1NT if possible.

You bid first.

Board: 299 ♠ KJ9854
Dealer: S ♥ 3
Vul: NS ♦ 7
HCP: 9 ♣ AJ543

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

Partner bids first.

Board: 300 ♠ A874
Dealer: N ♥ A9432
Vul: Both ♦ J2
HCP: 13 ♣ A9

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

Board: 295
Dealer: S
Vul: None
North HCP: 1
South HCP: 13
Contract: 3N W

North:
♠ 1092
♥ 864
♦ J1084
♣ 863

South:
♠ AK8
♥ Q932
♦ A753
♣ 75

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

Board: 296
Dealer: N
Vul: NS
North HCP: 14
South HCP: 6
Contract: 1N E

North:
♠ K10854
♥ KQ
♦ K864
♣ QJ

South:
♠ Q
♥ 987
♦ A1053
♣ 109852

| West | North | East | South |
|------|-------|------|-------|
| | 1♠ | 1NT | AP |

Board: 297
Dealer: S
Vul: EW
North HCP: 2
South HCP: 13
Contract: 4♥ W

North:
♠ J52
♥ 1084
♦ 9873
♣ J87

South:
♠ K8
♥ 53
♦ KJ42
♣ AQ964

| West | North | East | South |
|-----------------|-------|-----------------|-------|
| | | | 1♣ |
| 1NT | Pass | 2♣ ¹ | X |
| 2♥ | Pass | 3♣ ² | Pass |
| 3♦ ³ | Pass | 3♠ ⁴ | Pass |
| 4♥ | AP | | |

1. Stayman
2. limit raise or better in ♥
3. Cue bid, a ♦ stopper
4. Cue bid, a ♠ stopper

Board: 298
Dealer: N
Vul: None
North HCP: 12
South HCP: 9
Contract: 1NX E

North:
♠ J82
♥ A986
♦ QJ9
♣ KJ8

South:
♠ Q975
♥ KJ4
♦ K10643
♣ 2

| West | North | East | South |
|------|-------|------|-------|
| | 1♣ | 1NT | XN |
| AP | | | |

Board: 299
Dealer: S
Vul: NS
North HCP: 9
South HCP: 12
Contract: 3♦X W

North:
♠ KJ9854
♥ 3
♦ 7
♣ AJ543

South:
♠ 2
♥ KQ9865
♦ AQJ32
♣ 6

| West | North | East | South |
|------|-------|------|-------|
| | | | 1♥ |
| 1NT | 2♠ | Pass | Pass |
| 3♦ | Pass | Pass | X |
| AP | | | |

Board: 300
Dealer: N
Vul: Both
North HCP: 13
South HCP: 6
Contract: 1N E

North:
♠ A874
♥ A9432
♦ J2
♣ A9

South:
♠ K53
♥ Q10
♦ 109543
♣ J83

| West | North | East | South |
|------|-------|------|-------|
| | 1♥ | 1NT | AP |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 295 ♠ AK8
Dealer: S ♥ Q932
Vul: None ♦ A753
HCP: 13 ♣ 75

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 3NT if possible.

You bid first.

Board: 296 ♠ Q
Dealer: N ♥ 987
Vul: NS ♦ A1053
HCP: 6 ♣ 109852

East Bids 1NT if possible.

Partner bids first.

Board: 297 ♠ K8
Dealer: S ♥ 53
Vul: EW ♦ KJ42
HCP: 13 ♣ AQ964

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

You bid first.

Board: 298 ♠ Q975
Dealer: N ♥ KJ4
Vul: None ♦ K10643
HCP: 9 ♣ 2

East Bids 1NT if possible.

Partner bids first.

Board: 299 ♠ 2
Dealer: S ♥ KQ9865
Vul: NS ♦ AQJ32
HCP: 12 ♣ 6

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

You bid first.

Board: 300 ♠ K53
Dealer: N ♥ Q10
Vul: Both ♦ 109543
HCP: 6 ♣ J83

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

Board: 295
Dealer: S
Vul: None
North HCP: 1
South HCP: 13
Contract: 3N W

North:
♠ 1092
♥ 864
♦ J1084
♣ 863

South:
♠ AK8
♥ Q932
♦ A753
♣ 75

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

Board: 296
Dealer: N
Vul: NS
North HCP: 14
South HCP: 6
Contract: 1N E

North:
♠ K10854
♥ KQ
♦ K864
♣ QJ

South:
♠ Q
♥ 987
♦ A1053
♣ 109852

| West | North | East | South |
|------|-------|------|-------|
| | 1♠ | 1NT | AP |

Board: 297
Dealer: S
Vul: EW
North HCP: 2
South HCP: 13
Contract: 4♥ W

North:
♠ J52
♥ 1084
♦ 9873
♣ J87

South:
♠ K8
♥ 53
♦ KJ42
♣ AQ964

| West | North | East | South |
|-----------------|-------|-----------------|-------|
| | | | 1♣ |
| 1NT | Pass | 2♣ ¹ | X |
| 2♥ | Pass | 3♣ ² | Pass |
| 3♦ ³ | Pass | 3♠ ⁴ | Pass |
| 4♥ | AP | | |

1. Stayman
2. limit raise or better in ♥
3. Cue bid, a ♦ stopper
4. Cue bid, a ♠ stopper

Board: 298
Dealer: N
Vul: None
North HCP: 12
South HCP: 9
Contract: 1NX E

North:
♠ J82
♥ A986
♦ QJ9
♣ KJ8

South:
♠ Q975
♥ KJ4
♦ K10643
♣ 2

| West | North | East | South |
|------|-------|------|-------|
| | 1♣ | 1NT | XN |
| AP | | | |

Board: 299
Dealer: S
Vul: NS
North HCP: 9
South HCP: 12
Contract: 3♦X W

North:
♠ KJ9854
♥ 3
♦ 7
♣ AJ543

South:
♠ 2
♥ KQ9865
♦ AQJ32
♣ 6

| West | North | East | South |
|------|-------|------|-------|
| | | | 1♥ |
| 1NT | 2♠ | Pass | Pass |
| 3♦ | Pass | Pass | X |
| AP | | | |

Board: 300
Dealer: N
Vul: Both
North HCP: 13
South HCP: 6
Contract: 1N E

North:
♠ A874
♥ A9432
♦ J2
♣ A9

South:
♠ K53
♥ Q10
♦ 109543
♣ J83

| West | North | East | South |
|------|-------|------|-------|
| | 1♥ | 1NT | AP |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 301 ♠ A1097 West Bids 1NT if possible.
Dealer: S ♥ KJ97 East Bids 2♦ if possible.
Vul: NS ♦ J2
HCP: 11 ♣ Q32 Partner bids first.

Board: 302 ♠ AJ8 East Bids 1NT if possible.
Dealer: N ♥ AJ2
Vul: EW ♦ Q9865 You bid first.
HCP: 14 ♣ Q6

Board: 303 ♠ 65 West Bids 1NT if possible.
Dealer: S ♥ 763
Vul: Both ♦ KQ53 Partner bids first.
HCP: 6 ♣ J652

Board: 304 ♠ K109 East Bids 1NT if possible.
Dealer: N ♥ QJ9763 West Bids 2NT if possible.
Vul: EW ♦ Q
HCP: 12 ♣ KJ4 You bid first.

Board: 305 ♠ J1065 West Bids 1NT if possible.
Dealer: S ♥ QJ9
Vul: None ♦ 1095 Partner bids first.
HCP: 6 ♣ Q74

Board: 306 ♠ Q42 East Bids 1NT if possible.
Dealer: N ♥ Q10 West Bids 2♦ if possible.
Vul: NS ♦ KQJ4 East Bids 2♥ if possible.
HCP: 12 ♣ Q1073 West Bids 3♥ if possible.
East Bids 4♥ if possible.
You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 301 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1097 | ♠ Q86 | | | | 1♦ |
| Vul: NS | ♥ KJ97 | ♥ 5 | 1NT | XN | 2♦ | 3♦ |
| North HCP: 11 | ♦ J2 | ♦ K109876 | AP | | | |
| South HCP: 12 | ♣ Q32 | ♣ AK5 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 302 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ 932 | | | | |
| Vul: EW | ♥ AJ2 | ♥ 10976 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ Q9865 | ♦ 73 | | | | |
| South HCP: 4 | ♣ Q6 | ♣ A754 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 303 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 65 | ♠ AQ94 | | | | 1♣ |
| Vul: Both | ♥ 763 | ♥ K104 | 1NT | AP | | |
| North HCP: 6 | ♦ KQ53 | ♦ 1092 | | | | |
| South HCP: 13 | ♣ J652 | ♣ A94 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 304 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K109 | ♠ Q742 | | | | |
| Vul: EW | ♥ QJ9763 | ♥ 852 | | 1♥ | 1NT | Pass |
| North HCP: 12 | ♦ Q | ♦ 85 | 2NT | AP | | |
| South HCP: 4 | ♣ KJ4 | ♣ Q1093 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 305 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1065 | ♠ K8 | | | | 1♣ |
| Vul: None | ♥ QJ9 | ♥ K763 | 1NT | AP | | |
| North HCP: 6 | ♦ 1095 | ♦ A43 | | | | |
| South HCP: 13 | ♣ Q74 | ♣ K832 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 306 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q42 | ♠ K865 | | | | |
| Vul: NS | ♥ Q10 | ♥ 973 | | 1♦ | 1NT | Pass |
| North HCP: 12 | ♦ KQJ4 | ♦ 763 | 2♦ | Pass | 2♥ | Pass |
| South HCP: 6 | ♣ Q1073 | ♣ K82 | 3♥ | Pass | 4♥ | AP |
| Contract: 4♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 301 | ♠ Q86 | West Bids 1NT if possible. |
| Dealer: S | ♥ 5 | East Bids 2♦ if possible. |
| Vul: NS | ♦ K109876 | |
| HCP: 12 | ♣ AK5 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 302 | ♠ 932 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10976 | |
| Vul: EW | ♦ 73 | Partner bids first. |
| HCP: 4 | ♣ A754 | |

| | | |
|------------|--------|----------------------------|
| Board: 303 | ♠ AQ94 | West Bids 1NT if possible. |
| Dealer: S | ♥ K104 | |
| Vul: Both | ♦ 1092 | You bid first. |
| HCP: 13 | ♣ A94 | |

| | | |
|------------|---------|----------------------------|
| Board: 304 | ♠ Q742 | East Bids 1NT if possible. |
| Dealer: N | ♥ 852 | West Bids 2NT if possible. |
| Vul: EW | ♦ 85 | |
| HCP: 4 | ♣ Q1093 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 305 | ♠ K8 | West Bids 1NT if possible. |
| Dealer: S | ♥ K763 | |
| Vul: None | ♦ A43 | You bid first. |
| HCP: 13 | ♣ K832 | |

| | | |
|------------|--------|----------------------------|
| Board: 306 | ♠ K865 | East Bids 1NT if possible. |
| Dealer: N | ♥ 973 | West Bids 2♦ if possible. |
| Vul: NS | ♦ 763 | East Bids 2♥ if possible. |
| HCP: 6 | ♣ K82 | West Bids 3♥ if possible. |
| | | East Bids 4♥ if possible. |
| | | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 301 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1097 | ♠ Q86 | | | | 1♦ |
| Vul: NS | ♥ KJ97 | ♥ 5 | 1NT | XN | 2♦ | 3♦ |
| North HCP: 11 | ♦ J2 | ♦ K109876 | AP | | | |
| South HCP: 12 | ♣ Q32 | ♣ AK5 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 302 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ 932 | | | | |
| Vul: EW | ♥ AJ2 | ♥ 10976 | | 1♦ | 1NT | AP |
| North HCP: 14 | ♦ Q9865 | ♦ 73 | | | | |
| South HCP: 4 | ♣ Q6 | ♣ A754 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 303 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 65 | ♠ AQ94 | | | | 1♣ |
| Vul: Both | ♥ 763 | ♥ K104 | 1NT | AP | | |
| North HCP: 6 | ♦ KQ53 | ♦ 1092 | | | | |
| South HCP: 13 | ♣ J652 | ♣ A94 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 304 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K109 | ♠ Q742 | | | | |
| Vul: EW | ♥ QJ9763 | ♥ 852 | | 1♥ | 1NT | Pass |
| North HCP: 12 | ♦ Q | ♦ 85 | 2NT | AP | | |
| South HCP: 4 | ♣ KJ4 | ♣ Q1093 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 305 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1065 | ♠ K8 | | | | 1♣ |
| Vul: None | ♥ QJ9 | ♥ K763 | 1NT | AP | | |
| North HCP: 6 | ♦ 1095 | ♦ A43 | | | | |
| South HCP: 13 | ♣ Q74 | ♣ K832 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 306 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q42 | ♠ K865 | | | | |
| Vul: NS | ♥ Q10 | ♥ 973 | | 1♦ | 1NT | Pass |
| North HCP: 12 | ♦ KQJ4 | ♦ 763 | 2♦ | Pass | 2♥ | Pass |
| South HCP: 6 | ♣ Q1073 | ♣ K82 | 3♥ | Pass | 4♥ | AP |
| Contract: 4♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 307 ♠ J765
Dealer: S ♥ 73
Vul: Both ♦ 1097
HCP: 2 ♣ J1053

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 308 ♠ A1062
Dealer: N ♥ AQJ8
Vul: NS ♦ 952
HCP: 13 ♣ Q7

East Bids 1NT if possible.

You bid first.

Board: 309 ♠ 632
Dealer: S ♥ 10865
Vul: EW ♦ Q73
HCP: 2 ♣ 763

West Bids 1NT if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 310 ♠ 62
Dealer: N ♥ A952
Vul: None ♦ QJ107
HCP: 12 ♣ AJ10

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

You bid first.

Board: 311 ♠ J8642
Dealer: S ♥ 9
Vul: NS ♦ J962
HCP: 3 ♣ J85

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

Partner bids first.

Board: 312 ♠ 2
Dealer: N ♥ QJ76
Vul: EW ♦ A76543
HCP: 12 ♣ AJ

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|----------|-------|-----------------|-------|
| Board: 307 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J765 | ♠ A9432 | | | | 1♠ |
| Vul: Both | ♥ 73 | ♥ J | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 2 | ♦ 1097 | ♦ KQJ53 | 4♥ | AP | | |
| South HCP: 13 | ♣ J1053 | ♣ Q2 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 308 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1062 | ♠ K95 | | | | |
| Vul: NS | ♥ AQJ8 | ♥ 10542 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ 952 | ♦ KJ | | | | |
| South HCP: 8 | ♣ Q7 | ♣ J832 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|----------|-------|-----------------|-------|
| Board: 309 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 632 | ♠ AK | | | | 1♦ |
| Vul: EW | ♥ 10865 | ♥ Q92 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 2 | ♦ Q73 | ♦ A10852 | 4♠ | AP | | |
| South HCP: 13 | ♣ 763 | ♣ 1054 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|------|-------|
| Board: 310 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 62 | ♠ J9874 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ A952 | ♥ QJ6 | 2♣ ¹ | Pass | 2♠ | Pass |
| North HCP: 12 | ♦ QJ107 | ♦ 82 | 2NT | AP | | |
| South HCP: 4 | ♣ AJ10 | ♣ 732 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 311 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8642 | ♠ KQ109 | | | | 1♣ |
| Vul: NS | ♥ 9 | ♥ A872 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ J962 | ♦ 3 | 2♥ | Pass | 4♥ | AP |
| South HCP: 13 | ♣ J85 | ♣ A1093 | 1. Stayman | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 312 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 2 | ♠ QJ93 | | | | |
| Vul: EW | ♥ QJ76 | ♥ A84 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♦ A76543 | ♦ 1092 | Pass | 2♦ | AP | |
| South HCP: 10 | ♣ AJ | ♣ K53 | | | | |
| Contract: 2♦ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 307 ♠ A9432
Dealer: S ♥ J
Vul: Both ♦ KQJ53
HCP: 13 ♣ Q2

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 308 ♠ K95
Dealer: N ♥ 10542
Vul: NS ♦ KJ
HCP: 8 ♣ J832

East Bids 1NT if possible.

Partner bids first.

Board: 309 ♠ AK
Dealer: S ♥ Q92
Vul: EW ♦ A10852
HCP: 13 ♣ 1054

West Bids 1NT if possible.
East Bids 4♥ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 310 ♠ J9874
Dealer: N ♥ QJ6
Vul: None ♦ 82
HCP: 4 ♣ 732

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

Partner bids first.

Board: 311 ♠ KQ109
Dealer: S ♥ A872
Vul: NS ♦ 3
HCP: 13 ♣ A1093

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

You bid first.

Board: 312 ♠ QJ93
Dealer: N ♥ A84
Vul: EW ♦ 1092
HCP: 10 ♣ K53

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|----------|-------|-----------------|-------|
| Board: 307 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J765 | ♠ A9432 | | | | 1♠ |
| Vul: Both | ♥ 73 | ♥ J | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 2 | ♦ 1097 | ♦ KQJ53 | 4♥ | AP | | |
| South HCP: 13 | ♣ J1053 | ♣ Q2 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 308 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1062 | ♠ K95 | | | | |
| Vul: NS | ♥ AQJ8 | ♥ 10542 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ 952 | ♦ KJ | | | | |
| South HCP: 8 | ♣ Q7 | ♣ J832 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|----------|-------|-----------------|-------|
| Board: 309 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 632 | ♠ AK | | | | 1♦ |
| Vul: EW | ♥ 10865 | ♥ Q92 | 1NT | Pass | 4♥ ¹ | Pass |
| North HCP: 2 | ♦ Q73 | ♦ A10852 | 4♠ | AP | | |
| South HCP: 13 | ♣ 763 | ♣ 1054 | 1. Texas | | | |
| Contract: 4♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|------|-------|
| Board: 310 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 62 | ♠ J9874 | | 1♦ | 1NT | Pass |
| Vul: None | ♥ A952 | ♥ QJ6 | 2♣ ¹ | Pass | 2♠ | Pass |
| North HCP: 12 | ♦ QJ107 | ♦ 82 | 2NT | AP | | |
| South HCP: 4 | ♣ AJ10 | ♣ 732 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 311 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8642 | ♠ KQ109 | | | | 1♣ |
| Vul: NS | ♥ 9 | ♥ A872 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♦ J962 | ♦ 3 | 2♥ | Pass | 4♥ | AP |
| South HCP: 13 | ♣ J85 | ♣ A1093 | 1. Stayman | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 312 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 2 | ♠ QJ93 | | | | |
| Vul: EW | ♥ QJ76 | ♥ A84 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♦ A76543 | ♦ 1092 | Pass | 2♦ | AP | |
| South HCP: 10 | ♣ AJ | ♣ K53 | | | | |
| Contract: 2♦ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 313 ♠ 108765
Dealer: S ♥ K
Vul: Both ♦ 92
HCP: 3 ♣ 108653

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

Partner bids first.

Board: 314 ♠ A10
Dealer: N ♥ J65
Vul: NS ♦ K9753
HCP: 12 ♣ KJ3

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

You bid first.

Board: 315 ♠ J643
Dealer: S ♥ 9862
Vul: EW ♦ 9542
HCP: 1 ♣ 8

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

Partner bids first.

Board: 316 ♠ AJ8
Dealer: N ♥ AQ8
Vul: Both ♦ J9743
HCP: 12 ♣ 97

East Bids 1NT if possible.

You bid first.

Board: 317 ♠ 9763
Dealer: S ♥ 97542
Vul: None ♦ J10
HCP: 1 ♣ 54

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

Partner bids first.

Board: 318 ♠ AQ102
Dealer: N ♥ AJ973
Vul: EW ♦ Q7
HCP: 13 ♣ 87

East Bids 1NT if possible.
West Bids 4♣ if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|-------------------------------|-------|-----------------|-------|
| Board: 313 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♦ |
| Vul: Both | ♠ 108765 | ♠ Q93 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♥ K | ♥ QJ87 | 2♥ | Pass | 3♦ ² | X |
| South HCP: 12 | ♦ 92 | ♦ AK1075 | 3♠ ³ | Pass | 4♣ ⁴ | Pass |
| Contract: 4♥ W | ♣ 108653 | ♣ 7 | 4♥ | AP | | |
| | | | 1. Stayman | | | |
| | | | 2. limit raise or better in ♥ | | | |
| | | | 3. Cue bid, a ♠ stopper | | | |
| | | | 4. Cue bid, a ♣ stopper | | | |

| | | | | | | |
|----------------|---------|--------|-----------------|-------|-----------------|-------|
| Board: 314 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: NS | ♠ A10 | ♠ K853 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♥ J65 | ♥ Q943 | Pass | Pass | XX ¹ | Pass |
| South HCP: 9 | ♦ K9753 | ♦ 86 | 2♣ ² | 2♦ | AP | |
| Contract: 2♦ N | ♣ KJ3 | ♣ A72 | | | | |
| | | | 1. SOS | | | |
| | | | 2. artificial | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|-----------------|-------|
| Board: 315 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: EW | ♠ J643 | ♠ 982 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♥ 9862 | ♥ AQ3 | 2♠ | Pass | 2NT | Pass |
| South HCP: 14 | ♦ 9542 | ♦ KQ6 | 3NT | AP | | |
| Contract: 3N W | ♣ 8 | ♣ K762 | | | | |
| | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 316 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: Both | ♠ AJ8 | ♠ K5 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♥ AQ8 | ♥ J9652 | | | | |
| South HCP: 6 | ♦ J9743 | ♦ Q108 | | | | |
| Contract: 1N E | ♣ 97 | ♣ 1082 | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 317 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♦ |
| Vul: None | ♠ 9763 | ♠ K4 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♥ 97542 | ♥ J108 | 2♦ | Pass | 3NT | AP |
| South HCP: 13 | ♦ J10 | ♦ A873 | | | | |
| Contract: 3N W | ♣ 54 | ♣ KQ109 | | | | |
| | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 318 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: EW | ♠ AQ102 | ♠ 65 | | 1♥ | 1NT | 3♥ |
| North HCP: 13 | ♥ AJ973 | ♥ Q654 | 4♣ | AP | | |
| South HCP: 5 | ♦ Q7 | ♦ J985 | | | | |
| Contract: 4♣ W | ♣ 87 | ♣ Q52 | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 313 ♠ Q93
Dealer: S ♥ QJ87
Vul: Both ♦ AK1075
HCP: 12 ♣ 7

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

You bid first.

Board: 314 ♠ K853
Dealer: N ♥ Q943
Vul: NS ♦ 86
HCP: 9 ♣ A72

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

Partner bids first.

Board: 315 ♠ 982
Dealer: S ♥ AQ3
Vul: EW ♦ KQ6
HCP: 14 ♣ K762

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

You bid first.

Board: 316 ♠ K5
Dealer: N ♥ J9652
Vul: Both ♦ Q108
HCP: 6 ♣ 1082

East Bids 1NT if possible.

Partner bids first.

Board: 317 ♠ K4
Dealer: S ♥ J108
Vul: None ♦ A873
HCP: 13 ♣ KQ109

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

You bid first.

Board: 318 ♠ 65
Dealer: N ♥ Q654
Vul: EW ♦ J985
HCP: 5 ♣ Q52

East Bids 1NT if possible.
West Bids 4♣ if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|-------------------------------|-------|-----------------|-------|
| Board: 313 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♦ |
| Vul: Both | ♠ 108765 | ♠ Q93 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♥ K | ♥ QJ87 | 2♥ | Pass | 3♦ ² | X |
| South HCP: 12 | ♦ 92 | ♦ AK1075 | 3♠ ³ | Pass | 4♣ ⁴ | Pass |
| Contract: 4♥ W | ♣ 108653 | ♣ 7 | 4♥ | AP | | |
| | | | 1. Stayman | | | |
| | | | 2. limit raise or better in ♥ | | | |
| | | | 3. Cue bid, a ♠ stopper | | | |
| | | | 4. Cue bid, a ♣ stopper | | | |

| | | | | | | |
|----------------|---------|--------|-----------------|-------|-----------------|-------|
| Board: 314 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: NS | ♠ A10 | ♠ K853 | | 1♦ | 1NT | XN |
| North HCP: 12 | ♥ J65 | ♥ Q943 | Pass | Pass | XX ¹ | Pass |
| South HCP: 9 | ♦ K9753 | ♦ 86 | 2♣ ² | 2♦ | AP | |
| Contract: 2♦ N | ♣ KJ3 | ♣ A72 | | | | |
| | | | 1. SOS | | | |
| | | | 2. artificial | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|-----------------|-------|
| Board: 315 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: EW | ♠ J643 | ♠ 982 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♥ 9862 | ♥ AQ3 | 2♠ | Pass | 2NT | Pass |
| South HCP: 14 | ♦ 9542 | ♦ KQ6 | 3NT | AP | | |
| Contract: 3N W | ♣ 8 | ♣ K762 | | | | |
| | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 316 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: Both | ♠ AJ8 | ♠ K5 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♥ AQ8 | ♥ J9652 | | | | |
| South HCP: 6 | ♦ J9743 | ♦ Q108 | | | | |
| Contract: 1N E | ♣ 97 | ♣ 1082 | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 317 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♦ |
| Vul: None | ♠ 9763 | ♠ K4 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♥ 97542 | ♥ J108 | 2♦ | Pass | 3NT | AP |
| South HCP: 13 | ♦ J10 | ♦ A873 | | | | |
| Contract: 3N W | ♣ 54 | ♣ KQ109 | | | | |
| | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 318 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: EW | ♠ AQ102 | ♠ 65 | | 1♥ | 1NT | 3♥ |
| North HCP: 13 | ♥ AJ973 | ♥ Q654 | 4♣ | AP | | |
| South HCP: 5 | ♦ Q7 | ♦ J985 | | | | |
| Contract: 4♣ W | ♣ 87 | ♣ Q52 | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 319 ♠ Q82
Dealer: S ♥ 954
Vul: Both ♦ Q8743
HCP: 4 ♣ 63

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

Partner bids first.

Board: 320 ♠ KQ654
Dealer: N ♥ Q852
Vul: None ♦ A5
HCP: 14 ♣ K8

East Bids 1NT if possible.

You bid first.

Board: 321 ♠ J92
Dealer: S ♥ K74
Vul: NS ♦ 532
HCP: 7 ♣ K752

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

Partner bids first.

Board: 322 ♠ 6
Dealer: N ♥ K862
Vul: Both ♦ K10976
HCP: 13 ♣ AK6

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

You bid first.

Board: 323 ♠ 976
Dealer: S ♥ K8742
Vul: NS ♦ Q7
HCP: 5 ♣ 765

West Bids 1NT if possible.

Partner bids first.

Board: 324 ♠ K86
Dealer: N ♥ AK
Vul: EW ♦ J107632
HCP: 16 ♣ KQ

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 319 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q82 | ♠ 107654 | | | | 1♠ |
| Vul: Both | ♥ 954 | ♥ A | 1NT | Pass | 2♦ | X |
| North HCP: 4 | ♦ Q8743 | ♦ AK2 | 2♥ | 2♠ | 3♥ | AP |
| South HCP: 15 | ♣ 63 | ♣ KJ52 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 320 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ654 | ♠ 982 | | | | |
| Vul: None | ♥ Q852 | ♥ 10763 | | 1♠ | 1NT | AP |
| North HCP: 14 | ♦ A5 | ♦ J86 | | | | |
| South HCP: 5 | ♣ K8 | ♣ A96 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 321 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J92 | ♠ A853 | | | | 1♦ |
| Vul: NS | ♥ K74 | ♥ Q2 | 1NT | Pass | 2♦ | Pass |
| North HCP: 7 | ♦ 532 | ♦ AQJ9 | 2♥ | AP | | |
| South HCP: 14 | ♣ K752 | ♣ J96 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|-------------------------------|-------|-----------------|-------|
| Board: 322 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 6 | ♠ 953 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ K862 | ♥ 943 | 2♥ | Pass | 2♠ | Pass |
| North HCP: 13 | ♦ K10976 | ♦ J85 | 2NT | Pass | 3♦ ¹ | Pass |
| South HCP: 1 | ♣ AK6 | ♣ 10982 | 3♠ | Pass | 4♠ | AP |
| Contract: 4♠ E | | | 1. limit raise or better in ♠ | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 323 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 976 | ♠ Q432 | | | | 1♦ |
| Vul: NS | ♥ K8742 | ♥ A963 | 1NT | AP | | |
| North HCP: 5 | ♦ Q7 | ♦ J84 | | | | |
| South HCP: 12 | ♣ 765 | ♣ KQ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 324 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K86 | ♠ J92 | | | | |
| Vul: EW | ♥ AK | ♥ 1072 | | 1♦ | 1NT | Pass |
| North HCP: 16 | ♦ J107632 | ♦ Q8 | Pass | 2♦ | AP | |
| South HCP: 4 | ♣ KQ | ♣ J10987 | | | | |
| Contract: 2♦ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 319 ♠ 107654
Dealer: S ♥ A
Vul: Both ♦ AK2
HCP: 15 ♣ KJ52

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

You bid first.

Board: 320 ♠ 982
Dealer: N ♥ 10763
Vul: None ♦ J86
HCP: 5 ♣ A96

East Bids 1NT if possible.

Partner bids first.

Board: 321 ♠ A853
Dealer: S ♥ Q2
Vul: NS ♦ AQJ9
HCP: 14 ♣ J96

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

You bid first.

Board: 322 ♠ 953
Dealer: N ♥ 943
Vul: Both ♦ J85
HCP: 1 ♣ 10982

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

Partner bids first.

Board: 323 ♠ Q432
Dealer: S ♥ A963
Vul: NS ♦ J84
HCP: 12 ♣ KQ

West Bids 1NT if possible.

You bid first.

Board: 324 ♠ J92
Dealer: N ♥ 1072
Vul: EW ♦ Q8
HCP: 4 ♣ J10987

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 319 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q82 | ♠ 107654 | | | | 1♠ |
| Vul: Both | ♥ 954 | ♥ A | 1NT | Pass | 2♦ | X |
| North HCP: 4 | ♦ Q8743 | ♦ AK2 | 2♥ | 2♠ | 3♥ | AP |
| South HCP: 15 | ♣ 63 | ♣ KJ52 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 320 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ654 | ♠ 982 | | | | |
| Vul: None | ♥ Q852 | ♥ 10763 | | 1♠ | 1NT | AP |
| North HCP: 14 | ♦ A5 | ♦ J86 | | | | |
| South HCP: 5 | ♣ K8 | ♣ A96 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 321 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J92 | ♠ A853 | | | | 1♦ |
| Vul: NS | ♥ K74 | ♥ Q2 | 1NT | Pass | 2♦ | Pass |
| North HCP: 7 | ♦ 532 | ♦ AQJ9 | 2♥ | AP | | |
| South HCP: 14 | ♣ K752 | ♣ J96 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|-------------------------------|-------|-----------------|-------|
| Board: 322 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 6 | ♠ 953 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ K862 | ♥ 943 | 2♥ | Pass | 2♠ | Pass |
| North HCP: 13 | ♦ K10976 | ♦ J85 | 2NT | Pass | 3♦ ¹ | Pass |
| South HCP: 1 | ♣ AK6 | ♣ 10982 | 3♠ | Pass | 4♠ | AP |
| Contract: 4♠ E | | | 1. limit raise or better in ♠ | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 323 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 976 | ♠ Q432 | | | | 1♦ |
| Vul: NS | ♥ K8742 | ♥ A963 | 1NT | AP | | |
| North HCP: 5 | ♦ Q7 | ♦ J84 | | | | |
| South HCP: 12 | ♣ 765 | ♣ KQ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 324 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K86 | ♠ J92 | | | | |
| Vul: EW | ♥ AK | ♥ 1072 | | 1♦ | 1NT | Pass |
| North HCP: 16 | ♦ J107632 | ♦ Q8 | Pass | 2♦ | AP | |
| South HCP: 4 | ♣ KQ | ♣ J10987 | | | | |
| Contract: 2♦ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 325 ♠ 97654
Dealer: S ♥ 9
Vul: None ♦ 1095
HCP: 3 ♣ K854

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

Partner bids first.

Board: 326 ♠ J96
Dealer: N ♥ K10954
Vul: NS ♦ QJ
HCP: 14 ♣ AK9

East Bids 1NT if possible.

You bid first.

Board: 327 ♠ A9732
Dealer: S ♥ 8643
Vul: EW ♦ Q5
HCP: 7 ♣ J2

West Bids 1NT if possible.

Partner bids first.

Board: 328 ♠ KQ95
Dealer: N ♥ AKJ2
Vul: Both ♦ 2
HCP: 16 ♣ K632

East Bids 1NT if possible.

You bid first.

Board: 329 ♠ J
Dealer: S ♥ 65
Vul: NS ♦ 95432
HCP: 3 ♣ Q10952

West Bids 1NT if possible.

Partner bids first.

Board: 330 ♠ AK1092
Dealer: N ♥ QJ6
Vul: EW ♦ 952
HCP: 14 ♣ A3

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|-------------------------------|-------|-----------------|-------|
| Board: 325 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: None | ♠ 97654 | ♠ Q102 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♥ 9 | ♥ K1065 | 2♥ | Pass | 3♣ ² | Pass |
| South HCP: 12 | ♦ 1095 | ♦ AK4 | 3♠ ³ | Pass | 4♥ | AP |
| Contract: 4♥ W | ♣ K854 | ♣ 1062 | 1. Stayman | | | |
| | | | 2. limit raise or better in ♥ | | | |
| | | | 3. Cue bid, a ♠ stopper | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 326 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: NS | ♠ J96 | ♠ 8743 | | | | |
| North HCP: 14 | ♥ K10954 | ♥ 82 | | 1♥ | 1NT | AP |
| South HCP: 6 | ♦ QJ | ♦ K63 | | | | |
| Contract: 1N E | ♣ AK9 | ♣ QJ83 | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 327 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | |
| Vul: EW | ♠ A9732 | ♠ Q1054 | | | | 1♦ |
| North HCP: 7 | ♥ 8643 | ♥ K5 | | | | |
| South HCP: 12 | ♦ Q5 | ♦ AJ43 | 1NT | AP | | |
| Contract: 1N W | ♣ J2 | ♣ Q64 | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 328 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: Both | ♠ KQ95 | ♠ J2 | | 1♣ | 1NT | 2♦ |
| North HCP: 16 | ♥ AKJ2 | ♥ 10543 | Pass | 2♥ | Pass | 4♥ |
| South HCP: 7 | ♦ 2 | ♦ AQ9865 | AP | | | |
| Contract: 4♥ N | ♣ K632 | ♣ 10 | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 329 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | |
| Vul: NS | ♠ J | ♠ KQ962 | | | | 1♠ |
| North HCP: 3 | ♥ 65 | ♥ K943 | 1NT | Pass | Pass | 2♥ |
| South HCP: 17 | ♦ 95432 | ♦ KQ | AP | | | |
| Contract: 2♥ S | ♣ Q10952 | ♣ A4 | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 330 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: EW | ♠ AK1092 | ♠ 876 | | | | |
| North HCP: 14 | ♥ QJ6 | ♥ 75 | | 1♠ | 1NT | AP |
| South HCP: 4 | ♦ 952 | ♦ Q763 | | | | |
| Contract: 1N E | ♣ A3 | ♣ Q1098 | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 325 ♠ Q102
Dealer: S ♥ K1065
Vul: None ♦ AK4
HCP: 12 ♣ 1062

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

You bid first.

Board: 326 ♠ 8743
Dealer: N ♥ 82
Vul: NS ♦ K63
HCP: 6 ♣ QJ83

East Bids 1NT if possible.

Partner bids first.

Board: 327 ♠ Q1054
Dealer: S ♥ K5
Vul: EW ♦ AJ43
HCP: 12 ♣ Q64

West Bids 1NT if possible.

You bid first.

Board: 328 ♠ J2
Dealer: N ♥ 10543
Vul: Both ♦ AQ9865
HCP: 7 ♣ 10

East Bids 1NT if possible.

Partner bids first.

Board: 329 ♠ KQ962
Dealer: S ♥ K943
Vul: NS ♦ KQ
HCP: 17 ♣ A4

West Bids 1NT if possible.

You bid first.

Board: 330 ♠ 876
Dealer: N ♥ 75
Vul: EW ♦ Q763
HCP: 4 ♣ Q1098

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|-------------------------------|-------|-----------------|-------|
| Board: 325 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | 1♣ |
| Vul: None | ♠ 97654 | ♠ Q102 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 3 | ♥ 9 | ♥ K1065 | 2♥ | Pass | 3♣ ² | Pass |
| South HCP: 12 | ♦ 1095 | ♦ AK4 | 3♠ ³ | Pass | 4♥ | AP |
| Contract: 4♥ W | ♣ K854 | ♣ 1062 | 1. Stayman | | | |
| | | | 2. limit raise or better in ♥ | | | |
| | | | 3. Cue bid, a ♠ stopper | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 326 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: NS | ♠ J96 | ♠ 8743 | | | | |
| North HCP: 14 | ♥ K10954 | ♥ 82 | | 1♥ | 1NT | AP |
| South HCP: 6 | ♦ QJ | ♦ K63 | | | | |
| Contract: 1N E | ♣ AK9 | ♣ QJ83 | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 327 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | |
| Vul: EW | ♠ A9732 | ♠ Q1054 | | | | 1♦ |
| North HCP: 7 | ♥ 8643 | ♥ K5 | | | | |
| South HCP: 12 | ♦ Q5 | ♦ AJ43 | 1NT | AP | | |
| Contract: 1N W | ♣ J2 | ♣ Q64 | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 328 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: Both | ♠ KQ95 | ♠ J2 | | 1♣ | 1NT | 2♦ |
| North HCP: 16 | ♥ AKJ2 | ♥ 10543 | Pass | 2♥ | Pass | 4♥ |
| South HCP: 7 | ♦ 2 | ♦ AQ9865 | AP | | | |
| Contract: 4♥ N | ♣ K632 | ♣ 10 | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 329 | | | West | North | East | South |
| Dealer: S | North: | South: | | | | |
| Vul: NS | ♠ J | ♠ KQ962 | | | | 1♠ |
| North HCP: 3 | ♥ 65 | ♥ K943 | 1NT | Pass | Pass | 2♥ |
| South HCP: 17 | ♦ 95432 | ♦ KQ | AP | | | |
| Contract: 2♥ S | ♣ Q10952 | ♣ A4 | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 330 | | | West | North | East | South |
| Dealer: N | North: | South: | | | | |
| Vul: EW | ♠ AK1092 | ♠ 876 | | | | |
| North HCP: 14 | ♥ QJ6 | ♥ 75 | | 1♠ | 1NT | AP |
| South HCP: 4 | ♦ 952 | ♦ Q763 | | | | |
| Contract: 1N E | ♣ A3 | ♣ Q1098 | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 331 | ♠ Q765 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ108 | West Bids 2♦ if possible. |
| Vul: None | ♦ K4 | |
| HCP: 10 | ♣ 764 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 332 | ♠ K | East Bids 1NT if possible. |
| Dealer: N | ♥ A97 | West Bids 2♣ if possible. |
| Vul: EW | ♦ 96543 | East Bids 2♠ if possible. |
| HCP: 14 | ♣ AK64 | West Bids 2NT if possible. |
| | | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 333 | ♠ J9632 | West Bids 1NT if possible. |
| Dealer: S | ♥ AK87 | |
| Vul: Both | ♦ 84 | Partner bids first. |
| HCP: 8 | ♣ 74 | |

| | | |
|------------|-----------|----------------------------|
| Board: 334 | ♠ KQ7 | East Bids 1NT if possible. |
| Dealer: N | ♥ — | West Bids 3NT if possible. |
| Vul: None | ♦ J96 | |
| HCP: 12 | ♣ KQJ9852 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 335 | ♠ J86 | West Bids 1NT if possible. |
| Dealer: S | ♥ 43 | East Bids 2♦ if possible. |
| Vul: NS | ♦ KJ762 | West Bids 2♥ if possible. |
| HCP: 5 | ♣ 762 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 336 | ♠ KQ1093 | East Bids 1NT if possible. |
| Dealer: N | ♥ A94 | West Bids 3♣ if possible. |
| Vul: Both | ♦ Q | East Bids 3♦ if possible. |
| HCP: 16 | ♣ KQ43 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|---|--|---|--|-----------------------------|--------------------------------|--------------------------|
| Board: 331 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♦X W | North: ♠ Q765 ♥ AJ108 ♦ K4 ♣ 764 | South: ♠ AK82 ♥ 972 ♦ 65 ♣ AJ93 | West 1NT 2♦ AP | North XN Pass Pass | East Pass Pass | South 1♣ Pass X |
| Board: 332 Dealer: N Vul: EW North HCP: 14 South HCP: 2 Contract: 2N E | North: ♠ K ♥ A97 ♦ 96543 ♣ AK64 | South: ♠ Q10432 ♥ 10654 ♦ 102 ♣ 109 | West 2♣ ¹ 2NT 1. Stayman | North 1♦ Pass AP | East 1NT 2♠ Pass | South Pass Pass |
| Board: 333 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W | North: ♠ J9632 ♥ AK87 ♦ 84 ♣ 74 | South: ♠ 1085 ♥ QJ9 ♦ AQ75 ♣ QJ10 | West 1NT | North AP | East | South 1♦ |
| Board: 334 Dealer: N Vul: None North HCP: 12 South HCP: 1 Contract: 3N E | North: ♠ KQ7 ♥ — ♦ J96 ♣ KQJ9852 | South: ♠ 10953 ♥ J1076432 ♦ 107 ♣ — | West 3NT | North 1♣ AP | East 1NT | South Pass |
| Board: 335 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2♥ W | North: ♠ J86 ♥ 43 ♦ KJ762 ♣ 762 | South: ♠ KQ754 ♥ A10 ♦ Q983 ♣ J10 | West 1NT 2♥ | North Pass AP | East 2♦ | South 1♠ Pass |
| Board: 336 Dealer: N Vul: Both North HCP: 16 South HCP: 1 Contract: 3♦ E | North: ♠ KQ1093 ♥ A94 ♦ Q ♣ KQ43 | South: ♠ 852 ♥ J1053 ♦ 1065 ♣ 1076 | West 3♣ ¹ 1. Minor Suit Transfers after 1NT 2. automat | North 1♠ Pass | East 1NT 3♦ ² | South Pass AP |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 331 | ♠ AK82 | West Bids 1NT if possible. |
| Dealer: S | ♥ 972 | West Bids 2♦ if possible. |
| Vul: None | ♦ 65 | |
| HCP: 12 | ♣ AJ93 | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 332 | ♠ Q10432 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10654 | West Bids 2♣ if possible. |
| Vul: EW | ♦ 102 | East Bids 2♠ if possible. |
| HCP: 2 | ♣ 109 | West Bids 2NT if possible. |
| | | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 333 | ♠ 1085 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ9 | |
| Vul: Both | ♦ AQ75 | You bid first. |
| HCP: 12 | ♣ QJ10 | |

| | | |
|------------|------------|----------------------------|
| Board: 334 | ♠ 10953 | East Bids 1NT if possible. |
| Dealer: N | ♥ J1076432 | West Bids 3NT if possible. |
| Vul: None | ♦ 107 | |
| HCP: 1 | ♣ — | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 335 | ♠ KQ754 | West Bids 1NT if possible. |
| Dealer: S | ♥ A10 | East Bids 2♦ if possible. |
| Vul: NS | ♦ Q983 | West Bids 2♥ if possible. |
| HCP: 12 | ♣ J10 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 336 | ♠ 852 | East Bids 1NT if possible. |
| Dealer: N | ♥ J1053 | West Bids 3♣ if possible. |
| Vul: Both | ♦ 1065 | East Bids 3♦ if possible. |
| HCP: 1 | ♣ 1076 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|------------------|---------|--------|------|-------|------|-------|
| Board: 331 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q765 | ♠ AK82 | | | | 1♣ |
| Vul: None | ♥ AJ108 | ♥ 972 | 1NT | XN | Pass | Pass |
| North HCP: 10 | ♦ K4 | ♦ 65 | 2♦ | Pass | Pass | X |
| South HCP: 12 | ♣ 764 | ♣ AJ93 | AP | | | |
| Contract: 2♦ X W | | | | | | |

| | | | | | | |
|----------------|---------|----------|-----------------|-------|------|-------|
| Board: 332 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K | ♠ Q10432 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ A97 | ♥ 10654 | 2♣ ¹ | Pass | 2♠ | Pass |
| North HCP: 14 | ♦ 96543 | ♦ 102 | 2NT | AP | | |
| South HCP: 2 | ♣ AK64 | ♣ 109 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 333 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9632 | ♠ 1085 | | | | 1♦ |
| Vul: Both | ♥ AK87 | ♥ QJ9 | 1NT | AP | | |
| North HCP: 8 | ♦ 84 | ♦ AQ75 | | | | |
| South HCP: 12 | ♣ 74 | ♣ QJ10 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|-----------|------------|------|-------|------|-------|
| Board: 334 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ7 | ♠ 10953 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ — | ♥ J1076432 | 3NT | AP | | |
| North HCP: 12 | ♦ J96 | ♦ 107 | | | | |
| South HCP: 1 | ♣ KQJ9852 | ♣ — | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 335 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J86 | ♠ KQ754 | | | | 1♠ |
| Vul: NS | ♥ 43 | ♥ A10 | 1NT | Pass | 2♦ | Pass |
| North HCP: 5 | ♦ KJ762 | ♦ Q983 | 2♥ | AP | | |
| South HCP: 12 | ♣ 762 | ♣ J10 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 336 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ1093 | ♠ 852 | | 1♠ | 1NT | Pass |
| Vul: Both | ♥ A94 | ♥ J1053 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 16 | ♦ Q | ♦ 1065 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 1 | ♣ KQ43 | ♣ 1076 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|------------------------------|
| Board: 337 | ♠ Q1062 | West Bids 1NT if possible. |
| Dealer: S | ♥ 75 | |
| Vul: None | ♦ J10 | Partner bids first. |
| HCP: 6 | ♣ QJ964 | |
| Board: 338 | ♠ KJ1065 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ73 | West Bids 3NT if possible. |
| Vul: NS | ♦ 876 | |
| HCP: 13 | ♣ K | You bid first. |
| Board: 339 | ♠ 75 | West Bids 1NT if possible. |
| Dealer: S | ♥ 9863 | |
| Vul: EW | ♦ J83 | Partner bids first. |
| HCP: 1 | ♣ 10972 | |
| Board: 340 | ♠ 84 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ754 | West Bids 2♥ if possible. |
| Vul: None | ♦ AKQJ4 | West Doubles 3♥ if possible. |
| HCP: 15 | ♣ 3 | You bid first. |
| Board: 341 | ♠ 863 | West Bids 1NT if possible. |
| Dealer: S | ♥ 943 | East Bids 2♥ if possible. |
| Vul: NS | ♦ 764 | West Bids 2♠ if possible. |
| HCP: 4 | ♣ A872 | Partner bids first. |
| Board: 342 | ♠ J10 | East Bids 1NT if possible. |
| Dealer: N | ♥ A7 | |
| Vul: EW | ♦ AJ7542 | You bid first. |
| HCP: 13 | ♣ QJ3 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 337 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1062 | ♠ KJ9 | | | | |
| Vul: None | ♥ 75 | ♥ A10986 | | | | 1♥ |
| North HCP: 6 | ♦ J10 | ♦ A82 | 1NT | AP | | |
| South HCP: 12 | ♣ QJ964 | ♣ 87 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 338 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ1065 | ♠ 92 | | | | |
| Vul: NS | ♥ AQ73 | ♥ 10864 | | 1♠ | 1NT | Pass |
| North HCP: 13 | ♦ 876 | ♦ Q109 | 3NT | AP | | |
| South HCP: 2 | ♣ K | ♣ 9742 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 339 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 75 | ♠ A8432 | | | | 1♠ |
| Vul: EW | ♥ 9863 | ♥ AQ75 | 1NT | Pass | Pass | 2♥ |
| North HCP: 1 | ♦ J83 | ♦ AK6 | AP | | | |
| South HCP: 17 | ♣ 10972 | ♣ 6 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 340 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 84 | ♠ J95 | | 1♥ | 1NT | Pass |
| Vul: None | ♥ KQ754 | ♥ J86 | 2♥ | 3♦ | Pass | 3♥ |
| North HCP: 15 | ♦ AKQJ4 | ♦ 1095 | X | AP | | |
| South HCP: 4 | ♣ 3 | ♣ Q1084 | | | | |
| Contract: 3♥X N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 341 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 863 | ♠ Q10 | | | | 1♦ |
| Vul: NS | ♥ 943 | ♥ Q72 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ 764 | ♦ KQJ10 | 2♠ | AP | | |
| South HCP: 14 | ♣ A872 | ♣ KJ105 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 342 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J10 | ♠ AK964 | | | | |
| Vul: EW | ♥ A7 | ♥ 1094 | | 1♦ | 1NT | XN |
| North HCP: 13 | ♦ AJ7542 | ♦ Q10 | AP | | | |
| South HCP: 9 | ♣ QJ3 | ♣ 1065 | | | | |
| Contract: 1NX E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|------------------------------|
| Board: 337 | ♠ KJ9 | West Bids 1NT if possible. |
| Dealer: S | ♥ A10986 | |
| Vul: None | ♦ A82 | You bid first. |
| HCP: 12 | ♣ 87 | |
| Board: 338 | ♠ 92 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10864 | West Bids 3NT if possible. |
| Vul: NS | ♦ Q109 | |
| HCP: 2 | ♣ 9742 | Partner bids first. |
| Board: 339 | ♠ A8432 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ75 | |
| Vul: EW | ♦ AK6 | You bid first. |
| HCP: 17 | ♣ 6 | |
| Board: 340 | ♠ J95 | East Bids 1NT if possible. |
| Dealer: N | ♥ J86 | West Bids 2♥ if possible. |
| Vul: None | ♦ 1095 | West Doubles 3♥ if possible. |
| HCP: 4 | ♣ Q1084 | Partner bids first. |
| Board: 341 | ♠ Q10 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q72 | East Bids 2♥ if possible. |
| Vul: NS | ♦ KQJ10 | West Bids 2♠ if possible. |
| HCP: 14 | ♣ KJ105 | You bid first. |
| Board: 342 | ♠ AK964 | East Bids 1NT if possible. |
| Dealer: N | ♥ 1094 | |
| Vul: EW | ♦ Q10 | Partner bids first. |
| HCP: 9 | ♣ 1065 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 337 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1062 | ♠ KJ9 | | | | |
| Vul: None | ♥ 75 | ♥ A10986 | | | | 1♥ |
| North HCP: 6 | ♦ J10 | ♦ A82 | 1NT | AP | | |
| South HCP: 12 | ♣ QJ964 | ♣ 87 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 338 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ1065 | ♠ 92 | | | | |
| Vul: NS | ♥ AQ73 | ♥ 10864 | | 1♠ | 1NT | Pass |
| North HCP: 13 | ♦ 876 | ♦ Q109 | 3NT | AP | | |
| South HCP: 2 | ♣ K | ♣ 9742 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 339 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 75 | ♠ A8432 | | | | 1♠ |
| Vul: EW | ♥ 9863 | ♥ AQ75 | 1NT | Pass | Pass | 2♥ |
| North HCP: 1 | ♦ J83 | ♦ AK6 | AP | | | |
| South HCP: 17 | ♣ 10972 | ♣ 6 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 340 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 84 | ♠ J95 | | 1♥ | 1NT | Pass |
| Vul: None | ♥ KQ754 | ♥ J86 | 2♥ | 3♦ | Pass | 3♥ |
| North HCP: 15 | ♦ AKQJ4 | ♦ 1095 | X | AP | | |
| South HCP: 4 | ♣ 3 | ♣ Q1084 | | | | |
| Contract: 3♥X N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 341 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 863 | ♠ Q10 | | | | 1♦ |
| Vul: NS | ♥ 943 | ♥ Q72 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ 764 | ♦ KQJ10 | 2♠ | AP | | |
| South HCP: 14 | ♣ A872 | ♣ KJ105 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|-----------------|----------|---------|------|-------|------|-------|
| Board: 342 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J10 | ♠ AK964 | | | | |
| Vul: EW | ♥ A7 | ♥ 1094 | | 1♦ | 1NT | XN |
| North HCP: 13 | ♦ AJ7542 | ♦ Q10 | AP | | | |
| South HCP: 9 | ♣ QJ3 | ♣ 1065 | | | | |
| Contract: 1NX E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 343 | ♠ Q87 | West Bids 1NT if possible. |
| Dealer: S | ♥ K106 | East Bids 2♥ if possible. |
| Vul: Both | ♦ 63 | |
| HCP: 9 | ♣ KJ1095 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 344 | ♠ KQ95 | East Bids 1NT if possible. |
| Dealer: N | ♥ A86 | |
| Vul: NS | ♦ J93 | You bid first. |
| HCP: 13 | ♣ QJ4 | |

| | | |
|------------|-----------|----------------------------|
| Board: 345 | ♠ 62 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1087 | |
| Vul: EW | ♦ Q7 | Partner bids first. |
| HCP: 6 | ♣ KJ10843 | |

| | | |
|------------|---------|----------------------------|
| Board: 346 | ♠ AJ543 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ63 | West Bids 2♠ if possible. |
| Vul: Both | ♦ Q97 | East Bids 3♣ if possible. |
| HCP: 14 | ♣ J | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 347 | ♠ J65 | West Bids 1NT if possible. |
| Dealer: S | ♥ K6532 | East Bids 2♦ if possible. |
| Vul: None | ♦ 8653 | West Bids 2♥ if possible. |
| HCP: 4 | ♣ 8 | East Bids 2NT if possible. |
| | | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 348 | ♠ J82 | East Bids 1NT if possible. |
| Dealer: N | ♥ J84 | West Bids 4♦ if possible. |
| Vul: Both | ♦ QJ109 | East Bids 4♥ if possible. |
| HCP: 12 | ♣ AK5 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|-------------------|-------|------|-------|
| Board: 343 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q87 | ♠ K64 | | | | 1♦ |
| Vul: Both | ♥ K106 | ♥ Q832 | 1NT | XN | 2♥ | 2NT |
| North HCP: 9 | ♦ 63 | ♦ KQJ95 | Pass ¹ | Pass | Pass | |
| South HCP: 13 | ♣ KJ1095 | ♣ Q | 1. artificial | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 344 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ95 | ♠ 102 | | | | |
| Vul: NS | ♥ A86 | ♥ J10942 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J93 | ♦ K82 | | | | |
| South HCP: 4 | ♣ QJ4 | ♣ 873 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 345 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 62 | ♠ KJ54 | | | | 1♥ |
| Vul: EW | ♥ 1087 | ♥ KJ9632 | 1NT | 3♥ | AP | |
| North HCP: 6 | ♦ Q7 | ♦ A10 | | | | |
| South HCP: 12 | ♣ KJ10843 | ♣ 2 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 346 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ543 | ♠ 7 | | 1♠ | 1NT | Pass |
| Vul: Both | ♥ AQ63 | ♥ J9872 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 14 | ♦ Q97 | ♦ J83 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 6 | ♣ J | ♣ A1062 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 347 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J65 | ♠ AK43 | | | | 1♦ |
| Vul: None | ♥ K6532 | ♥ 8 | 1NT | Pass | 2♦ | Pass |
| North HCP: 4 | ♦ 8653 | ♦ K1094 | 2♥ | Pass | 2NT | AP |
| South HCP: 12 | ♣ 8 | ♣ Q752 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|------|-------|
| Board: 348 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J82 | ♠ 9654 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ J84 | ♥ 2 | 4♦ ¹ | Pass | 4♥ | AP |
| North HCP: 12 | ♦ QJ109 | ♦ A632 | 1. Texas | | | |
| South HCP: 5 | ♣ AK5 | ♣ J1043 | | | | |
| Contract: 4♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 343 ♠ K64 West Bids 1NT if possible.
Dealer: S ♥ Q832 East Bids 2♥ if possible.
Vul: Both ♦ KQJ95
HCP: 13 ♣ Q You bid first.

Board: 344 ♠ 102 East Bids 1NT if possible.
Dealer: N ♥ J10942
Vul: NS ♦ K82 Partner bids first.
HCP: 4 ♣ 873

Board: 345 ♠ KJ54 West Bids 1NT if possible.
Dealer: S ♥ KJ9632
Vul: EW ♦ A10 You bid first.
HCP: 12 ♣ 2

Board: 346 ♠ 7 East Bids 1NT if possible.
Dealer: N ♥ J9872 West Bids 2♠ if possible.
Vul: Both ♦ J83 East Bids 3♣ if possible.
HCP: 6 ♣ A1062 Partner bids first.

Board: 347 ♠ AK43 West Bids 1NT if possible.
Dealer: S ♥ 8 East Bids 2♦ if possible.
Vul: None ♦ K1094 West Bids 2♥ if possible.
HCP: 12 ♣ Q752 East Bids 2NT if possible.
You bid first.

Board: 348 ♠ 9654 East Bids 1NT if possible.
Dealer: N ♥ 2 West Bids 4♦ if possible.
Vul: Both ♦ A632 East Bids 4♥ if possible.
HCP: 5 ♣ J1043 Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|-------------------|-------|------|-------|
| Board: 343 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q87 | ♠ K64 | | | | 1♦ |
| Vul: Both | ♥ K106 | ♥ Q832 | 1NT | XN | 2♥ | 2NT |
| North HCP: 9 | ♦ 63 | ♦ KQJ95 | Pass ¹ | Pass | Pass | |
| South HCP: 13 | ♣ KJ1095 | ♣ Q | 1. artificial | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 344 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ95 | ♠ 102 | | | | |
| Vul: NS | ♥ A86 | ♥ J10942 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J93 | ♦ K82 | | | | |
| South HCP: 4 | ♣ QJ4 | ♣ 873 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 345 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 62 | ♠ KJ54 | | | | 1♥ |
| Vul: EW | ♥ 1087 | ♥ KJ9632 | 1NT | 3♥ | AP | |
| North HCP: 6 | ♦ Q7 | ♦ A10 | | | | |
| South HCP: 12 | ♣ KJ10843 | ♣ 2 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 346 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ543 | ♠ 7 | | 1♠ | 1NT | Pass |
| Vul: Both | ♥ AQ63 | ♥ J9872 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 14 | ♦ Q97 | ♦ J83 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 6 | ♣ J | ♣ A1062 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 347 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J65 | ♠ AK43 | | | | 1♦ |
| Vul: None | ♥ K6532 | ♥ 8 | 1NT | Pass | 2♦ | Pass |
| North HCP: 4 | ♦ 8653 | ♦ K1094 | 2♥ | Pass | 2NT | AP |
| South HCP: 12 | ♣ 8 | ♣ Q752 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------|-------|------|-------|
| Board: 348 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J82 | ♠ 9654 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ J84 | ♥ 2 | 4♦ ¹ | Pass | 4♥ | AP |
| North HCP: 12 | ♦ QJ109 | ♦ A632 | 1. Texas | | | |
| South HCP: 5 | ♣ AK5 | ♣ J1043 | | | | |
| Contract: 4♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 349 ♠ J765
Dealer: S ♥ J
Vul: None ♦ K1042
HCP: 5 ♣ 9854

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

Partner bids first.

Board: 350 ♠ J8
Dealer: N ♥ KQJ6
Vul: Both ♦ 1093
HCP: 14 ♣ AQJ9

East Bids 1NT if possible.

You bid first.

Board: 351 ♠ K7
Dealer: S ♥ 76543
Vul: None ♦ J1087
HCP: 4 ♣ 43

West Bids 1NT if possible.

Partner bids first.

Board: 352 ♠ J94
Dealer: N ♥ Q97
Vul: NS ♦ A984
HCP: 12 ♣ KQ9

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

You bid first.

Board: 353 ♠ K9
Dealer: S ♥ A103
Vul: EW ♦ Q762
HCP: 9 ♣ 10942

West Bids 1NT if possible.
West Redoubles if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 354 ♠ AQ532
Dealer: N ♥ J53
Vul: None ♦ AQ1098
HCP: 13 ♣ —

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 349 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J765 | ♠ A1042 | | | | 1♦ |
| Vul: None | ♥ J | ♥ Q6 | | | | |
| North HCP: 5 | ♦ K1042 | ♦ J983 | 1NT | Pass | 2♦ | Pass |
| South HCP: 14 | ♣ 9854 | ♣ AK2 | 2♥ | Pass | 3♥ | AP |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 350 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J8 | ♠ K10742 | | | | |
| Vul: Both | ♥ KQJ6 | ♥ 943 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ 1093 | ♦ 8 | | | | |
| South HCP: 3 | ♣ AQJ9 | ♣ 8752 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 351 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K7 | ♠ J10942 | | | | 1♠ |
| Vul: None | ♥ 76543 | ♥ A92 | | | | |
| North HCP: 4 | ♦ J1087 | ♦ A3 | 1NT | AP | | |
| South HCP: 13 | ♣ 43 | ♣ A86 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 352 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J94 | ♠ 10862 | | | | |
| Vul: NS | ♥ Q97 | ♥ K10643 | | 1♦ | 1NT | Pass |
| North HCP: 12 | ♦ A984 | ♦ 10 | 2NT | Pass | 3NT | AP |
| South HCP: 3 | ♣ KQ9 | ♣ 1032 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|-----------------|---------|--------|-----------------|-------|------|-------|
| Board: 353 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9 | ♠ AQ8 | | | | 1♣ |
| Vul: EW | ♥ A103 | ♥ Q542 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ Q762 | ♦ A85 | XX ¹ | Pass | 2♥ | X |
| South HCP: 13 | ♣ 10942 | ♣ J76 | 2♠ | Pass | Pass | X |
| Contract: 2♠X W | | | AP | | | |
| | | | 1. SOS | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 354 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ532 | ♠ J96 | | | | |
| Vul: None | ♥ J53 | ♥ Q1094 | | 1♠ | 1NT | 2♠ |
| North HCP: 13 | ♦ AQ1098 | ♦ 62 | X | Pass | 3♣ | 3♠ |
| South HCP: 8 | ♣ — | ♣ AJ97 | AP | | | |
| Contract: 3♠ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 349 ♠ A1042
Dealer: S ♥ Q6
Vul: None ♦ J983
HCP: 14 ♣ AK2

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

You bid first.

Board: 350 ♠ K10742
Dealer: N ♥ 943
Vul: Both ♦ 8
HCP: 3 ♣ 8752

East Bids 1NT if possible.

Partner bids first.

Board: 351 ♠ J10942
Dealer: S ♥ A92
Vul: None ♦ A3
HCP: 13 ♣ A86

West Bids 1NT if possible.

You bid first.

Board: 352 ♠ 10862
Dealer: N ♥ K10643
Vul: NS ♦ 10
HCP: 3 ♣ 1032

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

Partner bids first.

Board: 353 ♠ AQ8
Dealer: S ♥ Q542
Vul: EW ♦ A85
HCP: 13 ♣ J76

West Bids 1NT if possible.
West Redoubles if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 354 ♠ J96
Dealer: N ♥ Q1094
Vul: None ♦ 62
HCP: 8 ♣ AJ97

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 349 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J765 | ♠ A1042 | | | | 1♦ |
| Vul: None | ♥ J | ♥ Q6 | | | | |
| North HCP: 5 | ♦ K1042 | ♦ J983 | 1NT | Pass | 2♦ | Pass |
| South HCP: 14 | ♣ 9854 | ♣ AK2 | 2♥ | Pass | 3♥ | AP |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 350 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J8 | ♠ K10742 | | | | |
| Vul: Both | ♥ KQJ6 | ♥ 943 | | | | |
| North HCP: 14 | ♦ 1093 | ♦ 8 | | 1♣ | 1NT | AP |
| South HCP: 3 | ♣ AQJ9 | ♣ 8752 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 351 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K7 | ♠ J10942 | | | | 1♠ |
| Vul: None | ♥ 76543 | ♥ A92 | | | | |
| North HCP: 4 | ♦ J1087 | ♦ A3 | 1NT | AP | | |
| South HCP: 13 | ♣ 43 | ♣ A86 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 352 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J94 | ♠ 10862 | | | | |
| Vul: NS | ♥ Q97 | ♥ K10643 | | 1♦ | 1NT | Pass |
| North HCP: 12 | ♦ A984 | ♦ 10 | 2NT | Pass | 3NT | AP |
| South HCP: 3 | ♣ KQ9 | ♣ 1032 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|-----------------|---------|--------|-----------------|-------|------|-------|
| Board: 353 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9 | ♠ AQ8 | | | | 1♣ |
| Vul: EW | ♥ A103 | ♥ Q542 | 1NT | XN | Pass | Pass |
| North HCP: 9 | ♦ Q762 | ♦ A85 | XX ¹ | Pass | 2♥ | X |
| South HCP: 13 | ♣ 10942 | ♣ J76 | 2♠ | Pass | Pass | X |
| Contract: 2♠X W | | | AP | | | |
| | | | 1. SOS | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 354 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ532 | ♠ J96 | | | | |
| Vul: None | ♥ J53 | ♥ Q1094 | | 1♠ | 1NT | 2♠ |
| North HCP: 13 | ♦ AQ1098 | ♦ 62 | X | Pass | 3♣ | 3♠ |
| South HCP: 8 | ♣ — | ♣ AJ97 | AP | | | |
| Contract: 3♠ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 355 ♠ 10942
Dealer: S ♥ 83
Vul: NS ♦ J64
HCP: 1 ♣ 8432

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

Partner bids first.

Board: 356 ♠ 104
Dealer: N ♥ A943
Vul: EW ♦ A4
HCP: 13 ♣ KQ1084

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 357 ♠ 5
Dealer: S ♥ 8643
Vul: Both ♦ J
HCP: 4 ♣ QJ86543

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 358 ♠ KQ94
Dealer: N ♥ 102
Vul: NS ♦ KQ104
HCP: 12 ♣ Q76

East Bids 1NT if possible.

You bid first.

Board: 359 ♠ K952
Dealer: S ♥ KJ432
Vul: EW ♦ 64
HCP: 7 ♣ 104

West Bids 1NT if possible.

Partner bids first.

Board: 360 ♠ A10986
Dealer: N ♥ AQ107
Vul: Both ♦ QJ5
HCP: 13 ♣ 9

East Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 355 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10942 | ♠ K83 | | | | 1♦ |
| Vul: NS | ♥ 83 | ♥ Q762 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♦ J64 | ♦ K8752 | 2♥ | Pass | 2NT | Pass |
| South HCP: 12 | ♣ 8432 | ♣ A | 3NT | AP | | |
| Contract: 3N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 356 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 104 | ♠ 987 | | | | |
| Vul: EW | ♥ A943 | ♥ KQ10876 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ A4 | ♦ J75 | 2♥ | Pass | 2♠ | AP |
| South HCP: 6 | ♣ KQ1084 | ♣ 5 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 357 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ A42 | | | | 1♦ |
| Vul: Both | ♥ 8643 | ♥ KQJ5 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ J | ♦ A9762 | 2♠ | AP | | |
| South HCP: 14 | ♣ QJ86543 | ♣ 10 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 358 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ94 | ♠ J3 | | | | |
| Vul: NS | ♥ 102 | ♥ KJ8743 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ KQ104 | ♦ 972 | | | | |
| South HCP: 5 | ♣ Q76 | ♣ 102 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 359 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K952 | ♠ Q10 | | | | 1♣ |
| Vul: EW | ♥ KJ432 | ♥ Q65 | 1NT | AP | | |
| North HCP: 7 | ♦ 64 | ♦ K108 | | | | |
| South HCP: 13 | ♣ 104 | ♣ AQ852 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|----------|----------|------|-------|------|-------|
| Board: 360 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10986 | ♠ Q | | | | |
| Vul: Both | ♥ AQ107 | ♥ J92 | | 1♠ | 1NT | XN |
| North HCP: 13 | ♦ QJ5 | ♦ K932 | AP | | | |
| South HCP: 9 | ♣ 9 | ♣ QJ1073 | | | | |
| Contract: 1NX E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 355 ♠ K83
Dealer: S ♥ Q762
Vul: NS ♦ K8752
HCP: 12 ♣ A

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

You bid first.

Board: 356 ♠ 987
Dealer: N ♥ KQ10876
Vul: EW ♦ J75
HCP: 6 ♣ 5

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 357 ♠ A42
Dealer: S ♥ KQJ5
Vul: Both ♦ A9762
HCP: 14 ♣ 10

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 358 ♠ J3
Dealer: N ♥ KJ8743
Vul: NS ♦ 972
HCP: 5 ♣ 102

East Bids 1NT if possible.

Partner bids first.

Board: 359 ♠ Q10
Dealer: S ♥ Q65
Vul: EW ♦ K108
HCP: 13 ♣ AQ852

West Bids 1NT if possible.

You bid first.

Board: 360 ♠ Q
Dealer: N ♥ J92
Vul: Both ♦ K932
HCP: 9 ♣ QJ1073

East Bids 1NT if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------------|-------|-----------------|-------|
| Board: 355 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10942 | ♠ K83 | | | | 1♦ |
| Vul: NS | ♥ 83 | ♥ Q762 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 1 | ♦ J64 | ♦ K8752 | 2♥ | Pass | 2NT | Pass |
| South HCP: 12 | ♣ 8432 | ♣ A | 3NT | AP | | |
| Contract: 3N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 356 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 104 | ♠ 987 | | | | |
| Vul: EW | ♥ A943 | ♥ KQ10876 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ A4 | ♦ J75 | 2♥ | Pass | 2♠ | AP |
| South HCP: 6 | ♣ KQ1084 | ♣ 5 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 357 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 5 | ♠ A42 | | | | 1♦ |
| Vul: Both | ♥ 8643 | ♥ KQJ5 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ J | ♦ A9762 | 2♠ | AP | | |
| South HCP: 14 | ♣ QJ86543 | ♣ 10 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 358 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ94 | ♠ J3 | | | | |
| Vul: NS | ♥ 102 | ♥ KJ8743 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ KQ104 | ♦ 972 | | | | |
| South HCP: 5 | ♣ Q76 | ♣ 102 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 359 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K952 | ♠ Q10 | | | | 1♣ |
| Vul: EW | ♥ KJ432 | ♥ Q65 | 1NT | AP | | |
| North HCP: 7 | ♦ 64 | ♦ K108 | | | | |
| South HCP: 13 | ♣ 104 | ♣ AQ852 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|----------|----------|------|-------|------|-------|
| Board: 360 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10986 | ♠ Q | | | | |
| Vul: Both | ♥ AQ107 | ♥ J92 | | 1♠ | 1NT | XN |
| North HCP: 13 | ♦ QJ5 | ♦ K932 | AP | | | |
| South HCP: 9 | ♣ 9 | ♣ QJ1073 | | | | |
| Contract: 1NX E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 361 | ♠ 863 | West Bids 1NT if possible. |
| Dealer: S | ♥ 10963 | |
| Vul: None | ♦ 9542 | Partner bids first. |
| HCP: 4 | ♣ A5 | |

| | | |
|------------|---------|----------------------------|
| Board: 362 | ♠ A63 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q1075 | |
| Vul: EW | ♦ A7 | You bid first. |
| HCP: 13 | ♣ K432 | |

| | | |
|------------|---------|----------------------------|
| Board: 363 | ♠ 10876 | West Bids 1NT if possible. |
| Dealer: S | ♥ K1063 | |
| Vul: Both | ♦ J2 | Partner bids first. |
| HCP: 8 | ♣ A54 | |

| | | |
|------------|---------|-----------------------------|
| Board: 364 | ♠ A7 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q1054 | East Bids XA♠♠ if possible. |
| Vul: None | ♦ Q842 | |
| HCP: 12 | ♣ A84 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 365 | ♠ J987 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1064 | East Bids 2♦ if possible. |
| Vul: NS | ♦ Q9864 | West Bids 2♥ if possible. |
| HCP: 3 | ♣ 9 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 366 | ♠ KQJ7 | East Bids 1NT if possible. |
| Dealer: N | ♥ 109654 | |
| Vul: Both | ♦ AK7 | You bid first. |
| HCP: 13 | ♣ 5 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 361 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 863 | ♠ Q54 | | | | 1♣ |
| Vul: None | ♥ 10963 | ♥ QJ82 | | | | |
| North HCP: 4 | ♦ 9542 | ♦ AJ | 1NT | AP | | |
| South HCP: 13 | ♣ A5 | ♣ K1084 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 362 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A63 | ♠ J87 | | | | |
| Vul: EW | ♥ Q1075 | ♥ KJ984 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ A7 | ♦ J64 | | | | |
| South HCP: 6 | ♣ K432 | ♣ 96 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 363 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10876 | ♠ J4 | | | | 1♦ |
| Vul: Both | ♥ K1063 | ♥ A74 | | | | |
| North HCP: 8 | ♦ J2 | ♦ KQ1098 | 1NT | AP | | |
| South HCP: 13 | ♣ A54 | ♣ K109 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 364 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ KQJ652 | | 1♦ | 1NT | 2♣ |
| Vul: None | ♥ Q1054 | ♥ 62 | Pass | 3♣ | Pass | 4♣ |
| North HCP: 12 | ♦ Q842 | ♦ 3 | Pass | Pass | XA♠♠ | AP |
| South HCP: 11 | ♣ A84 | ♣ KQ93 | | | | |
| Contract: 4♠X S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 365 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J987 | ♠ K43 | | | | 1♣ |
| Vul: NS | ♥ 1064 | ♥ AJ7 | | | | |
| North HCP: 3 | ♦ Q9864 | ♦ A10 | 1NT | Pass | 2♦ | Pass |
| South HCP: 13 | ♣ 9 | ♣ J10543 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 366 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ7 | ♠ 3 | | | | |
| Vul: Both | ♥ 109654 | ♥ Q832 | | 1♥ | 1NT | 3♥ |
| North HCP: 13 | ♦ AK7 | ♦ J1053 | AP | | | |
| South HCP: 3 | ♣ 5 | ♣ 10932 | | | | |
| Contract: 3♥ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 361 | ♠ Q54 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ82 | |
| Vul: None | ♦ AJ | You bid first. |
| HCP: 13 | ♣ K1084 | |

| | | |
|------------|---------|----------------------------|
| Board: 362 | ♠ J87 | East Bids 1NT if possible. |
| Dealer: N | ♥ KJ984 | |
| Vul: EW | ♦ J64 | Partner bids first. |
| HCP: 6 | ♣ 96 | |

| | | |
|------------|----------|----------------------------|
| Board: 363 | ♠ J4 | West Bids 1NT if possible. |
| Dealer: S | ♥ A74 | |
| Vul: Both | ♦ KQ1098 | You bid first. |
| HCP: 13 | ♣ K109 | |

| | | |
|------------|----------|-----------------------------|
| Board: 364 | ♠ KQJ652 | East Bids 1NT if possible. |
| Dealer: N | ♥ 62 | East Bids XA♠♠ if possible. |
| Vul: None | ♦ 3 | |
| HCP: 11 | ♣ KQ93 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 365 | ♠ K43 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ7 | East Bids 2♦ if possible. |
| Vul: NS | ♦ A10 | West Bids 2♥ if possible. |
| HCP: 13 | ♣ J10543 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 366 | ♠ 3 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q832 | |
| Vul: Both | ♦ J1053 | Partner bids first. |
| HCP: 3 | ♣ 10932 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 361 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 863 | ♠ Q54 | | | | 1♣ |
| Vul: None | ♥ 10963 | ♥ QJ82 | | | | |
| North HCP: 4 | ♦ 9542 | ♦ AJ | 1NT | AP | | |
| South HCP: 13 | ♣ A5 | ♣ K1084 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 362 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A63 | ♠ J87 | | | | |
| Vul: EW | ♥ Q1075 | ♥ KJ984 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ A7 | ♦ J64 | | | | |
| South HCP: 6 | ♣ K432 | ♣ 96 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 363 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10876 | ♠ J4 | | | | 1♦ |
| Vul: Both | ♥ K1063 | ♥ A74 | | | | |
| North HCP: 8 | ♦ J2 | ♦ KQ1098 | 1NT | AP | | |
| South HCP: 13 | ♣ A54 | ♣ K109 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 364 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ KQJ652 | | 1♦ | 1NT | 2♣ |
| Vul: None | ♥ Q1054 | ♥ 62 | Pass | 3♣ | Pass | 4♣ |
| North HCP: 12 | ♦ Q842 | ♦ 3 | Pass | Pass | XA♠♠ | AP |
| South HCP: 11 | ♣ A84 | ♣ KQ93 | | | | |
| Contract: 4♠X S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 365 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J987 | ♠ K43 | | | | 1♣ |
| Vul: NS | ♥ 1064 | ♥ AJ7 | | | | |
| North HCP: 3 | ♦ Q9864 | ♦ A10 | 1NT | Pass | 2♦ | Pass |
| South HCP: 13 | ♣ 9 | ♣ J10543 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 366 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ7 | ♠ 3 | | | | |
| Vul: Both | ♥ 109654 | ♥ Q832 | | 1♥ | 1NT | 3♥ |
| North HCP: 13 | ♦ AK7 | ♦ J1053 | AP | | | |
| South HCP: 3 | ♣ 5 | ♣ 10932 | | | | |
| Contract: 3♥ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|------------------------------|
| Board: 367 | ♠ K873 | West Bids 1NT if possible. |
| Dealer: S | ♥ 96 | East Doubles 2♣ if possible. |
| Vul: None | ♦ 6 | West Bids 2♥ if possible. |
| HCP: 7 | ♣ A97653 | East Bids 3♥ if possible. |
| | | Partner bids first. |
| Board: 368 | ♠ 3 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ65 | West Bids 2♥ if possible. |
| Vul: NS | ♦ 87643 | East Bids 2♠ if possible. |
| HCP: 13 | ♣ AK8 | You bid first. |
| Board: 369 | ♠ K1082 | West Bids 1NT if possible. |
| Dealer: S | ♥ 83 | Partner bids first. |
| Vul: EW | ♦ QJ32 | |
| HCP: 10 | ♣ A32 | |
| Board: 370 | ♠ — | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ1065 | You bid first. |
| Vul: None | ♦ AQJ5 | |
| HCP: 16 | ♣ A1072 | |
| Board: 371 | ♠ J765 | West Bids 1NT if possible. |
| Dealer: S | ♥ 6543 | East Bids 3NT if possible. |
| Vul: NS | ♦ 10 | Partner bids first. |
| HCP: 1 | ♣ 10742 | |
| Board: 372 | ♠ 9543 | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ108 | West Bids 4♠ if possible. |
| Vul: EW | ♦ K107 | East Bids X♦ if possible. |
| HCP: 12 | ♣ A5 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 367 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K873 | ♠ AQ | | | | 1♦ |
| Vul: None | ♥ 96 | ♥ KJ83 | | | | |
| North HCP: 7 | ♦ 6 | ♦ Q10875 | 1NT | 2♣ | X | Pass |
| South HCP: 13 | ♣ A97653 | ♣ J10 | 2♥ | Pass | 3♥ | AP |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 368 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 3 | ♠ A42 | | | | |
| Vul: NS | ♥ AQ65 | ♥ 72 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ 87643 | ♦ J105 | 2♥ | Pass | 2♠ | AP |
| South HCP: 7 | ♣ AK8 | ♣ Q9653 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 369 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1082 | ♠ Q76 | | | | |
| Vul: EW | ♥ 83 | ♥ KQJ742 | | | | 1♥ |
| North HCP: 10 | ♦ QJ32 | ♦ A5 | 1NT | XN | AP | |
| South HCP: 12 | ♣ A32 | ♣ 108 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 370 | North: | South: | West | North | East | South |
| Dealer: N | ♠ — | ♠ AK73 | | | | |
| Vul: None | ♥ KQ1065 | ♥ J943 | | 1♥ | 1NT | 2♥ |
| North HCP: 16 | ♦ AQJ5 | ♦ 987 | Pass | 4♥ | AP | |
| South HCP: 8 | ♣ A1072 | ♣ 85 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 371 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J765 | ♠ Q108 | | | | |
| Vul: NS | ♥ 6543 | ♥ K108 | | | | 1♦ |
| North HCP: 1 | ♦ 10 | ♦ Q982 | 1NT | Pass | 3NT | AP |
| South HCP: 12 | ♣ 10742 | ♣ AJ5 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 372 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 9543 | ♠ — | | | | |
| Vul: EW | ♥ AJ108 | ♥ Q654 | | 1♦ | 1NT | 4♦ |
| North HCP: 12 | ♦ K107 | ♦ 95432 | 4♠ | 5♦ | X♦ | AP |
| South HCP: 2 | ♣ A5 | ♣ 7432 | | | | |
| Contract: 5♦X N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 367 ♠ AQ
Dealer: S ♥ KJ83
Vul: None ♦ Q10875
HCP: 13 ♣ J10

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

You bid first.

Board: 368 ♠ A42
Dealer: N ♥ 72
Vul: NS ♦ J105
HCP: 7 ♣ Q9653

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 369 ♠ Q76
Dealer: S ♥ KQJ742
Vul: EW ♦ A5
HCP: 12 ♣ 108

West Bids 1NT if possible.

You bid first.

Board: 370 ♠ AK73
Dealer: N ♥ J943
Vul: None ♦ 987
HCP: 8 ♣ 85

East Bids 1NT if possible.

Partner bids first.

Board: 371 ♠ Q108
Dealer: S ♥ K108
Vul: NS ♦ Q982
HCP: 12 ♣ AJ5

West Bids 1NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 372 ♠ —
Dealer: N ♥ Q654
Vul: EW ♦ 95432
HCP: 2 ♣ 7432

East Bids 1NT if possible.
West Bids 4♠ if possible.
East Bids X♦ if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 367 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K873 | ♠ AQ | | | | 1♦ |
| Vul: None | ♥ 96 | ♥ KJ83 | | | | |
| North HCP: 7 | ♦ 6 | ♦ Q10875 | 1NT | 2♣ | X | Pass |
| South HCP: 13 | ♣ A97653 | ♣ J10 | 2♥ | Pass | 3♥ | AP |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 368 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 3 | ♠ A42 | | | | |
| Vul: NS | ♥ AQ65 | ♥ 72 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ 87643 | ♦ J105 | 2♥ | Pass | 2♠ | AP |
| South HCP: 7 | ♣ AK8 | ♣ Q9653 | | | | |
| Contract: 2♠ E | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 369 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1082 | ♠ Q76 | | | | |
| Vul: EW | ♥ 83 | ♥ KQJ742 | | | | 1♥ |
| North HCP: 10 | ♦ QJ32 | ♦ A5 | 1NT | XN | AP | |
| South HCP: 12 | ♣ A32 | ♣ 108 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 370 | North: | South: | West | North | East | South |
| Dealer: N | ♠ — | ♠ AK73 | | | | |
| Vul: None | ♥ KQ1065 | ♥ J943 | | 1♥ | 1NT | 2♥ |
| North HCP: 16 | ♦ AQJ5 | ♦ 987 | Pass | 4♥ | AP | |
| South HCP: 8 | ♣ A1072 | ♣ 85 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 371 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J765 | ♠ Q108 | | | | |
| Vul: NS | ♥ 6543 | ♥ K108 | | | | 1♦ |
| North HCP: 1 | ♦ 10 | ♦ Q982 | 1NT | Pass | 3NT | AP |
| South HCP: 12 | ♣ 10742 | ♣ AJ5 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 372 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 9543 | ♠ — | | | | |
| Vul: EW | ♥ AJ108 | ♥ Q654 | | 1♦ | 1NT | 4♦ |
| North HCP: 12 | ♦ K107 | ♦ 95432 | 4♠ | 5♦ | X♦ | AP |
| South HCP: 2 | ♣ A5 | ♣ 7432 | | | | |
| Contract: 5♦X N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|--------------------------------|
| Board: 373 | ♠ Q93 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q10932 | |
| Vul: Both | ♦ Q | Partner bids first. |
| HCP: 6 | ♣ 10987 | |
| Board: 374 | ♠ KJ987 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q732 | West Bids 3♣ if possible. |
| Vul: NS | ♦ Q | East Bids 3♦ if possible. |
| HCP: 14 | ♣ KQJ | You bid first. |
| Board: 375 | ♠ QJ102 | West Bids 1NT if possible. |
| Dealer: S | ♥ J42 | |
| Vul: EW | ♦ 10853 | Partner bids first. |
| HCP: 8 | ♣ A8 | |
| Board: 376 | ♠ A9843 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ75 | West Bids 2♠ if possible. |
| Vul: Both | ♦ 532 | East Bids 3♣ if possible. |
| HCP: 12 | ♣ Q | You bid first. |
| Board: 377 | ♠ 98 | West Bids 1NT if possible. |
| Dealer: S | ♥ J842 | East Bids 3♣ if possible. |
| Vul: None | ♦ K1087 | |
| HCP: 6 | ♣ Q72 | Partner bids first. |
| Board: 378 | ♠ KJ8732 | East Bids 1NT if possible. |
| Dealer: N | ♥ A6 | West Bids 2♦ if possible. |
| Vul: EW | ♦ AK10 | West Doubles Pass if possible. |
| HCP: 15 | ♣ 98 | East Bids 3♥ if possible. |
| | | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | |
|---|---|---|--|
| Board: 373 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q93 ♥ Q10932 ♦ Q ♣ 10987 | South: ♠ A652 ♥ A64 ♦ K1053 ♣ J5 | West North East South 1NT AP 1♦ |
| Board: 374 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 3♦ E | North: ♠ KJ987 ♥ Q732 ♦ Q ♣ KQJ | South: ♠ 532 ♥ J4 ♦ 1086 ♣ A10986 | West North East South 1♠ 1NT Pass 3♣ ¹ Pass 3♦ ² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 375 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W | North: ♠ QJ102 ♥ J42 ♦ 10853 ♣ A8 | South: ♠ AK3 ♥ KQ97 ♦ 72 ♣ Q543 | West North East South 1NT AP 1♣ |
| Board: 376 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3♣ E | North: ♠ A9843 ♥ AQ75 ♦ 532 ♣ Q | South: ♠ 652 ♥ 86 ♦ KJ8764 ♣ 85 | West North East South 1♠ 1NT Pass 2♠ ¹ Pass 3♣ ² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 377 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 3♠ S | North: ♠ 98 ♥ J842 ♦ K1087 ♣ Q72 | South: ♠ AK10632 ♥ AQ6 ♦ A ♣ 1086 | West North East South 1NT Pass 3♣ ¹ 1♠ 3♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 2 Contract: 3♥ E | North: ♠ KJ8732 ♥ A6 ♦ AK10 ♣ 98 | South: ♠ 5 ♥ Q97 ♦ 86542 ♣ 10765 | West North East South 2♦ 1♠ 1NT Pass X Pass 3♥ 2♠ Pass AP |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 373 | ♠ A652 | West Bids 1NT if possible. |
| Dealer: S | ♥ A64 | |
| Vul: Both | ♦ K1053 | You bid first. |
| HCP: 12 | ♣ J5 | |

| | | |
|------------|----------|----------------------------|
| Board: 374 | ♠ 532 | East Bids 1NT if possible. |
| Dealer: N | ♥ J4 | West Bids 3♣ if possible. |
| Vul: NS | ♦ 1086 | East Bids 3♦ if possible. |
| HCP: 5 | ♣ A10986 | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 375 | ♠ AK3 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQ97 | |
| Vul: EW | ♦ 72 | You bid first. |
| HCP: 14 | ♣ Q543 | |

| | | |
|------------|----------|----------------------------|
| Board: 376 | ♠ 652 | East Bids 1NT if possible. |
| Dealer: N | ♥ 86 | West Bids 2♠ if possible. |
| Vul: Both | ♦ KJ8764 | East Bids 3♣ if possible. |
| HCP: 4 | ♣ 85 | Partner bids first. |

| | | |
|------------|-----------|----------------------------|
| Board: 377 | ♠ AK10632 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ6 | East Bids 3♣ if possible. |
| Vul: None | ♦ A | |
| HCP: 17 | ♣ 1086 | You bid first. |

| | | |
|------------|---------|--------------------------------|
| Board: 378 | ♠ 5 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q97 | West Bids 2♦ if possible. |
| Vul: EW | ♦ 86542 | West Doubles Pass if possible. |
| HCP: 2 | ♣ 10765 | East Bids 3♥ if possible. |
| | | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | |
|---|---|---|--|
| Board: 373 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q93 ♥ Q10932 ♦ Q ♣ 10987 | South: ♠ A652 ♥ A64 ♦ K1053 ♣ J5 | West North East South 1NT AP 1♦ |
| Board: 374 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 3♦ E | North: ♠ KJ987 ♥ Q732 ♦ Q ♣ KQJ | South: ♠ 532 ♥ J4 ♦ 1086 ♣ A10986 | West North East South 1♠ 1NT Pass 3♣ ¹ Pass 3♦ ² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 375 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W | North: ♠ QJ102 ♥ J42 ♦ 10853 ♣ A8 | South: ♠ AK3 ♥ KQ97 ♦ 72 ♣ Q543 | West North East South 1NT AP 1♣ |
| Board: 376 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3♣ E | North: ♠ A9843 ♥ AQ75 ♦ 532 ♣ Q | South: ♠ 652 ♥ 86 ♦ KJ8764 ♣ 85 | West North East South 1♠ 1NT Pass 2♠ ¹ Pass 3♣ ² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 377 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 3♠ S | North: ♠ 98 ♥ J842 ♦ K1087 ♣ Q72 | South: ♠ AK10632 ♥ AQ6 ♦ A ♣ 1086 | West North East South 1NT Pass 3♣ ¹ 3♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 2 Contract: 3♥ E | North: ♠ KJ8732 ♥ A6 ♦ AK10 ♣ 98 | South: ♠ 5 ♥ Q97 ♦ 86542 ♣ 10765 | West North East South 1♠ 1NT Pass 2♦ 2♠ Pass Pass X Pass 3♥ AP |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 379 ♠ 7
Dealer: S ♥ 1086
Vul: Both ♦ 7532
HCP: 0 ♣ 108742

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

Partner bids first.

Board: 380 ♠ Q10964
Dealer: N ♥ K106
Vul: None ♦ A103
HCP: 12 ♣ K7

East Bids 1NT if possible.

You bid first.

Board: 381 ♠ J93
Dealer: S ♥ A9743
Vul: NS ♦ 85
HCP: 6 ♣ J64

West Bids 1NT if possible.

Partner bids first.

Board: 382 ♠ AQ10
Dealer: N ♥ AJ1086
Vul: Both ♦ Q
HCP: 15 ♣ Q865

East Bids 1NT if possible.

You bid first.

Board: 383 ♠ A9653
Dealer: S ♥ 10
Vul: None ♦ 853
HCP: 4 ♣ 9643

West Bids 1NT if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 384 ♠ A103
Dealer: N ♥ Q10962
Vul: EW ♦ —
HCP: 13 ♣ AK1073

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 379 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7 | ♠ 843 | | | | 1♦ |
| Vul: Both | ♥ 1086 | ♥ Q73 | 1NT | Pass | 2♥ | Pass |
| North HCP: 0 | ♦ 7532 | ♦ K986 | 2♠ | Pass | 4♠ | AP |
| South HCP: 12 | ♣ 108742 | ♣ AQJ | | | | |
| Contract: 4♠ W | | | | | | |
| | | | | | | |
| Board: 380 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10964 | ♠ A83 | | 1♠ | 1NT | 2♠ |
| Vul: None | ♥ K106 | ♥ J952 | AP | | | |
| North HCP: 12 | ♦ A103 | ♦ J5 | | | | |
| South HCP: 6 | ♣ K7 | ♣ 10963 | | | | |
| Contract: 2♠ N | | | | | | |
| | | | | | | |
| Board: 381 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J93 | ♠ K874 | | | | 1♣ |
| Vul: NS | ♥ A9743 | ♥ 652 | 1NT | AP | | |
| North HCP: 6 | ♦ 85 | ♦ A4 | | | | |
| South HCP: 12 | ♣ J64 | ♣ KQ82 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 382 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ10 | ♠ K985 | | 1♥ | 1NT | AP |
| Vul: Both | ♥ AJ1086 | ♥ 95 | | | | |
| North HCP: 15 | ♦ Q | ♦ 106532 | | | | |
| South HCP: 3 | ♣ Q865 | ♣ 94 | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 383 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A9653 | ♠ J104 | | | | 1♦ |
| Vul: None | ♥ 10 | ♥ K8 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 4 | ♦ 853 | ♦ KQ64 | 4♥ | AP | | |
| South HCP: 13 | ♣ 9643 | ♣ A852 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |
| | | | | | | |
| Board: 384 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A103 | ♠ 9742 | | 1♥ | 1NT | Pass |
| Vul: EW | ♥ Q10962 | ♥ 85 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 13 | ♦ — | ♦ QJ632 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 4 | ♣ AK1073 | ♣ J9 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 379

♠ 843

Dealer: S

♥ Q73

Vul: Both

♦ K986

HCP: 12

♣ AQJ

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 380

♠ A83

Dealer: N

♥ J952

Vul: None

♦ J5

HCP: 6

♣ 10963

East Bids 1NT if possible.

Partner bids first.

Board: 381

♠ K874

Dealer: S

♥ 652

Vul: NS

♦ A4

HCP: 12

♣ KQ82

West Bids 1NT if possible.

You bid first.

Board: 382

♠ K985

Dealer: N

♥ 95

Vul: Both

♦ 106532

HCP: 3

♣ 94

East Bids 1NT if possible.

Partner bids first.

Board: 383

♠ J104

Dealer: S

♥ K8

Vul: None

♦ KQ64

HCP: 13

♣ A852

West Bids 1NT if possible.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 384

♠ 9742

Dealer: N

♥ 85

Vul: EW

♦ QJ632

HCP: 4

♣ J9

East Bids 1NT if possible.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|-----------------------------------|-------|-----------------|-------|
| Board: 379 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7 | ♠ 843 | | | | 1♦ |
| Vul: Both | ♥ 1086 | ♥ Q73 | 1NT | Pass | 2♥ | Pass |
| North HCP: 0 | ♦ 7532 | ♦ K986 | 2♠ | Pass | 4♠ | AP |
| South HCP: 12 | ♣ 108742 | ♣ AQJ | | | | |
| Contract: 4♠ W | | | | | | |
| | | | | | | |
| Board: 380 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q10964 | ♠ A83 | | 1♠ | 1NT | 2♠ |
| Vul: None | ♥ K106 | ♥ J952 | AP | | | |
| North HCP: 12 | ♦ A103 | ♦ J5 | | | | |
| South HCP: 6 | ♣ K7 | ♣ 10963 | | | | |
| Contract: 2♠ N | | | | | | |
| | | | | | | |
| Board: 381 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J93 | ♠ K874 | | | | 1♣ |
| Vul: NS | ♥ A9743 | ♥ 652 | 1NT | AP | | |
| North HCP: 6 | ♦ 85 | ♦ A4 | | | | |
| South HCP: 12 | ♣ J64 | ♣ KQ82 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 382 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ10 | ♠ K985 | | 1♥ | 1NT | AP |
| Vul: Both | ♥ AJ1086 | ♥ 95 | | | | |
| North HCP: 15 | ♦ Q | ♦ 106532 | | | | |
| South HCP: 3 | ♣ Q865 | ♣ 94 | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 383 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A9653 | ♠ J104 | | | | 1♦ |
| Vul: None | ♥ 10 | ♥ K8 | 1NT | Pass | 4♦ ¹ | Pass |
| North HCP: 4 | ♦ 853 | ♦ KQ64 | 4♥ | AP | | |
| South HCP: 13 | ♣ 9643 | ♣ A852 | 1. Texas | | | |
| Contract: 4♥ W | | | | | | |
| | | | | | | |
| Board: 384 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A103 | ♠ 9742 | | 1♥ | 1NT | Pass |
| Vul: EW | ♥ Q10962 | ♥ 85 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 13 | ♦ — | ♦ QJ632 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 4 | ♣ AK1073 | ♣ J9 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 385 | ♠ 9653 | West Bids 1NT if possible. |
| Dealer: S | ♥ A10852 | |
| Vul: None | ♦ 5 | Partner bids first. |
| HCP: 9 | ♣ AJ10 | |

| | | |
|------------|--------|----------------------------|
| Board: 386 | ♠ K85 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q109 | West Bids 2♣ if possible. |
| Vul: NS | ♦ Q104 | East Bids 2♦ if possible. |
| HCP: 12 | ♣ KQ54 | West Bids 3NT if possible. |
| | | You bid first. |

| | | |
|------------|-----------|----------------------------|
| Board: 387 | ♠ Q109762 | West Bids 1NT if possible. |
| Dealer: S | ♥ 652 | |
| Vul: EW | ♦ 5 | Partner bids first. |
| HCP: 3 | ♣ J85 | |

| | | |
|------------|--------|----------------------------|
| Board: 388 | ♠ KQ5 | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ3 | |
| Vul: Both | ♦ A32 | You bid first. |
| HCP: 14 | ♣ 9752 | |

| | | |
|------------|---------|----------------------------|
| Board: 389 | ♠ J74 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q7 | |
| Vul: NS | ♦ K1043 | Partner bids first. |
| HCP: 6 | ♣ 7532 | |

| | | |
|------------|----------|----------------------------|
| Board: 390 | ♠ J10764 | East Bids 1NT if possible. |
| Dealer: N | ♥ 5 | |
| Vul: EW | ♦ AK103 | You bid first. |
| HCP: 12 | ♣ A85 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 385 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9653 | ♠ AQ2 | | | | 1♦ |
| Vul: None | ♥ A10852 | ♥ J4 | 1NT | XN | Pass | 2♦ |
| North HCP: 9 | ♦ 5 | ♦ KJ8742 | AP | | | |
| South HCP: 13 | ♣ AJ10 | ♣ Q7 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------|-------|------|-------|
| Board: 386 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K85 | ♠ J10943 | | 1♣ | 1NT | Pass |
| Vul: NS | ♥ Q109 | ♥ J765 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 12 | ♦ Q104 | ♦ 752 | 3NT | AP | | |
| South HCP: 2 | ♣ KQ54 | ♣ 8 | 1. Stayman | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 387 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q109762 | ♠ 53 | | | | 1♣ |
| Vul: EW | ♥ 652 | ♥ QJ74 | 1NT | AP | | |
| North HCP: 3 | ♦ 5 | ♦ A108 | | | | |
| South HCP: 13 | ♣ J85 | ♣ AQ74 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 388 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ5 | ♠ 9632 | | 1♣ | 1NT | AP |
| Vul: Both | ♥ AJ3 | ♥ 10542 | | | | |
| North HCP: 14 | ♦ A32 | ♦ Q76 | | | | |
| South HCP: 3 | ♣ 9752 | ♣ J4 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 389 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J74 | ♠ A98 | | | | 1♦ |
| Vul: NS | ♥ Q7 | ♥ K982 | 1NT | AP | | |
| North HCP: 6 | ♦ K1043 | ♦ Q986 | | | | |
| South HCP: 14 | ♣ 7532 | ♣ KQ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 390 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J10764 | ♠ 85 | | 1♠ | 1NT | 2♥ |
| Vul: EW | ♥ 5 | ♥ KJ10872 | AP | | | |
| North HCP: 12 | ♦ AK103 | ♦ — | | | | |
| South HCP: 7 | ♣ A85 | ♣ QJ1032 | | | | |
| Contract: 2♥ S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 385 | ♠ AQ2 | West Bids 1NT if possible. |
| Dealer: S | ♥ J4 | |
| Vul: None | ♦ KJ8742 | You bid first. |
| HCP: 13 | ♣ Q7 | |

| | | |
|------------|----------|----------------------------|
| Board: 386 | ♠ J10943 | East Bids 1NT if possible. |
| Dealer: N | ♥ J765 | West Bids 2♣ if possible. |
| Vul: NS | ♦ 752 | East Bids 2♦ if possible. |
| HCP: 2 | ♣ 8 | West Bids 3NT if possible. |
| | | Partner bids first. |

| | | |
|------------|--------|----------------------------|
| Board: 387 | ♠ 53 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ74 | |
| Vul: EW | ♦ A108 | You bid first. |
| HCP: 13 | ♣ AQ74 | |

| | | |
|------------|---------|----------------------------|
| Board: 388 | ♠ 9632 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10542 | |
| Vul: Both | ♦ Q76 | Partner bids first. |
| HCP: 3 | ♣ J4 | |

| | | |
|------------|--------|----------------------------|
| Board: 389 | ♠ A98 | West Bids 1NT if possible. |
| Dealer: S | ♥ K982 | |
| Vul: NS | ♦ Q986 | You bid first. |
| HCP: 14 | ♣ KQ | |

| | | |
|------------|-----------|----------------------------|
| Board: 390 | ♠ 85 | East Bids 1NT if possible. |
| Dealer: N | ♥ KJ10872 | |
| Vul: EW | ♦ — | Partner bids first. |
| HCP: 7 | ♣ QJ1032 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 385 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 9653 | ♠ AQ2 | | | | 1♦ |
| Vul: None | ♥ A10852 | ♥ J4 | 1NT | XN | Pass | 2♦ |
| North HCP: 9 | ♦ 5 | ♦ KJ8742 | AP | | | |
| South HCP: 13 | ♣ AJ10 | ♣ Q7 | | | | |
| Contract: 2♦ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------|-------|------|-------|
| Board: 386 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K85 | ♠ J10943 | | 1♣ | 1NT | Pass |
| Vul: NS | ♥ Q109 | ♥ J765 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 12 | ♦ Q104 | ♦ 752 | 3NT | AP | | |
| South HCP: 2 | ♣ KQ54 | ♣ 8 | 1. Stayman | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 387 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q109762 | ♠ 53 | | | | 1♣ |
| Vul: EW | ♥ 652 | ♥ QJ74 | 1NT | AP | | |
| North HCP: 3 | ♦ 5 | ♦ A108 | | | | |
| South HCP: 13 | ♣ J85 | ♣ AQ74 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 388 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ5 | ♠ 9632 | | 1♣ | 1NT | AP |
| Vul: Both | ♥ AJ3 | ♥ 10542 | | | | |
| North HCP: 14 | ♦ A32 | ♦ Q76 | | | | |
| South HCP: 3 | ♣ 9752 | ♣ J4 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 389 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J74 | ♠ A98 | | | | 1♦ |
| Vul: NS | ♥ Q7 | ♥ K982 | 1NT | AP | | |
| North HCP: 6 | ♦ K1043 | ♦ Q986 | | | | |
| South HCP: 14 | ♣ 7532 | ♣ KQ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 390 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J10764 | ♠ 85 | | 1♠ | 1NT | 2♥ |
| Vul: EW | ♥ 5 | ♥ KJ10872 | AP | | | |
| North HCP: 12 | ♦ AK103 | ♦ — | | | | |
| South HCP: 7 | ♣ A85 | ♣ QJ1032 | | | | |
| Contract: 2♥ S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 391 | ♠ AQ | West Bids 1NT if possible. |
| Dealer: S | ♥ 985 | |
| Vul: Both | ♦ J9743 | Partner bids first. |
| HCP: 7 | ♣ 943 | |
| Board: 392 | ♠ 97654 | East Bids 1NT if possible. |
| Dealer: N | ♥ AK7 | |
| Vul: EW | ♦ AJ4 | You bid first. |
| HCP: 12 | ♣ 76 | |
| Board: 393 | ♠ J | West Bids 1NT if possible. |
| Dealer: S | ♥ 102 | East Bids 2♦ if possible. |
| Vul: Both | ♦ 976543 | West Bids 2♥ if possible. |
| HCP: 5 | ♣ KJ95 | Partner bids first. |
| Board: 394 | ♠ KJ65 | East Bids 1NT if possible. |
| Dealer: N | ♥ A976 | West Bids 2♣ if possible. |
| Vul: None | ♦ 3 | East Bids 2♦ if possible. |
| HCP: 12 | ♣ KJ86 | West Bids 3♦ if possible. |
| | | You bid first. |
| Board: 395 | ♠ AJ10962 | West Bids 1NT if possible. |
| Dealer: S | ♥ 52 | |
| Vul: NS | ♦ 108 | Partner bids first. |
| HCP: 9 | ♣ KJ4 | |
| Board: 396 | ♠ Q42 | East Bids 1NT if possible. |
| Dealer: N | ♥ K | West Bids 2♦ if possible. |
| Vul: Both | ♦ J87643 | |
| HCP: 13 | ♣ AK9 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 391 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ | ♠ J8743 | | | | 1♠ |
| Vul: Both | ♥ 985 | ♥ Q103 | | | | |
| North HCP: 7 | ♦ J9743 | ♦ A8 | 1NT | AP | | |
| South HCP: 13 | ♣ 943 | ♣ AQ7 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 392 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 97654 | ♠ J103 | | 1♠ | 1NT | 2♠ |
| Vul: EW | ♥ AK7 | ♥ Q2 | | | | |
| North HCP: 12 | ♦ AJ4 | ♦ Q86 | AP | | | |
| South HCP: 7 | ♣ 76 | ♣ Q10842 | | | | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 393 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ A9762 | | | | 1♠ |
| Vul: Both | ♥ 102 | ♥ A54 | | | | |
| North HCP: 5 | ♦ 976543 | ♦ AJ | 1NT | Pass | 2♦ | Pass |
| South HCP: 13 | ♣ KJ95 | ♣ 874 | 2♥ | AP | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|--------|--------|-----------------|-------|------|-------|
| Board: 394 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ65 | ♠ Q974 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ A976 | ♥ J5 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 12 | ♦ 3 | ♦ Q842 | 3♦ | AP | | |
| South HCP: 5 | ♣ KJ86 | ♣ 742 | 1. Stayman | | | |
| Contract: 3♦ E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 395 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ10962 | ♠ — | | | | 1♦ |
| Vul: NS | ♥ 52 | ♥ K864 | | | | |
| North HCP: 9 | ♦ 108 | ♦ KQ6432 | 1NT | 2♠ | Pass | 3♦ |
| South HCP: 12 | ♣ KJ4 | ♣ A65 | AP | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 396 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q42 | ♠ AJ93 | | | | |
| Vul: Both | ♥ K | ♥ 1043 | | 1♦ | 1NT | XN |
| North HCP: 13 | ♦ J87643 | ♦ A10 | 2♦ | 3♦ | AP | |
| South HCP: 10 | ♣ AK9 | ♣ J1084 | | | | |
| Contract: 3♦ N | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 391 | ♠ J8743 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q103 | |
| Vul: Both | ♦ A8 | You bid first. |
| HCP: 13 | ♣ AQ7 | |

| | | |
|------------|----------|----------------------------|
| Board: 392 | ♠ J103 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q2 | |
| Vul: EW | ♦ Q86 | Partner bids first. |
| HCP: 7 | ♣ Q10842 | |

| | | |
|------------|---------|----------------------------|
| Board: 393 | ♠ A9762 | West Bids 1NT if possible. |
| Dealer: S | ♥ A54 | East Bids 2♦ if possible. |
| Vul: Both | ♦ AJ | West Bids 2♥ if possible. |
| HCP: 13 | ♣ 874 | You bid first. |

| | | |
|------------|--------|----------------------------|
| Board: 394 | ♠ Q974 | East Bids 1NT if possible. |
| Dealer: N | ♥ J5 | West Bids 2♣ if possible. |
| Vul: None | ♦ Q842 | East Bids 2♦ if possible. |
| HCP: 5 | ♣ 742 | West Bids 3♦ if possible. |
| | | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 395 | ♠ — | West Bids 1NT if possible. |
| Dealer: S | ♥ K864 | |
| Vul: NS | ♦ KQ6432 | You bid first. |
| HCP: 12 | ♣ A65 | |

| | | |
|------------|---------|----------------------------|
| Board: 396 | ♠ AJ93 | East Bids 1NT if possible. |
| Dealer: N | ♥ 1043 | West Bids 2♦ if possible. |
| Vul: Both | ♦ A10 | |
| HCP: 10 | ♣ J1084 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 391 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ | ♠ J8743 | | | | 1♠ |
| Vul: Both | ♥ 985 | ♥ Q103 | | | | |
| North HCP: 7 | ♦ J9743 | ♦ A8 | 1NT | AP | | |
| South HCP: 13 | ♣ 943 | ♣ AQ7 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 392 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 97654 | ♠ J103 | | 1♠ | 1NT | 2♠ |
| Vul: EW | ♥ AK7 | ♥ Q2 | AP | | | |
| North HCP: 12 | ♦ AJ4 | ♦ Q86 | | | | |
| South HCP: 7 | ♣ 76 | ♣ Q10842 | | | | |
| Contract: 2♠ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 393 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J | ♠ A9762 | | | | 1♠ |
| Vul: Both | ♥ 102 | ♥ A54 | 1NT | Pass | 2♦ | Pass |
| North HCP: 5 | ♦ 976543 | ♦ AJ | 2♥ | AP | | |
| South HCP: 13 | ♣ KJ95 | ♣ 874 | | | | |
| Contract: 2♥ W | | | | | | |

| | | | | | | |
|----------------|--------|--------|-----------------|-------|------|-------|
| Board: 394 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ65 | ♠ Q974 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ A976 | ♥ J5 | 2♣ ¹ | Pass | 2♦ | Pass |
| North HCP: 12 | ♦ 3 | ♦ Q842 | 3♦ | AP | | |
| South HCP: 5 | ♣ KJ86 | ♣ 742 | 1. Stayman | | | |
| Contract: 3♦ E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 395 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ10962 | ♠ — | | | | 1♦ |
| Vul: NS | ♥ 52 | ♥ K864 | 1NT | 2♠ | Pass | 3♦ |
| North HCP: 9 | ♦ 108 | ♦ KQ6432 | AP | | | |
| South HCP: 12 | ♣ KJ4 | ♣ A65 | | | | |
| Contract: 3♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 396 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q42 | ♠ AJ93 | | 1♦ | 1NT | XN |
| Vul: Both | ♥ K | ♥ 1043 | | | | |
| North HCP: 13 | ♦ J87643 | ♦ A10 | 2♦ | 3♦ | AP | |
| South HCP: 10 | ♣ AK9 | ♣ J1084 | | | | |
| Contract: 3♦ N | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 397 ♠ A9842 West Bids 1NT if possible.
Dealer: S ♥ Q1098
Vul: None ♦ 9 Partner bids first.
HCP: 8 ♣ Q72

Board: 398 ♠ J East Bids 1NT if possible.
Dealer: N ♥ AKQ7 West Bids 2♥ if possible.
Vul: NS ♦ A1064 East Bids 2♠ if possible.
HCP: 15 ♣ J875 You bid first.

Board: 399 ♠ K105 West Bids 1NT if possible.
Dealer: S ♥ 10864 East Bids 2♥ if possible.
Vul: EW ♦ KJ10 West Bids 2♠ if possible.
HCP: 8 ♣ J108 Partner bids first.

Board: 400 ♠ 87 East Bids 1NT if possible.
Dealer: N ♥ AKJ6 West Bids 3♣ if possible.
Vul: None ♦ A32 East Bids 3♦ if possible.
HCP: 13 ♣ J1032 You bid first.

Board: 401 ♠ 10962 West Bids 1NT if possible.
Dealer: S ♥ 632 East Bids 2NT if possible.
Vul: NS ♦ 542 Partner bids first.
HCP: 0 ♣ 865

Board: 402 ♠ Q5 East Bids 1NT if possible.
Dealer: N ♥ QJ7 West Bids 2♥ if possible.
Vul: EW ♦ J62 East Bids 2♠ if possible.
HCP: 12 ♣ KQJ96 You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 397 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A9842 | ♠ 53 | | | | 1♦ |
| Vul: None | ♥ Q1098 | ♥ AJ6 | | | | |
| North HCP: 8 | ♦ 9 | ♦ K10642 | 1NT | AP | | |
| South HCP: 12 | ♣ Q72 | ♣ KJ5 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 398 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ Q743 | | | | |
| Vul: NS | ♥ AKQ7 | ♥ J42 | | 1♦ | 1NT | Pass |
| North HCP: 15 | ♦ A1064 | ♦ 875 | 2♥ | Pass | 2♠ | AP |
| South HCP: 5 | ♣ J875 | ♣ Q96 | | | | |
| Contract: 2♠ E | | | | | | |
| | | | | | | |
| Board: 399 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K105 | ♠ A62 | | | | 1♦ |
| Vul: EW | ♥ 10864 | ♥ A72 | | | | |
| North HCP: 8 | ♦ KJ10 | ♦ Q965 | 1NT | Pass | 2♥ | Pass |
| South HCP: 12 | ♣ J108 | ♣ Q62 | 2♠ | AP | | |
| Contract: 2♠ W | | | | | | |
| | | | | | | |
| Board: 400 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 87 | ♠ KJ10954 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ AKJ6 | ♥ Q82 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 13 | ♦ A32 | ♦ 5 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 6 | ♣ J1032 | ♣ 654 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |
| | | | | | | |
| Board: 401 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10962 | ♠ J875 | | | | 1♥ |
| Vul: NS | ♥ 632 | ♥ AQ974 | | | | |
| North HCP: 0 | ♦ 542 | ♦ 10 | 1NT | Pass | 2NT | AP |
| South HCP: 14 | ♣ 865 | ♣ AK7 | | | | |
| Contract: 2N W | | | | | | |
| | | | | | | |
| Board: 402 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ J43 | | | | |
| Vul: EW | ♥ QJ7 | ♥ 1053 | | 1♣ | 1NT | Pass |
| North HCP: 12 | ♦ J62 | ♦ A1098 | 2♥ | Pass | 2♠ | AP |
| South HCP: 5 | ♣ KQJ96 | ♣ 753 | | | | |
| Contract: 2♠ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-----------|----------------------------|
| Board: 397 | ♠ 53 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ6 | |
| Vul: None | ♦ K10642 | You bid first. |
| HCP: 12 | ♣ KJ5 | |
| Board: 398 | ♠ Q743 | East Bids 1NT if possible. |
| Dealer: N | ♥ J42 | West Bids 2♥ if possible. |
| Vul: NS | ♦ 875 | East Bids 2♠ if possible. |
| HCP: 5 | ♣ Q96 | Partner bids first. |
| Board: 399 | ♠ A62 | West Bids 1NT if possible. |
| Dealer: S | ♥ A72 | East Bids 2♥ if possible. |
| Vul: EW | ♦ Q965 | West Bids 2♠ if possible. |
| HCP: 12 | ♣ Q62 | You bid first. |
| Board: 400 | ♠ KJ10954 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q82 | West Bids 3♣ if possible. |
| Vul: None | ♦ 5 | East Bids 3♦ if possible. |
| HCP: 6 | ♣ 654 | Partner bids first. |
| Board: 401 | ♠ J875 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ974 | East Bids 2NT if possible. |
| Vul: NS | ♦ 10 | |
| HCP: 14 | ♣ AK7 | You bid first. |
| Board: 402 | ♠ J43 | East Bids 1NT if possible. |
| Dealer: N | ♥ 1053 | West Bids 2♥ if possible. |
| Vul: EW | ♦ A1098 | East Bids 2♠ if possible. |
| HCP: 5 | ♣ 753 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|-----------|-----------------------------------|-------|-----------------|-------|
| Board: 397 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A9842 | ♠ 53 | | | | 1♦ |
| Vul: None | ♥ Q1098 | ♥ AJ6 | | | | |
| North HCP: 8 | ♦ 9 | ♦ K10642 | 1NT | AP | | |
| South HCP: 12 | ♣ Q72 | ♣ KJ5 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 398 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ Q743 | | 1♦ | 1NT | Pass |
| Vul: NS | ♥ AKQ7 | ♥ J42 | | | | |
| North HCP: 15 | ♦ A1064 | ♦ 875 | 2♥ | Pass | 2♠ | AP |
| South HCP: 5 | ♣ J875 | ♣ Q96 | | | | |
| Contract: 2♠ E | | | | | | |
| | | | | | | |
| Board: 399 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K105 | ♠ A62 | | | | 1♦ |
| Vul: EW | ♥ 10864 | ♥ A72 | | | | |
| North HCP: 8 | ♦ KJ10 | ♦ Q965 | 1NT | Pass | 2♥ | Pass |
| South HCP: 12 | ♣ J108 | ♣ Q62 | 2♠ | AP | | |
| Contract: 2♠ W | | | | | | |
| | | | | | | |
| Board: 400 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 87 | ♠ KJ10954 | | 1♣ | 1NT | Pass |
| Vul: None | ♥ AKJ6 | ♥ Q82 | 3♣ ¹ | Pass | 3♦ ² | AP |
| North HCP: 13 | ♦ A32 | ♦ 5 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 6 | ♣ J1032 | ♣ 654 | 2. automat | | | |
| Contract: 3♦ E | | | | | | |
| | | | | | | |
| Board: 401 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10962 | ♠ J875 | | | | 1♥ |
| Vul: NS | ♥ 632 | ♥ AQ974 | | | | |
| North HCP: 0 | ♦ 542 | ♦ 10 | 1NT | Pass | 2NT | AP |
| South HCP: 14 | ♣ 865 | ♣ AK7 | | | | |
| Contract: 2N W | | | | | | |
| | | | | | | |
| Board: 402 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ J43 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ QJ7 | ♥ 1053 | | | | |
| North HCP: 12 | ♦ J62 | ♦ A1098 | 2♥ | Pass | 2♠ | AP |
| South HCP: 5 | ♣ KQJ96 | ♣ 753 | | | | |
| Contract: 2♠ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 403 ♠ K1043
Dealer: S ♥ 109532
Vul: Both ♦ 10
HCP: 7 ♣ A73

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 404 ♠ KQ986
Dealer: N ♥ 72
Vul: NS ♦ KJ4
HCP: 12 ♣ K104

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

You bid first.

Board: 405 ♠ KQ743
Dealer: S ♥ 9732
Vul: EW ♦ 1062
HCP: 5 ♣ 7

West Bids 1NT if possible.

Partner bids first.

Board: 406 ♠ AK8
Dealer: N ♥ Q62
Vul: Both ♦ A6
HCP: 18 ♣ KQ872

East Bids 1NT if possible.

You bid first.

Board: 407 ♠ J1063
Dealer: S ♥ A1093
Vul: None ♦ 962
HCP: 5 ♣ 63

West Bids 1NT if possible.

Partner bids first.

Board: 408 ♠ A1097
Dealer: N ♥ K95
Vul: EW ♦ 10
HCP: 12 ♣ KQ1098

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 403 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1043 | ♠ J6 | | | | 1♦ |
| Vul: Both | ♥ 109532 | ♥ AKJ | 1NT | Pass | 2♥ | Pass |
| North HCP: 7 | ♦ 10 | ♦ 9632 | 2♠ | AP | | |
| South HCP: 12 | ♣ A73 | ♣ K984 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 404 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ986 | ♠ 753 | | 1♠ | 1NT | Pass |
| Vul: NS | ♥ 72 | ♥ KJ983 | 2NT | AP | | |
| North HCP: 12 | ♦ KJ4 | ♦ 10875 | | | | |
| South HCP: 4 | ♣ K104 | ♣ 6 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 405 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ743 | ♠ 52 | | | | 1♣ |
| Vul: EW | ♥ 9732 | ♥ AKQJ | 1NT | AP | | |
| North HCP: 5 | ♦ 1062 | ♦ J97 | | | | |
| South HCP: 14 | ♣ 7 | ♣ K843 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 406 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK8 | ♠ J652 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ Q62 | ♥ KJ87 | Pass | X | Pass | 2♥ |
| North HCP: 18 | ♦ A6 | ♦ J52 | AP | | | |
| South HCP: 6 | ♣ KQ872 | ♣ 54 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 407 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1063 | ♠ K5 | | | | 1♦ |
| Vul: None | ♥ A1093 | ♥ K54 | 1NT | AP | | |
| North HCP: 5 | ♦ 962 | ♦ KJ1053 | | | | |
| South HCP: 14 | ♣ 63 | ♣ A92 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 408 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1097 | ♠ Q8432 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ K95 | ♥ 842 | 2♦ | Pass | 2♥ | AP |
| North HCP: 12 | ♦ 10 | ♦ QJ92 | | | | |
| South HCP: 6 | ♣ KQ1098 | ♣ J | | | | |
| Contract: 2♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 403 ♠ J6
Dealer: S ♥ AKJ
Vul: Both ♦ 9632
HCP: 12 ♣ K984

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 404 ♠ 753
Dealer: N ♥ KJ983
Vul: NS ♦ 10875
HCP: 4 ♣ 6

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

Partner bids first.

Board: 405 ♠ 52
Dealer: S ♥ AKQJ
Vul: EW ♦ J97
HCP: 14 ♣ K843

West Bids 1NT if possible.

You bid first.

Board: 406 ♠ J652
Dealer: N ♥ KJ87
Vul: Both ♦ J52
HCP: 6 ♣ 54

East Bids 1NT if possible.

Partner bids first.

Board: 407 ♠ K5
Dealer: S ♥ K54
Vul: None ♦ KJ1053
HCP: 14 ♣ A92

West Bids 1NT if possible.

You bid first.

Board: 408 ♠ Q8432
Dealer: N ♥ 842
Vul: EW ♦ QJ92
HCP: 6 ♣ J

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 403 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1043 | ♠ J6 | | | | 1♦ |
| Vul: Both | ♥ 109532 | ♥ AKJ | 1NT | Pass | 2♥ | Pass |
| North HCP: 7 | ♦ 10 | ♦ 9632 | 2♠ | AP | | |
| South HCP: 12 | ♣ A73 | ♣ K984 | | | | |
| Contract: 2♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 404 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ986 | ♠ 753 | | 1♠ | 1NT | Pass |
| Vul: NS | ♥ 72 | ♥ KJ983 | 2NT | AP | | |
| North HCP: 12 | ♦ KJ4 | ♦ 10875 | | | | |
| South HCP: 4 | ♣ K104 | ♣ 6 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 405 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ743 | ♠ 52 | | | | 1♣ |
| Vul: EW | ♥ 9732 | ♥ AKQJ | 1NT | AP | | |
| North HCP: 5 | ♦ 1062 | ♦ J97 | | | | |
| South HCP: 14 | ♣ 7 | ♣ K843 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 406 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK8 | ♠ J652 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ Q62 | ♥ KJ87 | Pass | X | Pass | 2♥ |
| North HCP: 18 | ♦ A6 | ♦ J52 | AP | | | |
| South HCP: 6 | ♣ KQ872 | ♣ 54 | | | | |
| Contract: 2♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 407 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1063 | ♠ K5 | | | | 1♦ |
| Vul: None | ♥ A1093 | ♥ K54 | 1NT | AP | | |
| North HCP: 5 | ♦ 962 | ♦ KJ1053 | | | | |
| South HCP: 14 | ♣ 63 | ♣ A92 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 408 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1097 | ♠ Q8432 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ K95 | ♥ 842 | 2♦ | Pass | 2♥ | AP |
| North HCP: 12 | ♦ 10 | ♦ QJ92 | | | | |
| South HCP: 6 | ♣ KQ1098 | ♣ J | | | | |
| Contract: 2♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 409 | ♠ Q7543 | West Bids 1NT if possible. |
| Dealer: S | ♥ 62 | |
| Vul: None | ♦ 62 | Partner bids first. |
| HCP: 5 | ♣ QJ65 | |

| | | |
|------------|--------|----------------------------|
| Board: 410 | ♠ A7 | East Bids 1NT if possible. |
| Dealer: N | ♥ A62 | |
| Vul: NS | ♦ Q876 | You bid first. |
| HCP: 13 | ♣ K852 | |

| | | |
|------------|----------|----------------------------|
| Board: 411 | ♠ QJ92 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q10942 | East Bids 2♠ if possible. |
| Vul: Both | ♦ 643 | West Bids 3♣ if possible. |
| HCP: 5 | ♣ 7 | Partner bids first. |

| | | |
|------------|-----------|----------------------------|
| Board: 412 | ♠ K107 | East Bids 1NT if possible. |
| Dealer: N | ♥ QJ10532 | |
| Vul: None | ♦ AQ3 | You bid first. |
| HCP: 12 | ♣ 9 | |

| | | |
|------------|---------|----------------------------|
| Board: 413 | ♠ J97 | West Bids 1NT if possible. |
| Dealer: S | ♥ 10872 | |
| Vul: NS | ♦ 64 | Partner bids first. |
| HCP: 3 | ♣ Q543 | |

| | | |
|------------|---------|----------------------------|
| Board: 414 | ♠ J | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ82 | |
| Vul: EW | ♦ KQJ93 | You bid first. |
| HCP: 12 | ♣ 1032 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 409 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q7543 | ♠ J92 | | | | 1♣ |
| Vul: None | ♥ 62 | ♥ Q108 | | | | |
| North HCP: 5 | ♦ 62 | ♦ AK3 | 1NT | AP | | |
| South HCP: 13 | ♣ QJ65 | ♣ K974 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 410 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ J983 | | | | |
| Vul: NS | ♥ A62 | ♥ J543 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ Q876 | ♦ 4 | | | | |
| South HCP: 3 | ♣ K852 | ♣ J1094 | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 411 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ92 | ♠ 84 | | | | 1♦ |
| Vul: Both | ♥ Q10942 | ♥ AJ86 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 5 | ♦ 643 | ♦ J1095 | 3♣ ² | AP | | |
| South HCP: 13 | ♣ 7 | ♣ AK5 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |
| | | | | | | |
| Board: 412 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K107 | ♠ AJ82 | | | | |
| Vul: None | ♥ QJ10532 | ♥ 96 | | 1♥ | 1NT | AP |
| North HCP: 12 | ♦ AQ3 | ♦ 54 | | | | |
| South HCP: 8 | ♣ 9 | ♣ QJ852 | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 413 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J97 | ♠ A654 | | | | 1♦ |
| Vul: NS | ♥ 10872 | ♥ QJ6 | | | | |
| North HCP: 3 | ♦ 64 | ♦ KQJ75 | 1NT | AP | | |
| South HCP: 13 | ♣ Q543 | ♣ 7 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 414 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ 98653 | | | | |
| Vul: EW | ♥ AJ82 | ♥ K765 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ KQJ93 | ♦ 5 | | | | |
| South HCP: 6 | ♣ 1032 | ♣ K96 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 409 | ♠ J92 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q108 | |
| Vul: None | ♦ AK3 | You bid first. |
| HCP: 13 | ♣ K974 | |

| | | |
|------------|---------|----------------------------|
| Board: 410 | ♠ J983 | East Bids 1NT if possible. |
| Dealer: N | ♥ J543 | |
| Vul: NS | ♦ 4 | Partner bids first. |
| HCP: 3 | ♣ J1094 | |

| | | |
|------------|---------|----------------------------|
| Board: 411 | ♠ 84 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ86 | East Bids 2♠ if possible. |
| Vul: Both | ♦ J1095 | West Bids 3♣ if possible. |
| HCP: 13 | ♣ AK5 | You bid first. |

| | | |
|------------|---------|----------------------------|
| Board: 412 | ♠ AJ82 | East Bids 1NT if possible. |
| Dealer: N | ♥ 96 | |
| Vul: None | ♦ 54 | Partner bids first. |
| HCP: 8 | ♣ QJ852 | |

| | | |
|------------|---------|----------------------------|
| Board: 413 | ♠ A654 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ6 | |
| Vul: NS | ♦ KQJ75 | You bid first. |
| HCP: 13 | ♣ 7 | |

| | | |
|------------|---------|----------------------------|
| Board: 414 | ♠ 98653 | East Bids 1NT if possible. |
| Dealer: N | ♥ K765 | |
| Vul: EW | ♦ 5 | Partner bids first. |
| HCP: 6 | ♣ K96 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|-----------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 409 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q7543 | ♠ J92 | | | | 1♣ |
| Vul: None | ♥ 62 | ♥ Q108 | | | | |
| North HCP: 5 | ♦ 62 | ♦ AK3 | 1NT | AP | | |
| South HCP: 13 | ♣ QJ65 | ♣ K974 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 410 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ J983 | | | | |
| Vul: NS | ♥ A62 | ♥ J543 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ Q876 | ♦ 4 | | | | |
| South HCP: 3 | ♣ K852 | ♣ J1094 | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 411 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ92 | ♠ 84 | | | | 1♦ |
| Vul: Both | ♥ Q10942 | ♥ AJ86 | 1NT | Pass | 2♠ ¹ | Pass |
| North HCP: 5 | ♦ 643 | ♦ J1095 | 3♣ ² | AP | | |
| South HCP: 13 | ♣ 7 | ♣ AK5 | 1. Minor Suit Transfers after 1NT | | | |
| Contract: 3♣ W | | | 2. automat | | | |
| | | | | | | |
| Board: 412 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K107 | ♠ AJ82 | | | | |
| Vul: None | ♥ QJ10532 | ♥ 96 | | 1♥ | 1NT | AP |
| North HCP: 12 | ♦ AQ3 | ♦ 54 | | | | |
| South HCP: 8 | ♣ 9 | ♣ QJ852 | | | | |
| Contract: 1N E | | | | | | |
| | | | | | | |
| Board: 413 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J97 | ♠ A654 | | | | 1♦ |
| Vul: NS | ♥ 10872 | ♥ QJ6 | | | | |
| North HCP: 3 | ♦ 64 | ♦ KQJ75 | 1NT | AP | | |
| South HCP: 13 | ♣ Q543 | ♣ 7 | | | | |
| Contract: 1N W | | | | | | |
| | | | | | | |
| Board: 414 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J | ♠ 98653 | | | | |
| Vul: EW | ♥ AJ82 | ♥ K765 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ KQJ93 | ♦ 5 | | | | |
| South HCP: 6 | ♣ 1032 | ♣ K96 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 415 | ♠ 98432 | West Bids 1NT if possible. |
| Dealer: S | ♥ K109 | |
| Vul: None | ♦ 875 | Partner bids first. |
| HCP: 6 | ♣ K6 | |

| | | |
|------------|--------|----------------------------|
| Board: 416 | ♠ A107 | East Bids 1NT if possible. |
| Dealer: N | ♥ A743 | |
| Vul: NS | ♦ K6 | You bid first. |
| HCP: 14 | ♣ K865 | |

| | | |
|------------|----------|----------------------------|
| Board: 417 | ♠ J74 | West Bids 1NT if possible. |
| Dealer: S | ♥ 4 | |
| Vul: EW | ♦ 1075 | Partner bids first. |
| HCP: 5 | ♣ KJ6432 | |

| | | |
|------------|----------|----------------------------|
| Board: 418 | ♠ — | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ95 | |
| Vul: Both | ♦ Q75 | You bid first. |
| HCP: 12 | ♣ AJ8653 | |

| | | |
|------------|---------|----------------------------|
| Board: 419 | ♠ QJ985 | West Bids 1NT if possible. |
| Dealer: S | ♥ K98 | |
| Vul: NS | ♦ 97 | Partner bids first. |
| HCP: 6 | ♣ 1043 | |

| | | |
|------------|---------|----------------------------|
| Board: 420 | ♠ Q9642 | East Bids 1NT if possible. |
| Dealer: N | ♥ AKQ10 | |
| Vul: EW | ♦ J65 | You bid first. |
| HCP: 12 | ♣ 7 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 415 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98432 | ♠ KQJ7 | | | | 1♣ |
| Vul: None | ♥ K109 | ♥ A843 | | | | |
| North HCP: 6 | ♦ 875 | ♦ Q6 | 1NT | AP | | |
| South HCP: 13 | ♣ K6 | ♣ J42 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 416 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A107 | ♠ Q4 | | | | |
| Vul: NS | ♥ A743 | ♥ J10986 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ K6 | ♦ Q92 | | | | |
| South HCP: 8 | ♣ K865 | ♣ QJ9 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 417 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J74 | ♠ Q9 | | | | 1♥ |
| Vul: EW | ♥ 4 | ♥ AQ762 | | | | |
| North HCP: 5 | ♦ 1075 | ♦ AJ932 | 1NT | AP | | |
| South HCP: 13 | ♣ KJ6432 | ♣ 5 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 418 | North: | South: | West | North | East | South |
| Dealer: N | ♠ — | ♠ AQ85432 | | | | |
| Vul: Both | ♥ KQ95 | ♥ 4 | | 1♣ | 1NT | 4♠ |
| North HCP: 12 | ♦ Q75 | ♦ J432 | AP | | | |
| South HCP: 9 | ♣ AJ8653 | ♣ Q | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 419 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ985 | ♠ A1073 | | | | |
| Vul: NS | ♥ K98 | ♥ QJ5 | | | | 1♣ |
| North HCP: 6 | ♦ 97 | ♦ QJ2 | 1NT | AP | | |
| South HCP: 12 | ♣ 1043 | ♣ Q98 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 420 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q9642 | ♠ 8 | | | | |
| Vul: EW | ♥ AKQ10 | ♥ J8632 | | 1♠ | 1NT | AP |
| North HCP: 12 | ♦ J65 | ♦ KQ97 | | | | |
| South HCP: 6 | ♣ 7 | ♣ 1085 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 415 | ♠ KQJ7 | West Bids 1NT if possible. |
| Dealer: S | ♥ A843 | |
| Vul: None | ♦ Q6 | You bid first. |
| HCP: 13 | ♣ J42 | |

| | | |
|------------|----------|----------------------------|
| Board: 416 | ♠ Q4 | East Bids 1NT if possible. |
| Dealer: N | ♥ J10986 | |
| Vul: NS | ♦ Q92 | Partner bids first. |
| HCP: 8 | ♣ QJ9 | |

| | | |
|------------|---------|----------------------------|
| Board: 417 | ♠ Q9 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQ762 | |
| Vul: EW | ♦ AJ932 | You bid first. |
| HCP: 13 | ♣ 5 | |

| | | |
|------------|-----------|----------------------------|
| Board: 418 | ♠ AQ85432 | East Bids 1NT if possible. |
| Dealer: N | ♥ 4 | |
| Vul: Both | ♦ J432 | Partner bids first. |
| HCP: 9 | ♣ Q | |

| | | |
|------------|---------|----------------------------|
| Board: 419 | ♠ A1073 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ5 | |
| Vul: NS | ♦ QJ2 | You bid first. |
| HCP: 12 | ♣ Q98 | |

| | | |
|------------|---------|----------------------------|
| Board: 420 | ♠ 8 | East Bids 1NT if possible. |
| Dealer: N | ♥ J8632 | |
| Vul: EW | ♦ KQ97 | Partner bids first. |
| HCP: 6 | ♣ 1085 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 415 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98432 | ♠ KQJ7 | | | | 1♣ |
| Vul: None | ♥ K109 | ♥ A843 | | | | |
| North HCP: 6 | ♦ 875 | ♦ Q6 | 1NT | AP | | |
| South HCP: 13 | ♣ K6 | ♣ J42 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 416 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A107 | ♠ Q4 | | | | |
| Vul: NS | ♥ A743 | ♥ J10986 | | 1♣ | 1NT | AP |
| North HCP: 14 | ♦ K6 | ♦ Q92 | | | | |
| South HCP: 8 | ♣ K865 | ♣ QJ9 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 417 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J74 | ♠ Q9 | | | | 1♥ |
| Vul: EW | ♥ 4 | ♥ AQ762 | | | | |
| North HCP: 5 | ♦ 1075 | ♦ AJ932 | 1NT | AP | | |
| South HCP: 13 | ♣ KJ6432 | ♣ 5 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 418 | North: | South: | West | North | East | South |
| Dealer: N | ♠ — | ♠ AQ85432 | | | | |
| Vul: Both | ♥ KQ95 | ♥ 4 | | 1♣ | 1NT | 4♠ |
| North HCP: 12 | ♦ Q75 | ♦ J432 | AP | | | |
| South HCP: 9 | ♣ AJ8653 | ♣ Q | | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 419 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ985 | ♠ A1073 | | | | 1♣ |
| Vul: NS | ♥ K98 | ♥ QJ5 | | | | |
| North HCP: 6 | ♦ 97 | ♦ QJ2 | 1NT | AP | | |
| South HCP: 12 | ♣ 1043 | ♣ Q98 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 420 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q9642 | ♠ 8 | | | | |
| Vul: EW | ♥ AKQ10 | ♥ J8632 | | 1♠ | 1NT | AP |
| North HCP: 12 | ♦ J65 | ♦ KQ97 | | | | |
| South HCP: 6 | ♣ 7 | ♣ 1085 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 421
Dealer: S
Vul: Both
HCP: 10

♠ Q105
♥ A3
♦ K6532
♣ J54

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

Partner bids first.

Board: 422
Dealer: N
Vul: None
HCP: 13

♠ 87652
♥ A2
♦ AJ6
♣ A76

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

You bid first.

Board: 423
Dealer: S
Vul: EW
HCP: 3

♠ 98543
♥ QJ865
♦ 62
♣ 4

West Bids 1NT if possible.

Partner bids first.

Board: 424
Dealer: N
Vul: Both
HCP: 13

♠ K9
♥ A62
♦ Q432
♣ A762

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

You bid first.

Board: 425
Dealer: S
Vul: None
HCP: 3

♠ Q9432
♥ 765
♦ J105
♣ 109

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

Partner bids first.

Board: 426
Dealer: N
Vul: NS
HCP: 12

♠ K32
♥ J10752
♦ A10
♣ A74

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 421 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q105 | ♠ A97 | | | | 1♣ |
| Vul: Both | ♥ A3 | ♥ J1076 | 1NT | XN | 2♦ | Pass |
| North HCP: 10 | ♦ K6532 | ♦ J7 | 2♥ | Pass | Pass | X |
| South HCP: 12 | ♣ J54 | ♣ AQ93 | AP | | | |
| Contract: 2♥X W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 422 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 87652 | ♠ 10 | | | | |
| Vul: None | ♥ A2 | ♥ 109843 | | 1♠ | 1NT | Pass |
| North HCP: 13 | ♦ AJ6 | ♦ 432 | 2NT | Pass | 3NT | AP |
| South HCP: 2 | ♣ A76 | ♣ Q1093 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 423 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98543 | ♠ AKJ2 | | | | |
| Vul: EW | ♥ QJ865 | ♥ 10 | | | | 1♦ |
| North HCP: 3 | ♦ 62 | ♦ J1053 | 1NT | AP | | |
| South HCP: 14 | ♣ 4 | ♣ AJ95 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|-----------------|-------|------|-------|
| Board: 424 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ 10754 | | 1♦ | 1NT | Pass |
| Vul: Both | ♥ A62 | ♥ 1095 | 2♣ ¹ | Pass | 2♥ | Pass |
| North HCP: 13 | ♦ Q432 | ♦ K5 | 2NT | AP | | |
| South HCP: 4 | ♣ A762 | ♣ J1053 | 1. Stayman | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 425 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9432 | ♠ 5 | | | | |
| Vul: None | ♥ 765 | ♥ A43 | | | | 1♣ |
| North HCP: 3 | ♦ J105 | ♦ KQ64 | 1NT | Pass | 2NT | AP |
| South HCP: 13 | ♣ 109 | ♣ KJ864 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 426 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K32 | ♠ AQ7 | | | | |
| Vul: NS | ♥ J10752 | ♥ 6 | | 1♥ | 1NT | 2♣ |
| North HCP: 12 | ♦ A10 | ♦ 653 | 2♣ | 3♣ | AP | |
| South HCP: 8 | ♣ A74 | ♣ Q98632 | | | | |
| Contract: 3♣ S | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 421 ♠ A97
Dealer: S ♥ J1076
Vul: Both ♦ J7
HCP: 12 ♣ AQ93

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

You bid first.

Board: 422 ♠ 10
Dealer: N ♥ 109843
Vul: None ♦ 432
HCP: 2 ♣ Q1093

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

Partner bids first.

Board: 423 ♠ AKJ2
Dealer: S ♥ 10
Vul: EW ♦ J1053
HCP: 14 ♣ AJ95

West Bids 1NT if possible.

You bid first.

Board: 424 ♠ 10754
Dealer: N ♥ 1095
Vul: Both ♦ K5
HCP: 4 ♣ J1053

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

Partner bids first.

Board: 425 ♠ 5
Dealer: S ♥ A43
Vul: None ♦ KQ64
HCP: 13 ♣ KJ864

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

You bid first.

Board: 426 ♠ AQ7
Dealer: N ♥ 6
Vul: NS ♦ 653
HCP: 8 ♣ Q98632

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 421 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q105 | ♠ A97 | | | | 1♣ |
| Vul: Both | ♥ A3 | ♥ J1076 | 1NT | XN | 2♦ | Pass |
| North HCP: 10 | ♦ K6532 | ♦ J7 | 2♥ | Pass | Pass | X |
| South HCP: 12 | ♣ J54 | ♣ AQ93 | AP | | | |
| Contract: 2♥X W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 422 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 87652 | ♠ 10 | | | | |
| Vul: None | ♥ A2 | ♥ 109843 | | 1♠ | 1NT | Pass |
| North HCP: 13 | ♦ AJ6 | ♦ 432 | 2NT | Pass | 3NT | AP |
| South HCP: 2 | ♣ A76 | ♣ Q1093 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 423 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98543 | ♠ AKJ2 | | | | |
| Vul: EW | ♥ QJ865 | ♥ 10 | | | | 1♦ |
| North HCP: 3 | ♦ 62 | ♦ J1053 | 1NT | AP | | |
| South HCP: 14 | ♣ 4 | ♣ AJ95 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|-----------------|-------|------|-------|
| Board: 424 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K9 | ♠ 10754 | | | | |
| Vul: Both | ♥ A62 | ♥ 1095 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ Q432 | ♦ K5 | 2♣ ¹ | Pass | 2♥ | Pass |
| South HCP: 4 | ♣ A762 | ♣ J1053 | 2NT | AP | | |
| Contract: 2N E | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 425 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q9432 | ♠ 5 | | | | |
| Vul: None | ♥ 765 | ♥ A43 | | | | 1♣ |
| North HCP: 3 | ♦ J105 | ♦ KQ64 | 1NT | Pass | 2NT | AP |
| South HCP: 13 | ♣ 109 | ♣ KJ864 | | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 426 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K32 | ♠ AQ7 | | | | |
| Vul: NS | ♥ J10752 | ♥ 6 | | 1♥ | 1NT | 2♣ |
| North HCP: 12 | ♦ A10 | ♦ 653 | 2♣ | 3♣ | AP | |
| South HCP: 8 | ♣ A74 | ♣ Q98632 | | | | |
| Contract: 3♣ S | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|-------------|----------------------------|
| Board: 427 | ♠ QJ1052 | West Bids 1NT if possible. |
| Dealer: S | ♥ 10964 | |
| Vul: Both | ♦ 10 | Partner bids first. |
| HCP: 3 | ♣ 985 | |
| Board: 428 | ♠ Q632 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ10 | West Bids 2NT if possible. |
| Vul: None | ♦ K4 | |
| HCP: 13 | ♣ K954 | You bid first. |
| Board: 429 | ♠ K52 | West Bids 1NT if possible. |
| Dealer: S | ♥ AJ1098632 | |
| Vul: NS | ♦ 62 | Partner bids first. |
| HCP: 8 | ♣ — | |
| Board: 430 | ♠ A94 | East Bids 1NT if possible. |
| Dealer: N | ♥ AJ | |
| Vul: EW | ♦ QJ986 | You bid first. |
| HCP: 12 | ♣ 863 | |
| Board: 431 | ♠ KQJ753 | West Bids 1NT if possible. |
| Dealer: S | ♥ 872 | |
| Vul: None | ♦ 965 | Partner bids first. |
| HCP: 6 | ♣ 5 | |
| Board: 432 | ♠ A92 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ985 | |
| Vul: NS | ♦ K762 | You bid first. |
| HCP: 13 | ♣ 2 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 427 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ1052 | ♠ 987 | | | | |
| Vul: Both | ♥ 10964 | ♥ AQJ3 | | | | 1♦ |
| North HCP: 3 | ♦ 10 | ♦ KJ53 | 1NT | AP | | |
| South HCP: 14 | ♣ 985 | ♣ K3 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 428 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q632 | ♠ K9 | | | | |
| Vul: None | ♥ KQ10 | ♥ J983 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ K4 | ♦ 10875 | 2NT | AP | | |
| South HCP: 4 | ♣ K954 | ♣ 1082 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|-------------|---------|------|-------|------|-------|
| Board: 429 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K52 | ♠ AQ83 | | | | |
| Vul: NS | ♥ AJ1098632 | ♥ 74 | | | | 1♣ |
| North HCP: 8 | ♦ 62 | ♦ Q8 | 1NT | 4♥ | AP | |
| South HCP: 12 | ♣ — | ♣ A8764 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 430 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A94 | ♠ KJ765 | | | | |
| Vul: EW | ♥ AJ | ♥ 98642 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ QJ986 | ♦ 10 | | | | |
| South HCP: 8 | ♣ 863 | ♣ A9 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 431 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ753 | ♠ 862 | | | | |
| Vul: None | ♥ 872 | ♥ AK95 | | | | 1♣ |
| North HCP: 6 | ♦ 965 | ♦ J102 | 1NT | AP | | |
| South HCP: 12 | ♣ 5 | ♣ A87 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 432 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A92 | ♠ KQ3 | | | | |
| Vul: NS | ♥ AQ985 | ♥ 2 | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ K762 | ♦ Q1093 | | | | |
| South HCP: 7 | ♣ 2 | ♣ 109875 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|--------|----------------------------|
| Board: 427 | ♠ 987 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQJ3 | |
| Vul: Both | ♦ KJ53 | You bid first. |
| HCP: 14 | ♣ K3 | |

| | | |
|------------|---------|----------------------------|
| Board: 428 | ♠ K9 | East Bids 1NT if possible. |
| Dealer: N | ♥ J983 | West Bids 2NT if possible. |
| Vul: None | ♦ 10875 | |
| HCP: 4 | ♣ 1082 | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 429 | ♠ AQ83 | West Bids 1NT if possible. |
| Dealer: S | ♥ 74 | |
| Vul: NS | ♦ Q8 | You bid first. |
| HCP: 12 | ♣ A8764 | |

| | | |
|------------|---------|----------------------------|
| Board: 430 | ♠ KJ765 | East Bids 1NT if possible. |
| Dealer: N | ♥ 98642 | |
| Vul: EW | ♦ 10 | Partner bids first. |
| HCP: 8 | ♣ A9 | |

| | | |
|------------|--------|----------------------------|
| Board: 431 | ♠ 862 | West Bids 1NT if possible. |
| Dealer: S | ♥ AK95 | |
| Vul: None | ♦ J102 | You bid first. |
| HCP: 12 | ♣ A87 | |

| | | |
|------------|----------|----------------------------|
| Board: 432 | ♠ KQ3 | East Bids 1NT if possible. |
| Dealer: N | ♥ 2 | |
| Vul: NS | ♦ Q1093 | Partner bids first. |
| HCP: 7 | ♣ 109875 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 427 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ1052 | ♠ 987 | | | | |
| Vul: Both | ♥ 10964 | ♥ AQJ3 | | | | 1♦ |
| North HCP: 3 | ♦ 10 | ♦ KJ53 | 1NT | AP | | |
| South HCP: 14 | ♣ 985 | ♣ K3 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 428 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q632 | ♠ K9 | | | | |
| Vul: None | ♥ KQ10 | ♥ J983 | | 1♣ | 1NT | Pass |
| North HCP: 13 | ♦ K4 | ♦ 10875 | 2NT | AP | | |
| South HCP: 4 | ♣ K954 | ♣ 1082 | | | | |
| Contract: 2N E | | | | | | |

| | | | | | | |
|----------------|-------------|---------|------|-------|------|-------|
| Board: 429 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K52 | ♠ AQ83 | | | | |
| Vul: NS | ♥ AJ1098632 | ♥ 74 | | | | 1♣ |
| North HCP: 8 | ♦ 62 | ♦ Q8 | 1NT | 4♥ | AP | |
| South HCP: 12 | ♣ — | ♣ A8764 | | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 430 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A94 | ♠ KJ765 | | | | |
| Vul: EW | ♥ AJ | ♥ 98642 | | 1♦ | 1NT | AP |
| North HCP: 12 | ♦ QJ986 | ♦ 10 | | | | |
| South HCP: 8 | ♣ 863 | ♣ A9 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 431 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ753 | ♠ 862 | | | | |
| Vul: None | ♥ 872 | ♥ AK95 | | | | 1♣ |
| North HCP: 6 | ♦ 965 | ♦ J102 | 1NT | AP | | |
| South HCP: 12 | ♣ 5 | ♣ A87 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 432 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A92 | ♠ KQ3 | | | | |
| Vul: NS | ♥ AQ985 | ♥ 2 | | 1♥ | 1NT | AP |
| North HCP: 13 | ♦ K762 | ♦ Q1093 | | | | |
| South HCP: 7 | ♣ 2 | ♣ 109875 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 433 ♠ K10954
Dealer: S ♥ Q3
Vul: EW ♦ 643
HCP: 5 ♣ 962

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

Partner bids first.

Board: 434 ♠ AQ4
Dealer: N ♥ AQ62
Vul: Both ♦ 954
HCP: 14 ♣ Q102

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

You bid first.

Board: 435 ♠ 10873
Dealer: S ♥ 108753
Vul: NS ♦ J1062
HCP: 1 ♣ —

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

Partner bids first.

Board: 436 ♠ KQ
Dealer: N ♥ QJ102
Vul: EW ♦ J6
HCP: 13 ♣ A10864

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

You bid first.

Board: 437 ♠ 64
Dealer: S ♥ KJ82
Vul: Both ♦ QJ2
HCP: 9 ♣ Q975

West Bids 1NT if possible.

Partner bids first.

Board: 438 ♠ —
Dealer: N ♥ KJ9832
Vul: None ♦ A95
HCP: 13 ♣ KQ63

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

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|--------|------------|-------|-----------------|-------|
| Board: 433 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10954 | ♠ A8 | | | | 1♦ |
| Vul: EW | ♥ Q3 | ♥ K952 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 5 | ♦ 643 | ♦ J872 | 2♦ | Pass | 2NT | AP |
| South HCP: 12 | ♣ 962 | ♣ A84 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------|-------|------|-------|
| Board: 434 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ J10765 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ AQ62 | ♥ 54 | 3♠ ¹ | Pass | 3NT | AP |
| North HCP: 14 | ♦ 954 | ♦ J76 | 1. Splinter | | | |
| South HCP: 2 | ♣ Q102 | ♣ 973 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 435 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10873 | ♠ K64 | | | | 1♣ |
| Vul: NS | ♥ 108753 | ♥ 9 | 1NT | Pass | 2♦ | Pass |
| North HCP: 1 | ♦ J1062 | ♦ AQ9 | 2♥ | Pass | 2NT | Pass |
| South HCP: 14 | ♣ — | ♣ KQ7632 | 3NT | AP | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 436 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ | ♠ J10872 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ QJ102 | ♥ 4 | 2♦ | Pass | 2♥ | AP |
| North HCP: 13 | ♦ J6 | ♦ K952 | | | | |
| South HCP: 5 | ♣ A10864 | ♣ J92 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|-----------------|--------|----------|------|-------|------|-------|
| Board: 437 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 64 | ♠ K10953 | | | | 1♣ |
| Vul: Both | ♥ KJ82 | ♥ Q | 1NT | XN | AP | |
| North HCP: 9 | ♦ QJ2 | ♦ A108 | | | | |
| South HCP: 13 | ♣ Q975 | ♣ A642 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 438 | North: | South: | West | North | East | South |
| Dealer: N | ♠ — | ♠ 943 | | 1♥ | 1NT | Pass |
| Vul: None | ♥ KJ9832 | ♥ 104 | 2♥ | X | 2♠ | Pass |
| North HCP: 13 | ♦ A95 | ♦ J7643 | 4♠ | AP | | |
| South HCP: 2 | ♣ KQ63 | ♣ J42 | | | | |
| Contract: 4♠ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 433 ♠ A8
Dealer: S ♥ K952
Vul: EW ♦ J872
HCP: 12 ♣ A84

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

You bid first.

Board: 434 ♠ J10765
Dealer: N ♥ 54
Vul: Both ♦ J76
HCP: 2 ♣ 973

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

Partner bids first.

Board: 435 ♠ K64
Dealer: S ♥ 9
Vul: NS ♦ AQ9
HCP: 14 ♣ KQ7632

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

You bid first.

Board: 436 ♠ J10872
Dealer: N ♥ 4
Vul: EW ♦ K952
HCP: 5 ♣ J92

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

Partner bids first.

Board: 437 ♠ K10953
Dealer: S ♥ Q
Vul: Both ♦ A108
HCP: 13 ♣ A642

West Bids 1NT if possible.
You bid first.

Board: 438 ♠ 943
Dealer: N ♥ 104
Vul: None ♦ J7643
HCP: 2 ♣ J42

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

Partner bids first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|--------|------------|-------|-----------------|-------|
| Board: 433 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K10954 | ♠ A8 | | | | 1♦ |
| Vul: EW | ♥ Q3 | ♥ K952 | 1NT | Pass | 2♣ ¹ | Pass |
| North HCP: 5 | ♦ 643 | ♦ J872 | 2♦ | Pass | 2NT | AP |
| South HCP: 12 | ♣ 962 | ♣ A84 | 1. Stayman | | | |
| Contract: 2N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------|-------|------|-------|
| Board: 434 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ J10765 | | 1♣ | 1NT | Pass |
| Vul: Both | ♥ AQ62 | ♥ 54 | 3♠ ¹ | Pass | 3NT | AP |
| North HCP: 14 | ♦ 954 | ♦ J76 | 1. Splinter | | | |
| South HCP: 2 | ♣ Q102 | ♣ 973 | | | | |
| Contract: 3N E | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 435 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10873 | ♠ K64 | | | | 1♣ |
| Vul: NS | ♥ 108753 | ♥ 9 | 1NT | Pass | 2♦ | Pass |
| North HCP: 1 | ♦ J1062 | ♦ AQ9 | 2♥ | Pass | 2NT | Pass |
| South HCP: 14 | ♣ — | ♣ KQ7632 | 3NT | AP | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 436 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ | ♠ J10872 | | 1♣ | 1NT | Pass |
| Vul: EW | ♥ QJ102 | ♥ 4 | 2♦ | Pass | 2♥ | AP |
| North HCP: 13 | ♦ J6 | ♦ K952 | | | | |
| South HCP: 5 | ♣ A10864 | ♣ J92 | | | | |
| Contract: 2♥ E | | | | | | |

| | | | | | | |
|-----------------|--------|----------|------|-------|------|-------|
| Board: 437 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 64 | ♠ K10953 | | | | 1♣ |
| Vul: Both | ♥ KJ82 | ♥ Q | 1NT | XN | AP | |
| North HCP: 9 | ♦ QJ2 | ♦ A108 | | | | |
| South HCP: 13 | ♣ Q975 | ♣ A642 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 438 | North: | South: | West | North | East | South |
| Dealer: N | ♠ — | ♠ 943 | | 1♥ | 1NT | Pass |
| Vul: None | ♥ KJ9832 | ♥ 104 | 2♥ | X | 2♠ | Pass |
| North HCP: 13 | ♦ A95 | ♦ J7643 | 4♠ | AP | | |
| South HCP: 2 | ♣ KQ63 | ♣ J42 | | | | |
| Contract: 4♠ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

Board: 439 ♠ J9 West Bids 1NT if possible.
Dealer: S ♥ AQ95
Vul: EW ♦ J943 Partner bids first.
HCP: 8 ♣ 1086

Board: 440 ♠ A108 East Bids 1NT if possible.
Dealer: N ♥ KQ4
Vul: Both ♦ A108 You bid first.
HCP: 13 ♣ 7654

Board: 441 ♠ 7432 West Bids 1NT if possible.
Dealer: S ♥ 1093 East Bids 3NT if possible.
Vul: None ♦ 1094
HCP: 2 ♣ Q98 Partner bids first.

Board: 442 ♠ A8765 East Bids 1NT if possible.
Dealer: N ♥ A105 West Doubles 2♠ if possible.
Vul: NS ♦ QJ64
HCP: 12 ♣ J You bid first.

Board: 443 ♠ 853 West Bids 1NT if possible.
Dealer: S ♥ 873 East Bids 2♣ if possible.
Vul: Both ♦ 7643 West Bids 2♠ if possible.
HCP: 0 ♣ 854 East Bids 3NT if possible.

Partner bids first.

Board: 444 ♠ AJ4 East Bids 1NT if possible.
Dealer: N ♥ K2 West Bids 4♦ if possible.
Vul: None ♦ QJ103 East Bids 4♥ if possible.
HCP: 13 ♣ Q985 You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 439 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ AQ43 | | | | 1♣ |
| Vul: EW | ♥ AQ95 | ♥ 1043 | | | | |
| North HCP: 8 | ♦ J943 | ♦ Q105 | 1NT | AP | | |
| South HCP: 14 | ♣ 1086 | ♣ KQJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 440 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A108 | ♠ K6543 | | | | |
| Vul: Both | ♥ KQ4 | ♥ 1087 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ A108 | ♦ 752 | | | | |
| South HCP: 6 | ♣ 7654 | ♣ K8 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 441 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7432 | ♠ AKJ9 | | | | 1♣ |
| Vul: None | ♥ 1093 | ♥ J874 | | | | |
| North HCP: 2 | ♦ 1094 | ♦ 53 | 1NT | Pass | 3NT | AP |
| South HCP: 12 | ♣ Q98 | ♣ K102 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 442 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A8765 | ♠ K932 | | | | |
| Vul: NS | ♥ A105 | ♥ Q72 | | 1♠ | 1NT | 2♠ |
| North HCP: 12 | ♦ QJ64 | ♦ 5 | X | AP | | |
| South HCP: 7 | ♣ J | ♣ Q10642 | | | | |
| Contract: 2♠X N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|-----------------|-------|
| Board: 443 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 853 | ♠ KQ72 | | | | 1♣ |
| Vul: Both | ♥ 873 | ♥ K92 | | | | |
| North HCP: 0 | ♦ 7643 | ♦ J2 | 1NT | Pass | 2♣ ¹ | Pass |
| South HCP: 14 | ♣ 854 | ♣ AJ92 | 2♠ | Pass | 3NT | AP |
| Contract: 3N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|------------|-----------------|-------|------|-------|
| Board: 444 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ4 | ♠ KQ108652 | | | | |
| Vul: None | ♥ K2 | ♥ J4 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ QJ103 | ♦ 954 | 4♦ ¹ | Pass | 4♥ | AP |
| South HCP: 6 | ♣ Q985 | ♣ 3 | 1. Texas | | | |
| Contract: 4♥ E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|------------|------------------------------|
| Board: 439 | ♠ AQ43 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1043 | |
| Vul: EW | ♦ Q105 | You bid first. |
| HCP: 14 | ♣ KQJ | |
| Board: 440 | ♠ K6543 | East Bids 1NT if possible. |
| Dealer: N | ♥ 1087 | |
| Vul: Both | ♦ 752 | Partner bids first. |
| HCP: 6 | ♣ K8 | |
| Board: 441 | ♠ AKJ9 | West Bids 1NT if possible. |
| Dealer: S | ♥ J874 | East Bids 3NT if possible. |
| Vul: None | ♦ 53 | |
| HCP: 12 | ♣ K102 | You bid first. |
| Board: 442 | ♠ K932 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q72 | West Doubles 2♠ if possible. |
| Vul: NS | ♦ 5 | |
| HCP: 7 | ♣ Q10642 | Partner bids first. |
| Board: 443 | ♠ KQ72 | West Bids 1NT if possible. |
| Dealer: S | ♥ K92 | East Bids 2♣ if possible. |
| Vul: Both | ♦ J2 | West Bids 2♠ if possible. |
| HCP: 14 | ♣ AJ92 | East Bids 3NT if possible. |
| | | You bid first. |
| Board: 444 | ♠ KQ108652 | East Bids 1NT if possible. |
| Dealer: N | ♥ J4 | West Bids 4♦ if possible. |
| Vul: None | ♦ 954 | East Bids 4♥ if possible. |
| HCP: 6 | ♣ 3 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 439 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ AQ43 | | | | 1♣ |
| Vul: EW | ♥ AQ95 | ♥ 1043 | | | | |
| North HCP: 8 | ♦ J943 | ♦ Q105 | 1NT | AP | | |
| South HCP: 14 | ♣ 1086 | ♣ KQJ | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 440 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A108 | ♠ K6543 | | | | |
| Vul: Both | ♥ KQ4 | ♥ 1087 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ A108 | ♦ 752 | | | | |
| South HCP: 6 | ♣ 7654 | ♣ K8 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 441 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 7432 | ♠ AKJ9 | | | | 1♣ |
| Vul: None | ♥ 1093 | ♥ J874 | | | | |
| North HCP: 2 | ♦ 1094 | ♦ 53 | 1NT | Pass | 3NT | AP |
| South HCP: 12 | ♣ Q98 | ♣ K102 | | | | |
| Contract: 3N W | | | | | | |

| | | | | | | |
|-----------------|---------|----------|------|-------|------|-------|
| Board: 442 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A8765 | ♠ K932 | | | | |
| Vul: NS | ♥ A105 | ♥ Q72 | | 1♠ | 1NT | 2♠ |
| North HCP: 12 | ♦ QJ64 | ♦ 5 | X | AP | | |
| South HCP: 7 | ♣ J | ♣ Q10642 | | | | |
| Contract: 2♠X N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|-----------------|-------|
| Board: 443 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 853 | ♠ KQ72 | | | | 1♣ |
| Vul: Both | ♥ 873 | ♥ K92 | | | | |
| North HCP: 0 | ♦ 7643 | ♦ J2 | 1NT | Pass | 2♣ ¹ | Pass |
| South HCP: 14 | ♣ 854 | ♣ AJ92 | 2♠ | Pass | 3NT | AP |
| Contract: 3N W | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|------------|-----------------|-------|------|-------|
| Board: 444 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ4 | ♠ KQ108652 | | | | |
| Vul: None | ♥ K2 | ♥ J4 | | 1♦ | 1NT | Pass |
| North HCP: 13 | ♦ QJ103 | ♦ 954 | 4♦ ¹ | Pass | 4♥ | AP |
| South HCP: 6 | ♣ Q985 | ♣ 3 | 1. Texas | | | |
| Contract: 4♥ E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 445 | ♠ AKQ104 | West Bids 1NT if possible. |
| Dealer: S | ♥ 9652 | |
| Vul: NS | ♦ 9 | Partner bids first. |
| HCP: 9 | ♣ 653 | |

| | | |
|------------|--------|----------------------------|
| Board: 446 | ♠ Q54 | East Bids 1NT if possible. |
| Dealer: N | ♥ A943 | |
| Vul: EW | ♦ A942 | You bid first. |
| HCP: 13 | ♣ K3 | |

| | | |
|------------|-----------|----------------------------|
| Board: 447 | ♠ 108 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ10764 | East Bids 2♥ if possible. |
| Vul: NS | ♦ 1095 | West Bids 2♠ if possible. |
| HCP: 4 | ♣ 97 | East Bids 3♠ if possible. |
| | | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 448 | ♠ KQJ | East Bids 1NT if possible. |
| Dealer: N | ♥ Q963 | West Bids 2♠ if possible. |
| Vul: EW | ♦ 10984 | East Bids 3♣ if possible. |
| HCP: 12 | ♣ A4 | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 449 | ♠ QJ1087 | West Bids 1NT if possible. |
| Dealer: S | ♥ 53 | |
| Vul: EW | ♦ 5 | Partner bids first. |
| HCP: 8 | ♣ KQ973 | |

| | | |
|------------|---------|----------------------------|
| Board: 450 | ♠ AQJ10 | East Bids 1NT if possible. |
| Dealer: N | ♥ 1065 | |
| Vul: Both | ♦ J83 | You bid first. |
| HCP: 13 | ♣ AJ10 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 445 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AKQ104 | ♠ J | | | | 1♣ |
| Vul: NS | ♥ 9652 | ♥ QJ103 | 1NT | XN | Pass | 2♥ |
| North HCP: 9 | ♦ 9 | ♦ K32 | Pass | 3♥ | AP | |
| South HCP: 13 | ♣ 653 | ♣ AQ1094 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|-----------------|--------|---------|------|-------|------|-------|
| Board: 446 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q54 | ♠ A1073 | | | | |
| Vul: EW | ♥ A943 | ♥ J2 | | 1♦ | 1NT | XN |
| North HCP: 13 | ♦ A942 | ♦ 763 | AP | | | |
| South HCP: 10 | ♣ K3 | ♣ AJ108 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 447 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ A5 | | | | 1♦ |
| Vul: NS | ♥ KJ10764 | ♥ 93 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ 1095 | ♦ KQ762 | 2♠ | Pass | 3♠ | AP |
| South HCP: 14 | ♣ 97 | ♣ KQ53 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 448 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ | ♠ 98632 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ Q963 | ♥ K754 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 12 | ♦ 10984 | ♦ Q3 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 5 | ♣ A4 | ♣ 103 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 449 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ1087 | ♠ 4 | | | | 1♦ |
| Vul: EW | ♥ 53 | ♥ AQJ7 | 1NT | AP | | |
| North HCP: 8 | ♦ 5 | ♦ J9732 | | | | |
| South HCP: 13 | ♣ KQ973 | ♣ AJ8 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 450 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ10 | ♠ 632 | | | | |
| Vul: Both | ♥ 1065 | ♥ KQ98 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J83 | ♦ 964 | | | | |
| South HCP: 5 | ♣ AJ10 | ♣ 963 | | | | |
| Contract: 1N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 445 | ♠ J | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ103 | |
| Vul: NS | ♦ K32 | You bid first. |
| HCP: 13 | ♣ AQ1094 | |
| Board: 446 | ♠ A1073 | East Bids 1NT if possible. |
| Dealer: N | ♥ J2 | |
| Vul: EW | ♦ 763 | Partner bids first. |
| HCP: 10 | ♣ AJ108 | |
| Board: 447 | ♠ A5 | West Bids 1NT if possible. |
| Dealer: S | ♥ 93 | East Bids 2♥ if possible. |
| Vul: NS | ♦ KQ762 | West Bids 2♠ if possible. |
| HCP: 14 | ♣ KQ53 | East Bids 3♠ if possible. |
| | | You bid first. |
| Board: 448 | ♠ 98632 | East Bids 1NT if possible. |
| Dealer: N | ♥ K754 | West Bids 2♠ if possible. |
| Vul: EW | ♦ Q3 | East Bids 3♣ if possible. |
| HCP: 5 | ♣ 103 | Partner bids first. |
| Board: 449 | ♠ 4 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQJ7 | |
| Vul: EW | ♦ J9732 | You bid first. |
| HCP: 13 | ♣ AJ8 | |
| Board: 450 | ♠ 632 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ98 | |
| Vul: Both | ♦ 964 | Partner bids first. |
| HCP: 5 | ♣ 963 | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 445 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AKQ104 | ♠ J | | | | 1♣ |
| Vul: NS | ♥ 9652 | ♥ QJ103 | 1NT | XN | Pass | 2♥ |
| North HCP: 9 | ♦ 9 | ♦ K32 | Pass | 3♥ | AP | |
| South HCP: 13 | ♣ 653 | ♣ AQ1094 | | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|-----------------|--------|---------|------|-------|------|-------|
| Board: 446 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q54 | ♠ A1073 | | | | |
| Vul: EW | ♥ A943 | ♥ J2 | | 1♦ | 1NT | XN |
| North HCP: 13 | ♦ A942 | ♦ 763 | AP | | | |
| South HCP: 10 | ♣ K3 | ♣ AJ108 | | | | |
| Contract: 1NX E | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 447 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ A5 | | | | 1♦ |
| Vul: NS | ♥ KJ10764 | ♥ 93 | 1NT | Pass | 2♥ | Pass |
| North HCP: 4 | ♦ 1095 | ♦ KQ762 | 2♠ | Pass | 3♠ | AP |
| South HCP: 14 | ♣ 97 | ♣ KQ53 | | | | |
| Contract: 3♠ W | | | | | | |

| | | | | | | |
|----------------|---------|---------|-----------------------------------|-------|-----------------|-------|
| Board: 448 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ | ♠ 98632 | | 1♦ | 1NT | Pass |
| Vul: EW | ♥ Q963 | ♥ K754 | 2♠ ¹ | Pass | 3♣ ² | AP |
| North HCP: 12 | ♦ 10984 | ♦ Q3 | 1. Minor Suit Transfers after 1NT | | | |
| South HCP: 5 | ♣ A4 | ♣ 103 | 2. automat | | | |
| Contract: 3♣ E | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 449 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ1087 | ♠ 4 | | | | 1♦ |
| Vul: EW | ♥ 53 | ♥ AQJ7 | 1NT | AP | | |
| North HCP: 8 | ♦ 5 | ♦ J9732 | | | | |
| South HCP: 13 | ♣ KQ973 | ♣ AJ8 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 450 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQJ10 | ♠ 632 | | | | |
| Vul: Both | ♥ 1065 | ♥ KQ98 | | 1♣ | 1NT | AP |
| North HCP: 13 | ♦ J83 | ♦ 964 | | | | |
| South HCP: 5 | ♣ AJ10 | ♣ 963 | | | | |
| Contract: 1N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|----------|----------------------------|
| Board: 451 | ♠ A8763 | West Bids 1NT if possible. |
| Dealer: S | ♥ 843 | |
| Vul: None | ♦ 107652 | Partner bids first. |
| HCP: 4 | ♣ — | |

| | | |
|------------|--------|----------------------------|
| Board: 452 | ♠ K108 | East Bids 1NT if possible. |
| Dealer: N | ♥ AQ9 | |
| Vul: EW | ♦ J865 | You bid first. |
| HCP: 13 | ♣ K104 | |

| | | |
|------------|-----------|----------------------------|
| Board: 453 | ♠ 86 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQ10765 | |
| Vul: Both | ♦ 982 | Partner bids first. |
| HCP: 6 | ♣ J6 | |

| | | |
|------------|---------|----------------------------|
| Board: 454 | ♠ K2 | East Bids 1NT if possible. |
| Dealer: N | ♥ J9643 | West Bids 3♦ if possible. |
| Vul: None | ♦ A | East Bids X♥ if possible. |
| HCP: 12 | ♣ KJ754 | You bid first. |

| | | |
|------------|------------|----------------------------|
| Board: 455 | ♠ Q1075432 | West Bids 1NT if possible. |
| Dealer: S | ♥ 43 | East Bids 3♠ if possible. |
| Vul: NS | ♦ 42 | West Bids 4♣ if possible. |
| HCP: 3 | ♣ J2 | East Bids 4♥ if possible. |
| | | Partner bids first. |

| | | |
|------------|---------|----------------------------|
| Board: 456 | ♠ A8754 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ | West Bids 3NT if possible. |
| Vul: None | ♦ KJ | |
| HCP: 14 | ♣ J1096 | You bid first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 451 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A8763 | ♠ K5 | | | | 1♣ |
| Vul: None | ♥ 843 | ♥ A652 | | | | |
| North HCP: 4 | ♦ 107652 | ♦ J8 | 1NT | AP | | |
| South HCP: 13 | ♣ — | ♣ KQ542 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 452 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K108 | ♠ AJ2 | | | | |
| Vul: EW | ♥ AQ9 | ♥ 106532 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ J865 | ♦ 7 | | | | |
| South HCP: 5 | ♣ K104 | ♣ 8753 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 453 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 86 | ♠ AK95 | | | | 1♣ |
| Vul: Both | ♥ KQ10765 | ♥ 93 | | | | |
| North HCP: 6 | ♦ 982 | ♦ KQ | 1NT | AP | | |
| South HCP: 12 | ♣ J6 | ♣ 109743 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 454 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ AQ854 | | | | |
| Vul: None | ♥ J9643 | ♥ 852 | | 1♥ | 1NT | 2♥ |
| North HCP: 12 | ♦ A | ♦ 763 | 3♦ | 3♥ | X♥ | AP |
| South HCP: 6 | ♣ KJ754 | ♣ 86 | | | | |
| Contract: 3♥X N | | | | | | |

| | | | | | | |
|----------------|------------|----------|-----------------|-------|-----------------|-------|
| Board: 455 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1075432 | ♠ K86 | | | | 1♣ |
| Vul: NS | ♥ 43 | ♥ Q72 | 1NT | Pass | 3♠ ¹ | Pass |
| North HCP: 3 | ♦ 42 | ♦ AJ | 4♣ ² | Pass | 4♥ | AP |
| South HCP: 12 | ♣ J2 | ♣ Q10643 | | | | |
| Contract: 4♥ E | | | | | | |

1. Splinter
2. limit raise or better in ♥

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 456 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A8754 | ♠ 10 | | | | |
| Vul: None | ♥ KQ | ♥ 10543 | | 1♠ | 1NT | Pass |
| North HCP: 14 | ♦ KJ | ♦ 109843 | 3NT | AP | | |
| South HCP: 0 | ♣ J1096 | ♣ 542 | | | | |
| Contract: 3N E | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 451 | ♠ K5 | West Bids 1NT if possible. |
| Dealer: S | ♥ A652 | |
| Vul: None | ♦ J8 | You bid first. |
| HCP: 13 | ♣ KQ542 | |

| | | |
|------------|----------|----------------------------|
| Board: 452 | ♠ AJ2 | East Bids 1NT if possible. |
| Dealer: N | ♥ 106532 | |
| Vul: EW | ♦ 7 | Partner bids first. |
| HCP: 5 | ♣ 8753 | |

| | | |
|------------|----------|----------------------------|
| Board: 453 | ♠ AK95 | West Bids 1NT if possible. |
| Dealer: S | ♥ 93 | |
| Vul: Both | ♦ KQ | You bid first. |
| HCP: 12 | ♣ 109743 | |

| | | |
|------------|---------|----------------------------|
| Board: 454 | ♠ AQ854 | East Bids 1NT if possible. |
| Dealer: N | ♥ 852 | West Bids 3♦ if possible. |
| Vul: None | ♦ 763 | East Bids X♥ if possible. |
| HCP: 6 | ♣ 86 | Partner bids first. |

| | | |
|------------|----------|----------------------------|
| Board: 455 | ♠ K86 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q72 | East Bids 3♠ if possible. |
| Vul: NS | ♦ AJ | West Bids 4♣ if possible. |
| HCP: 12 | ♣ Q10643 | East Bids 4♥ if possible. |
| | | You bid first. |

| | | |
|------------|----------|----------------------------|
| Board: 456 | ♠ 10 | East Bids 1NT if possible. |
| Dealer: N | ♥ 10543 | West Bids 3NT if possible. |
| Vul: None | ♦ 109843 | |
| HCP: 0 | ♣ 542 | Partner bids first. |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 451 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A8763 | ♠ K5 | | | | 1♣ |
| Vul: None | ♥ 843 | ♥ A652 | | | | |
| North HCP: 4 | ♦ 107652 | ♦ J8 | 1NT | AP | | |
| South HCP: 13 | ♣ — | ♣ KQ542 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 452 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K108 | ♠ AJ2 | | | | |
| Vul: EW | ♥ AQ9 | ♥ 106532 | | 1♦ | 1NT | AP |
| North HCP: 13 | ♦ J865 | ♦ 7 | | | | |
| South HCP: 5 | ♣ K104 | ♣ 8753 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|----------------|-----------|----------|------|-------|------|-------|
| Board: 453 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 86 | ♠ AK95 | | | | 1♣ |
| Vul: Both | ♥ KQ10765 | ♥ 93 | | | | |
| North HCP: 6 | ♦ 982 | ♦ KQ | 1NT | AP | | |
| South HCP: 12 | ♣ J6 | ♣ 109743 | | | | |
| Contract: 1N W | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 454 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ AQ854 | | | | |
| Vul: None | ♥ J9643 | ♥ 852 | | 1♥ | 1NT | 2♥ |
| North HCP: 12 | ♦ A | ♦ 763 | 3♦ | 3♥ | X♥ | AP |
| South HCP: 6 | ♣ KJ754 | ♣ 86 | | | | |
| Contract: 3♥X N | | | | | | |

| | | | | | | |
|----------------|------------|----------|-----------------|-------|-----------------|-------|
| Board: 455 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q1075432 | ♠ K86 | | | | 1♣ |
| Vul: NS | ♥ 43 | ♥ Q72 | 1NT | Pass | 3♠ ¹ | Pass |
| North HCP: 3 | ♦ 42 | ♦ AJ | 4♣ ² | Pass | 4♥ | AP |
| South HCP: 12 | ♣ J2 | ♣ Q10643 | | | | |
| Contract: 4♥ E | | | | | | |

1. Splinter
2. limit raise or better in ♥

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 456 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A8754 | ♠ 10 | | | | |
| Vul: None | ♥ KQ | ♥ 10543 | | 1♠ | 1NT | Pass |
| North HCP: 14 | ♦ KJ | ♦ 109843 | 3NT | AP | | |
| South HCP: 0 | ♣ J1096 | ♣ 542 | | | | |
| Contract: 3N E | | | | | | |

North hands (Practice Page)

Opps_Overcall_1NT

| | | |
|------------|---------|----------------------------|
| Board: 457 | ♠ 963 | West Bids 1NT if possible. |
| Dealer: S | ♥ 1083 | East Bids 2♦ if possible. |
| Vul: EW | ♦ 42 | West Bids 2♥ if possible. |
| HCP: 3 | ♣ K7653 | East Bids 4♥ if possible. |

Partner bids first.

| | | |
|------------|---------|----------------------------|
| Board: 458 | ♠ K982 | East Bids 1NT if possible. |
| Dealer: N | ♥ — | West Bids 4♦ if possible. |
| Vul: None | ♦ AK54 | East Bids 4♥ if possible. |
| HCP: 13 | ♣ K6542 | |

You bid first.

| | | |
|------------|--------|----------------------------|
| Board: 459 | ♠ Q108 | West Bids 1NT if possible. |
| Dealer: S | ♥ A863 | |
| Vul: NS | ♦ K86 | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

| | | |
|------------|---------|----------------------------|
| Board: 460 | ♠ Q1063 | East Bids 1NT if possible. |
| Dealer: N | ♥ AK43 | |
| Vul: EW | ♦ 8 | You bid first. |
| HCP: 12 | ♣ K843 | |

| | | |
|------------|---------|----------------------------|
| Board: 461 | ♠ QJ73 | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ108 | |
| Vul: Both | ♦ J875 | Partner bids first. |
| HCP: 9 | ♣ Q | |

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 457 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 963 | ♠ 10852 | | | | 1♦ |
| Vul: EW | ♥ 1083 | ♥ K6 | 1NT | Pass | 2♦ | X |
| North HCP: 3 | ♦ 42 | ♦ AK1086 | 2♥ | Pass | 4♥ | AP |
| South HCP: 12 | ♣ K7653 | ♣ Q4 | | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|-----------------|-------|------|-------|
| Board: 458 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K982 | ♠ QJ3 | | 1♣ | 1NT | XN |
| Vul: None | ♥ — | ♥ A103 | 4♦ ¹ | Pass | 4♥ | AP |
| North HCP: 13 | ♦ AK54 | ♦ Q63 | 1. Texas | | | |
| South HCP: 9 | ♣ K6542 | ♣ 9873 | | | | |
| Contract: 4♥ E | | | | | | |

| | | | | | | |
|-----------------|--------|--------|------|-------|------|-------|
| Board: 459 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q108 | ♠ KJ3 | | | | 1♣ |
| Vul: NS | ♥ A863 | ♥ 542 | 1NT | XN | AP | |
| North HCP: 9 | ♦ K86 | ♦ AQ7 | | | | |
| South HCP: 13 | ♣ 1084 | ♣ K932 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 460 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q1063 | ♠ K95 | | 1♣ | 1NT | AP |
| Vul: EW | ♥ AK43 | ♥ 105 | | | | |
| North HCP: 12 | ♦ 8 | ♦ 10643 | | | | |
| South HCP: 4 | ♣ K843 | ♣ J762 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 461 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ73 | ♠ A8 | | | | 1♦ |
| Vul: Both | ♥ QJ108 | ♥ 765 | 1NT | XN | AP | |
| North HCP: 9 | ♦ J875 | ♦ K962 | | | | |
| South HCP: 14 | ♣ Q | ♣ AK73 | | | | |
| Contract: 1NX W | | | | | | |

South hands (Practice Page)

Opps_Overcall_1NT

Board: 457 ♠ 10852
Dealer: S ♥ K6
Vul: EW ♦ AK1086
HCP: 12 ♣ Q4

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

You bid first.

Board: 458 ♠ QJ3
Dealer: N ♥ A103
Vul: None ♦ Q63
HCP: 9 ♣ 9873

East Bids 1NT if possible.
West Bids 4♦ if possible.
East Bids 4♥ if possible.

Partner bids first.

Board: 459 ♠ KJ3
Dealer: S ♥ 542
Vul: NS ♦ AQ7
HCP: 13 ♣ K932

West Bids 1NT if possible.

You bid first.

Board: 460 ♠ K95
Dealer: N ♥ 105
Vul: EW ♦ 10643
HCP: 4 ♣ J762

East Bids 1NT if possible.

Partner bids first.

Board: 461 ♠ A8
Dealer: S ♥ 765
Vul: Both ♦ K962
HCP: 14 ♣ AK73

West Bids 1NT if possible.

You bid first.

Opps_Overcall_1NT Both hands (Answers Page)

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 457 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 963 | ♠ 10852 | | | | 1♦ |
| Vul: EW | ♥ 1083 | ♥ K6 | 1NT | Pass | 2♦ | X |
| North HCP: 3 | ♦ 42 | ♦ AK1086 | 2♥ | Pass | 4♥ | AP |
| South HCP: 12 | ♣ K7653 | ♣ Q4 | | | | |
| Contract: 4♥ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|-----------------|-------|------|-------|
| Board: 458 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K982 | ♠ QJ3 | | 1♣ | 1NT | XN |
| Vul: None | ♥ — | ♥ A103 | 4♦ ¹ | Pass | 4♥ | AP |
| North HCP: 13 | ♦ AK54 | ♦ Q63 | 1. Texas | | | |
| South HCP: 9 | ♣ K6542 | ♣ 9873 | | | | |
| Contract: 4♥ E | | | | | | |

| | | | | | | |
|-----------------|--------|--------|------|-------|------|-------|
| Board: 459 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q108 | ♠ KJ3 | | | | 1♣ |
| Vul: NS | ♥ A863 | ♥ 542 | 1NT | XN | AP | |
| North HCP: 9 | ♦ K86 | ♦ AQ7 | | | | |
| South HCP: 13 | ♣ 1084 | ♣ K932 | | | | |
| Contract: 1NX W | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 460 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q1063 | ♠ K95 | | 1♣ | 1NT | AP |
| Vul: EW | ♥ AK43 | ♥ 105 | | | | |
| North HCP: 12 | ♦ 8 | ♦ 10643 | | | | |
| South HCP: 4 | ♣ K843 | ♣ J762 | | | | |
| Contract: 1N E | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 461 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ73 | ♠ A8 | | | | 1♦ |
| Vul: Both | ♥ QJ108 | ♥ 765 | 1NT | XN | AP | |
| North HCP: 9 | ♦ J875 | ♦ K962 | | | | |
| South HCP: 14 | ♣ Q | ♣ AK73 | | | | |
| Contract: 1NX W | | | | | | |