

# North hands

# Opps\_Overcall\_1NT

**Board: 1**      ♠ A97      RHO is dealer. You bid second.  
 Dealer: West      ♥ K3      West (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ AK87  
 HCP: 15      ♣ J962

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**Board: 2**      ♠ T64      Partner is dealer.  
 Dealer: South      ♥ 865      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ QJ7  
 HCP: 3      ♣ 9743

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**Board: 3**      ♠ AQ      RHO is dealer. You bid second.  
 Dealer: West      ♥ 865      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ AQJ82      East (LHO) Doubles 1NT if possible.  
 HCP: 17+1      ♣ A52

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**Board: 4**      ♠ 32      LHO is dealer.  
 Dealer: East      ♥ T73      East (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ AT96  
 HCP: 6      ♣ Q972

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**Board: 5**      ♠ KJ4      RHO is dealer. You bid second.  
 Dealer: West      ♥ AK2      West (RHO) opens 1 ♠ if possible.  
 Vul: N-S      ♦ Q54  
 HCP: 17      ♣ A854

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ T62	1 ♠	1NT	All Pass	
Vul: E-W	♥ K3	♥ T876				
North HCP: 15	♦ AK87	♦ 543				
South HCP: 4	♣ J962	♣ A74				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ T64	♠ KQJ7				1♥
Vul: E-W	♥ 865	♥ AJT97	1NT	Pass	Pass	X
North HCP: 3	♦ QJ7	♦ K6	Pass	2♥	All Pass	
South HCP: 17+1	♣ 9743	♣ KT				
Contract: 2♥ North						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ	♠ T87	1 ♣	1NT	X	Pass
Vul: Both	♥ 865	♥ T32	Pass	2 ♦	All Pass	
North HCP: 17+1	♦ AQJ82	♦ 9765				
South HCP: 0	♣ A52	♣ 763				
Contract: 2 ♦ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 32	♠ K96			1 ♥	1NT
Vul: E-W	♥ T73	♥ AJ62	All Pass			
North HCP: 6	♦ AT96	♦ QJ4				
South HCP: 15	♣ Q972	♣ A53				
Contract: 1NT South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ4	♠ Q972	1 ♠	1NT	All Pass	
Vul: N-S	♥ AK2	♥ 85				
North HCP: 17	♦ Q54	♦ 62				
South HCP: 5+1	♣ A854	♣ KT763				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 1**      ♠ T62      LHO is dealer.  
 Dealer: West      ♥ T876      West (LHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ 543  
 HCP: 4      ♣ A74

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**Board: 2**      ♠ KQJ7      You are dealer.  
 Dealer: South      ♥ AJT97      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ K6  
 HCP: 17+1      ♣ KT

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**Board: 3**      ♠ T87      LHO is dealer.  
 Dealer: West      ♥ T32      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 9765      East (RHO) Doubles 1NT if possible.  
 HCP: 0      ♣ 763

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**Board: 4**      ♠ K96      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ62      East (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ QJ4  
 HCP: 15      ♣ A53

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**Board: 5**      ♠ Q972      LHO is dealer.  
 Dealer: West      ♥ 85      West (LHO) opens 1 ♠ if possible.  
 Vul: N-S      ♦ 62  
 HCP: 5+1      ♣ KT763

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A97	♠ T62	1 ♠	1NT	All Pass	
Vul: E-W	♥ K3	♥ T876				
North HCP: 15	♦ AK87	♦ 543				
South HCP: 4	♣ J962	♣ A74				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ T64	♠ KQJ7				1♥
Vul: E-W	♥ 865	♥ AJT97	1NT	Pass	Pass	X
North HCP: 3	♦ QJ7	♦ K6	Pass	2♥	All Pass	
South HCP: 17+1	♣ 9743	♣ KT				
Contract: 2♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ T87	1 ♣	1NT	X	Pass
Vul: Both	♥ 865	♥ T32	Pass	2 ♦	All Pass	
North HCP: 17+1	♦ AQJ82	♦ 9765				
South HCP: 0	♣ A52	♣ 763				
Contract: 2 ♦ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 32	♠ K96			1 ♥	1NT
Vul: E-W	♥ T73	♥ AJ62	All Pass			
North HCP: 6	♦ AT96	♦ QJ4				
South HCP: 15	♣ Q972	♣ A53				
Contract: 1NT South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ4	♠ Q972	1 ♠	1NT	All Pass	
Vul: N-S	♥ AK2	♥ 85				
North HCP: 17	♦ Q54	♦ 62				
South HCP: 5+1	♣ A854	♣ KT763				
Contract: 1NT North						

## North hands

## Opps\_Overcall\_1NT

**Board: 6**      ♠ T875      LHO is dealer.  
 Dealer: East      ♥ 843      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ T9  
 HCP: 3      ♣ KT52

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**Board: 7**      ♠ K9      RHO is dealer. You bid second.  
 Dealer: West      ♥ A976      West (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ J32  
 HCP: 15      ♣ AQJ4

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**Board: 8**      ♠ J752      Partner is dealer.  
 Dealer: South      ♥ 943      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ AJ6      East (LHO) Doubles 2 ♥ if possible.  
 HCP: 6      ♣ T52      West (RHO) bids 2 ♠ if possible.

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**Board: 9**      ♠ T74      You are dealer.  
 Dealer: North      ♥ AT654      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ KQJ  
 HCP: 14+1      ♣ A8

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**Board: 10**      ♠ AQJ4      You are dealer.  
 Dealer: North      ♥ T9      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ AT87  
 HCP: 14      ♣ K83

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: Both

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ T875

♥ 843

♦ T9

♣ KT52

South:

♠ AJ

♥ T952

♦ AK83

♣ AJ8

W	N	E	S
		1♦	1NT

All Pass

### Board: 7

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ K9

♥ A976

♦ J32

♣ AQJ4

South:

♠ A873

♥ J85

♦ T874

♣ K3

W	N	E	S
1♣	1NT	Pass	2♣ <sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 13+1

Contract: 3♥ South

North:

♠ J752

♥ 943

♦ AJ6

♣ T52

South:

♠ A9

♥ AQJ75

♦ Q3

♣ 9863

W	N	E	S
			1♥

1NT 2♥ X Pass

2♠ Pass Pass 3♥

All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2♥ South

North:

♠ T74

♥ AT654

♦ KQJ

♣ A8

South:

♠ A5

♥ Q98

♦ 8732

♣ QJT9

W	N	E	S
	1♥	1NT	2♥

All Pass

### Board: 10

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+2

Contract: 3♣ North

North:

♠ AQJ4

♥ T9

♦ AT87

♣ K83

South:

♠ 9873

♥ AJ

♦ 2

♣ QJT742

W	N	E	S
	1♦	1NT	2♣

Pass 3♣ All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 6**      ♠ AJ      RHO is dealer. You bid second.  
 Dealer: East      ♥ T952      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AK83  
 HCP: 17      ♣ AJ8

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**Board: 7**      ♠ A873      LHO is dealer.  
 Dealer: West      ♥ J85      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ T874  
 HCP: 8      ♣ K3

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**Board: 8**      ♠ A9      You are dealer.  
 Dealer: South      ♥ AQJ75      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ Q3      East (RHO) Doubles 2 ♥ if possible.  
 HCP: 13+1      ♣ 9863      West (LHO) bids 2 ♠ if possible.

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**Board: 9**      ♠ A5      Partner is dealer.  
 Dealer: North      ♥ Q98      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 8732  
 HCP: 9      ♣ QJT9

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**Board: 10**      ♠ 9873      Partner is dealer.  
 Dealer: North      ♥ AJ      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ 2  
 HCP: 8+2      ♣ QJT742

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: Both

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ T875

♥ 843

♦ T9

♣ KT52

South:

♠ AJ

♥ T952

♦ AK83

♣ AJ8

W	N	E	S
		1♦	1NT

All Pass

### Board: 7

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ K9

♥ A976

♦ J32

♣ AQJ4

South:

♠ A873

♥ J85

♦ T874

♣ K3

W	N	E	S
1♣	1NT	Pass	2♣ <sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 13+1

Contract: 3♥ South

North:

♠ J752

♥ 943

♦ AJ6

♣ T52

South:

♠ A9

♥ AQJ75

♦ Q3

♣ 9863

W	N	E	S
			1♥

1NT 2♥ X Pass

2♠ Pass Pass 3♥

All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2♥ South

North:

♠ T74

♥ AT654

♦ KQJ

♣ A8

South:

♠ A5

♥ Q98

♦ 8732

♣ QJT9

W	N	E	S
	1♥	1NT	2♥

All Pass

### Board: 10

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+2

Contract: 3♣ North

North:

♠ AQJ4

♥ T9

♦ AT87

♣ K83

South:

♠ 9873

♥ AJ

♦ 2

♣ QJT742

W	N	E	S
	1♦	1NT	2♣

Pass 3♣ All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 11**      ♠ 73      RHO is dealer. You bid second.  
 Dealer: West      ♥ A932      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AK7  
 HCP: 16      ♣ AJ53

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**Board: 12**      ♠ Q86      LHO is dealer.  
 Dealer: East      ♥ 85      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ 952  
 HCP: 6+1      ♣ A8754

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**Board: 13**      ♠ JT762      LHO is dealer.  
 Dealer: East      ♥ 7      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ QT9      West (RHO) bids 2 ♥ if possible.  
 HCP: 5+1      ♣ Q962      East (LHO) bids 3 ♥ if possible.

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**Board: 14**      ♠ AJ987      LHO is dealer.  
 Dealer: East      ♥ 9874      East (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ Q4      East (LHO) Doubles 2 ♣ if possible.  
 HCP: 7+1      ♣ 32

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**Board: 15**      ♠ K9      You are dealer.  
 Dealer: North      ♥ AJ7      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ KJ9843      West (RHO) bids 2 ♠ if possible.  
 HCP: 16+2      ♣ KJ

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 3♥ North

North:

♠ 73

♥ A932

♦ AK7

♣ AJ53

South:

♠ 2

♥ KT654

♦ 9865

♣ K86

W N E S

1♣ 1NT Pass 2♦

Pass 3♥<sup>1</sup> All Pass

1. Super acceptance after NT

### Board: 12

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ Q86

♥ 85

♦ 952

♣ A8754

South:

♠ KJ4

♥ QJ3

♦ AQ6

♣ KJ92

W N E S

1♦ 1NT

All Pass

### Board: 13

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 3♠ South

North:

♠ JT762

♥ 7

♦ QT9

♣ Q962

South:

♠ KQ9

♥ A853

♦ K852

♣ KT

W N E S

1♦ 1NT

2♥ 2♠ 3♥ 3♠

All Pass

### Board: 14

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 3♥ North

North:

♠ AJ987

♥ 9874

♦ Q4

♣ 32

South:

♠ KQT

♥ KQ63

♦ J3

♣ KQ87

W N E S

1♣ 1NT

Pass 2♣<sup>1</sup> X 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 15

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 2+1

Contract: 3♦ North

North:

♠ K9

♥ AJ7

♦ KJ9843

♣ KJ

South:

♠ T7642

♥ Q952

♦ 76

♣ 42

W N E S

1♦ 1NT Pass

2♠<sup>1</sup> 3♦ All Pass

1. 1N-2S transfer to clubs

## South hands

## Opps\_Overcall\_1NT

<b>Board: 11</b>	♠ 2	LHO is dealer.
Dealer: West	♥ KT654	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 9865	
HCP: 6+1	♣ K86	
<hr/>		
<b>Board: 12</b>	♠ KJ4	RHO is dealer. You bid second.
Dealer: East	♥ QJ3	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ AQ6	
HCP: 17	♣ KJ92	
<hr/>		
<b>Board: 13</b>	♠ KQ9	RHO is dealer. You bid second.
Dealer: East	♥ A853	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ K852	West (LHO) bids 2 ♥ if possible.
HCP: 15	♣ KT	East (RHO) bids 3 ♥ if possible.
<hr/>		
<b>Board: 14</b>	♠ KQT	RHO is dealer. You bid second.
Dealer: East	♥ KQ63	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ J3	East (RHO) Doubles 2 ♣ if possible.
HCP: 16	♣ KQ87	
<hr/>		
<b>Board: 15</b>	♠ T7642	Partner is dealer.
Dealer: North	♥ Q952	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 76	West (LHO) bids 2 ♠ if possible.
HCP: 2+1	♣ 42	

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 3♥ North

North:

♠ 73

♥ A932

♦ AK7

♣ AJ53

South:

♠ 2

♥ KT654

♦ 9865

♣ K86

W N E S

1♣ 1NT Pass 2♦

Pass 3♥<sup>1</sup> All Pass

1. Super acceptance after NT

### Board: 12

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ Q86

♥ 85

♦ 952

♣ A8754

South:

♠ KJ4

♥ QJ3

♦ AQ6

♣ KJ92

W N E S

1♦ 1NT

All Pass

### Board: 13

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 3♠ South

North:

♠ JT762

♥ 7

♦ QT9

♣ Q962

South:

♠ KQ9

♥ A853

♦ K852

♣ KT

W N E S

1♦ 1NT

2♥ 2♠ 3♥ 3♠

All Pass

### Board: 14

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 3♥ North

North:

♠ AJ987

♥ 9874

♦ Q4

♣ 32

South:

♠ KQT

♥ KQ63

♦ J3

♣ KQ87

W N E S

1♣ 1NT

Pass 2♣<sup>1</sup> X 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 15

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 2+1

Contract: 3♦ North

North:

♠ K9

♥ AJ7

♦ KJ9843

♣ KJ

South:

♠ T7642

♥ Q952

♦ 76

♣ 42

W N E S

1♦ 1NT Pass

2♠<sup>1</sup> 3♦ All Pass

1. 1N-2S transfer to clubs

# North hands

# Opps\_Overcall\_1NT

<b>Board: 16</b>	♠ KT54	Partner is dealer.
Dealer: South	♥ K72	West (RHO) bids 1NT if possible.
Vul: None	♦ Q97	
HCP: 8	♣ T85	
<b>Board: 17</b>	♠ Q87	RHO is dealer. You bid second.
Dealer: West	♥ A52	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ QJ4	
HCP: 15	♣ AQT3	
<b>Board: 18</b>	♠ KJ43	RHO is dealer. You bid second.
Dealer: West	♥ KQ9	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A85	East (LHO) bids 3♦ if possible.
HCP: 15	♣ QT3	
<b>Board: 19</b>	♠ A9843	You are dealer.
Dealer: North	♥ Q7	East (LHO) bids 1NT if possible.
Vul: Both	♦ KT52	West (RHO) Doubles 2♠ if possible.
HCP: 13+1	♣ A5	
<b>Board: 20</b>	♠ Q42	LHO is dealer.
Dealer: East	♥ 865	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q74	
HCP: 7	♣ KT43	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2♠ North

North:

♠ KT54

♥ K72

♦ Q97

♣ T85

South:

♠ 98632

♥ JT6

♦ AK6

♣ KJ

W N E S

1NT 2♠ All Pass

### Board: 17

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ Q87

♥ A52

♦ QJ4

♣ AQT3

South:

♠ 63

♥ QT84

♦ K76

♣ K654

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 18

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 4♥ North

North:

♠ KJ43

♥ KQ9

♦ A85

♣ QT3

South:

♠ Q6

♥ AJT7542

♦ 7

♣ J42

W N E S

1♦ 1NT 3♦ 3♥

Pass 4♥ All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 4

Contract: 2♠X South

North:

♠ A9843

♥ Q7

♦ KT52

♣ A5

South:

♠ K765

♥ 943

♦ J987

♣ T2

W N E S

1♠ 1NT 2♠

X All Pass

### Board: 20

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 2NT North

North:

♠ Q42

♥ 865

♦ Q74

♣ KT43

South:

♠ AJ96

♥ K3

♦ A986

♣ A98

W N E S

1♦ 1NT

Pass 2NT All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 16</b>	♠ 98632	You are dealer.
Dealer: South	♥ JT6	West (LHO) bids 1NT if possible.
Vul: None	♦ AK6	
HCP: 12+1	♣ KJ	
<b>Board: 17</b>	♠ 63	LHO is dealer.
Dealer: West	♥ QT84	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ K76	
HCP: 8	♣ K654	
<b>Board: 18</b>	♠ Q6	LHO is dealer.
Dealer: West	♥ AJT7542	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ 7	East (RHO) bids 3 ♦ if possible.
HCP: 8+3	♣ J42	
<b>Board: 19</b>	♠ K765	Partner is dealer.
Dealer: North	♥ 943	East (RHO) bids 1NT if possible.
Vul: Both	♦ J987	West (LHO) Doubles 2 ♠ if possible.
HCP: 4	♣ T2	
<b>Board: 20</b>	♠ AJ96	RHO is dealer. You bid second.
Dealer: East	♥ K3	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ A986	
HCP: 16	♣ A98	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2♠ North

North:

♠ KT54

♥ K72

♦ Q97

♣ T85

South:

♠ 98632

♥ JT6

♦ AK6

♣ KJ

W N E S

1NT 2♠ All Pass

### Board: 17

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ Q87

♥ A52

♦ QJ4

♣ AQT3

South:

♠ 63

♥ QT84

♦ K76

♣ K654

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 18

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 4♥ North

North:

♠ KJ43

♥ KQ9

♦ A85

♣ QT3

South:

♠ Q6

♥ AJT7542

♦ 7

♣ J42

W N E S

1♦ 1NT 3♦ 3♥

Pass 4♥ All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 4

Contract: 2♠X South

North:

♠ A9843

♥ Q7

♦ KT52

♣ A5

South:

♠ K765

♥ 943

♦ J987

♣ T2

W N E S

1♠ 1NT 2♠

X All Pass

### Board: 20

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 2NT North

North:

♠ Q42

♥ 865

♦ Q74

♣ KT43

South:

♠ AJ96

♥ K3

♦ A986

♣ A98

W N E S

1♦ 1NT

Pass 2NT All Pass



## North hands

## Opps\_Overcall\_1NT

**Board: 21**      ♠ AJ6      RHO is dealer. You bid second.  
 Dealer: West      ♥ Q973      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AQ  
 HCP: 17      ♣ A843

---

**Board: 22**      ♠ J84      Partner is dealer.  
 Dealer: South      ♥ J4      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ J62      East (LHO) bids 2 ♥ if possible.  
 HCP: 6+1      ♣ QJ765

---

**Board: 23**      ♠ J53      Partner is dealer.  
 Dealer: South      ♥ 86543      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ J53  
 HCP: 2+1      ♣ 82

---

**Board: 24**      ♠ 94      You are dealer.  
 Dealer: North      ♥ A872      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ A76  
 HCP: 12      ♣ A532

---

**Board: 25**      ♠ K752      Partner is dealer.  
 Dealer: South      ♥ K4      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ T94      East (LHO) bids 2 ♥ if possible.  
 HCP: 6      ♣ 8752      West (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ K82	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ Q973	♥ AJT8	Pass	2 ♥	Pass	3 ♥
North HCP: 17	♦ AQ	♦ T73	All Pass			
South HCP: 9	♣ A843	♣ J96				
Contract: 3 ♥ South				1. Stayman		

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ K9				1 ♥
Vul: Both	♥ J4	♥ KQT972	1NT	Pass	2 ♥	3 ♥
North HCP: 6+1	♦ J62	♦ AKT	All Pass			
South HCP: 15+2	♣ QJ765	♣ 42				
Contract: 3 ♥ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ AK86				1 ♣
Vul: None	♥ 86543	♥ AJ	1NT	Pass	Pass	X
North HCP: 2+1	♦ J53	♦ QT	Pass	2 ♥	All Pass	
South HCP: 18+1	♣ 82	♣ KJT65				
Contract: 2 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AT8752		1 ♣	1NT	2 ♠
Vul: E-W	♥ A872	♥ J9	All Pass			
North HCP: 12	♦ A76	♦ K5				
South HCP: 8+2	♣ A532	♣ T87				
Contract: 2 ♠ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ T				1 ♦
Vul: Both	♥ K4	♥ AQ86	1NT	Pass	2 ♥	Pass
North HCP: 6	♦ T94	♦ AJ85	2 ♠	Pass	Pass	X
South HCP: 13	♣ 8752	♣ QT43	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

## South hands

## Opps\_Overcall\_1NT

**Board: 21**      ♠ K82      LHO is dealer.  
 Dealer: West      ♥ AJT8      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ T73  
 HCP: 9      ♣ J96

---

**Board: 22**      ♠ K9      You are dealer.  
 Dealer: South      ♥ KQT972      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AKT      East (RHO) bids 2 ♥ if possible.  
 HCP: 15+2      ♣ 42

---

**Board: 23**      ♠ AK86      You are dealer.  
 Dealer: South      ♥ AJ      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ QT  
 HCP: 18+1      ♣ KJT65

---

**Board: 24**      ♠ AT8752      Partner is dealer.  
 Dealer: North      ♥ J9      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ K5  
 HCP: 8+2      ♣ T87

---

**Board: 25**      ♠ T      You are dealer.  
 Dealer: South      ♥ AQ86      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AJ85      East (RHO) bids 2 ♥ if possible.  
 HCP: 13      ♣ QT43      West (LHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ K82	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ Q973	♥ AJT8	Pass	2 ♥	Pass	3 ♥
North HCP: 17	♦ AQ	♦ T73	All Pass			
South HCP: 9	♣ A843	♣ J96				
Contract: 3 ♥ South				1. Stayman		

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ K9				1 ♥
Vul: Both	♥ J4	♥ KQT972	1NT	Pass	2 ♥	3 ♥
North HCP: 6+1	♦ J62	♦ AKT	All Pass			
South HCP: 15+2	♣ QJ765	♣ 42				
Contract: 3 ♥ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ AK86				1 ♣
Vul: None	♥ 86543	♥ AJ	1NT	Pass	Pass	X
North HCP: 2+1	♦ J53	♦ QT	Pass	2 ♥	All Pass	
South HCP: 18+1	♣ 82	♣ KJT65				
Contract: 2 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AT8752		1 ♣	1NT	2 ♠
Vul: E-W	♥ A872	♥ J9	All Pass			
North HCP: 12	♦ A76	♦ K5				
South HCP: 8+2	♣ A532	♣ T87				
Contract: 2 ♠ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ T				1 ♦
Vul: Both	♥ K4	♥ AQ86	1NT	Pass	2 ♥	Pass
North HCP: 6	♦ T94	♦ AJ85	2 ♠	Pass	Pass	X
South HCP: 13	♣ 8752	♣ QT43	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

## North hands

## Opps\_Overcall\_1NT

**Board: 26**      ♠ AT6      LHO is dealer.  
Dealer: East      ♥ T65      East (LHO) opens 1 ♦ if possible.  
Vul: None      ♦ 87  
HCP: 4+1      ♣ 65432

---

**Board: 27**      ♠ AJT8      RHO is dealer. You bid second.  
Dealer: West      ♥ AT8      West (RHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ A53  
HCP: 17      ♣ KJ6

---

**Board: 28**      ♠ A9764      LHO is dealer.  
Dealer: East      ♥ J743      East (LHO) opens 1 ♦ if possible.  
Vul: Both      ♦ 62  
HCP: 5+1      ♣ 63

---

**Board: 29**      ♠ A986542      Partner is dealer.  
Dealer: South      ♥ 8      West (RHO) bids 1NT if possible.  
Vul: None      ♦ 63  
HCP: 8+3      ♣ AT8

---

**Board: 30**      ♠ 92      LHO is dealer.  
Dealer: East      ♥ K5      East (LHO) opens 1 ♠ if possible.  
Vul: E-W      ♦ AQ9865  
HCP: 10+2      ♣ J94

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ AT6

♥ T65

♦ 87

♣ 65432

South:

♠ Q5

♥ AJ43

♦ KJ53

♣ A98

W	N	E	S
		1 ♦	1NT

All Pass

### Board: 27

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ AJT8

♥ AT8

♦ A53

♣ KJ6

South:

♠ 62

♥ Q96542

♦ KT4

♣ Q7

W	N	E	S
1 ♦	1NT	Pass	4 ♦ <sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 28

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ A9764

♥ J743

♦ 62

♣ 63

South:

♠ J52

♥ AK2

♦ KQ5

♣ KJ98

W	N	E	S
		1 ♦	1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 29

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ A986542

♥ 8

♦ 63

♣ AT8

South:

♠ K7

♥ KQ742

♦ AJ7

♣ 542

W	N	E	S
			1 ♥

1NT 4 ♠ All Pass

### Board: 30

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ 92

♥ K5

♦ AQ9865

♣ J94

South:

♠ KQJ3

♥ QJ7

♦ T7

♣ AQ52

W	N	E	S
		1 ♠	1NT

Pass 3NT All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 26**      ♠ Q5      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ43      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ KJ53  
 HCP: 15      ♣ A98

---

**Board: 27**      ♠ 62      LHO is dealer.  
 Dealer: West      ♥ Q96542      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ KT4  
 HCP: 7+2      ♣ Q7

---

**Board: 28**      ♠ J52      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK2      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ KQ5  
 HCP: 17      ♣ KJ98

---

**Board: 29**      ♠ K7      You are dealer.  
 Dealer: South      ♥ KQ742      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ AJ7  
 HCP: 13+1      ♣ 542

---

**Board: 30**      ♠ KQJ3      RHO is dealer. You bid second.  
 Dealer: East      ♥ QJ7      East (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ T7  
 HCP: 15      ♣ AQ52

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ AT6

♥ T65

♦ 87

♣ 65432

South:

♠ Q5

♥ AJ43

♦ KJ53

♣ A98

W	N	E	S
		1 ♦	1NT

All Pass

### Board: 27

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ AJT8

♥ AT8

♦ A53

♣ KJ6

South:

♠ 62

♥ Q96542

♦ KT4

♣ Q7

W	N	E	S
1 ♦	1NT	Pass	4 ♦ <sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 28

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ A9764

♥ J743

♦ 62

♣ 63

South:

♠ J52

♥ AK2

♦ KQ5

♣ KJ98

W	N	E	S
		1 ♦	1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 29

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ A986542

♥ 8

♦ 63

♣ AT8

South:

♠ K7

♥ KQ742

♦ AJ7

♣ 542

W	N	E	S
			1 ♥

1NT 4 ♠ All Pass

### Board: 30

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ 92

♥ K5

♦ AQ9865

♣ J94

South:

♠ KQJ3

♥ QJ7

♦ T7

♣ AQ52

W	N	E	S
		1 ♠	1NT

Pass 3NT All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 31**      ♠ K983      RHO is dealer. You bid second.  
 Dealer: West      ♥ KQ8      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ A82  
 HCP: 16      ♣ KJ6

---

**Board: 32**      ♠ Q7      LHO is dealer.  
 Dealer: East      ♥ KT842      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 95  
 HCP: 6+1      ♣ J962

---

**Board: 33**      ♠ Q      Partner is dealer.  
 Dealer: South      ♥ QJT987      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ J98      West (RHO) bids 3 ♣ if possible.  
 HCP: 8+2      ♣ Q54

---

**Board: 34**      ♠ 93      LHO is dealer.  
 Dealer: East      ♥ T98      East (LHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ AQ73  
 HCP: 6      ♣ T983

---

**Board: 35**      ♠ T8      RHO is dealer. You bid second.  
 Dealer: West      ♥ AKQ6      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ KQT9  
 HCP: 17      ♣ QJ8

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ K983	♠ 752	1 ♦	1NT	All Pass	
Vul: N-S	♥ KQ8	♥ T72				
North HCP: 16	♦ A82	♦ JT6				
South HCP: 1	♣ KJ6	♣ T852				
Contract: 1NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ 6432			1 ♦	1NT
Vul: None	♥ KT842	♥ AQJ5	Pass	2 ♦	Pass	3 ♥ <sup>1</sup>
North HCP: 6+1	♦ 95	♦ K83	All Pass			
South HCP: 17	♣ J962	♣ AK				
Contract: 3 ♥ South						

1. Super acceptance after NT

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ T98632				1 ♠
Vul: N-S	♥ QJT987	♥ K3	1NT	2 ♥	Pass	2 ♠
North HCP: 8+2	♦ J98	♦ AKQ	3 ♣	Pass	Pass	X
South HCP: 12+2	♣ Q54	♣ 96	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ A62			1 ♥	1NT
Vul: N-S	♥ T98	♥ KQ53	All Pass			
North HCP: 6	♦ AQ73	♦ KJ9				
South HCP: 15	♣ T983	♣ Q52				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ 962	1 ♣	1NT	All Pass	
Vul: Both	♥ AKQ6	♥ J984				
North HCP: 17	♦ KQT9	♦ 82				
South HCP: 5	♣ QJ8	♣ A732				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 31**      ♠ 752      LHO is dealer.  
 Dealer: West      ♥ T72      West (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ JT6  
 HCP: 1      ♣ T852

---

**Board: 32**      ♠ 6432      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQJ5      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ K83  
 HCP: 17      ♣ AK

---

**Board: 33**      ♠ T98632      You are dealer.  
 Dealer: South      ♥ K3      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ AKQ      West (LHO) bids 3 ♣ if possible.  
 HCP: 12+2      ♣ 96

---

**Board: 34**      ♠ A62      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ53      East (RHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ KJ9  
 HCP: 15      ♣ Q52

---

**Board: 35**      ♠ 962      LHO is dealer.  
 Dealer: West      ♥ J984      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 82  
 HCP: 5      ♣ A732

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ K983	♠ 752	1 ♦	1NT	All Pass	
Vul: N-S	♥ KQ8	♥ T72				
North HCP: 16	♦ A82	♦ JT6				
South HCP: 1	♣ KJ6	♣ T852				
Contract: 1NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ 6432			1 ♦	1NT
Vul: None	♥ KT842	♥ AQJ5	Pass	2 ♦	Pass	3 ♥ <sup>1</sup>
North HCP: 6+1	♦ 95	♦ K83	All Pass			
South HCP: 17	♣ J962	♣ AK				
Contract: 3 ♥ South						

1. Super acceptance after NT

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ T98632				1 ♠
Vul: N-S	♥ QJT987	♥ K3	1NT	2 ♥	Pass	2 ♠
North HCP: 8+2	♦ J98	♦ AKQ	3 ♣	Pass	Pass	X
South HCP: 12+2	♣ Q54	♣ 96	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ A62			1 ♥	1NT
Vul: N-S	♥ T98	♥ KQ53	All Pass			
North HCP: 6	♦ AQ73	♦ KJ9				
South HCP: 15	♣ T983	♣ Q52				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ 962	1 ♣	1NT	All Pass	
Vul: Both	♥ AKQ6	♥ J984				
North HCP: 17	♦ KQT9	♦ 82				
South HCP: 5	♣ QJ8	♣ A732				
Contract: 1NT North						

## North hands

## Opps\_Overcall\_1NT

**Board: 36**      ♠ 983      LHO is dealer.  
Dealer: East      ♥ 9863      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ T974      West (RHO) Doubles 1NT if possible.  
HCP: 0      ♣ 43

---

**Board: 37**      ♠ AJ864      Partner is dealer.  
Dealer: South      ♥ 98      West (RHO) bids 1NT if possible.  
Vul: E-W      ♦ KT4  
HCP: 8+1      ♣ 976

---

**Board: 38**      ♠ KQ872      LHO is dealer.  
Dealer: East      ♥ KJ72      East (LHO) opens 1 ♦ if possible.  
Vul: Both      ♦ 96  
HCP: 9+1      ♣ T5

---

**Board: 39**      ♠ KT984      LHO is dealer.  
Dealer: East      ♥ A6543      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ 54  
HCP: 7+2      ♣ 5

---

**Board: 40**      ♠ 965      Partner is dealer.  
Dealer: South      ♥ Q842      West (RHO) bids 1NT if possible.  
Vul: E-W      ♦ A8753  
HCP: 6+1      ♣ 9

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ T52			1 ♦	1NT
Vul: E-W	♥ 9863	♥ AJ7	X	All Pass		
North HCP: 0	♦ T974	♦ A65				
South HCP: 16	♣ 43	♣ AK95				
Contract: 1NTX South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ AJ864	♠ 5				1 ♣
Vul: E-W	♥ 98	♥ AQ54	1NT	2 ♠	All Pass	
North HCP: 8+1	♦ KT4	♦ Q62				
South HCP: 14+1	♣ 976	♣ KQJ52				
Contract: 2 ♠ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ KQ872	♠ AT95			1 ♦	1NT
Vul: Both	♥ KJ72	♥ Q984	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 9+1	♦ 96	♦ AQ7	Pass	4 ♥	All Pass	
South HCP: 15	♣ T5	♣ QJ				
Contract: 4 ♥ North						

1. Stayman

### Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ KT984	♠ AQ			1 ♣	1NT
Vul: None	♥ A6543	♥ JT72	Pass	2 ♥	Pass	2 ♠
North HCP: 7+2	♦ 54	♦ QJ98	Pass	4 ♥	All Pass	
South HCP: 15	♣ 5	♣ AJ9				
Contract: 4 ♥ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AQT73				1 ♠
Vul: E-W	♥ Q842	♥ KJT73	1NT	2 ♠	Pass	3 ♠
North HCP: 6+1	♦ A8753	♦ 6	All Pass			
South HCP: 15+2	♣ 9	♣ AJ				
Contract: 3 ♠ South						

## South hands

## Opps\_Overcall\_1NT

<b>Board: 36</b>	♠ T52	RHO is dealer. You bid second.
Dealer: East	♥ AJ7	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A65	West (LHO) Doubles 1NT if possible.
HCP: 16	♣ AK95	

---

<b>Board: 37</b>	♠ 5	You are dealer.
Dealer: South	♥ AQ54	West (LHO) bids 1NT if possible.
Vul: E-W	♦ Q62	
HCP: 14+1	♣ KQJ52	

---

<b>Board: 38</b>	♠ AT95	RHO is dealer. You bid second.
Dealer: East	♥ Q984	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ7	
HCP: 15	♣ QJ	

---

<b>Board: 39</b>	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ JT72	East (RHO) opens 1♣ if possible.
Vul: None	♦ QJ98	
HCP: 15	♣ AJ9	

---

<b>Board: 40</b>	♠ AQT73	You are dealer.
Dealer: South	♥ KJT73	West (LHO) bids 1NT if possible.
Vul: E-W	♦ 6	
HCP: 15+2	♣ AJ	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ T52			1 ♦	1NT
Vul: E-W	♥ 9863	♥ AJ7	X	All Pass		
North HCP: 0	♦ T974	♦ A65				
South HCP: 16	♣ 43	♣ AK95				
Contract: 1NTX South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ AJ864	♠ 5				1 ♣
Vul: E-W	♥ 98	♥ AQ54	1NT	2 ♠	All Pass	
North HCP: 8+1	♦ KT4	♦ Q62				
South HCP: 14+1	♣ 976	♣ KQJ52				
Contract: 2 ♠ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ KQ872	♠ AT95			1 ♦	1NT
Vul: Both	♥ KJ72	♥ Q984	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 9+1	♦ 96	♦ AQ7	Pass	4 ♥	All Pass	
South HCP: 15	♣ T5	♣ QJ				
Contract: 4 ♥ North						

1. Stayman

### Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ KT984	♠ AQ			1 ♣	1NT
Vul: None	♥ A6543	♥ JT72	Pass	2 ♥	Pass	2 ♠
North HCP: 7+2	♦ 54	♦ QJ98	Pass	4 ♥	All Pass	
South HCP: 15	♣ 5	♣ AJ9				
Contract: 4 ♥ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AQT73				1 ♠
Vul: E-W	♥ Q842	♥ KJT73	1NT	2 ♠	Pass	3 ♠
North HCP: 6+1	♦ A8753	♦ 6	All Pass			
South HCP: 15+2	♣ 9	♣ AJ				
Contract: 3 ♠ South						



## North hands

## Opps\_Overcall\_1NT

<b>Board: 41</b>	♠ JT7	RHO is dealer. You bid second.
Dealer: West	♥ AJ	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ AT632	East (LHO) Doubles 1NT if possible.
HCP: 15+1	♣ AJ9	East (LHO) Doubles 2 ♦ if possible.

---

<b>Board: 42</b>	♠ KQT4	LHO is dealer.
Dealer: East	♥ QJ86	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ 743	
HCP: 8	♣ 64	

---

<b>Board: 43</b>	♠ 8	You are dealer.
Dealer: North	♥ AJ543	East (LHO) bids 1NT if possible.
Vul: Both	♦ K7	West (RHO) bids 2NT if possible.
HCP: 12+2	♣ KJT93	East (LHO) Doubles 3 ♣ if possible.

---

<b>Board: 44</b>	♠ 753	LHO is dealer.
Dealer: East	♥ JT32	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ 852	
HCP: 4	♣ K93	

---

<b>Board: 45</b>	♠ AQ9	RHO is dealer. You bid second.
Dealer: West	♥ Q742	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ AK52	
HCP: 15	♣ 92	

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ 532	1 ♣	1NT	X	Pass
Vul: Both	♥ AJ	♥ T764	Pass	2 ♦	X	All Pass
North HCP: 15+1	♦ AT632	♦ 98				
South HCP: 0	♣ AJ9	♣ 8542				
Contract: 2 ♦ X North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ KQT4	♠ AJ8			1 ♣	1NT
Vul: None	♥ QJ86	♥ 97	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 8	♦ 743	♦ AT82	Pass	2NT	All Pass	
South HCP: 15	♣ 64	♣ KQJ7				
Contract: 2NT North						

1. Stayman

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ QT764		1 ♥	1NT	Pass
Vul: Both	♥ AJ543	♥ 7	2NT	3 ♣	X	All Pass
North HCP: 12+2	♦ K7	♦ QJ8643				
South HCP: 5+3	♣ KJT93	♣ 8				
Contract: 3 ♣ X North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 753	♠ K96			1 ♣	1NT
Vul: None	♥ JT32	♥ AK94	All Pass			
North HCP: 4	♦ 852	♦ K7				
South HCP: 17	♣ K93	♣ A742				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ J72	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ Q742	♥ J8653	Pass	3 ♥ <sup>1</sup>	All Pass	
North HCP: 15	♦ AK52	♦ Q6				
South HCP: 8+1	♣ 92	♣ A53				
Contract: 3 ♥ North						

1. Super acceptance after NT

## South hands

## Opps\_Overcall\_1NT

**Board: 41**      ♠ 532      LHO is dealer.  
 Dealer: West      ♥ T764      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 98      East (RHO) Doubles 1NT if possible.  
 HCP: 0      ♣ 8542      East (RHO) Doubles 2 ♦ if possible.

---

**Board: 42**      ♠ AJ8      RHO is dealer. You bid second.  
 Dealer: East      ♥ 97      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ AT82  
 HCP: 15      ♣ KQJ7

---

**Board: 43**      ♠ QT764      Partner is dealer.  
 Dealer: North      ♥ 7      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ QJ8643      West (LHO) bids 2NT if possible.  
 HCP: 5+3      ♣ 8      East (RHO) Doubles 3 ♣ if possible.

---

**Board: 44**      ♠ K96      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK94      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ K7  
 HCP: 17      ♣ A742

---

**Board: 45**      ♠ J72      LHO is dealer.  
 Dealer: West      ♥ J8653      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ Q6  
 HCP: 8+1      ♣ A53

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ 532	1 ♣	1NT	X	Pass
Vul: Both	♥ AJ	♥ T764	Pass	2 ♦	X	All Pass
North HCP: 15+1	♦ AT632	♦ 98				
South HCP: 0	♣ AJ9	♣ 8542				
Contract: 2 ♦ X North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ KQT4	♠ AJ8			1 ♣	1NT
Vul: None	♥ QJ86	♥ 97	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 8	♦ 743	♦ AT82	Pass	2NT	All Pass	
South HCP: 15	♣ 64	♣ KQJ7				
Contract: 2NT North						

1. Stayman

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ QT764		1 ♥	1NT	Pass
Vul: Both	♥ AJ543	♥ 7	2NT	3 ♣	X	All Pass
North HCP: 12+2	♦ K7	♦ QJ8643				
South HCP: 5+3	♣ KJT93	♣ 8				
Contract: 3 ♣ X North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 753	♠ K96			1 ♣	1NT
Vul: None	♥ JT32	♥ AK94	All Pass			
North HCP: 4	♦ 852	♦ K7				
South HCP: 17	♣ K93	♣ A742				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ J72	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ Q742	♥ J8653	Pass	3 ♥ <sup>1</sup>	All Pass	
North HCP: 15	♦ AK52	♦ Q6				
South HCP: 8+1	♣ 92	♣ A53				
Contract: 3 ♥ North						

1. Super acceptance after NT

## North hands

## Opps\_Overcall\_1NT

**Board: 46**      ♠ T643      Partner is dealer.  
Dealer: South      ♥ KQ764      West (RHO) bids 1NT if possible.  
Vul: E-W      ♦ T6  
HCP: 6+1      ♣ J6

---

**Board: 47**      ♠ QJ2      RHO is dealer. You bid second.  
Dealer: West      ♥ AT85      West (RHO) opens 1 ♦ if possible.  
Vul: None      ♦ A76      West (RHO) bids 3 ♦ if possible.  
HCP: 15      ♣ KJ2

---

**Board: 48**      ♠ 98      LHO is dealer.  
Dealer: East      ♥ J853      East (LHO) opens 1 ♦ if possible.  
Vul: N-S      ♦ K9532  
HCP: 5+1      ♣ J4

---

**Board: 49**      ♠ 4      LHO is dealer.  
Dealer: East      ♥ K843      East (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ J97654      West (RHO) bids 2 ♠ if possible.  
HCP: 4+2      ♣ 97      East (LHO) bids 3 ♠ if possible.

---

**Board: 50**      ♠ Q5      Partner is dealer.  
Dealer: South      ♥ AJ32      West (RHO) bids 1NT if possible.  
Vul: N-S      ♦ KJ52      East (LHO) bids 2 ♥ if possible.  
HCP: 13      ♣ Q97

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ T643

♥ KQ764

♦ T6

♣ J6

South:

♠ KQ952

♥ 82

♦ KQJ

♣ Q85

W	N	E	S
			1 ♠

1NT	3 ♠	All Pass	
-----	-----	----------	--

### Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ QJ2

♥ AT85

♦ A76

♣ KJ2

South:

♠ AT3

♥ K942

♦ T

♣ A9865

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
3 ♦	Pass	Pass	3NT
All Pass			

1. Stayman

### Board: 48

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 17

Contract: 1NT South

North:

♠ 98

♥ J853

♦ K9532

♣ J4

South:

♠ KT7

♥ A72

♦ AQ8

♣ A852

W	N	E	S
		1 ♦	1NT
All Pass			

### Board: 49

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 15

Contract: 4 ♦ North

North:

♠ 4

♥ K843

♦ J97654

♣ 97

South:

♠ K65

♥ AT52

♦ A8

♣ A852

W	N	E	S
		1 ♣	1NT
2 ♠	Pass	3 ♠	Pass
Pass	4 ♦	All Pass	

### Board: 50

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ Q5

♥ AJ32

♦ KJ52

♣ Q97

South:

♠ AJ86

♥ KT5

♦ A98

♣ T83

W	N	E	S
			1 ♣
1NT	X	2 ♥	2NT
Pass	3NT	All Pass	

## South hands

## Opps\_Overcall\_1NT

**Board: 46**      ♠ KQ952      You are dealer.  
 Dealer: South      ♥ 82      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ KQJ  
 HCP: 13+1      ♣ Q85

---

**Board: 47**      ♠ AT3      LHO is dealer.  
 Dealer: West      ♥ K942      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ T      West (LHO) bids 3 ♦ if possible.  
 HCP: 11+1      ♣ A9865

---

**Board: 48**      ♠ KT7      RHO is dealer. You bid second.  
 Dealer: East      ♥ A72      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ AQ8  
 HCP: 17      ♣ A852

---

**Board: 49**      ♠ K65      RHO is dealer. You bid second.  
 Dealer: East      ♥ AT52      East (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ A8      West (LHO) bids 2 ♠ if possible.  
 HCP: 15      ♣ A852      East (RHO) bids 3 ♠ if possible.

---

**Board: 50**      ♠ AJ86      You are dealer.  
 Dealer: South      ♥ KT5      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ A98      East (RHO) bids 2 ♥ if possible.  
 HCP: 12      ♣ T83

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ T643

♥ KQ764

♦ T6

♣ J6

South:

♠ KQ952

♥ 82

♦ KQJ

♣ Q85

W	N	E	S
			1 ♠

1NT	3 ♠	All Pass	
-----	-----	----------	--

### Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ QJ2

♥ AT85

♦ A76

♣ KJ2

South:

♠ AT3

♥ K942

♦ T

♣ A9865

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
3 ♦	Pass	Pass	3NT
All Pass			

1. Stayman

### Board: 48

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 17

Contract: 1NT South

North:

♠ 98

♥ J853

♦ K9532

♣ J4

South:

♠ KT7

♥ A72

♦ AQ8

♣ A852

W	N	E	S
		1 ♦	1NT
All Pass			

### Board: 49

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 15

Contract: 4 ♦ North

North:

♠ 4

♥ K843

♦ J97654

♣ 97

South:

♠ K65

♥ AT52

♦ A8

♣ A852

W	N	E	S
		1 ♣	1NT
2 ♠	Pass	3 ♠	Pass
Pass	4 ♦	All Pass	

### Board: 50

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ Q5

♥ AJ32

♦ KJ52

♣ Q97

South:

♠ AJ86

♥ KT5

♦ A98

♣ T83

W	N	E	S
			1 ♣
1NT	X	2 ♥	2NT
Pass	3NT	All Pass	



## North hands

## Opps\_Overcall\_1NT

**Board: 51**      ♠ A6      RHO is dealer. You bid second.  
Dealer: West      ♥ QT4      West (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ K943  
HCP: 15      ♣ KQJ3

---

**Board: 52**      ♠ Q52      LHO is dealer.  
Dealer: East      ♥ Q9752      East (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ J8632  
HCP: 5+2      ♣ -

---

**Board: 53**      ♠ QJT8      RHO is dealer. You bid second.  
Dealer: West      ♥ KJ8      West (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ K62  
HCP: 15      ♣ AJ3

---

**Board: 54**      ♠ QJ97      LHO is dealer.  
Dealer: East      ♥ 432      East (LHO) opens 1 ♥ if possible.  
Vul: N-S      ♦ 85  
HCP: 3      ♣ 8654

---

**Board: 55**      ♠ AJ32      RHO is dealer. You bid second.  
Dealer: West      ♥ J32      West (RHO) opens 1 ♣ if possible.  
Vul: Both      ♦ KT  
HCP: 15      ♣ AQT8

## Both hands (Answers Page)

### Board: 51

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ A6

♥ QT4

♦ K943

♣ KQJ3

South:

♠ JT984

♥ 963

♦ T2

♣ AT5

W	N	E	S
1 ♣	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

### Board: 52

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 16

Contract: 4 ♥ North

North:

♠ Q52

♥ Q9752

♦ J8632

♣ -

South:

♠ K4

♥ K843

♦ KQT7

♣ KQ8

W	N	E	S
		1 ♣	1NT
Pass	2 ♦	Pass	3 ♥ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Super acceptance after NT

### Board: 53

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ QJT8

♥ KJ8

♦ K62

♣ AJ3

South:

♠ 96

♥ A9753

♦ AJ74

♣ T2

W	N	E	S
1 ♣	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3NT
All Pass			

### Board: 54

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 17+1

Contract: 1NT South

North:

♠ QJ97

♥ 432

♦ 85

♣ 8654

South:

♠ 84

♥ AT7

♦ AKT

♣ KQJ93

W	N	E	S
		1 ♥	1NT
All Pass			

### Board: 55

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+3

Contract: 5 ♦ South

North:

♠ AJ32

♥ J32

♦ KT

♣ AQT8

South:

♠ K75

♥ K54

♦ J986543

♣ -

W	N	E	S
1 ♣	1NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦ <sup>2</sup>	Pass	5 ♦
All Pass			

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Opps\_Overcall\_1NT

**Board: 51**      ♠ JT984      LHO is dealer.  
 Dealer: West      ♥ 963      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ T2  
 HCP: 5+1      ♣ AT5

---

**Board: 52**      ♠ K4      RHO is dealer. You bid second.  
 Dealer: East      ♥ K843      East (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ KQT7  
 HCP: 16      ♣ KQ8

---

**Board: 53**      ♠ 96      LHO is dealer.  
 Dealer: West      ♥ A9753      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ AJ74  
 HCP: 9+1      ♣ T2

---

**Board: 54**      ♠ 84      RHO is dealer. You bid second.  
 Dealer: East      ♥ AT7      East (RHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ AKT  
 HCP: 17+1      ♣ KQJ93

---

**Board: 55**      ♠ K75      LHO is dealer.  
 Dealer: West      ♥ K54      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ J986543  
 HCP: 7+3      ♣ -

## Both hands (Answers Page)

### Board: 51

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ A6

♥ QT4

♦ K943

♣ KQJ3

South:

♠ JT984

♥ 963

♦ T2

♣ AT5

W	N	E	S
1 ♣	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

### Board: 52

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 16

Contract: 4 ♥ North

North:

♠ Q52

♥ Q9752

♦ J8632

♣ -

South:

♠ K4

♥ K843

♦ KQT7

♣ KQ8

W	N	E	S
		1 ♣	1NT
Pass	2 ♦	Pass	3 ♥ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Super acceptance after NT

### Board: 53

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ QJT8

♥ KJ8

♦ K62

♣ AJ3

South:

♠ 96

♥ A9753

♦ AJ74

♣ T2

W	N	E	S
1 ♣	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3NT
All Pass			

### Board: 54

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 17+1

Contract: 1NT South

North:

♠ QJ97

♥ 432

♦ 85

♣ 8654

South:

♠ 84

♥ AT7

♦ AKT

♣ KQJ93

W	N	E	S
		1 ♥	1NT
All Pass			

### Board: 55

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+3

Contract: 5 ♦ South

North:

♠ AJ32

♥ J32

♦ KT

♣ AQT8

South:

♠ K75

♥ K54

♦ J986543

♣ -

W	N	E	S
1 ♣	1NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦ <sup>2</sup>	Pass	5 ♦
All Pass			

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Opps\_Overcall\_1NT

**Board: 56**      ♠ T762      LHO is dealer.  
 Dealer: East      ♥ T2      East (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ K9652      West (RHO) bids 2 ♠ if possible.  
 HCP: 3+1      ♣ 94      West (RHO) Doubles 3 ♦ if possible.

**Board: 57**      ♠ 54      RHO is dealer. You bid second.  
 Dealer: West      ♥ AKT7      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ KQJ  
 HCP: 15      ♣ Q762

**Board: 58**      ♠ J      LHO is dealer.  
 Dealer: East      ♥ A6532      East (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 98543  
 HCP: 5+2      ♣ 73

**Board: 59**      ♠ T32      RHO is dealer. You bid second.  
 Dealer: West      ♥ AK9      West (RHO) opens 1 ♥ if possible.  
 Vul: None      ♦ A9874  
 HCP: 15+1      ♣ A4

**Board: 60**      ♠ 972      LHO is dealer.  
 Dealer: East      ♥ T962      East (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ J3  
 HCP: 3      ♣ QT82

## Both hands (Answers Page)

### Board: 56

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 15+1

Contract: 3 ♦ X South

North:

♠ T762

♥ T2

♦ K9652

♣ 94

South:

♠ J3

♥ K86

♦ AQJT8

♣ KJ8

W

N

E

S

1 ♣

1NT

2 ♠

Pass

Pass

3 ♦

X

All Pass

### Board: 57

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7

Contract: 2 ♥ North

North:

♠ 54

♥ AKT7

♦ KQJ

♣ Q762

South:

♠ 82

♥ QJ84

♦ T986

♣ A93

W

N

E

S

1 ♦

1NT

Pass

2 ♣<sup>1</sup>

Pass

2 ♥

All Pass

1. Stayman

### Board: 58

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 16

Contract: 2 ♥ South

North:

♠ J

♥ A6532

♦ 98543

♣ 73

South:

♠ AQ72

♥ Q7

♦ QT7

♣ AQ62

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

2 ♥

All Pass

### Board: 59

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 3NT South

North:

♠ T32

♥ AK9

♦ A9874

♣ A4

South:

♠ J94

♥ JT2

♦ QT652

♣ KJ

W

N

E

S

1 ♥

1NT

Pass

3NT

All Pass

### Board: 60

Dealer: East

Vul: E-W

North HCP: 3

South HCP: 16

Contract: 1NT South

North:

♠ 972

♥ T962

♦ J3

♣ QT82

South:

♠ KQ6

♥ AQ43

♦ 874

♣ AJ4

W

N

E

S

1 ♣

1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 56</b>	♠ J3	RHO is dealer. You bid second.
Dealer: East	♥ K86	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ AQJT8	West (LHO) bids 2 ♠ if possible.
HCP: 15+1	♣ KJ8	West (LHO) Doubles 3 ♦ if possible.

---

<b>Board: 57</b>	♠ 82	LHO is dealer.
Dealer: West	♥ QJ84	West (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ T986	
HCP: 7	♣ A93	

---

<b>Board: 58</b>	♠ AQ72	RHO is dealer. You bid second.
Dealer: East	♥ Q7	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ QT7	
HCP: 16	♣ AQ62	

---

<b>Board: 59</b>	♠ J94	LHO is dealer.
Dealer: West	♥ JT2	West (LHO) opens 1 ♥ if possible.
Vul: None	♦ QT652	
HCP: 8+1	♣ KJ	

---

<b>Board: 60</b>	♠ KQ6	RHO is dealer. You bid second.
Dealer: East	♥ AQ43	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ 874	
HCP: 16	♣ AJ4	

## Both hands (Answers Page)

### Board: 56

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 15+1

Contract: 3 ♦ X South

North:

♠ T762

♥ T2

♦ K9652

♣ 94

South:

♠ J3

♥ K86

♦ AQJT8

♣ KJ8

W

N

E

S

1 ♣

1NT

2 ♠

Pass

Pass

3 ♦

X

All Pass

### Board: 57

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7

Contract: 2 ♥ North

North:

♠ 54

♥ AKT7

♦ KQJ

♣ Q762

South:

♠ 82

♥ QJ84

♦ T986

♣ A93

W

N

E

S

1 ♦

1NT

Pass

2 ♣<sup>1</sup>

Pass

2 ♥

All Pass

1. Stayman

### Board: 58

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 16

Contract: 2 ♥ South

North:

♠ J

♥ A6532

♦ 98543

♣ 73

South:

♠ AQ72

♥ Q7

♦ QT7

♣ AQ62

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

2 ♥

All Pass

### Board: 59

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 3NT South

North:

♠ T32

♥ AK9

♦ A9874

♣ A4

South:

♠ J94

♥ JT2

♦ QT652

♣ KJ

W

N

E

S

1 ♥

1NT

Pass

3NT

All Pass

### Board: 60

Dealer: East

Vul: E-W

North HCP: 3

South HCP: 16

Contract: 1NT South

North:

♠ 972

♥ T962

♦ J3

♣ QT82

South:

♠ KQ6

♥ AQ43

♦ 874

♣ AJ4

W

N

E

S

1 ♣

1NT

All Pass



# North hands

# Opps\_Overcall\_1NT

## Board: 61

♠ Q9

RHO is dealer. You bid second.

Dealer: West

♥ K63

West (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ AK94

HCP: 16

♣ KJ82

## Board: 62

♠ A653

You are dealer.

Dealer: North

♥ -

East (LHO) bids 1NT if possible.

Vul: None

♦ AQ654

HCP: 12+1

♣ Q953

## Board: 63

♠ KQ43

Partner is dealer.

Dealer: South

♥ 742

West (RHO) bids 1NT if possible.

Vul: E-W

♦ J53

East (LHO) bids 2 ♦ if possible.

HCP: 6

♣ 763

West (RHO) bids 2 ♥ if possible.

## Board: 64

♠ KT987

LHO is dealer.

Dealer: East

♥ T83

East (LHO) opens 1 ♦ if possible.

Vul: Both

♦ JT5

HCP: 7+1

♣ K2

## Board: 65

♠ QJ73

RHO is dealer. You bid second.

Dealer: West

♥ AK2

West (RHO) opens 1 ♣ if possible.

Vul: E-W

♦ J32

West (RHO) Doubles 1NT if possible.

HCP: 17

♣ AQ4

## Both hands (Answers Page)

### Board: 61

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ Q9

♥ K63

♦ AK94

♣ KJ82

South:

♠ KJT4

♥ QJ74

♦ 732

♣ 75

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 62

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+2

Contract: 2 ♥ South

North:

♠ A653

♥ -

♦ AQ654

♣ Q953

South:

♠ KQ

♥ KQ7654

♦ 93

♣ T62

W N E S

1 ♦ 1NT 2 ♥

All Pass

### Board: 63

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ KQ43

♥ 742

♦ J53

♣ 763

South:

♠ J62

♥ J9

♦ AK4

♣ AJ542

W N E S

1 ♣ 1NT Pass 2 ♦ Pass

2 ♥ Pass Pass X

Pass 2 ♠ All Pass

### Board: 64

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ KT987

♥ T83

♦ JT5

♣ K2

South:

♠ AJ2

♥ AJ4

♦ KQ7

♣ T965

W N E S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT Pass 3 ♠

All Pass

### Board: 65

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 5

Contract: 1NTX North

North:

♠ QJ73

♥ AK2

♦ J32

♣ AQ4

South:

♠ AT92

♥ 75

♦ 9865

♣ JT2

W N E S

1 ♣ 1NT Pass Pass

X All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 61</b>	♠ KJT4	LHO is dealer.
Dealer: West	♥ QJ74	West (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ 732	
HCP: 7	♣ 75	
<b>Board: 62</b>	♠ KQ	Partner is dealer.
Dealer: North	♥ KQ7654	East (RHO) bids 1NT if possible.
Vul: None	♦ 93	
HCP: 10+2	♣ T62	
<b>Board: 63</b>	♠ J62	You are dealer.
Dealer: South	♥ J9	West (LHO) bids 1NT if possible.
Vul: E-W	♦ AK4	East (RHO) bids 2 ♦ if possible.
HCP: 14+1	♣ AJ542	West (LHO) bids 2 ♥ if possible.
<b>Board: 64</b>	♠ AJ2	RHO is dealer. You bid second.
Dealer: East	♥ AJ4	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ KQ7	
HCP: 15	♣ T965	
<b>Board: 65</b>	♠ AT92	LHO is dealer.
Dealer: West	♥ 75	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 9865	West (LHO) Doubles 1NT if possible.
HCP: 5	♣ JT2	

## Both hands (Answers Page)

### Board: 61

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ Q9

♥ K63

♦ AK94

♣ KJ82

South:

♠ KJT4

♥ QJ74

♦ 732

♣ 75

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 62

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+2

Contract: 2 ♥ South

North:

♠ A653

♥ -

♦ AQ654

♣ Q953

South:

♠ KQ

♥ KQ7654

♦ 93

♣ T62

W N E S

1 ♦ 1NT 2 ♥

All Pass

### Board: 63

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ KQ43

♥ 742

♦ J53

♣ 763

South:

♠ J62

♥ J9

♦ AK4

♣ AJ542

W N E S

1 ♣

1NT Pass 2 ♦ Pass

2 ♥ Pass Pass X

Pass 2 ♠ All Pass

### Board: 64

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ KT987

♥ T83

♦ JT5

♣ K2

South:

♠ AJ2

♥ AJ4

♦ KQ7

♣ T965

W N E S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT Pass 3 ♠

All Pass

### Board: 65

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 5

Contract: 1NTX North

North:

♠ QJ73

♥ AK2

♦ J32

♣ AQ4

South:

♠ AT92

♥ 75

♦ 9865

♣ JT2

W N E S

1 ♣ 1NT Pass Pass

X All Pass

# North hands

# Opps\_Overcall\_1NT

**Board: 66**      ♠ QJT52      LHO is dealer.  
 Dealer: East      ♥ 4      East (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ QJT3  
 HCP: 6+1      ♣ 852

---

**Board: 67**      ♠ KQ952      You are dealer.  
 Dealer: North      ♥ T5      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AKJ8      West (RHO) bids 2 ♦ if possible.  
 HCP: 16+1      ♣ K4      East (LHO) bids 2 ♥ if possible.

---

**Board: 68**      ♠ KQ8      RHO is dealer. You bid second.  
 Dealer: West      ♥ AKT3      West (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AT86  
 HCP: 16      ♣ T5

---

**Board: 69**      ♠ 82      Partner is dealer.  
 Dealer: South      ♥ AJ8      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ Q9876543  
 HCP: 7+4      ♣ -

---

**Board: 70**      ♠ Q      LHO is dealer.  
 Dealer: East      ♥ J98642      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ K4  
 HCP: 9+2      ♣ K972

## Both hands (Answers Page)

### Board: 66

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 2 ♠ South

North:

♠ QJT52

♥ 4

♦ QJT3

♣ 852

South:

♠ K4

♥ KQ72

♦ A872

♣ A76

W	N	E	S
		1 ♣	1 NT
Pass	2 ♥	Pass	2 ♠
All Pass			

### Board: 67

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 1

Contract: 3 ♠ South

North:

♠ KQ952

♥ T5

♦ AKJ8

♣ K4

South:

♠ 7643

♥ 432

♦ 76

♣ J876

W	N	E	S
	1 ♠	1 NT	Pass
2 ♦	Pass	2 ♥	Pass
Pass	3 ♦	Pass	3 ♠
All Pass			

### Board: 68

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+3

Contract: 5 ♣ South

North:

♠ KQ8

♥ AKT3

♦ AT86

♣ T5

South:

♠ A7532

♥ J

♦ 3

♣ KJ9863

W	N	E	S
1 ♦	1 NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♣
Pass	3 ♠	Pass	5 ♣
All Pass			

### Board: 69

Dealer: South

Vul: E-W

North HCP: 7+4

South HCP: 14+2

Contract: 5 ♦ North

North:

♠ 82

♥ AJ8

♦ Q9876543

♣ -

South:

♠ AT5

♥ K742

♦ -

♣ AQJT97

W	N	E	S
			1 ♣
1 NT	5 ♦	All Pass	

### Board: 70

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ Q

♥ J98642

♦ K4

♣ K972

South:

♠ A962

♥ A5

♦ A852

♣ AJ8

W	N	E	S
		1 ♦	1 NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			

## South hands

## Opps\_Overcall\_1NT

**Board: 66**      ♠ K4      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ72      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ A872  
 HCP: 16      ♣ A76

---

**Board: 67**      ♠ 7643      Partner is dealer.  
 Dealer: North      ♥ 432      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 76      West (LHO) bids 2 ♦ if possible.  
 HCP: 1      ♣ J876      East (RHO) bids 2 ♥ if possible.

---

**Board: 68**      ♠ A7532      LHO is dealer.  
 Dealer: West      ♥ J      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 3  
 HCP: 9+3      ♣ KJ9863

---

**Board: 69**      ♠ AT5      You are dealer.  
 Dealer: South      ♥ K742      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ -  
 HCP: 14+2      ♣ AQJT97

---

**Board: 70**      ♠ A962      RHO is dealer. You bid second.  
 Dealer: East      ♥ A5      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ A852  
 HCP: 17      ♣ AJ8

## Both hands (Answers Page)

### Board: 66

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 2 ♠ South

North:

♠ QJT52

♥ 4

♦ QJT3

♣ 852

South:

♠ K4

♥ KQ72

♦ A872

♣ A76

W	N	E	S
		1 ♣	1NT
Pass	2 ♥	Pass	2 ♠
All Pass			

### Board: 67

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 1

Contract: 3 ♠ South

North:

♠ KQ952

♥ T5

♦ AKJ8

♣ K4

South:

♠ 7643

♥ 432

♦ 76

♣ J876

W	N	E	S
	1 ♠	1NT	Pass
2 ♦	Pass	2 ♥	Pass
Pass	3 ♦	Pass	3 ♠
All Pass			

### Board: 68

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+3

Contract: 5 ♣ South

North:

♠ KQ8

♥ AKT3

♦ AT86

♣ T5

South:

♠ A7532

♥ J

♦ 3

♣ KJ9863

W	N	E	S
1 ♦	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♣
Pass	3 ♠	Pass	5 ♣
All Pass			

### Board: 69

Dealer: South

Vul: E-W

North HCP: 7+4

South HCP: 14+2

Contract: 5 ♦ North

North:

♠ 82

♥ AJ8

♦ Q9876543

♣ -

South:

♠ AT5

♥ K742

♦ -

♣ AQJT97

W	N	E	S
			1 ♣
1NT	5 ♦	All Pass	

### Board: 70

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ Q

♥ J98642

♦ K4

♣ K972

South:

♠ A962

♥ A5

♦ A852

♣ AJ8

W	N	E	S
		1 ♦	1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			



# North hands

# Opps\_Overcall\_1NT

**Board: 71**      ♠ Q92      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT93      West (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AJ3  
 HCP: 17      ♣ KQJ

---

**Board: 72**      ♠ 9842      LHO is dealer.  
 Dealer: East      ♥ AT542      East (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 98  
 HCP: 4+1      ♣ T9

---

**Board: 73**      ♠ K63      RHO is dealer. You bid second.  
 Dealer: West      ♥ K643      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ KQ73  
 HCP: 15      ♣ A2

---

**Board: 74**      ♠ A83      LHO is dealer.  
 Dealer: East      ♥ 32      East (LHO) opens 1 ♠ if possible.  
 Vul: None      ♦ T86  
 HCP: 7+1      ♣ KT864

---

**Board: 75**      ♠ 864      RHO is dealer. You bid second.  
 Dealer: West      ♥ AKT7      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ AKT  
 HCP: 16      ♣ Q65

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ Q92	♠ A8643	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ AT93	♥ 6	Pass	2 ♠	All Pass	
North HCP: 17	♦ AJ3	♦ Q82				
South HCP: 6+1	♣ KQJ	♣ 9863				
Contract: 2 ♠ North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ 9842	♠ A53			1 ♦	1NT
Vul: E-W	♥ AT542	♥ J8	Pass	2 ♦	Pass	2 ♥
North HCP: 4+1	♦ 98	♦ KQJ4	All Pass			
South HCP: 15	♣ T9	♣ A732				
Contract: 2 ♥ South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: West	♠ K63	♠ A52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ K643	♥ J852	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ KQ73	♦ T4	All Pass			
South HCP: 9	♣ A2	♣ KJT4				
Contract: 3 ♥ South						

1. Stayman

### Board: 74

	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ KQ5			1 ♠	1NT
Vul: None	♥ 32	♥ J984	Pass	2NT	All Pass	
North HCP: 7+1	♦ T86	♦ AQ4				
South HCP: 16	♣ KT864	♣ A52				
Contract: 2NT North						

### Board: 75

	North:	South:	W	N	E	S
Dealer: West	♠ 864	♠ K972	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ AKT7	♥ 98532	Pass	2 ♥	All Pass	
North HCP: 16	♦ AKT	♦ 92				
South HCP: 7+1	♣ Q65	♣ A2				
Contract: 2 ♥ North						

## South hands

## Opps\_Overcall\_1NT

**Board: 71**      ♠ A8643      LHO is dealer.  
 Dealer: West      ♥ 6      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ Q82  
 HCP: 6+1      ♣ 9863

---

**Board: 72**      ♠ A53      RHO is dealer. You bid second.  
 Dealer: East      ♥ J8      East (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ KQJ4  
 HCP: 15      ♣ A732

---

**Board: 73**      ♠ A52      LHO is dealer.  
 Dealer: West      ♥ J852      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ T4  
 HCP: 9      ♣ KJT4

---

**Board: 74**      ♠ KQ5      RHO is dealer. You bid second.  
 Dealer: East      ♥ J984      East (RHO) opens 1 ♠ if possible.  
 Vul: None      ♦ AQ4  
 HCP: 16      ♣ A52

---

**Board: 75**      ♠ K972      LHO is dealer.  
 Dealer: West      ♥ 98532      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 92  
 HCP: 7+1      ♣ A2

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ Q92	♠ A8643	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ AT93	♥ 6	Pass	2 ♠	All Pass	
North HCP: 17	♦ AJ3	♦ Q82				
South HCP: 6+1	♣ KQJ	♣ 9863				
Contract: 2 ♠ North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ 9842	♠ A53			1 ♦	1NT
Vul: E-W	♥ AT542	♥ J8	Pass	2 ♦	Pass	2 ♥
North HCP: 4+1	♦ 98	♦ KQJ4	All Pass			
South HCP: 15	♣ T9	♣ A732				
Contract: 2 ♥ South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: West	♠ K63	♠ A52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ K643	♥ J852	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ KQ73	♦ T4	All Pass			
South HCP: 9	♣ A2	♣ KJT4				
Contract: 3 ♥ South						

1. Stayman

### Board: 74

	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ KQ5			1 ♠	1NT
Vul: None	♥ 32	♥ J984	Pass	2NT	All Pass	
North HCP: 7+1	♦ T86	♦ AQ4				
South HCP: 16	♣ KT864	♣ A52				
Contract: 2NT North						

### Board: 75

	North:	South:	W	N	E	S
Dealer: West	♠ 864	♠ K972	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ AKT7	♥ 98532	Pass	2 ♥	All Pass	
North HCP: 16	♦ AKT	♦ 92				
South HCP: 7+1	♣ Q65	♣ A2				
Contract: 2 ♥ North						

# North hands

# Opps\_Overcall\_1NT

**Board: 76**      ♠ QJ876      LHO is dealer.  
 Dealer: East      ♥ KJ65      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 93      West (RHO) bids 3 ♣ if possible.  
 HCP: 7+1      ♣ 76

**Board: 77**      ♠ 63      RHO is dealer. You bid second.  
 Dealer: West      ♥ KQJ8      West (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ KQJ2  
 HCP: 16      ♣ KJ9

**Board: 78**      ♠ 95      LHO is dealer.  
 Dealer: East      ♥ J98762      East (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ JT      East (LHO) Doubles 2 ♥ if possible.  
 HCP: 3+2      ♣ JT5      West (RHO) bids 2 ♠ if possible.

**Board: 79**      ♠ -      You are dealer.  
 Dealer: North      ♥ KQ8532      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AQT8      West (RHO) bids 4 ♠ if possible.  
 HCP: 13+2      ♣ Q72      East (LHO) Doubles 5 ♥ if possible.

**Board: 80**      ♠ T8      RHO is dealer. You bid second.  
 Dealer: West      ♥ AJ32      West (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ KQ8      East (LHO) bids 2 ♣ if possible.  
 HCP: 15      ♣ AJ75      West (RHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ QJ876

♥ KJ65

♦ 93

♣ 76

South:

♠ AKT9

♥ T83

♦ AT42

♣ KQ

W

N

E

S

1 ♦ 1NT

3 ♣ X Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 77

Dealer: West

Vul: None

North HCP: 16

South HCP: 2+1

Contract: 2 ♠ North

North:

♠ 63

♥ KQJ8

♦ KQJ2

♣ KJ9

South:

♠ QT874

♥ T743

♦ 876

♣ 4

W

N

E

S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 78

Dealer: East

Vul: E-W

North HCP: 3+2

South HCP: 17

Contract: 3 ♥ North

North:

♠ 95

♥ J98762

♦ JT

♣ JT5

South:

♠ AT3

♥ KT3

♦ A64

♣ AQ83

W

N

E

S

1 ♦ 1NT

Pass 2 ♦ Pass 2 ♥

Pass Pass X Pass

2 ♠ 3 ♥ All Pass

### Board: 79

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 4

Contract: 5 ♥ X North

North:

♠ -

♥ KQ8532

♦ AQT8

♣ Q72

South:

♠ K874

♥ 964

♦ J975

♣ 53

W

N

E

S

1 ♥ 1NT 2 ♥

4 ♠ 5 ♥ X All Pass

### Board: 80

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 3 ♦ South

North:

♠ T8

♥ AJ32

♦ KQ8

♣ AJ75

South:

♠ A964

♥ T4

♦ JT963

♣ 63

W

N

E

S

1 ♥ 1NT 2 ♣ Pass

2 ♥ Pass Pass 3 ♦

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 76**      ♠ AKT9      RHO is dealer. You bid second.  
 Dealer: East      ♥ T83      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ AT42      West (LHO) bids 3 ♣ if possible.  
 HCP: 16      ♣ KQ

---

**Board: 77**      ♠ QT874      LHO is dealer.  
 Dealer: West      ♥ T743      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 876  
 HCP: 2+1      ♣ 4

---

**Board: 78**      ♠ AT3      RHO is dealer. You bid second.  
 Dealer: East      ♥ KT3      East (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ A64      East (RHO) Doubles 2 ♥ if possible.  
 HCP: 17      ♣ AQ83      West (LHO) bids 2 ♠ if possible.

---

**Board: 79**      ♠ K874      Partner is dealer.  
 Dealer: North      ♥ 964      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ J975      West (LHO) bids 4 ♠ if possible.  
 HCP: 4      ♣ 53      East (RHO) Doubles 5 ♥ if possible.

---

**Board: 80**      ♠ A964      LHO is dealer.  
 Dealer: West      ♥ T4      West (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ JT963      East (RHO) bids 2 ♣ if possible.  
 HCP: 5+1      ♣ 63      West (LHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ QJ876

♥ KJ65

♦ 93

♣ 76

South:

♠ AKT9

♥ T83

♦ AT42

♣ KQ

W

N

E

S

1 ♦ 1NT

3 ♣ X Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 77

Dealer: West

Vul: None

North HCP: 16

South HCP: 2+1

Contract: 2 ♠ North

North:

♠ 63

♥ KQJ8

♦ KQJ2

♣ KJ9

South:

♠ QT874

♥ T743

♦ 876

♣ 4

W

N

E

S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 78

Dealer: East

Vul: E-W

North HCP: 3+2

South HCP: 17

Contract: 3 ♥ North

North:

♠ 95

♥ J98762

♦ JT

♣ JT5

South:

♠ AT3

♥ KT3

♦ A64

♣ AQ83

W

N

E

S

1 ♦ 1NT

Pass 2 ♦ Pass 2 ♥

Pass Pass X Pass

2 ♠ 3 ♥ All Pass

### Board: 79

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 4

Contract: 5 ♥ X North

North:

♠ -

♥ KQ8532

♦ AQT8

♣ Q72

South:

♠ K874

♥ 964

♦ J975

♣ 53

W

N

E

S

1 ♥ 1NT 2 ♥

4 ♠ 5 ♥ X All Pass

### Board: 80

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 3 ♦ South

North:

♠ T8

♥ AJ32

♦ KQ8

♣ AJ75

South:

♠ A964

♥ T4

♦ JT963

♣ 63

W

N

E

S

1 ♥ 1NT 2 ♣ Pass

2 ♥ Pass Pass 3 ♦

All Pass



## North hands

## Opps\_Overcall\_1NT

**Board: 81**

♠ K8

RHO is dealer. You bid second.

Dealer: West

♥ Q843

West (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ A853

HCP: 15

♣ KQJ

**Board: 82**

♠ K864

LHO is dealer.

Dealer: East

♥ 842

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ Q92

HCP: 5

♣ 762

**Board: 83**

♠ AKT5

RHO is dealer. You bid second.

Dealer: West

♥ K873

West (RHO) opens 1 ♥ if possible.

Vul: None

♦ Q6

HCP: 16

♣ KJ9

**Board: 84**

♠ AT985

LHO is dealer.

Dealer: East

♥ Q82

East (LHO) opens 1 ♥ if possible.

Vul: N-S

♦ 75

HCP: 10+1

♣ A95

**Board: 85**

♠ KQT2

RHO is dealer. You bid second.

Dealer: West

♥ KQ84

West (RHO) opens 1 ♠ if possible.

Vul: Both

♦ 42

HCP: 15

♣ KQ4

## Both hands (Answers Page)

### Board: 81

	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ JT2	1 ♣	1NT	All Pass	
Vul: N-S	♥ Q843	♥ J62				
North HCP: 15	♦ A853	♦ KT62				
South HCP: 5	♣ KQJ	♣ T97				
Contract: 1NT North						

### Board: 82

	North:	South:	W	N	E	S
Dealer: East	♠ K864	♠ AQ3			1 ♣	1NT
Vul: Both	♥ 842	♥ AQ7	All Pass			
North HCP: 5	♦ Q92	♦ JT7				
South HCP: 16	♣ 762	♣ KT83				
Contract: 1NT South						

### Board: 83

	North:	South:	W	N	E	S
Dealer: West	♠ AKT5	♠ J432	1 ♥	1NT	All Pass	
Vul: None	♥ K873	♥ Q4				
North HCP: 16	♦ Q6	♦ 852				
South HCP: 5	♣ KJ9	♣ QT62				
Contract: 1NT North						

### Board: 84

	North:	South:	W	N	E	S
Dealer: East	♠ AT985	♠ K762			1 ♥	1NT
Vul: N-S	♥ Q82	♥ K96	Pass	2 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 10+1	♦ 75	♦ AKQ4	Pass	4 ♣	Pass	4 ♦
South HCP: 15	♣ A95	♣ 83	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. Super acceptance after NT

### Board: 85

	North:	South:	W	N	E	S
Dealer: West	♠ KQT2	♠ J9	1 ♠	1NT	All Pass	
Vul: Both	♥ KQ84	♥ 96				
North HCP: 15	♦ 42	♦ Q7653				
South HCP: 4+1	♣ KQ4	♣ JT75				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 81**      ♠ JT2      LHO is dealer.  
 Dealer: West      ♥ J62      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ KT62  
 HCP: 5      ♣ T97

---

**Board: 82**      ♠ AQ3      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ7      East (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ JT7  
 HCP: 16      ♣ KT83

---

**Board: 83**      ♠ J432      LHO is dealer.  
 Dealer: West      ♥ Q4      West (LHO) opens 1 ♥ if possible.  
 Vul: None      ♦ 852  
 HCP: 5      ♣ QT62

---

**Board: 84**      ♠ K762      RHO is dealer. You bid second.  
 Dealer: East      ♥ K96      East (RHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ AKQ4  
 HCP: 15      ♣ 83

---

**Board: 85**      ♠ J9      LHO is dealer.  
 Dealer: West      ♥ 96      West (LHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ Q7653  
 HCP: 4+1      ♣ JT75

## Both hands (Answers Page)

### Board: 81

	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ JT2	1 ♣	1NT	All Pass	
Vul: N-S	♥ Q843	♥ J62				
North HCP: 15	♦ A853	♦ KT62				
South HCP: 5	♣ KQJ	♣ T97				
Contract: 1NT North						

### Board: 82

	North:	South:	W	N	E	S
Dealer: East	♠ K864	♠ AQ3			1 ♣	1NT
Vul: Both	♥ 842	♥ AQ7	All Pass			
North HCP: 5	♦ Q92	♦ JT7				
South HCP: 16	♣ 762	♣ KT83				
Contract: 1NT South						

### Board: 83

	North:	South:	W	N	E	S
Dealer: West	♠ AKT5	♠ J432	1 ♥	1NT	All Pass	
Vul: None	♥ K873	♥ Q4				
North HCP: 16	♦ Q6	♦ 852				
South HCP: 5	♣ KJ9	♣ QT62				
Contract: 1NT North						

### Board: 84

	North:	South:	W	N	E	S
Dealer: East	♠ AT985	♠ K762			1 ♥	1NT
Vul: N-S	♥ Q82	♥ K96	Pass	2 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 10+1	♦ 75	♦ AKQ4	Pass	4 ♣	Pass	4 ♦
South HCP: 15	♣ A95	♣ 83	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. Super acceptance after NT

### Board: 85

	North:	South:	W	N	E	S
Dealer: West	♠ KQT2	♠ J9	1 ♠	1NT	All Pass	
Vul: Both	♥ KQ84	♥ 96				
North HCP: 15	♦ 42	♦ Q7653				
South HCP: 4+1	♣ KQ4	♣ JT75				
Contract: 1NT North						

## North hands

## Opps\_Overcall\_1NT

**Board: 86**      ♠ QT842      Partner is dealer.  
Dealer: South      ♥ AKQ65      West (RHO) bids 1NT if possible.  
Vul: None      ♦ 87      West (RHO) Doubles 4 ♠ if possible.  
HCP: 11+2      ♣ 3

---

**Board: 87**      ♠ A964      RHO is dealer. You bid second.  
Dealer: West      ♥ A52      West (RHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ AT8  
HCP: 16      ♣ A93

---

**Board: 88**      ♠ QJT43      LHO is dealer.  
Dealer: East      ♥ J743      East (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ 93  
HCP: 6+1      ♣ Q9

---

**Board: 89**      ♠ K842      RHO is dealer. You bid second.  
Dealer: West      ♥ AK4      West (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ T74  
HCP: 17      ♣ AQJ

---

**Board: 90**      ♠ 64      LHO is dealer.  
Dealer: East      ♥ T752      East (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ AJT754  
HCP: 5+2      ♣ 8

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12+2

Contract: 4 ♠ X North

North:

♠ QT842

♥ AKQ65

♦ 87

♣ 3

South:

♠ J9753

♥ J8

♦ AQJ53

♣ K

W N E S

1NT 4 ♠ Pass Pass

X All Pass

### Board: 87

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ A964

♥ A52

♦ AT8

♣ A93

South:

♠ K8732

♥ Q7

♦ 76

♣ Q764

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 88

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ QJT43

♥ J743

♦ 93

♣ Q9

South:

♠ 85

♥ AT96

♦ AKJ6

♣ K82

W N E S

1 ♣ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 89

Dealer: West

Vul: None

North HCP: 17

South HCP: 2

Contract: 1NT North

North:

♠ K842

♥ AK4

♦ T74

♣ AQJ

South:

♠ T973

♥ Q872

♦ 532

♣ 94

W N E S

1 ♣ 1NT All Pass

### Board: 90

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 3 ♦ South

North:

♠ 64

♥ T752

♦ AJT754

♣ 8

South:

♠ AT3

♥ KQ84

♦ Q2

♣ AT96

W N E S

1 ♣ 1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Opps\_Overcall\_1NT

<b>Board: 86</b>	♠ J9753	You are dealer.
Dealer: South	♥ J8	West (LHO) bids 1NT if possible.
Vul: None	♦ AQJ53	West (LHO) Doubles 4♠ if possible.
HCP: 12+2	♣ K	

---

<b>Board: 87</b>	♠ K8732	LHO is dealer.
Dealer: West	♥ Q7	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 76	
HCP: 7+1	♣ Q764	

---

<b>Board: 88</b>	♠ 85	RHO is dealer. You bid second.
Dealer: East	♥ AT96	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJ6	
HCP: 15	♣ K82	

---

<b>Board: 89</b>	♠ T973	LHO is dealer.
Dealer: West	♥ Q872	West (LHO) opens 1♣ if possible.
Vul: None	♦ 532	
HCP: 2	♣ 94	

---

<b>Board: 90</b>	♠ AT3	RHO is dealer. You bid second.
Dealer: East	♥ KQ84	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q2	
HCP: 15	♣ AT96	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12+2

Contract: 4 ♠ X North

North:

♠ QT842

♥ AKQ65

♦ 87

♣ 3

South:

♠ J9753

♥ J8

♦ AQJ53

♣ K

W N E S

1NT 4 ♠ Pass Pass

X All Pass

### Board: 87

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ A964

♥ A52

♦ AT8

♣ A93

South:

♠ K8732

♥ Q7

♦ 76

♣ Q764

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 88

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ QJT43

♥ J743

♦ 93

♣ Q9

South:

♠ 85

♥ AT96

♦ AKJ6

♣ K82

W N E S

1 ♣ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 89

Dealer: West

Vul: None

North HCP: 17

South HCP: 2

Contract: 1NT North

North:

♠ K842

♥ AK4

♦ T74

♣ AQJ

South:

♠ T973

♥ Q872

♦ 532

♣ 94

W N E S

1 ♣ 1NT All Pass

### Board: 90

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 3 ♦ South

North:

♠ 64

♥ T752

♦ AJT754

♣ 8

South:

♠ AT3

♥ KQ84

♦ Q2

♣ AT96

W N E S

1 ♣ 1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

All Pass

1. 1N-3C transfer to diamonds

2. automat



# North hands

# Opps\_Overcall\_1NT

**Board: 91**      ♠ A75      RHO is dealer. You bid second.  
 Dealer: West      ♥ K763      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ AQ9  
 HCP: 16      ♣ K52

---

**Board: 92**      ♠ 754      LHO is dealer.  
 Dealer: East      ♥ AJ65      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 53  
 HCP: 9      ♣ AT83

---

**Board: 93**      ♠ K653      Partner is dealer.  
 Dealer: South      ♥ KJ852      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ 76  
 HCP: 9+1      ♣ Q4

---

**Board: 94**      ♠ J842      LHO is dealer.  
 Dealer: East      ♥ 83      East (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AT54  
 HCP: 5      ♣ 862

---

**Board: 95**      ♠ Q      You are dealer.  
 Dealer: North      ♥ AKQ84      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ KQJT72      West (RHO) bids 2 ♥ if possible.  
 HCP: 17+3      ♣ 2      East (LHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 91

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ A75

♥ K763

♦ AQ9

♣ K52

South:

♠ 98

♥ J95

♦ 8762

♣ QT43

W N E S

1 ♦ 1NT All Pass

### Board: 92

Dealer: East

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT South

North:

♠ 754

♥ AJ65

♦ 53

♣ AT83

South:

♠ KJ9

♥ KQ9

♦ K976

♣ KQ9

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 93

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ K653

♥ KJ852

♦ 76

♣ Q4

South:

♠ A2

♥ 943

♦ AT9

♣ A9762

W N E S

1 ♣

1NT 2 ♥ All Pass

### Board: 94

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J842

♥ 83

♦ AT54

♣ 862

South:

♠ KQ

♥ T92

♦ QJ62

♣ AKJ3

W N E S

1 ♣ 1NT

All Pass

### Board: 95

Dealer: North

Vul: N-S

North HCP: 17+3

South HCP: 7

Contract: 4 ♥ South

North:

♠ Q

♥ AKQ84

♦ KQJT72

♣ 2

South:

♠ KT62

♥ JT63

♦ 6

♣ K654

W N E S

1 ♦ 1NT Pass

2 ♥ 3 ♥ X 4 ♥

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 91</b>	♠ 98	LHO is dealer.
Dealer: West	♥ J95	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ 8762	
HCP: 3	♣ QT43	
<b>Board: 92</b>	♠ KJ9	RHO is dealer. You bid second.
Dealer: East	♥ KQ9	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ K976	
HCP: 17	♣ KQ9	
<b>Board: 93</b>	♠ A2	You are dealer.
Dealer: South	♥ 943	West (LHO) bids 1NT if possible.
Vul: N-S	♦ AT9	
HCP: 12+1	♣ A9762	
<b>Board: 94</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ T92	East (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ QJ62	
HCP: 16	♣ AKJ3	
<b>Board: 95</b>	♠ KT62	Partner is dealer.
Dealer: North	♥ JT63	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 6	West (LHO) bids 2 ♥ if possible.
HCP: 7	♣ K654	East (RHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 91

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ A75

♥ K763

♦ AQ9

♣ K52

South:

♠ 98

♥ J95

♦ 8762

♣ QT43

W N E S

1 ♦ 1NT All Pass

### Board: 92

Dealer: East

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT South

North:

♠ 754

♥ AJ65

♦ 53

♣ AT83

South:

♠ KJ9

♥ KQ9

♦ K976

♣ KQ9

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 93

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ K653

♥ KJ852

♦ 76

♣ Q4

South:

♠ A2

♥ 943

♦ AT9

♣ A9762

W N E S

1 ♣

1NT 2 ♥ All Pass

### Board: 94

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J842

♥ 83

♦ AT54

♣ 862

South:

♠ KQ

♥ T92

♦ QJ62

♣ AKJ3

W N E S

1 ♣ 1NT

All Pass

### Board: 95

Dealer: North

Vul: N-S

North HCP: 17+3

South HCP: 7

Contract: 4 ♥ South

North:

♠ Q

♥ AKQ84

♦ KQJT72

♣ 2

South:

♠ KT62

♥ JT63

♦ 6

♣ K654

W N E S

1 ♦ 1NT Pass

2 ♥ 3 ♥ X 4 ♥

All Pass

## North hands

## Opps\_Overcall\_1NT

**Board: 96**      ♠ KT6      LHO is dealer.  
 Dealer: East      ♥ Q842      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 65      East (LHO) Doubles 3 ♦ if possible.  
 HCP: 11      ♣ AQ32

---

**Board: 97**      ♠ Q      You are dealer.  
 Dealer: North      ♥ KQ873      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ KT64      West (RHO) bids 2 ♥ if possible.  
 HCP: 14+1      ♣ A72

---

**Board: 98**      ♠ QT32      LHO is dealer.  
 Dealer: East      ♥ T73      East (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ Q82  
 HCP: 4      ♣ 632

---

**Board: 99**      ♠ AQ2      RHO is dealer. You bid second.  
 Dealer: West      ♥ T875      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ K43  
 HCP: 15      ♣ AQ3

---

**Board: 100**      ♠ KT9873      LHO is dealer.  
 Dealer: East      ♥ 84      East (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ K94  
 HCP: 7+2      ♣ J4

## Both hands (Answers Page)

### Board: 96

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 4♥ South

North:

♠ KT6

♥ Q842

♦ 65

♣ AQ32

South:

♠ 92

♥ AKJ7

♦ AQ3

♣ J975

W	N	E	S
		1♦	1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♦ <sup>2</sup>	X	4♥
All Pass			

1. Stayman

2. limit raise or better in !H

### Board: 97

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3♥ South

North:

♠ Q

♥ KQ873

♦ KT64

♣ A72

South:

♠ KT8

♥ 642

♦ QJ98

♣ KJ9

W	N	E	S
	1♥	1NT	X
2♥	3♦	Pass	3♥
All Pass			

### Board: 98

Dealer: East

Vul: None

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ QT32

♥ T73

♦ Q82

♣ 632

South:

♠ A85

♥ Q964

♦ A54

♣ AQ8

W	N	E	S
		1♣	1NT
All Pass			

### Board: 99

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 2

Contract: 1NT North

North:

♠ AQ2

♥ T875

♦ K43

♣ AQ3

South:

♠ 9643

♥ 964

♦ Q9

♣ 8654

W	N	E	S
1♣	1NT	All Pass	

### Board: 100

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 17

Contract: 4♠ South

North:

♠ KT9873

♥ 84

♦ K94

♣ J4

South:

♠ J652

♥ KQ7

♦ AJ6

♣ AQ2

W	N	E	S
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

## South hands

## Opps\_Overcall\_1NT

**Board: 96**      ♠ 92      RHO is dealer. You bid second.  
 Dealer: East      ♥ AKJ7      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ AQ3      East (RHO) Doubles 3 ♦ if possible.  
 HCP: 15      ♣ J975

---

**Board: 97**      ♠ KT8      Partner is dealer.  
 Dealer: North      ♥ 642      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ QJ98      West (LHO) bids 2 ♥ if possible.  
 HCP: 10      ♣ KJ9

---

**Board: 98**      ♠ A85      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q964      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ A54  
 HCP: 16      ♣ AQ8

---

**Board: 99**      ♠ 9643      LHO is dealer.  
 Dealer: West      ♥ 964      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ Q9  
 HCP: 2      ♣ 8654

---

**Board: 100**      ♠ J652      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ7      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ AJ6  
 HCP: 17      ♣ AQ2

## Both hands (Answers Page)

### Board: 96

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 4♥ South

North:

♠ KT6

♥ Q842

♦ 65

♣ AQ32

South:

♠ 92

♥ AKJ7

♦ AQ3

♣ J975

W	N	E	S
		1♦	1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♦ <sup>2</sup>	X	4♥
All Pass			

1. Stayman

2. limit raise or better in !H

### Board: 97

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3♥ South

North:

♠ Q

♥ KQ873

♦ KT64

♣ A72

South:

♠ KT8

♥ 642

♦ QJ98

♣ KJ9

W	N	E	S
	1♥	1NT	X
2♥	3♦	Pass	3♥
All Pass			

### Board: 98

Dealer: East

Vul: None

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ QT32

♥ T73

♦ Q82

♣ 632

South:

♠ A85

♥ Q964

♦ A54

♣ AQ8

W	N	E	S
		1♣	1NT
All Pass			

### Board: 99

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 2

Contract: 1NT North

North:

♠ AQ2

♥ T875

♦ K43

♣ AQ3

South:

♠ 9643

♥ 964

♦ Q9

♣ 8654

W	N	E	S
1♣	1NT	All Pass	

### Board: 100

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 17

Contract: 4♠ South

North:

♠ KT9873

♥ 84

♦ K94

♣ J4

South:

♠ J652

♥ KQ7

♦ AJ6

♣ AQ2

W	N	E	S
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas



# North hands

# Opps\_Overcall\_1NT

<b>Board: 101</b>	♠ J8543	You are dealer.
Dealer: North	♥ AKJ8	East (LHO) bids 1NT if possible.
Vul: N-S	♦ 6	
HCP: 15+1	♣ AQ4	
<b>Board: 102</b>	♠ KQJT7	You are dealer.
Dealer: North	♥ QT32	East (LHO) bids 1NT if possible.
Vul: Both	♦ J2	
HCP: 13+1	♣ A5	
<b>Board: 103</b>	♠ 843	RHO is dealer. You bid second.
Dealer: West	♥ AKJ7	West (RHO) opens 1♦ if possible.
Vul: None	♦ KJ9	
HCP: 16	♣ AT9	
<b>Board: 104</b>	♠ 96	LHO is dealer.
Dealer: East	♥ Q982	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ AJ87	
HCP: 7	♣ T62	
<b>Board: 105</b>	♠ 54	Partner is dealer.
Dealer: South	♥ 8643	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 7+2	♣ AK8653	West (RHO) bids 3♠ if possible.
		West (RHO) Doubles 4♣ if possible.

## Both hands (Answers Page)

### Board: 101

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ J8543	♠ T962		1 ♠	1NT	2 ♠
Vul: N-S	♥ AKJ8	♥ 543	Pass	3 ♠	Pass	4 ♠
North HCP: 15+1	♦ 6	♦ AK84	All Pass			
South HCP: 8	♣ AQ4	♣ J6				
Contract: 4 ♠ South						

### Board: 102

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ KQJT7	♠ 8		1 ♠	1NT	X
Vul: Both	♥ QT32	♥ K95	Pass	2 ♥	Pass	2NT
North HCP: 13+1	♦ J2	♦ K854	All Pass			
South HCP: 11+1	♣ A5	♣ KQT84				
Contract: 2NT South						

### Board: 103

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ 843	♠ KQ2	1 ♦	1NT	Pass	2NT
Vul: None	♥ AKJ7	♥ 84	All Pass			
North HCP: 16	♦ KJ9	♦ A62				
South HCP: 10+1	♣ AT9	♣ J7643				
Contract: 2NT South						

### Board: 104

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ AJ5			1 ♣	1NT
Vul: E-W	♥ Q982	♥ 764	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 7	♦ AJ87	♦ KQ52	Pass	2NT	All Pass	
South HCP: 16	♣ T62	♣ AQ9	1. Stayman			
Contract: 2NT North						

1. Stayman

### Board: 105

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ K8				1 ♦
Vul: E-W	♥ 8643	♥ AK2	1NT	2 ♣	2 ♥	3 ♣
North HCP: 7+2	♦ 6	♦ T98752	3 ♠	4 ♣	Pass	Pass
South HCP: 12+2	♣ AK8653	♣ QT	X	All Pass		
Contract: 4 ♣ X North						

## South hands

## Opps\_Overcall\_1NT

<b>Board: 101</b>	♠ T962	Partner is dealer.
Dealer: North	♥ 543	East (RHO) bids 1NT if possible.
Vul: N-S	♦ AK84	
HCP: 8	♣ J6	
<hr/>		
<b>Board: 102</b>	♠ 8	Partner is dealer.
Dealer: North	♥ K95	East (RHO) bids 1NT if possible.
Vul: Both	♦ K854	
HCP: 11+1	♣ KQT84	
<hr/>		
<b>Board: 103</b>	♠ KQ2	LHO is dealer.
Dealer: West	♥ 84	West (LHO) opens 1♦ if possible.
Vul: None	♦ A62	
HCP: 10+1	♣ J7643	
<hr/>		
<b>Board: 104</b>	♠ AJ5	RHO is dealer. You bid second.
Dealer: East	♥ 764	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KQ52	
HCP: 16	♣ AQ9	
<hr/>		
<b>Board: 105</b>	♠ K8	You are dealer.
Dealer: South	♥ AK2	West (LHO) bids 1NT if possible.
Vul: E-W	♦ T98752	East (RHO) bids 2♥ if possible.
HCP: 12+2	♣ QT	West (LHO) bids 3♠ if possible.
		West (LHO) Doubles 4♣ if possible.

## Both hands (Answers Page)

### Board: 101

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ J8543	♠ T962		1 ♠	1NT	2 ♠
Vul: N-S	♥ AKJ8	♥ 543	Pass	3 ♠	Pass	4 ♠
North HCP: 15+1	♦ 6	♦ AK84	All Pass			
South HCP: 8	♣ AQ4	♣ J6				
Contract: 4 ♠ South						

### Board: 102

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ KQJT7	♠ 8		1 ♠	1NT	X
Vul: Both	♥ QT32	♥ K95	Pass	2 ♥	Pass	2NT
North HCP: 13+1	♦ J2	♦ K854	All Pass			
South HCP: 11+1	♣ A5	♣ KQT84				
Contract: 2NT South						

### Board: 103

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ 843	♠ KQ2	1 ♦	1NT	Pass	2NT
Vul: None	♥ AKJ7	♥ 84	All Pass			
North HCP: 16	♦ KJ9	♦ A62				
South HCP: 10+1	♣ AT9	♣ J7643				
Contract: 2NT South						

### Board: 104

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ AJ5			1 ♣	1NT
Vul: E-W	♥ Q982	♥ 764	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 7	♦ AJ87	♦ KQ52	Pass	2NT	All Pass	
South HCP: 16	♣ T62	♣ AQ9	1. Stayman			
Contract: 2NT North						

1. Stayman

### Board: 105

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ K8				1 ♦
Vul: E-W	♥ 8643	♥ AK2	1NT	2 ♣	2 ♥	3 ♣
North HCP: 7+2	♦ 6	♦ T98752	3 ♠	4 ♣	Pass	Pass
South HCP: 12+2	♣ AK8653	♣ QT	X	All Pass		
Contract: 4 ♣ X North						

## North hands

## Opps\_Overcall\_1NT

<b>Board: 106</b>	♠ 874	LHO is dealer.
Dealer: East	♥ 9643	East (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ 53	
HCP: 4	♣ KJ97	
<b>Board: 107</b>	♠ QJ73	RHO is dealer. You bid second.
Dealer: West	♥ AKJ5	West (RHO) opens 1 ♥ if possible.
Vul: N-S	♦ J4	
HCP: 17	♣ AJT	
<b>Board: 108</b>	♠ T42	LHO is dealer.
Dealer: East	♥ QT72	East (LHO) opens 1 ♣ if possible.
Vul: Both	♦ KJT	
HCP: 6	♣ 764	
<b>Board: 109</b>	♠ KQ42	RHO is dealer. You bid second.
Dealer: West	♥ A8	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ K32	
HCP: 17	♣ AJT6	
<b>Board: 110</b>	♠ 3	Partner is dealer.
Dealer: South	♥ 9642	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J952	East (LHO) bids 3 ♦ if possible.
HCP: 7	♣ AQ87	West (RHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 106

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 874

♥ 9643

♦ 53

♣ KJ97

South:

♠ AQ2

♥ KJ

♦ QJ98

♣ A654

W	N	E	S
		1♦	1NT

All Pass

### Board: 107

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 4♠ North

North:

♠ QJ73

♥ AKJ5

♦ J4

♣ AJT

South:

♠ 9864

♥ 4

♦ AQ53

♣ K864

W	N	E	S
1♥	1NT	Pass	3♥ <sup>1</sup>

Pass 4♠ All Pass

1. 1N-3M splinter

### Board: 108

Dealer: East

Vul: Both

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ T42

♥ QT72

♦ KJT

♣ 764

South:

♠ AK83

♥ K84

♦ 953

♣ AKT

W	N	E	S
		1♣	1NT

All Pass

### Board: 109

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ KQ42

♥ A8

♦ K32

♣ AJT6

South:

♠ 9

♥ 6543

♦ JT84

♣ K932

W	N	E	S
1♦	1NT	All Pass	

### Board: 110

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 12+1

Contract: 3♥X North

North:

♠ 3

♥ 9642

♦ J952

♣ AQ87

South:

♠ Q765

♥ AQT83

♦ A

♣ T93

W	N	E	S
			1♥
1NT	2♥	3♦	Pass
Pass	3♥	Pass	Pass
X	All Pass		

## South hands

## Opps\_Overcall\_1NT

<b>Board: 106</b>	♠ AQ2	RHO is dealer. You bid second.
Dealer: East	♥ KJ	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ QJ98	
HCP: 17	♣ A654	
<hr/>		
<b>Board: 107</b>	♠ 9864	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1 ♥ if possible.
Vul: N-S	♦ AQ53	
HCP: 9	♣ K864	
<hr/>		
<b>Board: 108</b>	♠ AK83	RHO is dealer. You bid second.
Dealer: East	♥ K84	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ 953	
HCP: 17	♣ AKT	
<hr/>		
<b>Board: 109</b>	♠ 9	LHO is dealer.
Dealer: West	♥ 6543	West (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ JT84	
HCP: 4	♣ K932	
<hr/>		
<b>Board: 110</b>	♠ Q765	You are dealer.
Dealer: South	♥ AQT83	West (LHO) bids 1NT if possible.
Vul: E-W	♦ A	East (RHO) bids 3 ♦ if possible.
HCP: 12+1	♣ T93	West (LHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 106

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 874

♥ 9643

♦ 53

♣ KJ97

South:

♠ AQ2

♥ KJ

♦ QJ98

♣ A654

W	N	E	S
		1♦	1NT

All Pass

### Board: 107

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 4♠ North

North:

♠ QJ73

♥ AKJ5

♦ J4

♣ AJT

South:

♠ 9864

♥ 4

♦ AQ53

♣ K864

W	N	E	S
1♥	1NT	Pass	3♥ <sup>1</sup>

Pass 4♠ All Pass

1. 1N-3M splinter

### Board: 108

Dealer: East

Vul: Both

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ T42

♥ QT72

♦ KJT

♣ 764

South:

♠ AK83

♥ K84

♦ 953

♣ AKT

W	N	E	S
		1♣	1NT

All Pass

### Board: 109

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ KQ42

♥ A8

♦ K32

♣ AJT6

South:

♠ 9

♥ 6543

♦ JT84

♣ K932

W	N	E	S
1♦	1NT	All Pass	

### Board: 110

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 12+1

Contract: 3♥X North

North:

♠ 3

♥ 9642

♦ J952

♣ AQ87

South:

♠ Q765

♥ AQT83

♦ A

♣ T93

W	N	E	S
			1♥
1NT	2♥	3♦	Pass
Pass	3♥	Pass	Pass
X	All Pass		



## North hands

## Opps\_Overcall\_1NT

**Board: 111**      ♠ 864      LHO is dealer.  
 Dealer: East      ♥ 94      East (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ A52      East (LHO) bids 3 ♥ if possible.  
 HCP: 8+1      ♣ KJT86

---

**Board: 112**      ♠ AQ3      RHO is dealer. You bid second.  
 Dealer: West      ♥ KQ53      West (RHO) opens 1 ♠ if possible.  
 Vul: None      ♦ AT75      East (LHO) bids 2 ♠ if possible.  
 HCP: 15      ♣ T6

---

**Board: 113**      ♠ 9853      You are dealer.  
 Dealer: North      ♥ KQJ9      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AT4  
 HCP: 12      ♣ Q2

---

**Board: 114**      ♠ KT96      LHO is dealer.  
 Dealer: East      ♥ 8      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ 53  
 HCP: 6+2      ♣ K96543

---

**Board: 115**      ♠ A754      Partner is dealer.  
 Dealer: South      ♥ 9853      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ AJT8      East (LHO) bids 2 ♥ if possible.  
 HCP: 9      ♣ 9      West (RHO) bids 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 111

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 4 ♣ North

North:

♠ 864

♥ 94

♦ A52

♣ KJT86

South:

♠ T72

♥ AT53

♦ KQT

♣ AQ5

W	N	E	S
		1 ♥	1NT
Pass	2NT	3 ♥	Pass
Pass	4 ♣	All Pass	

### Board: 112

Dealer: West

Vul: None

North HCP: 15

South HCP: 5+2

Contract: 4 ♥ North

North:

♠ AQ3

♥ KQ53

♦ AT75

♣ T6

South:

♠ T7

♥ JT9864

♦ Q64

♣ Q5

W	N	E	S
1 ♠	1NT	2 ♠	3 ♥
Pass	4 ♥	All Pass	

### Board: 113

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7+1

Contract: 3 ♦ South

North:

♠ 9853

♥ KQJ9

♦ AT4

♣ Q2

South:

♠ K

♥ 854

♦ J8732

♣ KT84

W	N	E	S
	1 ♦	1NT	3 ♦
All Pass			

### Board: 114

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 15

Contract: 3 ♣ South

North:

♠ KT96

♥ 8

♦ 53

♣ K96543

South:

♠ AQ73

♥ 964

♦ KJ4

♣ AJ7

W	N	E	S
		1 ♦	1NT
Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
All Pass			

1. 1N-2S transfer to clubs  
2. automat

### Board: 115

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ A754

♥ 9853

♦ AJT8

♣ 9

South:

♠ -

♥ AKQ6

♦ Q762

♣ KJT74

W	N	E	S
			1 ♣
1NT	Pass	2 ♥	Pass
3 ♠ <sup>1</sup>	Pass	Pass	X
Pass	3NT	All Pass	

1. Super acceptance after NT

## South hands

## Opps\_Overcall\_1NT

**Board: 111**      ♠ T72      RHO is dealer. You bid second.  
 Dealer: East      ♥ AT53      East (RHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ KQT      East (RHO) bids 3 ♥ if possible.  
 HCP: 15      ♣ AQ5

---

**Board: 112**      ♠ T7      LHO is dealer.  
 Dealer: West      ♥ JT9864      West (LHO) opens 1 ♠ if possible.  
 Vul: None      ♦ Q64      East (RHO) bids 2 ♠ if possible.  
 HCP: 5+2      ♣ Q5

---

**Board: 113**      ♠ K      Partner is dealer.  
 Dealer: North      ♥ 854      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ J8732  
 HCP: 7+1      ♣ KT84

---

**Board: 114**      ♠ AQ73      RHO is dealer. You bid second.  
 Dealer: East      ♥ 964      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ KJ4  
 HCP: 15      ♣ AJ7

---

**Board: 115**      ♠ -      You are dealer.  
 Dealer: South      ♥ AKQ6      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ Q762      East (RHO) bids 2 ♥ if possible.  
 HCP: 15+1      ♣ KJT74      West (LHO) bids 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 111

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 4 ♣ North

North:

♠ 864

♥ 94

♦ A52

♣ KJT86

South:

♠ T72

♥ AT53

♦ KQT

♣ AQ5

W	N	E	S
		1 ♥	1NT
Pass	2NT	3 ♥	Pass
Pass	4 ♣	All Pass	

### Board: 112

Dealer: West

Vul: None

North HCP: 15

South HCP: 5+2

Contract: 4 ♥ North

North:

♠ AQ3

♥ KQ53

♦ AT75

♣ T6

South:

♠ T7

♥ JT9864

♦ Q64

♣ Q5

W	N	E	S
1 ♠	1NT	2 ♠	3 ♥
Pass	4 ♥	All Pass	

### Board: 113

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7+1

Contract: 3 ♦ South

North:

♠ 9853

♥ KQJ9

♦ AT4

♣ Q2

South:

♠ K

♥ 854

♦ J8732

♣ KT84

W	N	E	S
	1 ♦	1NT	3 ♦
All Pass			

### Board: 114

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 15

Contract: 3 ♣ South

North:

♠ KT96

♥ 8

♦ 53

♣ K96543

South:

♠ AQ73

♥ 964

♦ KJ4

♣ AJ7

W	N	E	S
		1 ♦	1NT
Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
All Pass			

1. 1N-2S transfer to clubs

2. automat

### Board: 115

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ A754

♥ 9853

♦ AJT8

♣ 9

South:

♠ -

♥ AKQ6

♦ Q762

♣ KJT74

W	N	E	S
			1 ♣
1NT	Pass	2 ♥	Pass
3 ♠ <sup>1</sup>	Pass	Pass	X
Pass	3NT	All Pass	

1. Super acceptance after NT

## Opps\_Overcall\_1NT

<b>Board: 117</b>	♠ AQ98	RHO is dealer. You bid second.
Dealer: West	♥ Q8	West (RHO) opens 1 ♦ if possible.
Vul: Both	♦ AK64	West (RHO) Doubles 2 ♥ if possible.
HCP: 15	♣ T72	East (LHO) bids 3 ♣ if possible.

<b>Board: 119</b>	♠ KQJ6	RHO is dealer. You bid second.
Dealer: West	♥ A4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT83	
HCP: 16	♣ K63	

<b>Board: 120</b>	♠ A73	RHO is dealer. You bid second.
Dealer: West	♥ J52	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ K32	East (LHO) bids 3 ♠ if possible.
HCP: 17	♣ AKQ2	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 12+3

Contract: 3 ♦ X South

North:

♠ 7532

♥ T865

♦ 84

♣ KQ2

South:

♠ J86

♥ A9

♦ AQJ7652

♣ T

W N E S

1 ♦ 1 ♦

1NT Pass 2 ♣<sup>1</sup> 3 ♦

Pass Pass X All Pass

1. Stayman

### Board: 117

Dealer: West

Vul: Both

North HCP: 15

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ AQ98

♥ Q8

♦ AK64

♣ T72

South:

♠ 543

♥ KT9642

♦ 8

♣ J65

W N E S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass Pass

X Pass 3 ♣ 3 ♥

All Pass

### Board: 118

Dealer: South

Vul: None

North HCP: 3+3

South HCP: 12+3

Contract: 5 ♦ X North

North:

♠ Q82

♥ 98

♦ 5

♣ JT98732

South:

♠ A9

♥ AKJ64

♦ T97632

♣ -

W N E S

1 ♦ 1 ♦

1NT Pass 2 ♥ 4 ♥

Pass Pass X Pass

Pass 5 ♦ Pass Pass

X All Pass

### Board: 119

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8

Contract: 2 ♠ North

North:

♠ KQJ6

♥ A4

♦ KT83

♣ K63

South:

♠ T974

♥ Q2

♦ 652

♣ AQ87

W N E S

1 ♦ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ All Pass

1. Stayman

### Board: 120

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+3

Contract: 4 ♥ South

North:

♠ A73

♥ J52

♦ K32

♣ AKQ2

South:

♠ -

♥ T97643

♦ AQJ64

♣ J9

W N E S

1 ♠ 1NT 3 ♠ 4 ♥

All Pass

## Opps\_Overcall\_1NT

<b>Board: 120</b>	♠ -	LHO is dealer.
Dealer: West	♥ T97643	West (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ AQJ64	East (RHO) bids 3 ♠ if possible.
HCP: 8+3	♣ J9	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 12+3

Contract: 3♦ X South

North:

♠ 7532

♥ T865

♦ 84

♣ KQ2

South:

♠ J86

♥ A9

♦ AQJ7652

♣ T

W N E S

1♦ 1♦

1NT Pass 2♣<sup>1</sup> 3♦

Pass Pass X All Pass

1. Stayman

### Board: 117

Dealer: West

Vul: Both

North HCP: 15

South HCP: 4+2

Contract: 3♥ South

North:

♠ AQ98

♥ Q8

♦ AK64

♣ T72

South:

♠ 543

♥ KT9642

♦ 8

♣ J65

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ Pass Pass

X Pass 3♣ 3♥

All Pass

### Board: 118

Dealer: South

Vul: None

North HCP: 3+3

South HCP: 12+3

Contract: 5♦ X North

North:

♠ Q82

♥ 98

♦ 5

♣ JT98732

South:

♠ A9

♥ AKJ64

♦ T97632

♣ -

W N E S

1♦ 1♦

1NT Pass 2♥ 4♥

Pass Pass X Pass

Pass 5♦ Pass Pass

X All Pass

### Board: 119

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8

Contract: 2♠ North

North:

♠ KQJ6

♥ A4

♦ KT83

♣ K63

South:

♠ T974

♥ Q2

♦ 652

♣ AQ87

W N E S

1♦ 1NT Pass 2♣<sup>1</sup>

Pass 2♠ All Pass

1. Stayman

### Board: 120

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+3

Contract: 4♥ South

North:

♠ A73

♥ J52

♦ K32

♣ AKQ2

South:

♠ -

♥ T97643

♦ AQJ64

♣ J9

W N E S

1♠ 1NT 3♠ 4♥

All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 121**      ♠ J84      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT8      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ KQ83      East (LHO) Doubles 1NT if possible.  
 HCP: 15      ♣ KQ4

---

**Board: 122**      ♠ T42      Partner is dealer.  
 Dealer: South      ♥ 4      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ Q842  
 HCP: 5+1      ♣ KT865

---

**Board: 123**      ♠ KT874      Partner is dealer.  
 Dealer: South      ♥ J      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ KT95  
 HCP: 7+1      ♣ T65

---

**Board: 124**      ♠ 95      Partner is dealer.  
 Dealer: South      ♥ 6543      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ K94      East (LHO) bids 2NT if possible.  
 HCP: 3      ♣ T942

---

**Board: 125**      ♠ AK7      RHO is dealer. You bid second.  
 Dealer: West      ♥ K865      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ A95  
 HCP: 17      ♣ QJ3

## Both hands (Answers Page)

### Board: 121

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3+1

Contract: 2♥ North

North:

♠ J84

♥ AT8

♦ KQ83

♣ KQ4

South:

♠ T95

♥ Q6532

♦ 72

♣ J85

W	N	E	S
1♣	1NT	X	2♦
Pass	2♥	All Pass	

### Board: 122

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 13+3

Contract: 2♥ South

North:

♠ T42

♥ 4

♦ Q842

♣ KT865

South:

♠ A9

♥ KJ98653

♦ J7

♣ A2

W	N	E	S
			1♥
1NT	Pass	Pass	2♥
All Pass			

### Board: 123

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ KT874

♥ J

♦ KT95

♣ T65

South:

♠ 65

♥ AT74

♦ A6

♣ KJ732

W	N	E	S
			1♣
1NT	2♠	All Pass	

### Board: 124

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 13+2

Contract: 3♥ South

North:

♠ 95

♥ 6543

♦ K94

♣ T942

South:

♠ KJ862

♥ A9872

♦ AJ

♣ 7

W	N	E	S
			1♠
1NT	Pass	2NT	3♥
All Pass			

### Board: 125

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ AK7

♥ K865

♦ A95

♣ QJ3

South:

♠ J94

♥ JT93

♦ Q64

♣ 965

W	N	E	S
1♣	1NT	All Pass	

## South hands

## Opps\_Overcall\_1NT

**Board: 121**      ♠ T95      LHO is dealer.  
 Dealer: West      ♥ Q6532      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ 72      East (RHO) Doubles 1NT if possible.  
 HCP: 3+1      ♣ J85

---

**Board: 122**      ♠ A9      You are dealer.  
 Dealer: South      ♥ KJ98653      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ J7  
 HCP: 13+3      ♣ A2

---

**Board: 123**      ♠ 65      You are dealer.  
 Dealer: South      ♥ AT74      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ A6  
 HCP: 12+1      ♣ KJ732

---

**Board: 124**      ♠ KJ862      You are dealer.  
 Dealer: South      ♥ A9872      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ AJ      East (RHO) bids 2NT if possible.  
 HCP: 13+2      ♣ 7

---

**Board: 125**      ♠ J94      LHO is dealer.  
 Dealer: West      ♥ JT93      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ Q64  
 HCP: 4      ♣ 965

## Both hands (Answers Page)

### Board: 121

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3+1

Contract: 2♥ North

North:

♠ J84

♥ AT8

♦ KQ83

♣ KQ4

South:

♠ T95

♥ Q6532

♦ 72

♣ J85

W	N	E	S
1♣	1NT	X	2♦
Pass	2♥	All Pass	

### Board: 122

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 13+3

Contract: 2♥ South

North:

♠ T42

♥ 4

♦ Q842

♣ KT865

South:

♠ A9

♥ KJ98653

♦ J7

♣ A2

W	N	E	S
			1♥
1NT	Pass	Pass	2♥
All Pass			

### Board: 123

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ KT874

♥ J

♦ KT95

♣ T65

South:

♠ 65

♥ AT74

♦ A6

♣ KJ732

W	N	E	S
			1♣
1NT	2♠	All Pass	

### Board: 124

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 13+2

Contract: 3♥ South

North:

♠ 95

♥ 6543

♦ K94

♣ T942

South:

♠ KJ862

♥ A9872

♦ AJ

♣ 7

W	N	E	S
			1♠
1NT	Pass	2NT	3♥
All Pass			

### Board: 125

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ AK7

♥ K865

♦ A95

♣ QJ3

South:

♠ J94

♥ JT93

♦ Q64

♣ 965

W	N	E	S
1♣	1NT	All Pass	

## North hands

## Opps\_Overcall\_1NT

**Board: 126**      ♠ AK872      LHO is dealer.  
Dealer: East      ♥ T      East (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ Q874  
HCP: 9+1      ♣ T52

---

**Board: 127**      ♠ K974      RHO is dealer. You bid second.  
Dealer: West      ♥ AKT      West (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ 876  
HCP: 15      ♣ AJ7

---

**Board: 128**      ♠ J      Partner is dealer.  
Dealer: South      ♥ KT643      West (RHO) bids 1NT if possible.  
Vul: Both      ♦ KJ5  
HCP: 8+1      ♣ 6532

---

**Board: 129**      ♠ K9      RHO is dealer. You bid second.  
Dealer: West      ♥ J93      West (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ AQ976  
HCP: 15+1      ♣ AJ4

---

**Board: 130**      ♠ A854      LHO is dealer.  
Dealer: East      ♥ T84      East (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ K972  
HCP: 7      ♣ T9

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ AK872

♥ T

♦ Q874

♣ T52

South:

♠ QT

♥ AKQ4

♦ K32

♣ QJ93

W

N

E

S

1 ♣

1NT

Pass 2 ♥

Pass

2 ♠

All Pass

### Board: 127

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ K974

♥ AKT

♦ 876

♣ AJ7

South:

♠ QJ

♥ J72

♦ AQ542

♣ 983

W

N

E

S

1 ♣

1NT

Pass

3NT

All Pass

### Board: 128

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ J

♥ KT643

♦ KJ5

♣ 6532

South:

♠ T98654

♥ 92

♦ A

♣ AKQ7

W

N

E

S

1 ♠

1NT 2 ♥

Pass

2 ♠

All Pass

### Board: 129

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8+2

Contract: 3NT South

North:

♠ K9

♥ J93

♦ AQ976

♣ AJ4

South:

♠ -

♥ Q62

♦ J8543

♣ KQT96

W

N

E

S

1 ♣

1NT

Pass

3NT

All Pass

### Board: 130

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 3 ♠ North

North:

♠ A854

♥ T84

♦ K972

♣ T9

South:

♠ KQT3

♥ K3

♦ QJ43

♣ A86

W

N

E

S

1 ♣

1NT

Pass 2 ♣<sup>1</sup>

Pass

2 ♠

Pass 3 ♠

All Pass

1. Stayman

## South hands

## Opps\_Overcall\_1NT

<b>Board: 126</b>	♠ QT	RHO is dealer. You bid second.
Dealer: East	♥ AKQ4	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ K32	
HCP: 17	♣ QJ93	

---

<b>Board: 127</b>	♠ QJ	LHO is dealer.
Dealer: West	♥ J72	West (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ AQ542	
HCP: 10+1	♣ 983	

---

<b>Board: 128</b>	♠ T98654	You are dealer.
Dealer: South	♥ 92	West (LHO) bids 1NT if possible.
Vul: Both	♦ A	
HCP: 13+2	♣ AKQ7	

---

<b>Board: 129</b>	♠ -	LHO is dealer.
Dealer: West	♥ Q62	West (LHO) opens 1 ♣ if possible.
Vul: None	♦ J8543	
HCP: 8+2	♣ KQT96	

---

<b>Board: 130</b>	♠ KQT3	RHO is dealer. You bid second.
Dealer: East	♥ K3	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ QJ43	
HCP: 15	♣ A86	

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ AK872

♥ T

♦ Q874

♣ T52

South:

♠ QT

♥ AKQ4

♦ K32

♣ QJ93

W

N

E

S

1 ♣

1NT

Pass 2 ♥

Pass

2 ♠

All Pass

### Board: 127

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ K974

♥ AKT

♦ 876

♣ AJ7

South:

♠ QJ

♥ J72

♦ AQ542

♣ 983

W

N

E

S

1 ♣

1NT

Pass

3NT

All Pass

### Board: 128

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ J

♥ KT643

♦ KJ5

♣ 6532

South:

♠ T98654

♥ 92

♦ A

♣ AKQ7

W

N

E

S

1 ♠

1NT 2 ♥

Pass

2 ♠

All Pass

### Board: 129

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8+2

Contract: 3NT South

North:

♠ K9

♥ J93

♦ AQ976

♣ AJ4

South:

♠ -

♥ Q62

♦ J8543

♣ KQT96

W

N

E

S

1 ♣

1NT

Pass

3NT

All Pass

### Board: 130

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 3 ♠ North

North:

♠ A854

♥ T84

♦ K972

♣ T9

South:

♠ KQT3

♥ K3

♦ QJ43

♣ A86

W

N

E

S

1 ♣

1NT

Pass 2 ♣<sup>1</sup>

Pass

2 ♠

Pass 3 ♠

All Pass

1. Stayman



# North hands

# Opps\_Overcall\_1NT

**Board: 131**      ♠ AKT5      RHO is dealer. You bid second.  
 Dealer: West      ♥ A97      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ K964  
 HCP: 15      ♣ J6

---

**Board: 132**      ♠ 5      Partner is dealer.  
 Dealer: South      ♥ 542      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ J9632      East (LHO) bids 2 ♦ if possible.  
 HCP: 4+1      ♣ QJT7      East (LHO) bids 3 ♥ if possible.

---

**Board: 133**      ♠ KT7      RHO is dealer. You bid second.  
 Dealer: West      ♥ K3      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ A73  
 HCP: 15+1      ♣ AJ973

---

**Board: 134**      ♠ 974      LHO is dealer.  
 Dealer: East      ♥ Q87643      East (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AT2  
 HCP: 6+2      ♣ 5

---

**Board: 135**      ♠ KQ8      RHO is dealer. You bid second.  
 Dealer: West      ♥ J3      West (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ KQT97  
 HCP: 15+1      ♣ A54

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: West	♠ AKT5	♠ 76	1 ♦	1NT	Pass	3NT
Vul: Both	♥ A97	♥ T2	All Pass			
North HCP: 15	♦ K964	♦ J3				
South HCP: 8+3	♣ J6	♣ AK98432				
Contract: 3NT South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ863				1 ♠
Vul: None	♥ 542	♥ 8	1NT	Pass	2 ♦	3 ♦
North HCP: 4+1	♦ J9632	♦ AKT7	Pass	Pass	3 ♥	Pass
South HCP: 16+1	♣ QJT7	♣ K82	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: West	♠ KT7	♠ AJ98	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ K3	♥ J8764	Pass	2 ♥	Pass	3 ♠
North HCP: 15+1	♦ A73	♦ JT5	Pass	3NT	All Pass	
South HCP: 9+1	♣ AJ973	♣ Q				
Contract: 3NT North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: East	♠ 974	♠ KJT6			1 ♣	1NT
Vul: N-S	♥ Q87643	♥ AJ	Pass	2 ♦	Pass	2 ♥
North HCP: 6+2	♦ AT2	♦ Q53	Pass	3 ♥	All Pass	
South HCP: 15	♣ 5	♣ AT64				
Contract: 3 ♥ North						

### Board: 135

	North:	South:	W	N	E	S
Dealer: West	♠ KQ8	♠ 7643	1 ♣	1NT	All Pass	
Vul: None	♥ J3	♥ A542				
North HCP: 15+1	♦ KQT97	♦ 86				
South HCP: 4	♣ A54	♣ 762				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 131**      ♠ 76      LHO is dealer.  
 Dealer: West      ♥ T2      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ J3  
 HCP: 8+3      ♣ AK98432

---

**Board: 132**      ♠ AQ863      You are dealer.  
 Dealer: South      ♥ 8      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ AKT7      East (RHO) bids 2 ♦ if possible.  
 HCP: 16+1      ♣ K82      East (RHO) bids 3 ♥ if possible.

---

**Board: 133**      ♠ AJ98      LHO is dealer.  
 Dealer: West      ♥ J8764      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ JT5  
 HCP: 9+1      ♣ Q

---

**Board: 134**      ♠ KJT6      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ Q53  
 HCP: 15      ♣ AT64

---

**Board: 135**      ♠ 7643      LHO is dealer.  
 Dealer: West      ♥ A542      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ 86  
 HCP: 4      ♣ 762

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: West	♠ AKT5	♠ 76	1 ♦	1NT	Pass	3NT
Vul: Both	♥ A97	♥ T2	All Pass			
North HCP: 15	♦ K964	♦ J3				
South HCP: 8+3	♣ J6	♣ AK98432				
Contract: 3NT South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ863				1 ♠
Vul: None	♥ 542	♥ 8	1NT	Pass	2 ♦	3 ♦
North HCP: 4+1	♦ J9632	♦ AKT7	Pass	Pass	3 ♥	Pass
South HCP: 16+1	♣ QJT7	♣ K82	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: West	♠ KT7	♠ AJ98	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ K3	♥ J8764	Pass	2 ♥	Pass	3 ♠
North HCP: 15+1	♦ A73	♦ JT5	Pass	3NT	All Pass	
South HCP: 9+1	♣ AJ973	♣ Q				
Contract: 3NT North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: East	♠ 974	♠ KJT6			1 ♣	1NT
Vul: N-S	♥ Q87643	♥ AJ	Pass	2 ♦	Pass	2 ♥
North HCP: 6+2	♦ AT2	♦ Q53	Pass	3 ♥	All Pass	
South HCP: 15	♣ 5	♣ AT64				
Contract: 3 ♥ North						

### Board: 135

	North:	South:	W	N	E	S
Dealer: West	♠ KQ8	♠ 7643	1 ♣	1NT	All Pass	
Vul: None	♥ J3	♥ A542				
North HCP: 15+1	♦ KQT97	♦ 86				
South HCP: 4	♣ A54	♣ 762				
Contract: 1NT North						

# North hands

# Opps\_Overcall\_1NT

**Board: 136**      ♠ J65      LHO is dealer.  
 Dealer: East      ♥ QT762      East (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 86      West (RHO) bids 2 ♠ if possible.  
 HCP: 3+1      ♣ 743      West (RHO) Doubles 3 ♣ if possible.

**Board: 137**      ♠ K42      RHO is dealer. You bid second.  
 Dealer: West      ♥ J763      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ A54  
 HCP: 15      ♣ AK7

**Board: 138**      ♠ A963      LHO is dealer.  
 Dealer: East      ♥ Q9852      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ J5      East (LHO) Doubles 2 ♦ if possible.  
 HCP: 8+1      ♣ J8

**Board: 139**      ♠ AT9863      LHO is dealer.  
 Dealer: East      ♥ -      East (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ 6      West (RHO) bids 3 ♥ if possible.  
 HCP: 9+4      ♣ AJ8742      East (LHO) Doubles 6 ♠ if possible.

**Board: 140**      ♠ J64      LHO is dealer.  
 Dealer: East      ♥ JT76      East (LHO) opens 1 ♠ if possible.  
 Vul: N-S      ♦ A9743  
 HCP: 6+1      ♣ 9

## Both hands (Answers Page)

### Board: 136

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 15+1

Contract: 3 ♣ X South

North:

♠ J65

♥ QT762

♦ 86

♣ 743

South:

♠ Q2

♥ K85

♦ AJ5

♣ KQT62

W	N	E	S
		1 ♦	1NT
2 ♠	Pass	Pass	3 ♣
X	All Pass		

### Board: 137

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3

Contract: 1NT North

North:

♠ K42

♥ J763

♦ A54

♣ AK7

South:

♠ JT3

♥ 95

♦ T932

♣ Q853

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 138

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ A963

♥ Q9852

♦ J5

♣ J8

South:

♠ KQ8

♥ A43

♦ AT3

♣ Q975

W	N	E	S
		1 ♦	1NT
Pass	2 ♦	X	2 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			

### Board: 139

Dealer: East

Vul: E-W

North HCP: 9+4

South HCP: 15

Contract: 6 ♠ X North

North:

♠ AT9863

♥ -

♦ 6

♣ AJ8742

South:

♠ KQJ5

♥ K43

♦ QJ82

♣ K9

W	N	E	S
		1 ♥	1NT
3 ♥	6 ♠	X	All Pass

### Board: 140

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ J64

♥ JT76

♦ A9743

♣ 9

South:

♠ KT5

♥ KQ82

♦ KQ2

♣ A63

W	N	E	S
		1 ♠	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
All Pass			

1. Stayman

## South hands

## Opps\_Overcall\_1NT

<b>Board: 136</b>	♠ Q2	RHO is dealer. You bid second.
Dealer: East	♥ K85	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ5	West (LHO) bids 2♠ if possible.
HCP: 15+1	♣ KQT62	West (LHO) Doubles 3♣ if possible.

---

<b>Board: 137</b>	♠ JT3	LHO is dealer.
Dealer: West	♥ 95	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T932	
HCP: 3	♣ Q853	

---

<b>Board: 138</b>	♠ KQ8	RHO is dealer. You bid second.
Dealer: East	♥ A43	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AT3	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ Q975	

---

<b>Board: 139</b>	♠ KQJ5	RHO is dealer. You bid second.
Dealer: East	♥ K43	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ QJ82	West (LHO) bids 3♥ if possible.
HCP: 15	♣ K9	East (RHO) Doubles 6♠ if possible.

---

<b>Board: 140</b>	♠ KT5	RHO is dealer. You bid second.
Dealer: East	♥ KQ82	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ KQ2	
HCP: 17	♣ A63	

## Both hands (Answers Page)

### Board: 136

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 15+1

Contract: 3♣X South

North:

♠ J65

♥ QT762

♦ 86

♣ 743

South:

♠ Q2

♥ K85

♦ AJ5

♣ KQT62

W	N	E	S
		1♦	1NT
2♠	Pass	Pass	3♣
X	All Pass		

### Board: 137

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3

Contract: 1NT North

North:

♠ K42

♥ J763

♦ A54

♣ AK7

South:

♠ JT3

♥ 95

♦ T932

♣ Q853

W	N	E	S
1♦	1NT	All Pass	

### Board: 138

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 4♥ South

North:

♠ A963

♥ Q9852

♦ J5

♣ J8

South:

♠ KQ8

♥ A43

♦ AT3

♣ Q975

W	N	E	S
		1♦	1NT
Pass	2♦	X	2♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 139

Dealer: East

Vul: E-W

North HCP: 9+4

South HCP: 15

Contract: 6♠X North

North:

♠ AT9863

♥ -

♦ 6

♣ AJ8742

South:

♠ KQJ5

♥ K43

♦ QJ82

♣ K9

W	N	E	S
		1♥	1NT
3♥	6♠	X	All Pass

### Board: 140

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2♥ South

North:

♠ J64

♥ JT76

♦ A9743

♣ 9

South:

♠ KT5

♥ KQ82

♦ KQ2

♣ A63

W	N	E	S
		1♠	1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
All Pass			

1. Stayman



# North hands

# Opps\_Overcall\_1NT

**Board: 141**      ♠ 976      You are dealer.  
 Dealer: North      ♥ K      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ KQJ643      West (RHO) bids 2 ♦ if possible.  
 HCP: 14+2      ♣ AJ5

**Board: 142**      ♠ J842      LHO is dealer.  
 Dealer: East      ♥ AK      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 93      East (LHO) bids 2 ♦ if possible.  
 HCP: 8+1      ♣ T9875

**Board: 143**      ♠ AQJ5      RHO is dealer. You bid second.  
 Dealer: West      ♥ QT      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ 765  
 HCP: 15      ♣ KQJ7

**Board: 144**      ♠ KT2      Partner is dealer.  
 Dealer: South      ♥ 863      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ JT86  
 HCP: 7      ♣ KT2

**Board: 145**      ♠ AQ      You are dealer.  
 Dealer: North      ♥ T6      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ AT7  
 HCP: 14+2      ♣ KJT832

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 6+1

Contract: 3 ♦ North

North:

♠ 976

♥ K

♦ KQJ643

♣ AJ5

South:

♠ A842

♥ T98

♦ 7

♣ QT874

W N E S

1 ♦ 1NT Pass

2 ♦ 3 ♦ All Pass

### Board: 142

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ J842

♥ AK

♦ 93

♣ T9875

South:

♠ AK3

♥ QT84

♦ QJ5

♣ KJ4

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> 2 ♦ 2NT

All Pass

1. Stayman

### Board: 143

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 7

Contract: 1NT North

North:

♠ AQJ5

♥ QT

♦ 765

♣ KQJ7

South:

♠ T76

♥ 87

♦ K832

♣ A983

W N E S

1 ♣ 1NT All Pass

### Board: 144

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+2

Contract: 3 ♥ South

North:

♠ KT2

♥ 863

♦ JT86

♣ KT2

South:

♠ A986

♥ AQJT97

♦ 9

♣ Q9

W N E S

1 ♥

1NT 2 ♥ Pass 3 ♥

All Pass

### Board: 145

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ AQ

♥ T6

♦ AT7

♣ KJT832

South:

♠ KT763

♥ AQ9

♦ 932

♣ Q7

W N E S

1 ♣ 1NT 2 ♠

Pass 3 ♣ All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 141</b>	♠ A842	Partner is dealer.
Dealer: North	♥ T98	East (RHO) bids 1NT if possible.
Vul: Both	♦ 7	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ QT874	

---

<b>Board: 142</b>	♠ AK3	RHO is dealer. You bid second.
Dealer: East	♥ QT84	East (RHO) opens 1♦ if possible.
Vul: None	♦ QJ5	East (RHO) bids 2♦ if possible.
HCP: 16	♣ KJ4	

---

<b>Board: 143</b>	♠ T76	LHO is dealer.
Dealer: West	♥ 87	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ K832	
HCP: 7	♣ A983	

---

<b>Board: 144</b>	♠ A986	You are dealer.
Dealer: South	♥ AQJT97	West (LHO) bids 1NT if possible.
Vul: Both	♦ 9	
HCP: 13+2	♣ Q9	

---

<b>Board: 145</b>	♠ KT763	Partner is dealer.
Dealer: North	♥ AQ9	East (RHO) bids 1NT if possible.
Vul: None	♦ 932	
HCP: 11+1	♣ Q7	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 6+1

Contract: 3 ♦ North

North:

♠ 976

♥ K

♦ KQJ643

♣ AJ5

South:

♠ A842

♥ T98

♦ 7

♣ QT874

W N E S

1 ♦ 1NT Pass

2 ♦ 3 ♦ All Pass

### Board: 142

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ J842

♥ AK

♦ 93

♣ T9875

South:

♠ AK3

♥ QT84

♦ QJ5

♣ KJ4

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> 2 ♦ 2NT

All Pass

1. Stayman

### Board: 143

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 7

Contract: 1NT North

North:

♠ AQJ5

♥ QT

♦ 765

♣ KQJ7

South:

♠ T76

♥ 87

♦ K832

♣ A983

W N E S

1 ♣ 1NT All Pass

### Board: 144

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+2

Contract: 3 ♥ South

North:

♠ KT2

♥ 863

♦ JT86

♣ KT2

South:

♠ A986

♥ AQJT97

♦ 9

♣ Q9

W N E S

1 ♥

1NT 2 ♥ Pass 3 ♥

All Pass

### Board: 145

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ AQ

♥ T6

♦ AT7

♣ KJT832

South:

♠ KT763

♥ AQ9

♦ 932

♣ Q7

W N E S

1 ♣ 1NT 2 ♠

Pass 3 ♣ All Pass

## North hands

## Opps\_Overcall\_1NT

**Board: 146**      ♠ 8      LHO is dealer.  
Dealer: East      ♥ A5      East (LHO) opens 1 ♠ if possible.  
Vul: E-W      ♦ JT6  
HCP: 10+3      ♣ KQT9864

---

**Board: 147**      ♠ AT982      Partner is dealer.  
Dealer: South      ♥ A985      West (RHO) bids 1NT if possible.  
Vul: Both      ♦ 43  
HCP: 8+1      ♣ 98

---

**Board: 148**      ♠ KQ98      Partner is dealer.  
Dealer: South      ♥ 965      West (RHO) bids 1NT if possible.  
Vul: None      ♦ 72  
HCP: 10      ♣ AJ96

---

**Board: 149**      ♠ QT63      RHO is dealer. You bid second.  
Dealer: West      ♥ K76      West (RHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ AQ2  
HCP: 16      ♣ KQ2

---

**Board: 150**      ♠ Q74      LHO is dealer.  
Dealer: East      ♥ 82      East (LHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ 53  
HCP: 4+2      ♣ QT8532

## Both hands (Answers Page)

### Board: 146

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 15

Contract: 3NT North

North:

♠ 8

♥ A5

♦ JT6

♣ KQT9864

South:

♠ A972

♥ 83

♦ AK87

♣ A53

W	N	E	S
		1 ♠	1NT
Pass	3NT	All Pass	

### Board: 147

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12

Contract: 2 ♠ North

North:

♠ AT982

♥ A985

♦ 43

♣ 98

South:

♠ QJ76

♥ KJ3

♦ A75

♣ J63

W	N	E	S
			1 ♣
1NT	2 ♠	All Pass	

### Board: 148

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ KQ98

♥ 965

♦ 72

♣ AJ96

South:

♠ A5

♥ KQ843

♦ A4

♣ T854

W	N	E	S
			1 ♥
1NT	X	Pass	2 ♣
Pass	2 ♥	All Pass	

### Board: 149

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ QT63

♥ K76

♦ AQ2

♣ KQ2

South:

♠ 954

♥ AQ943

♦ 853

♣ 98

W	N	E	S
1 ♣	1NT	Pass	2 ♦
Pass	2 ♥	All Pass	

### Board: 150

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 17

Contract: 1NT South

North:

♠ Q74

♥ 82

♦ 53

♣ QT8532

South:

♠ KJ

♥ Q974

♦ AKT4

♣ A94

W	N	E	S
		1 ♣	1NT
All Pass			

## South hands

## Opps\_Overcall\_1NT

**Board: 146**      ♠ A972      RHO is dealer. You bid second.  
 Dealer: East      ♥ 83      East (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ AK87  
 HCP: 15      ♣ A53

---

**Board: 147**      ♠ QJ76      You are dealer.  
 Dealer: South      ♥ KJ3      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ A75  
 HCP: 12      ♣ J63

---

**Board: 148**      ♠ A5      You are dealer.  
 Dealer: South      ♥ KQ843      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ A4  
 HCP: 13+1      ♣ T854

---

**Board: 149**      ♠ 954      LHO is dealer.  
 Dealer: West      ♥ AQ943      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ 853  
 HCP: 6+1      ♣ 98

---

**Board: 150**      ♠ KJ      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q974      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AKT4  
 HCP: 17      ♣ A94

## Both hands (Answers Page)

### Board: 146

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 15

Contract: 3NT North

North:

♠ 8

♥ A5

♦ JT6

♣ KQT9864

South:

♠ A972

♥ 83

♦ AK87

♣ A53

W

N

E

S

1 ♠ 1NT

Pass 3NT All Pass

### Board: 147

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12

Contract: 2 ♠ North

North:

♠ AT982

♥ A985

♦ 43

♣ 98

South:

♠ QJ76

♥ KJ3

♦ A75

♣ J63

W

N

E

S

1 ♣

1NT 2 ♠ All Pass

### Board: 148

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ KQ98

♥ 965

♦ 72

♣ AJ96

South:

♠ A5

♥ KQ843

♦ A4

♣ T854

W

N

E

S

1 ♥

1NT X Pass 2 ♣

Pass 2 ♥ All Pass

### Board: 149

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ QT63

♥ K76

♦ AQ2

♣ KQ2

South:

♠ 954

♥ AQ943

♦ 853

♣ 98

W

N

E

S

1 ♣ 1NT Pass 2 ♦

Pass 2 ♥ All Pass

### Board: 150

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 17

Contract: 1NT South

North:

♠ Q74

♥ 82

♦ 53

♣ QT8532

South:

♠ KJ

♥ Q974

♦ AKT4

♣ A94

W

N

E

S

1 ♣ 1NT

All Pass



## North hands

## Opps\_Overcall\_1NT

<b>Board: 151</b>	♠ AT973	LHO is dealer.
Dealer: East	♥ J9	East (LHO) opens 1♥ if possible.
Vul: None	♦ 8	West (RHO) bids 2♥ if possible.
HCP: 8+2	♣ QJ872	
<hr/>		
<b>Board: 152</b>	♠ KQJ2	LHO is dealer.
Dealer: East	♥ KJ87	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ T96	East (LHO) Doubles 2♣ if possible.
HCP: 10	♣ 84	
<hr/>		
<b>Board: 153</b>	♠ J4	Partner is dealer.
Dealer: South	♥ KT	West (RHO) bids 1NT if possible.
Vul: E-W	♦ KT9754	East (LHO) bids 2♥ if possible.
HCP: 10+2	♣ KT7	
<hr/>		
<b>Board: 154</b>	♠ Q9	LHO is dealer.
Dealer: East	♥ J85	East (LHO) opens 1♠ if possible.
Vul: Both	♦ J8764	
HCP: 6+1	♣ Q73	
<hr/>		
<b>Board: 155</b>	♠ -	You are dealer.
Dealer: North	♥ AQ3	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KT63	
HCP: 13+2	♣ A76532	

## Both hands (Answers Page)

### Board: 151

	North:	South:	W	N	E	S
Dealer: East	♠ AT973	♠ Q65			1♥	1NT
Vul: None	♥ J9	♥ KQ6	2♥	2♠	All Pass	
North HCP: 8+2	♦ 8	♦ AKQ73				
South HCP: 16+1	♣ QJ872	♣ 95				
Contract: 2♠ North						

### Board: 152

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ2	♠ A85			1♣	1NT
Vul: E-W	♥ KJ87	♥ 642	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 10	♦ T96	♦ AQJ3	Pass	3NT	All Pass	
South HCP: 15	♣ 84	♣ AT3				
Contract: 3NT North					1. Stayman	

### Board: 153

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ A9532				1♠
Vul: E-W	♥ KT	♥ A53	1NT	2♦	2♥	3♦
North HCP: 10+2	♦ KT9754	♦ AJ8	All Pass			
South HCP: 13+1	♣ KT7	♣ 63				
Contract: 3♦ South						

### Board: 154

	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ AK73			1♠	1NT
Vul: Both	♥ J85	♥ QT42	All Pass			
North HCP: 6+1	♦ J8764	♦ AQ				
South HCP: 15	♣ Q73	♣ T62				
Contract: 1NT South						

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KQJ63		1♣	1NT	2♠
Vul: N-S	♥ AQ3	♥ 96	Pass	3♣	All Pass	
North HCP: 13+2	♦ KT63	♦ QJ84				
South HCP: 9+1	♣ A76532	♣ 84				
Contract: 3♣ North						

## South hands

## Opps\_Overcall\_1NT

<b>Board: 151</b>	♠ Q65	RHO is dealer. You bid second.
Dealer: East	♥ KQ6	East (RHO) opens 1♥ if possible.
Vul: None	♦ AKQ73	West (LHO) bids 2♥ if possible.
HCP: 16+1	♣ 95	

---

<b>Board: 152</b>	♠ A85	RHO is dealer. You bid second.
Dealer: East	♥ 642	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQJ3	East (RHO) Doubles 2♣ if possible.
HCP: 15	♣ AT3	

---

<b>Board: 153</b>	♠ A9532	You are dealer.
Dealer: South	♥ A53	West (LHO) bids 1NT if possible.
Vul: E-W	♦ AJ8	East (RHO) bids 2♥ if possible.
HCP: 13+1	♣ 63	

---

<b>Board: 154</b>	♠ AK73	RHO is dealer. You bid second.
Dealer: East	♥ QT42	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AQ	
HCP: 15	♣ T62	

---

<b>Board: 155</b>	♠ KQJ63	Partner is dealer.
Dealer: North	♥ 96	East (RHO) bids 1NT if possible.
Vul: N-S	♦ QJ84	
HCP: 9+1	♣ 84	

## Both hands (Answers Page)

### Board: 151

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16+1

Contract: 2♠ North

North:

♠ AT973

♥ J9

♦ 8

♣ QJ872

South:

♠ Q65

♥ KQ6

♦ AKQ73

♣ 95

W

N

E

S

1♥ 1NT

2♥ 2♠ All Pass

### Board: 152

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ KQJ2

♥ KJ87

♦ T96

♣ 84

South:

♠ A85

♥ 642

♦ AQJ3

♣ AT3

W

N

E

S

1♣ 1NT

Pass 2♣<sup>1</sup> X 2♦

Pass 3NT All Pass

1. Stayman

### Board: 153

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 13+1

Contract: 3♦ South

North:

♠ J4

♥ KT

♦ KT9754

♣ KT7

South:

♠ A9532

♥ A53

♦ AJ8

♣ 63

W

N

E

S

1♠

1NT 2♦ 2♥ 3♦

All Pass

### Board: 154

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 15

Contract: 1NT South

North:

♠ Q9

♥ J85

♦ J8764

♣ Q73

South:

♠ AK73

♥ QT42

♦ AQ

♣ T62

W

N

E

S

1♠ 1NT

All Pass

### Board: 155

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9+1

Contract: 3♣ North

North:

♠ -

♥ AQ3

♦ KT63

♣ A76532

South:

♠ KQJ63

♥ 96

♦ QJ84

♣ 84

W

N

E

S

1♣ 1NT 2♠

Pass 3♣ All Pass

# North hands

# Opps\_Overcall\_1NT

**Board: 156**      ♠ 8763      LHO is dealer.  
 Dealer: East      ♥ QJ54      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ Q  
 HCP: 6      ♣ J965

---

**Board: 157**      ♠ Q75      RHO is dealer. You bid second.  
 Dealer: West      ♥ AQ75      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AJ6  
 HCP: 15      ♣ Q64

---

**Board: 158**      ♠ 72      LHO is dealer.  
 Dealer: East      ♥ T432      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ JT98  
 HCP: 4      ♣ QJ7

---

**Board: 159**      ♠ AQ865      You are dealer.  
 Dealer: North      ♥ AQT86      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ A  
 HCP: 16+2      ♣ 72

---

**Board: 160**      ♠ J95      LHO is dealer.  
 Dealer: East      ♥ Q76      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ K84  
 HCP: 7      ♣ J954

## Both hands (Answers Page)

### Board: 156

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ 8763

♥ QJ54

♦ Q

♣ J965

South:

♠ A4

♥ A83

♦ A973

♣ AT74

W	N	E	S
		1 ♦	1NT

All Pass

### Board: 157

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ Q75

♥ AQ75

♦ AJ6

♣ Q64

South:

♠ K9

♥ 864

♦ QT7

♣ KJ972

W	N	E	S
1 ♦	1NT	Pass	2NT

All Pass

### Board: 158

Dealer: East

Vul: None

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 72

♥ T432

♦ JT98

♣ QJ7

South:

♠ AQ3

♥ A6

♦ A765

♣ K853

W	N	E	S
		1 ♦	1NT

All Pass

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 5+1

Contract: 4 ♠ North

North:

♠ AQ865

♥ AQT86

♦ A

♣ 72

South:

♠ J93

♥ K93

♦ 53

♣ J9865

W	N	E	S
	1 ♠	1NT	2 ♠

Pass 4 ♠ All Pass

### Board: 160

Dealer: East

Vul: Both

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ J95

♥ Q76

♦ K84

♣ J954

South:

♠ K843

♥ AJ53

♦ A62

♣ K2

W	N	E	S
		1 ♦	1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 156**      ♠ A4      RHO is dealer. You bid second.  
 Dealer: East      ♥ A83      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ A973  
 HCP: 16      ♣ AT74

---

**Board: 157**      ♠ K9      LHO is dealer.  
 Dealer: West      ♥ 864      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ QT7  
 HCP: 9+1      ♣ KJ972

---

**Board: 158**      ♠ AQ3      RHO is dealer. You bid second.  
 Dealer: East      ♥ A6      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ A765  
 HCP: 17      ♣ K853

---

**Board: 159**      ♠ J93      Partner is dealer.  
 Dealer: North      ♥ K93      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ 53  
 HCP: 5+1      ♣ J9865

---

**Board: 160**      ♠ K843      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ53      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ A62  
 HCP: 15      ♣ K2

## Both hands (Answers Page)

### Board: 156

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ 8763

♥ QJ54

♦ Q

♣ J965

South:

♠ A4

♥ A83

♦ A973

♣ AT74

W	N	E	S
		1 ♦	1NT

All Pass

### Board: 157

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ Q75

♥ AQ75

♦ AJ6

♣ Q64

South:

♠ K9

♥ 864

♦ QT7

♣ KJ972

W	N	E	S
1 ♦	1NT	Pass	2NT

All Pass

### Board: 158

Dealer: East

Vul: None

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 72

♥ T432

♦ JT98

♣ QJ7

South:

♠ AQ3

♥ A6

♦ A765

♣ K853

W	N	E	S
		1 ♦	1NT

All Pass

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 5+1

Contract: 4 ♠ North

North:

♠ AQ865

♥ AQT86

♦ A

♣ 72

South:

♠ J93

♥ K93

♦ 53

♣ J9865

W	N	E	S
	1 ♠	1NT	2 ♠

Pass 4 ♠ All Pass

### Board: 160

Dealer: East

Vul: Both

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ J95

♥ Q76

♦ K84

♣ J954

South:

♠ K843

♥ AJ53

♦ A62

♣ K2

W	N	E	S
		1 ♦	1NT

All Pass



## North hands

## Opps\_Overcall\_1NT

<b>Board: 161</b>	♠ 654	RHO is dealer. You bid second.
Dealer: West	♥ T6	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ AKQ	
HCP: 16+1	♣ AQJ76	
<hr/>		
<b>Board: 162</b>	♠ KQJ	LHO is dealer.
Dealer: East	♥ K84	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ 8543	
HCP: 9	♣ 974	
<hr/>		
<b>Board: 163</b>	♠ AT3	RHO is dealer. You bid second.
Dealer: West	♥ Q962	West (RHO) opens 1 ♠ if possible.
Vul: Both	♦ Q8	West (RHO) Doubles 2 ♠ if possible.
HCP: 15	♣ AK52	
<hr/>		
<b>Board: 164</b>	♠ K94	RHO is dealer. You bid second.
Dealer: West	♥ AQ86	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ K65	West (RHO) bids 2 ♠ if possible.
HCP: 16	♣ A76	East (LHO) Redoubles if possible.
<hr/>		
<b>Board: 165</b>	♠ KJ3	RHO is dealer. You bid second.
Dealer: West	♥ AJ65	West (RHO) opens 1 ♥ if possible.
Vul: E-W	♦ A743	East (LHO) bids 2 ♥ if possible.
HCP: 15	♣ Q2	West (RHO) Redoubles if possible.

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: West	♠ 654	♠ K7	1 ♦	1NT	All Pass	
Vul: None	♥ T6	♥ QJ94				
North HCP: 16+1	♦ AKQ	♦ 9854				
South HCP: 6	♣ AQJ76	♣ T95				
Contract: 1NT North						

### Board: 162

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ 43			1 ♥	1NT
Vul: E-W	♥ K84	♥ A76	Pass	3NT	All Pass	
North HCP: 9	♦ 8543	♦ K62				
South HCP: 16+1	♣ 974	♣ AKQT3				
Contract: 3NT North						

### Board: 163

	North:	South:	W	N	E	S
Dealer: West	♠ AT3	♠ J9	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ Q962	♥ AK43	Pass	2 ♥	Pass	2 ♠ <sup>2</sup>
North HCP: 15	♦ Q8	♦ T75	X	4 ♥	All Pass	
South HCP: 10	♣ AK52	♣ QT63				
Contract: 4 ♥ North						

1. Stayman  
2. limit raise or better in !H

### Board: 164

	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ 873	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ AQ86	♥ 97532	2 ♠	X	XX	3 ♥
North HCP: 16	♦ K65	♦ T92	All Pass			
South HCP: 0+1	♣ A76	♣ T3				
Contract: 3 ♥ South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ QT42	1 ♥	1NT	2 ♥	X
Vul: E-W	♥ AJ65	♥ 8	XX	2 ♠	All Pass	
North HCP: 15	♦ A743	♦ KT85				
South HCP: 6	♣ Q2	♣ J643				
Contract: 2 ♠ North						

## South hands

## Opps\_Overcall\_1NT

**Board: 161**      ♠ K7      LHO is dealer.  
 Dealer: West      ♥ QJ94      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 9854  
 HCP: 6      ♣ T95

---

**Board: 162**      ♠ 43      RHO is dealer. You bid second.  
 Dealer: East      ♥ A76      East (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ K62  
 HCP: 16+1      ♣ AKQT3

---

**Board: 163**      ♠ J9      LHO is dealer.  
 Dealer: West      ♥ AK43      West (LHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ T75      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 10      ♣ QT63

---

**Board: 164**      ♠ 873      LHO is dealer.  
 Dealer: West      ♥ 97532      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ T92      West (LHO) bids 2 ♠ if possible.  
 HCP: 0+1      ♣ T3      East (RHO) Redoubles if possible.

---

**Board: 165**      ♠ QT42      LHO is dealer.  
 Dealer: West      ♥ 8      West (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ KT85      East (RHO) bids 2 ♥ if possible.  
 HCP: 6      ♣ J643      West (LHO) Redoubles if possible.

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: West	♠ 654	♠ K7	1 ♦	1NT	All Pass	
Vul: None	♥ T6	♥ QJ94				
North HCP: 16+1	♦ AKQ	♦ 9854				
South HCP: 6	♣ AQJ76	♣ T95				
Contract: 1NT North						

### Board: 162

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ 43			1 ♥	1NT
Vul: E-W	♥ K84	♥ A76	Pass	3NT	All Pass	
North HCP: 9	♦ 8543	♦ K62				
South HCP: 16+1	♣ 974	♣ AKQT3				
Contract: 3NT North						

### Board: 163

	North:	South:	W	N	E	S
Dealer: West	♠ AT3	♠ J9	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ Q962	♥ AK43	Pass	2 ♥	Pass	2 ♠ <sup>2</sup>
North HCP: 15	♦ Q8	♦ T75	X	4 ♥	All Pass	
South HCP: 10	♣ AK52	♣ QT63				
Contract: 4 ♥ North						

1. Stayman  
2. limit raise or better in !H

### Board: 164

	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ 873	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ AQ86	♥ 97532	2 ♠	X	XX	3 ♥
North HCP: 16	♦ K65	♦ T92	All Pass			
South HCP: 0+1	♣ A76	♣ T3				
Contract: 3 ♥ South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ QT42	1 ♥	1NT	2 ♥	X
Vul: E-W	♥ AJ65	♥ 8	XX	2 ♠	All Pass	
North HCP: 15	♦ A743	♦ KT85				
South HCP: 6	♣ Q2	♣ J643				
Contract: 2 ♠ North						

## North hands

## Opps\_Overcall\_1NT

**Board: 166**      ♠ 753      LHO is dealer.  
Dealer: East      ♥ K965      East (LHO) opens 1 ♠ if possible.  
Vul: N-S      ♦ 8732  
HCP: 3      ♣ T4

---

**Board: 167**      ♠ AKT32      Partner is dealer.  
Dealer: South      ♥ T8      West (RHO) bids 1NT if possible.  
Vul: None      ♦ 52  
HCP: 9+1      ♣ Q864

---

**Board: 168**      ♠ T9752      LHO is dealer.  
Dealer: East      ♥ KQ85      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ 987  
HCP: 5+1      ♣ T

---

**Board: 169**      ♠ 4      You are dealer.  
Dealer: North      ♥ A4      East (LHO) bids 1NT if possible.  
Vul: E-W      ♦ A987542  
HCP: 14+3      ♣ AQ8

---

**Board: 170**      ♠ T76      LHO is dealer.  
Dealer: East      ♥ JT97      East (LHO) opens 1 ♦ if possible.  
Vul: Both      ♦ KT954  
HCP: 4+1      ♣ 9

## Both hands (Answers Page)

### Board: 166

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ 753

♥ K965

♦ 8732

♣ T4

South:

♠ KQJ9

♥ A4

♦ AT6

♣ K763

W N

E S

1 ♠ 1NT

All Pass

### Board: 167

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ AKT32

♥ T8

♦ 52

♣ Q864

South:

♠ J

♥ J95

♦ KQJ97

♣ AT93

W N

E S

1 ♦

1NT 2 ♠ All Pass

### Board: 168

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ T9752

♥ KQ85

♦ 987

♣ T

South:

♠ K64

♥ A4

♦ KQ6

♣ QJ532

W N

E S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 169

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 5

Contract: 3 ♦ North

North:

♠ 4

♥ A4

♦ A987542

♣ AQ8

South:

♠ QJ82

♥ 975

♦ J6

♣ J732

W N

E S

1 ♦ 1NT Pass

Pass 3 ♦ All Pass

### Board: 170

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ T76

♥ JT97

♦ KT954

♣ 9

South:

♠ QJ3

♥ AK6

♦ AJ6

♣ T875

W N

E S

1 ♦ 1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 166**      ♠ KQJ9      RHO is dealer. You bid second.  
 Dealer: East      ♥ A4      East (RHO) opens 1 ♠ if possible.  
 Vul: N-S      ♦ AT6  
 HCP: 17      ♣ K763

---

**Board: 167**      ♠ J      You are dealer.  
 Dealer: South      ♥ J95      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ KQJ97  
 HCP: 12+1      ♣ AT93

---

**Board: 168**      ♠ K64      RHO is dealer. You bid second.  
 Dealer: East      ♥ A4      East (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ KQ6  
 HCP: 15+1      ♣ QJ532

---

**Board: 169**      ♠ QJ82      Partner is dealer.  
 Dealer: North      ♥ 975      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ J6  
 HCP: 5      ♣ J732

---

**Board: 170**      ♠ QJ3      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK6      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AJ6  
 HCP: 15      ♣ T875

## Both hands (Answers Page)

### Board: 166

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ 753

♥ K965

♦ 8732

♣ T4

South:

♠ KQJ9

♥ A4

♦ AT6

♣ K763

W N

E S

1 ♠ 1NT

All Pass

### Board: 167

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ AKT32

♥ T8

♦ 52

♣ Q864

South:

♠ J

♥ J95

♦ KQJ97

♣ AT93

W N

E S

1 ♦

1NT 2 ♠ All Pass

### Board: 168

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ T9752

♥ KQ85

♦ 987

♣ T

South:

♠ K64

♥ A4

♦ KQ6

♣ QJ532

W N

E S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 169

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 5

Contract: 3 ♦ North

North:

♠ 4

♥ A4

♦ A987542

♣ AQ8

South:

♠ QJ82

♥ 975

♦ J6

♣ J732

W N

E S

1 ♦ 1NT Pass

Pass 3 ♦ All Pass

### Board: 170

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ T76

♥ JT97

♦ KT954

♣ 9

South:

♠ QJ3

♥ AK6

♦ AJ6

♣ T875

W N

E S

1 ♦ 1NT

All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 171**      ♠ A73      RHO is dealer. You bid second.  
 Dealer: West      ♥ 843      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ AJ93  
 HCP: 15      ♣ AQ7

---

**Board: 172**      ♠ 9      Partner is dealer.  
 Dealer: South      ♥ QT82      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ KJ9      East (LHO) bids 2 ♦ if possible.  
 HCP: 7+1      ♣ JT984

---

**Board: 173**      ♠ KJT2      RHO is dealer. You bid second.  
 Dealer: West      ♥ A72      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AK2  
 HCP: 15      ♣ 632

---

**Board: 174**      ♠ A96      LHO is dealer.  
 Dealer: East      ♥ 9864      East (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ T6  
 HCP: 4      ♣ T876

---

**Board: 175**      ♠ 43      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT2      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ KQ7  
 HCP: 16+1      ♣ AK842

## Both hands (Answers Page)

### Board: 171

	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ T62	1 ♦	1NT	All Pass	
Vul: E-W	♥ 843	♥ KJT9				
North HCP: 15	♦ AJ93	♦ 8				
South HCP: 5+1	♣ AQ7	♣ JT862				
Contract: 1NT North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ KQ7642				1 ♠
Vul: E-W	♥ QT82	♥ 7	1NT	Pass	2 ♦	2 ♠
North HCP: 7+1	♦ KJ9	♦ AT8	All Pass			
South HCP: 13+2	♣ JT984	♣ A72				
Contract: 2 ♠ South						

### Board: 173

	North:	South:	W	N	E	S
Dealer: West	♠ KJT2	♠ 5	1 ♦	1NT	All Pass	
Vul: Both	♥ A72	♥ JT9				
North HCP: 15	♦ AK2	♦ T8654				
South HCP: 8+1	♣ 632	♣ AK54				
Contract: 1NT North						

### Board: 174

	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ Q85			1 ♣	1NT
Vul: None	♥ 9864	♥ J5	All Pass			
North HCP: 4	♦ T6	♦ AKJ87				
South HCP: 16+1	♣ T876	♣ AJ3				
Contract: 1NT South						

### Board: 175

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ 872	1 ♦	1NT	All Pass	
Vul: N-S	♥ AT2	♥ 9863				
North HCP: 16+1	♦ KQ7	♦ A642				
South HCP: 6	♣ AK842	♣ Q3				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 171**      ♠ T62      LHO is dealer.  
 Dealer: West      ♥ KJT9      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 8  
 HCP: 5+1      ♣ JT862

---

**Board: 172**      ♠ KQ7642      You are dealer.  
 Dealer: South      ♥ 7      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AT8      East (RHO) bids 2 ♦ if possible.  
 HCP: 13+2      ♣ A72

---

**Board: 173**      ♠ 5      LHO is dealer.  
 Dealer: West      ♥ JT9      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ T8654  
 HCP: 8+1      ♣ AK54

---

**Board: 174**      ♠ Q85      RHO is dealer. You bid second.  
 Dealer: East      ♥ J5      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ AKJ87  
 HCP: 16+1      ♣ AJ3

---

**Board: 175**      ♠ 872      LHO is dealer.  
 Dealer: West      ♥ 9863      West (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ A642  
 HCP: 6      ♣ Q3

## Both hands (Answers Page)

### Board: 171

	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ T62	1 ♦	1NT	All Pass	
Vul: E-W	♥ 843	♥ KJT9				
North HCP: 15	♦ AJ93	♦ 8				
South HCP: 5+1	♣ AQ7	♣ JT862				
Contract: 1NT North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ KQ7642				1 ♠
Vul: E-W	♥ QT82	♥ 7	1NT	Pass	2 ♦	2 ♠
North HCP: 7+1	♦ KJ9	♦ AT8	All Pass			
South HCP: 13+2	♣ JT984	♣ A72				
Contract: 2 ♠ South						

### Board: 173

	North:	South:	W	N	E	S
Dealer: West	♠ KJT2	♠ 5	1 ♦	1NT	All Pass	
Vul: Both	♥ A72	♥ JT9				
North HCP: 15	♦ AK2	♦ T8654				
South HCP: 8+1	♣ 632	♣ AK54				
Contract: 1NT North						

### Board: 174

	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ Q85			1 ♣	1NT
Vul: None	♥ 9864	♥ J5	All Pass			
North HCP: 4	♦ T6	♦ AKJ87				
South HCP: 16+1	♣ T876	♣ AJ3				
Contract: 1NT South						

### Board: 175

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ 872	1 ♦	1NT	All Pass	
Vul: N-S	♥ AT2	♥ 9863				
North HCP: 16+1	♦ KQ7	♦ A642				
South HCP: 6	♣ AK842	♣ Q3				
Contract: 1NT North						

## North hands

## Opps\_Overcall\_1NT

**Board: 176**      ♠ T43      LHO is dealer.  
 Dealer: East      ♥ AT7      East (LHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ J9643  
 HCP: 5+1      ♣ 74

---

**Board: 177**      ♠ AJT852      LHO is dealer.  
 Dealer: East      ♥ T      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 983      East (LHO) bids 3 ♦ if possible.  
 HCP: 6+2      ♣ JT7

---

**Board: 178**      ♠ KT75      RHO is dealer. You bid second.  
 Dealer: West      ♥ AQ8      West (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ KJ6      East (LHO) bids 3 ♥ if possible.  
 HCP: 17      ♣ KJ9

---

**Board: 179**      ♠ KJ87      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT93      West (RHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ T5      West (RHO) bids 3 ♥ if possible.  
 HCP: 15      ♣ AK5

---

**Board: 180**      ♠ A83      LHO is dealer.  
 Dealer: East      ♥ J52      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 962  
 HCP: 5      ♣ 8642

## Both hands (Answers Page)

### Board: 176

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ T43

♥ AT7

♦ J9643

♣ 74

South:

♠ KQ2

♥ KJ5

♦ AK75

♣ T83

W	N	E	S
		1 ♠	1NT

All Pass

### Board: 177

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 17

Contract: 4 ♠ North

North:

♠ AJT852

♥ T

♦ 983

♣ JT7

South:

♠ 974

♥ AQ3

♦ A75

♣ AK94

W	N	E	S
		1 ♦	1NT

Pass 2 ♥ 3 ♦ X

Pass 4 ♠ All Pass

### Board: 178

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 4 ♦ South

North:

♠ KT75

♥ AQ8

♦ KJ6

♣ KJ9

South:

♠ 8642

♥ K

♦ Q98754

♣ Q6

W	N	E	S
1 ♥	1NT	3 ♥	4 ♦

All Pass

### Board: 179

Dealer: West

Vul: Both

North HCP: 15

South HCP: 3+1

Contract: 3 ♠ North

North:

♠ KJ87

♥ AT93

♦ T5

♣ AK5

South:

♠ T6532

♥ 5

♦ K986

♣ T73

W	N	E	S
1 ♥	1NT	Pass	2 ♥

3 ♥ 3 ♠ All Pass

### Board: 180

Dealer: East

Vul: None

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ A83

♥ J52

♦ 962

♣ 8642

South:

♠ QJT

♥ AQ96

♦ AT87

♣ KJ

W	N	E	S
		1 ♦	1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 176**      ♠ KQ2      RHO is dealer. You bid second.  
 Dealer: East      ♥ KJ5      East (RHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ AK75  
 HCP: 16      ♣ T83

---

**Board: 177**      ♠ 974      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ3      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ A75      East (RHO) bids 3 ♦ if possible.  
 HCP: 17      ♣ AK94

---

**Board: 178**      ♠ 8642      LHO is dealer.  
 Dealer: West      ♥ K      West (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ Q98754      East (RHO) bids 3 ♥ if possible.  
 HCP: 7+2      ♣ Q6

---

**Board: 179**      ♠ T6532      LHO is dealer.  
 Dealer: West      ♥ 5      West (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ K986      West (LHO) bids 3 ♥ if possible.  
 HCP: 3+1      ♣ T73

---

**Board: 180**      ♠ QJT      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ96      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AT87  
 HCP: 17      ♣ KJ

## Both hands (Answers Page)

### Board: 176

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ T43

♥ AT7

♦ J9643

♣ 74

South:

♠ KQ2

♥ KJ5

♦ AK75

♣ T83

W	N	E	S
		1 ♠	1NT

All Pass

### Board: 177

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 17

Contract: 4 ♠ North

North:

♠ AJT852

♥ T

♦ 983

♣ JT7

South:

♠ 974

♥ AQ3

♦ A75

♣ AK94

W	N	E	S
		1 ♦	1NT

Pass 2 ♥ 3 ♦ X

Pass 4 ♠ All Pass

### Board: 178

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 4 ♦ South

North:

♠ KT75

♥ AQ8

♦ KJ6

♣ KJ9

South:

♠ 8642

♥ K

♦ Q98754

♣ Q6

W	N	E	S
1 ♥	1NT	3 ♥	4 ♦

All Pass

### Board: 179

Dealer: West

Vul: Both

North HCP: 15

South HCP: 3+1

Contract: 3 ♠ North

North:

♠ KJ87

♥ AT93

♦ T5

♣ AK5

South:

♠ T6532

♥ 5

♦ K986

♣ T73

W	N	E	S
1 ♥	1NT	Pass	2 ♥

3 ♥ 3 ♠ All Pass

### Board: 180

Dealer: East

Vul: None

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ A83

♥ J52

♦ 962

♣ 8642

South:

♠ QJT

♥ AQ96

♦ AT87

♣ KJ

W	N	E	S
		1 ♦	1NT

All Pass



## North hands

## Opps\_Overcall\_1NT

<b>Board: 181</b>	♠ AK7	You are dealer.
Dealer: North	♥ KQ6	East (LHO) bids 1NT if possible.
Vul: N-S	♦ 94	West (RHO) bids 2♦ if possible.
HCP: 14+1	♣ Q8643	
<hr/>		
<b>Board: 182</b>	♠ 864	LHO is dealer.
Dealer: East	♥ 862	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ J932	
HCP: 4	♣ K97	
<hr/>		
<b>Board: 183</b>	♠ K9765	Partner is dealer.
Dealer: South	♥ 52	West (RHO) bids 1NT if possible.
Vul: None	♦ A4	
HCP: 10+1	♣ QJ75	
<hr/>		
<b>Board: 184</b>	♠ Q9	You are dealer.
Dealer: North	♥ K3	East (LHO) bids 1NT if possible.
Vul: N-S	♦ A642	
HCP: 13+1	♣ A6542	
<hr/>		
<b>Board: 185</b>	♠ KQJ87	You are dealer.
Dealer: North	♥ 84	East (LHO) bids 1NT if possible.
Vul: Both	♦ Q	East (LHO) Doubles 4♠ if possible.
HCP: 15+2	♣ AK532	

## Both hands (Answers Page)

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QT84		1 ♣	1NT	X
Vul: N-S	♥ KQ6	♥ T4	2 ♦	2NT	All Pass	
North HCP: 14+1	♦ 94	♦ AJ752				
South HCP: 10+1	♣ Q8643	♣ KT				
Contract: 2NT North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: East	♠ 864	♠ AT9			1 ♦	1NT
Vul: N-S	♥ 862	♥ AT94	All Pass			
North HCP: 4	♦ J932	♦ A74				
South HCP: 16	♣ K97	♣ A85				
Contract: 1NT South						

### Board: 183

	North:	South:	W	N	E	S
Dealer: South	♠ K9765	♠ J2				1 ♥
Vul: None	♥ 52	♥ KJ843	1NT	2 ♠	All Pass	
North HCP: 10+1	♦ A4	♦ KJ982				
South HCP: 12+2	♣ QJ75	♣ K				
Contract: 2 ♠ North						

### Board: 184

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ JT85		1 ♣	1NT	X
Vul: N-S	♥ K3	♥ AT54	Pass	2 ♣	Pass	2NT
North HCP: 13+1	♦ A642	♦ K8	All Pass			
South HCP: 11	♣ A6542	♣ QJ9				
Contract: 2NT South						

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ87	♠ T9542		1 ♠	1NT	4 ♠
Vul: Both	♥ 84	♥ J2	Pass	Pass	X	All Pass
North HCP: 15+2	♦ Q	♦ KT642				
South HCP: 4+2	♣ AK532	♣ 7				
Contract: 4 ♠ X South						

## South hands

## Opps\_Overcall\_1NT

<b>Board: 181</b>	♠ QT84	Partner is dealer.
Dealer: North	♥ T4	East (RHO) bids 1NT if possible.
Vul: N-S	♦ AJ752	West (LHO) bids 2♦ if possible.
HCP: 10+1	♣ KT	
<b>Board: 182</b>	♠ AT9	RHO is dealer. You bid second.
Dealer: East	♥ AT94	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A74	
HCP: 16	♣ A85	
<b>Board: 183</b>	♠ J2	You are dealer.
Dealer: South	♥ KJ843	West (LHO) bids 1NT if possible.
Vul: None	♦ KJ982	
HCP: 12+2	♣ K	
<b>Board: 184</b>	♠ JT85	Partner is dealer.
Dealer: North	♥ AT54	East (RHO) bids 1NT if possible.
Vul: N-S	♦ K8	
HCP: 11	♣ QJ9	
<b>Board: 185</b>	♠ T9542	Partner is dealer.
Dealer: North	♥ J2	East (RHO) bids 1NT if possible.
Vul: Both	♦ KT642	East (RHO) Doubles 4♠ if possible.
HCP: 4+2	♣ 7	

## Both hands (Answers Page)

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QT84		1 ♣	1NT	X
Vul: N-S	♥ KQ6	♥ T4	2 ♦	2NT	All Pass	
North HCP: 14+1	♦ 94	♦ AJ752				
South HCP: 10+1	♣ Q8643	♣ KT				
Contract: 2NT North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: East	♠ 864	♠ AT9			1 ♦	1NT
Vul: N-S	♥ 862	♥ AT94	All Pass			
North HCP: 4	♦ J932	♦ A74				
South HCP: 16	♣ K97	♣ A85				
Contract: 1NT South						

### Board: 183

	North:	South:	W	N	E	S
Dealer: South	♠ K9765	♠ J2				1 ♥
Vul: None	♥ 52	♥ KJ843	1NT	2 ♠	All Pass	
North HCP: 10+1	♦ A4	♦ KJ982				
South HCP: 12+2	♣ QJ75	♣ K				
Contract: 2 ♠ North						

### Board: 184

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ JT85		1 ♣	1NT	X
Vul: N-S	♥ K3	♥ AT54	Pass	2 ♣	Pass	2NT
North HCP: 13+1	♦ A642	♦ K8	All Pass			
South HCP: 11	♣ A6542	♣ QJ9				
Contract: 2NT South						

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ87	♠ T9542		1 ♠	1NT	4 ♠
Vul: Both	♥ 84	♥ J2	Pass	Pass	X	All Pass
North HCP: 15+2	♦ Q	♦ KT642				
South HCP: 4+2	♣ AK532	♣ 7				
Contract: 4 ♠ X South						

## North hands

## Opps\_Overcall\_1NT

<b>Board: 186</b>	♠ QT	LHO is dealer.
Dealer: East	♥ AK7432	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ 9764	
HCP: 9+2	♣ 6	
<hr/>		
<b>Board: 187</b>	♠ Q752	You are dealer.
Dealer: North	♥ K84	East (LHO) bids 1NT if possible.
Vul: Both	♦ Q6	
HCP: 13	♣ AQ64	
<hr/>		
<b>Board: 188</b>	♠ KQ75	LHO is dealer.
Dealer: East	♥ K74	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ 9542	East (LHO) Doubles 2 ♣ if possible.
HCP: 8	♣ 87	
<hr/>		
<b>Board: 189</b>	♠ KJ95	RHO is dealer. You bid second.
Dealer: West	♥ AJT2	West (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ A2	
HCP: 16	♣ K84	
<hr/>		
<b>Board: 190</b>	♠ 32	LHO is dealer.
Dealer: East	♥ 963	East (LHO) opens 1 ♣ if possible.
Vul: Both	♦ KJT52	
HCP: 4+1	♣ 765	

## Both hands (Answers Page)

### Board: 186

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ QT

♥ AK7432

♦ 9764

♣ 6

South:

♠ AKJ

♥ T5

♦ QJT53

♣ KJ2

W	N	E	S
		1♣	1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 187

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♣ South

North:

♠ Q752

♥ K84

♦ Q6

♣ AQ64

South:

♠ AKT9

♥ 75

♦ T98

♣ 8732

W	N	E	S
	1♣	1NT	2♣

All Pass

### Board: 188

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ North

North:

♠ KQ75

♥ K74

♦ 9542

♣ 87

South:

♠ AJT3

♥ AJT9

♦ Q8

♣ K96

W	N	E	S
		1♣	1NT

Pass	2♣ <sup>1</sup>	X	2♥
------	-----------------	---	----

Pass	2NT	Pass	3♠
------	-----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 189

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 4♥ South

North:

♠ KJ95

♥ AJT2

♦ A2

♣ K84

South:

♠ 8

♥ Q9654

♦ 853

♣ AQT7

W	N	E	S
1♣	1NT	Pass	2♦

Pass	3♥ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Super acceptance after NT

### Board: 190

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ 32

♥ 963

♦ KJT52

♣ 765

South:

♠ AK86

♥ A875

♦ 87

♣ AT9

W	N	E	S
		1♣	1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 186</b>	♠ AKJ	RHO is dealer. You bid second.
Dealer: East	♥ T5	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ QJT53	
HCP: 15+1	♣ KJ2	

---

<b>Board: 187</b>	♠ AKT9	Partner is dealer.
Dealer: North	♥ 75	East (RHO) bids 1NT if possible.
Vul: Both	♦ T98	
HCP: 7	♣ 8732	

---

<b>Board: 188</b>	♠ AJT3	RHO is dealer. You bid second.
Dealer: East	♥ AJT9	East (RHO) opens 1♣ if possible.
Vul: None	♦ Q8	East (RHO) Doubles 2♣ if possible.
HCP: 15	♣ K96	

---

<b>Board: 189</b>	♠ 8	LHO is dealer.
Dealer: West	♥ Q9654	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 853	
HCP: 8+1	♣ AQT7	

---

<b>Board: 190</b>	♠ AK86	RHO is dealer. You bid second.
Dealer: East	♥ A875	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 87	
HCP: 15	♣ AT9	

## Both hands (Answers Page)

### Board: 186

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ QT

♥ AK7432

♦ 9764

♣ 6

South:

♠ AKJ

♥ T5

♦ QJT53

♣ KJ2

W	N	E	S
		1♣	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			
1. Texas			

### Board: 187

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♣ South

North:

♠ Q752

♥ K84

♦ Q6

♣ AQ64

South:

♠ AKT9

♥ 75

♦ T98

♣ 8732

W	N	E	S
	1♣	1NT	2♣
All Pass			

### Board: 188

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ North

North:

♠ KQ75

♥ K74

♦ 9542

♣ 87

South:

♠ AJT3

♥ AJT9

♦ Q8

♣ K96

W	N	E	S
		1♣	1NT
Pass	2♣ <sup>1</sup>	X	2♥
Pass	2NT	Pass	3♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 189

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 4♥ South

North:

♠ KJ95

♥ AJT2

♦ A2

♣ K84

South:

♠ 8

♥ Q9654

♦ 853

♣ AQT7

W	N	E	S
1♣	1NT	Pass	2♦
Pass	3♥ <sup>1</sup>	Pass	4♥
All Pass			
1. Super acceptance after NT			

### Board: 190

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ 32

♥ 963

♦ KJT52

♣ 765

South:

♠ AK86

♥ A875

♦ 87

♣ AT9

W	N	E	S
		1♣	1NT
All Pass			



## North hands

## Opps\_Overcall\_1NT

<b>Board: 191</b>	♠ K652	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1♥ if possible.
Vul: None	♦ JT985432	West (RHO) bids 2♥ if possible.
HCP: 4+4	♣ T	
<hr/>		
<b>Board: 192</b>	♠ 94	Partner is dealer.
Dealer: South	♥ Q874	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 7432	East (LHO) bids 2♣ if possible.
HCP: 2	♣ T65	West (RHO) Doubles 2♠ if possible.
<hr/>		
<b>Board: 193</b>	♠ KQ3	RHO is dealer. You bid second.
Dealer: West	♥ A7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ QT973	East (LHO) bids 2♣ if possible.
HCP: 15+1	♣ A86	
<hr/>		
<b>Board: 194</b>	♠ 987652	LHO is dealer.
Dealer: East	♥ Q62	East (LHO) opens 1♦ if possible.
Vul: None	♦ Q	
HCP: 8+2	♣ A75	
<hr/>		
<b>Board: 195</b>	♠ T9873	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ A72	West (RHO) bids 2♥ if possible.
HCP: 9+1	♣ KQT6	

## Both hands (Answers Page)

### Board: 191

Dealer: East

Vul: None

North HCP: 4+4

South HCP: 15

Contract: 5 ♦ North

North:

♠ K652

♥ -

♦ JT985432

♣ T

South:

♠ AT74

♥ KT42

♦ KQ

♣ K53

W	N	E	S
		1 ♥	1NT
2 ♥	5 ♦	All Pass	

### Board: 192

Dealer: South

Vul: N-S

North HCP: 2

South HCP: 13+2

Contract: 2 ♠ X South

North:

♠ 94

♥ Q874

♦ 7432

♣ T65

South:

♠ Q87653

♥ K52

♦ A

♣ A42

W	N	E	S
			1 ♠
1NT	Pass	2 ♣ <sup>1</sup>	2 ♠
X	All Pass		

1. Stayman

### Board: 193

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 5

Contract: 2 ♦ North

North:

♠ KQ3

♥ A7

♦ QT973

♣ A86

South:

♠ 9842

♥ KJT4

♦ J4

♣ T53

W	N	E	S
1 ♣	1NT	2 ♣	X
Pass	2 ♦	All Pass	

### Board: 194

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ 987652

♥ Q62

♦ Q

♣ A75

South:

♠ AJ3

♥ AT74

♦ K763

♣ KT

W	N	E	S
		1 ♦	1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♠	All Pass	

### Board: 195

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ T9873

♥ 7

♦ A72

♣ KQT6

South:

♠ QJ5

♥ AQ53

♦ J8

♣ AJ52

W	N	E	S
		1 ♥	1NT
2 ♥	2 ♠	All Pass	

## South hands

## Opps\_Overcall\_1NT

<b>Board: 191</b>	♠ AT74	RHO is dealer. You bid second.
Dealer: East	♥ KT42	East (RHO) opens 1♥ if possible.
Vul: None	♦ KQ	West (LHO) bids 2♥ if possible.
HCP: 15	♣ K53	

---

<b>Board: 192</b>	♠ Q87653	You are dealer.
Dealer: South	♥ K52	West (LHO) bids 1NT if possible.
Vul: N-S	♦ A	East (RHO) bids 2♣ if possible.
HCP: 13+2	♣ A42	West (LHO) Doubles 2♠ if possible.

---

<b>Board: 193</b>	♠ 9842	LHO is dealer.
Dealer: West	♥ KJT4	West (LHO) opens 1♣ if possible.
Vul: Both	♦ J4	East (RHO) bids 2♣ if possible.
HCP: 5	♣ T53	

---

<b>Board: 194</b>	♠ AJ3	RHO is dealer. You bid second.
Dealer: East	♥ AT74	East (RHO) opens 1♦ if possible.
Vul: None	♦ K763	
HCP: 15	♣ KT	

---

<b>Board: 195</b>	♠ QJ5	RHO is dealer. You bid second.
Dealer: East	♥ AQ53	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ J8	West (LHO) bids 2♥ if possible.
HCP: 15	♣ AJ52	

## Both hands (Answers Page)

### Board: 191

	North:	South:	W	N	E	S
Dealer: East	♠ K652	♠ AT74			1♥	1NT
Vul: None	♥ -	♥ KT42	2♥	5♦	All Pass	
North HCP: 4+4	♦ JT985432	♦ KQ				
South HCP: 15	♣ T	♣ K53				
Contract: 5♦ North						

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ Q87653				1♠
Vul: N-S	♥ Q874	♥ K52	1NT	Pass	2♣ <sup>1</sup>	2♠
North HCP: 2	♦ 7432	♦ A	X	All Pass		
South HCP: 13+2	♣ T65	♣ A42				
Contract: 2♠ X South			1. Stayman			

### Board: 193

	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 9842	1♣	1NT	2♣	X
Vul: Both	♥ A7	♥ KJT4	Pass	2♦	All Pass	
North HCP: 15+1	♦ QT973	♦ J4				
South HCP: 5	♣ A86	♣ T53				
Contract: 2♦ North						

### Board: 194

	North:	South:	W	N	E	S
Dealer: East	♠ 987652	♠ AJ3			1♦	1NT
Vul: None	♥ Q62	♥ AT74	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ Q	♦ K763	Pass	3♠	All Pass	
South HCP: 15	♣ A75	♣ KT				
Contract: 3♠ North						

### Board: 195

	North:	South:	W	N	E	S
Dealer: East	♠ T9873	♠ QJ5			1♥	1NT
Vul: E-W	♥ 7	♥ AQ53	2♥	2♠	All Pass	
North HCP: 9+1	♦ A72	♦ J8				
South HCP: 15	♣ KQT6	♣ AJ52				
Contract: 2♠ North						

# North hands

# Opps\_Overcall\_1NT

**Board: 196**      ♠ K985      LHO is dealer.  
 Dealer: East      ♥ 4      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ JT  
 HCP: 6+2      ♣ QT8543

---

**Board: 197**      ♠ A63      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT53      West (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ KJ84  
 HCP: 15      ♣ KT

---

**Board: 198**      ♠ J93      LHO is dealer.  
 Dealer: East      ♥ 72      East (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ QT842      West (RHO) bids 2 ♥ if possible.  
 HCP: 4+1      ♣ JT3      East (LHO) Doubles 3 ♣ if possible.

---

**Board: 199**      ♠ K84      RHO is dealer. You bid second.  
 Dealer: West      ♥ AQ63      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ KJ  
 HCP: 16      ♣ QJ87

---

**Board: 200**      ♠ QJ4      Partner is dealer.  
 Dealer: South      ♥ AT94      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ QJ5      East (LHO) bids 2 ♦ if possible.  
 HCP: 10      ♣ 842

## Both hands (Answers Page)

### Board: 196

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 17

Contract: 3♣ South

North:

♠ K985

♥ 4

♦ JT

♣ QT8543

South:

♠ AQ4

♥ KQ8

♦ K653

♣ K76

W	N	E	S
		1♦	1NT

Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	-----------------	------	-----------------

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 197

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♠ North

North:

♠ A63

♥ AT53

♦ KJ84

♣ KT

South:

♠ QJ942

♥ QJ6

♦ T

♣ Q974

W	N	E	S
1♦	1NT	Pass	2♥

Pass	2♠	Pass	2NT
------	----	------	-----

Pass	3♠	All Pass	
------	----	----------	--

### Board: 198

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16+1

Contract: 3♣X South

North:

♠ J93

♥ 72

♦ QT842

♣ JT3

South:

♠ T84

♥ AK4

♦ K7

♣ AQ862

W	N	E	S
		1♥	1NT

2♥	Pass	Pass	3♣
----	------	------	----

Pass	Pass	X	All Pass
------	------	---	----------

### Board: 199

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+2

Contract: 3♠ North

North:

♠ K84

♥ AQ63

♦ KJ

♣ QJ87

South:

♠ AQJ97

♥ T85

♦ T7543

♣ -

W	N	E	S
1♣	1NT	Pass	2♥

Pass	2♠	Pass	2NT
------	----	------	-----

Pass	3♠	All Pass	
------	----	----------	--

### Board: 200

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♦ North

North:

♠ QJ4

♥ AT94

♦ QJ5

♣ 842

South:

♠ A832

♥ 65

♦ A986

♣ A95

W	N	E	S
			1♦

1NT	X	2♦	2♠
-----	---	----	----

Pass	3♦	All Pass	
------	----	----------	--

## South hands

## Opps\_Overcall\_1NT

**Board: 196**      ♠ AQ4      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ8      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ K653  
 HCP: 17      ♣ K76

---

**Board: 197**      ♠ QJ942      LHO is dealer.  
 Dealer: West      ♥ QJ6      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ T  
 HCP: 8+1      ♣ Q974

---

**Board: 198**      ♠ T84      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK4      East (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ K7      West (LHO) bids 2 ♥ if possible.  
 HCP: 16+1      ♣ AQ862      East (RHO) Doubles 3 ♣ if possible.

---

**Board: 199**      ♠ AQJ97      LHO is dealer.  
 Dealer: West      ♥ T85      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ T7543  
 HCP: 7+2      ♣ -

---

**Board: 200**      ♠ A832      You are dealer.  
 Dealer: South      ♥ 65      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ A986      East (RHO) bids 2 ♦ if possible.  
 HCP: 12      ♣ A95

## Both hands (Answers Page)

### Board: 196

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 17

Contract: 3 ♣ South

North:

♠ K985

♥ 4

♦ JT

♣ QT8543

South:

♠ AQ4

♥ KQ8

♦ K653

♣ K76

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 197

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ A63

♥ AT53

♦ KJ84

♣ KT

South:

♠ QJ942

♥ QJ6

♦ T

♣ Q974

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ Pass 2NT

Pass 3 ♠ All Pass

### Board: 198

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16+1

Contract: 3 ♣X South

North:

♠ J93

♥ 72

♦ QT842

♣ JT3

South:

♠ T84

♥ AK4

♦ K7

♣ AQ862

W N E S

1 ♥ 1NT

2 ♥ Pass Pass 3 ♣

Pass Pass X All Pass

### Board: 199

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+2

Contract: 3 ♠ North

North:

♠ K84

♥ AQ63

♦ KJ

♣ QJ87

South:

♠ AQJ97

♥ T85

♦ T7543

♣ -

W N E S

1 ♣ 1NT Pass 2 ♥

Pass 2 ♠ Pass 2NT

Pass 3 ♠ All Pass

### Board: 200

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3 ♦ North

North:

♠ QJ4

♥ AT94

♦ QJ5

♣ 842

South:

♠ A832

♥ 65

♦ A986

♣ A95

W N E S

1 ♦

1NT X 2 ♦ 2 ♠

Pass 3 ♦ All Pass



## North hands

## Opps\_Overcall\_1NT

<b>Board: 201</b>	♠ KT9532	LHO is dealer.
Dealer: East	♥ 84	East (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ 43	West (RHO) bids 2 ♥ if possible.
HCP: 5+2	♣ QT6	East (LHO) bids 3 ♥ if possible.
<hr/>		
<b>Board: 202</b>	♠ J	LHO is dealer.
Dealer: East	♥ T8642	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ AQ432	
HCP: 7+2	♣ T2	
<hr/>		
<b>Board: 203</b>	♠ AJ95	RHO is dealer. You bid second.
Dealer: West	♥ A5	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ K52	
HCP: 15	♣ K752	
<hr/>		
<b>Board: 204</b>	♠ AJ86	LHO is dealer.
Dealer: East	♥ QJ9742	East (LHO) opens 1 ♦ if possible.
Vul: None	♦ 7	East (LHO) Doubles 4 ♦ if possible.
HCP: 8+2	♣ 96	
<hr/>		
<b>Board: 205</b>	♠ AQ73	RHO is dealer. You bid second.
Dealer: West	♥ Q8	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ AKQ5	
HCP: 17	♣ 864	

## Both hands (Answers Page)

### Board: 201

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ KT9532

♥ 84

♦ 43

♣ QT6

South:

♠ AJ86

♥ K95

♦ K85

♣ A53

W	N	E	S
		1 ♦	1NT
2 ♥	2 ♠	3 ♥	3 ♠
All Pass			

### Board: 202

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 15

Contract: 4 ♥ North

North:

♠ J

♥ T8642

♦ AQ432

♣ T2

South:

♠ Q986

♥ AKQJ

♦ 96

♣ K95

W	N	E	S
		1 ♣	1NT
Pass	2 ♦	Pass	3 ♥ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Super acceptance after NT

### Board: 203

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+3

Contract: 4 ♥ North

North:

♠ AJ95

♥ A5

♦ K52

♣ K752

South:

♠ T8

♥ KQJ8742

♦ T6

♣ T8

W	N	E	S
1 ♣	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Texas

### Board: 204

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AJ86

♥ QJ9742

♦ 7

♣ 96

South:

♠ KQT9

♥ A865

♦ KJ3

♣ K2

W	N	E	S
		1 ♦	1NT
Pass	4 ♦ <sup>1</sup>	X	4 ♥
All Pass			

1. Texas

### Board: 205

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AQ73

♥ Q8

♦ AKQ5

♣ 864

South:

♠ T92

♥ J532

♦ J7

♣ AKJ9

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♠	Pass	3NT
All Pass			

1. Stayman

## South hands

## Opps\_Overcall\_1NT

<b>Board: 201</b>	♠ AJ86	RHO is dealer. You bid second.
Dealer: East	♥ K95	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K85	West (LHO) bids 2♥ if possible.
HCP: 15	♣ A53	East (RHO) bids 3♥ if possible.

---

<b>Board: 202</b>	♠ Q986	RHO is dealer. You bid second.
Dealer: East	♥ AKQJ	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ 96	
HCP: 15	♣ K95	

---

<b>Board: 203</b>	♠ T8	LHO is dealer.
Dealer: West	♥ KQJ8742	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T6	
HCP: 6+3	♣ T8	

---

<b>Board: 204</b>	♠ KQT9	RHO is dealer. You bid second.
Dealer: East	♥ A865	East (RHO) opens 1♦ if possible.
Vul: None	♦ KJ3	East (RHO) Doubles 4♦ if possible.
HCP: 16	♣ K2	

---

<b>Board: 205</b>	♠ T92	LHO is dealer.
Dealer: West	♥ J532	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J7	
HCP: 10	♣ AKJ9	

## Both hands (Answers Page)

### Board: 201

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ KT9532

♥ 84

♦ 43

♣ QT6

South:

♠ AJ86

♥ K95

♦ K85

♣ A53

W	N	E	S
		1 ♦	1NT
2 ♥	2 ♠	3 ♥	3 ♠
All Pass			

### Board: 202

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 15

Contract: 4 ♥ North

North:

♠ J

♥ T8642

♦ AQ432

♣ T2

South:

♠ Q986

♥ AKQJ

♦ 96

♣ K95

W	N	E	S
		1 ♣	1NT
Pass	2 ♦	Pass	3 ♥ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Super acceptance after NT

### Board: 203

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+3

Contract: 4 ♥ North

North:

♠ AJ95

♥ A5

♦ K52

♣ K752

South:

♠ T8

♥ KQJ8742

♦ T6

♣ T8

W	N	E	S
1 ♣	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Texas

### Board: 204

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AJ86

♥ QJ9742

♦ 7

♣ 96

South:

♠ KQT9

♥ A865

♦ KJ3

♣ K2

W	N	E	S
		1 ♦	1NT
Pass	4 ♦ <sup>1</sup>	X	4 ♥
All Pass			

1. Texas

### Board: 205

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AQ73

♥ Q8

♦ AKQ5

♣ 864

South:

♠ T92

♥ J532

♦ J7

♣ AKJ9

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♠	Pass	3NT
All Pass			

1. Stayman

## North hands

## Opps\_Overcall\_1NT

**Board: 206**      ♠ 52      LHO is dealer.  
Dealer: East      ♥ Q974      East (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ 7432  
HCP: 4      ♣ Q53

---

**Board: 207**      ♠ 85      You are dealer.  
Dealer: North      ♥ QJT62      East (LHO) bids 1NT if possible.  
Vul: None      ♦ AQ  
HCP: 15+1      ♣ AQ94

---

**Board: 208**      ♠ K      LHO is dealer.  
Dealer: East      ♥ KT32      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ JT7  
HCP: 10+1      ♣ QJ976

---

**Board: 209**      ♠ KJ3      RHO is dealer. You bid second.  
Dealer: West      ♥ K54      West (RHO) opens 1 ♦ if possible.  
Vul: Both      ♦ A93  
HCP: 15      ♣ A762

---

**Board: 210**      ♠ T7432      LHO is dealer.  
Dealer: East      ♥ QJ      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ KJ2  
HCP: 10+1      ♣ K86

## Both hands (Answers Page)

### Board: 206

Dealer: East

Vul: Both

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 52

♥ Q974

♦ 7432

♣ Q53

South:

♠ AKJ9

♥ T53

♦ AQT

♣ K84

W	N	E	S
		1 ♣	1NT

All Pass

### Board: 207

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4

Contract: 4♥ South

North:

♠ 85

♥ QJT62

♦ AQ

♣ AQ94

South:

♠ 2

♥ A754

♦ T642

♣ T762

W	N	E	S
	1 ♥	1NT	4 ♥

All Pass

### Board: 208

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ K

♥ KT32

♦ JT7

♣ QJ976

South:

♠ 32

♥ AQ9

♦ AQ63

♣ KT52

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 209

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ KJ3

♥ K54

♦ A93

♣ A762

South:

♠ 964

♥ J832

♦ J52

♣ QJ4

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 210

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♠ South

North:

♠ T7432

♥ QJ

♦ KJ2

♣ K86

South:

♠ AK6

♥ A42

♦ T973

♣ A74

W	N	E	S
		1 ♣	1NT

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

Pass	3NT	Pass	4 ♠
------	-----	------	-----

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 206</b>	♠ AKJ9	RHO is dealer. You bid second.
Dealer: East	♥ T53	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQT	
HCP: 17	♣ K84	

---

<b>Board: 207</b>	♠ 2	Partner is dealer.
Dealer: North	♥ A754	East (RHO) bids 1NT if possible.
Vul: None	♦ T642	
HCP: 4	♣ T762	

---

<b>Board: 208</b>	♠ 32	RHO is dealer. You bid second.
Dealer: East	♥ AQ9	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ63	
HCP: 15	♣ KT52	

---

<b>Board: 209</b>	♠ 964	LHO is dealer.
Dealer: West	♥ J832	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J52	
HCP: 5	♣ QJ4	

---

<b>Board: 210</b>	♠ AK6	RHO is dealer. You bid second.
Dealer: East	♥ A42	East (RHO) opens 1♣ if possible.
Vul: None	♦ T973	
HCP: 15	♣ A74	

## Both hands (Answers Page)

### Board: 206

Dealer: East

Vul: Both

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 52

♥ Q974

♦ 7432

♣ Q53

South:

♠ AKJ9

♥ T53

♦ AQT

♣ K84

W	N	E	S
		1 ♣	1NT

All Pass

### Board: 207

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4

Contract: 4♥ South

North:

♠ 85

♥ QJT62

♦ AQ

♣ AQ94

South:

♠ 2

♥ A754

♦ T642

♣ T762

W	N	E	S
	1 ♥	1NT	4 ♥

All Pass

### Board: 208

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ K

♥ KT32

♦ JT7

♣ QJ976

South:

♠ 32

♥ AQ9

♦ AQ63

♣ KT52

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 209

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ KJ3

♥ K54

♦ A93

♣ A762

South:

♠ 964

♥ J832

♦ J52

♣ QJ4

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 210

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♠ South

North:

♠ T7432

♥ QJ

♦ KJ2

♣ K86

South:

♠ AK6

♥ A42

♦ T973

♣ A74

W	N	E	S
		1 ♣	1NT

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

Pass	3NT	Pass	4 ♠
------	-----	------	-----

All Pass



## North hands

## Opps\_Overcall\_1NT

**Board: 211**      ♠ Q8754      Partner is dealer.  
Dealer: South      ♥ T      West (RHO) bids 1NT if possible.  
Vul: N-S      ♦ Q4      East (LHO) Doubles 2 ♠ if possible.  
HCP: 7+2      ♣ QJT64

---

**Board: 212**      ♠ J7      RHO is dealer. You bid second.  
Dealer: West      ♥ AKJT      West (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ Q54      East (LHO) bids 2 ♦ if possible.  
HCP: 16      ♣ KQT7

---

**Board: 213**      ♠ 643      Partner is dealer.  
Dealer: South      ♥ KQ9865      West (RHO) bids 1NT if possible.  
Vul: None      ♦ J3  
HCP: 9+2      ♣ KT

---

**Board: 214**      ♠ A983      LHO is dealer.  
Dealer: East      ♥ T97      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ 63      West (RHO) bids 3 ♦ if possible.  
HCP: 10      ♣ AQ54

---

**Board: 215**      ♠ AK63      RHO is dealer. You bid second.  
Dealer: West      ♥ 53      West (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ J764  
HCP: 15      ♣ AKT

## Both hands (Answers Page)

### Board: 211

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 12

Contract: 2 ♠ X North

North:

♠ Q8754

♥ T

♦ Q4

♣ QJT64

South:

♠ J32

♥ AK87

♦ KJ62

♣ 53

W

N

E

S

1 ♦

1NT

2 ♠

X

All Pass

### Board: 212

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 2 ♠ South

North:

♠ J7

♥ AKJT

♦ Q54

♣ KQT7

South:

♠ K8653

♥ 876

♦ JT3

♣ 85

W

N

E

S

1 ♣

1NT

2 ♦

2 ♠

All Pass

### Board: 213

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 13

Contract: 2 ♥ North

North:

♠ 643

♥ KQ9865

♦ J3

♣ KT

South:

♠ J852

♥ A3

♦ AQ74

♣ Q72

W

N

E

S

1 ♦

1NT

2 ♥

All Pass

### Board: 214

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ A983

♥ T97

♦ 63

♣ AQ54

South:

♠ KQ76

♥ KJ82

♦ K95

♣ K9

W

N

E

S

1 ♦

1NT

3 ♦

3NT

All Pass

### Board: 215

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3+2

Contract: 2 ♥ North

North:

♠ AK63

♥ 53

♦ J764

♣ AKT

South:

♠ 9

♥ T9642

♦ KT985

♣ 42

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

2 ♥

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 211</b>	♠ J32	You are dealer.
Dealer: South	♥ AK87	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ62	East (RHO) Doubles 2♠ if possible.
HCP: 12	♣ 53	

---

<b>Board: 212</b>	♠ K8653	LHO is dealer.
Dealer: West	♥ 876	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ JT3	East (RHO) bids 2♦ if possible.
HCP: 4+1	♣ 85	

---

<b>Board: 213</b>	♠ J852	You are dealer.
Dealer: South	♥ A3	West (LHO) bids 1NT if possible.
Vul: None	♦ AQ74	
HCP: 13	♣ Q72	

---

<b>Board: 214</b>	♠ KQ76	RHO is dealer. You bid second.
Dealer: East	♥ KJ82	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K95	West (LHO) bids 3♦ if possible.
HCP: 15	♣ K9	

---

<b>Board: 215</b>	♠ 9	LHO is dealer.
Dealer: West	♥ T9642	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ KT985	
HCP: 3+2	♣ 42	

## Both hands (Answers Page)

### Board: 211

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 12

Contract: 2 ♠ X North

North:

♠ Q8754

♥ T

♦ Q4

♣ QJT64

South:

♠ J32

♥ AK87

♦ KJ62

♣ 53

W

N

E

S

1 ♦

1NT

2 ♠

X

All Pass

### Board: 212

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 2 ♠ South

North:

♠ J7

♥ AKJT

♦ Q54

♣ KQT7

South:

♠ K8653

♥ 876

♦ JT3

♣ 85

W

N

E

S

1 ♣

1NT

2 ♦

2 ♠

All Pass

### Board: 213

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 13

Contract: 2 ♥ North

North:

♠ 643

♥ KQ9865

♦ J3

♣ KT

South:

♠ J852

♥ A3

♦ AQ74

♣ Q72

W

N

E

S

1 ♦

1NT

2 ♥

All Pass

### Board: 214

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ A983

♥ T97

♦ 63

♣ AQ54

South:

♠ KQ76

♥ KJ82

♦ K95

♣ K9

W

N

E

S

1 ♦

1NT

3 ♦

3NT

All Pass

### Board: 215

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3+2

Contract: 2 ♥ North

North:

♠ AK63

♥ 53

♦ J764

♣ AKT

South:

♠ 9

♥ T9642

♦ KT985

♣ 42

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

2 ♥

All Pass

## North hands

## Opps\_Overcall\_1NT

**Board: 216**      ♠ AQ      You are dealer.  
Dealer: North      ♥ K3      East (LHO) bids 1NT if possible.  
Vul: Both      ♦ K98642  
HCP: 12+2      ♣ 972

---

**Board: 217**      ♠ Q73      RHO is dealer. You bid second.  
Dealer: West      ♥ 96      West (RHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ AJ93  
HCP: 15      ♣ AKJ4

---

**Board: 218**      ♠ T9      LHO is dealer.  
Dealer: East      ♥ AQ53      East (LHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ AJT  
HCP: 12      ♣ J875

---

**Board: 219**      ♠ KJ4      RHO is dealer. You bid second.  
Dealer: West      ♥ KQ85      West (RHO) opens 1 ♦ if possible.  
Vul: Both      ♦ A87  
HCP: 17      ♣ AT6

---

**Board: 220**      ♠ K53      LHO is dealer.  
Dealer: East      ♥ QJ3      East (LHO) opens 1 ♥ if possible.  
Vul: None      ♦ 653  
HCP: 7      ♣ J943

## Both hands (Answers Page)

### Board: 216

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ AQ

♥ K3

♦ K98642

♣ 972

South:

♠ J9872

♥ A5

♦ JT

♣ KQ86

W	N	E	S
	1 ♦	1NT	2 ♠

All Pass

### Board: 217

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ Q73

♥ 96

♦ AJ93

♣ AKJ4

South:

♠ 654

♥ AKT532

♦ Q82

♣ 2

W	N	E	S
1 ♣	1NT	Pass	4 ♦ <sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 218

Dealer: East

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ T9

♥ AQ53

♦ AJT

♣ J875

South:

♠ AKQ5

♥ KJ7

♦ 864

♣ KT4

W	N	E	S
		1 ♣	1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Stayman

### Board: 219

Dealer: West

Vul: Both

North HCP: 17

South HCP: 4+1

Contract: 1NT North

North:

♠ KJ4

♥ KQ85

♦ A87

♣ AT6

South:

♠ 76

♥ 96

♦ KJ93

♣ 98543

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 220

Dealer: East

Vul: None

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ K53

♥ QJ3

♦ 653

♣ J943

South:

♠ QJT4

♥ A74

♦ AQ9

♣ K62

W	N	E	S
		1 ♥	1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 216**      ♠ J9872      Partner is dealer.  
 Dealer: North      ♥ A5      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ JT  
 HCP: 11+1      ♣ KQ86

---

**Board: 217**      ♠ 654      LHO is dealer.  
 Dealer: West      ♥ AKT532      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ Q82  
 HCP: 9+2      ♣ 2

---

**Board: 218**      ♠ AKQ5      RHO is dealer. You bid second.  
 Dealer: East      ♥ KJ7      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ 864  
 HCP: 16      ♣ KT4

---

**Board: 219**      ♠ 76      LHO is dealer.  
 Dealer: West      ♥ 96      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ KJ93  
 HCP: 4+1      ♣ 98543

---

**Board: 220**      ♠ QJT4      RHO is dealer. You bid second.  
 Dealer: East      ♥ A74      East (RHO) opens 1 ♥ if possible.  
 Vul: None      ♦ AQ9  
 HCP: 16      ♣ K62

## Both hands (Answers Page)

### Board: 216

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ AQ

♥ K3

♦ K98642

♣ 972

South:

♠ J9872

♥ A5

♦ JT

♣ KQ86

W	N	E	S
	1 ♦	1NT	2 ♠

All Pass

### Board: 217

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ Q73

♥ 96

♦ AJ93

♣ AKJ4

South:

♠ 654

♥ AKT532

♦ Q82

♣ 2

W	N	E	S
1 ♣	1NT	Pass	4 ♦ <sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 218

Dealer: East

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ T9

♥ AQ53

♦ AJT

♣ J875

South:

♠ AKQ5

♥ KJ7

♦ 864

♣ KT4

W	N	E	S
		1 ♣	1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Stayman

### Board: 219

Dealer: West

Vul: Both

North HCP: 17

South HCP: 4+1

Contract: 1NT North

North:

♠ KJ4

♥ KQ85

♦ A87

♣ AT6

South:

♠ 76

♥ 96

♦ KJ93

♣ 98543

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 220

Dealer: East

Vul: None

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ K53

♥ QJ3

♦ 653

♣ J943

South:

♠ QJT4

♥ A74

♦ AQ9

♣ K62

W	N	E	S
		1 ♥	1NT

All Pass



## North hands

## Opps\_Overcall\_1NT

<b>Board: 221</b>	♠ AKQ	RHO is dealer. You bid second.
Dealer: West	♥ JT95	West (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ Q7	West (RHO) Doubles 2 ♥ if possible.
HCP: 15	♣ KT52	

---

<b>Board: 222</b>	♠ T5	You are dealer.
Dealer: North	♥ AJ432	East (LHO) bids 1NT if possible.
Vul: Both	♦ KJ96	
HCP: 12+1	♣ QJ	

---

<b>Board: 223</b>	♠ A65	RHO is dealer. You bid second.
Dealer: West	♥ AKT6	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ JT7	West (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ KT7	

---

<b>Board: 224</b>	♠ AK	You are dealer.
Dealer: North	♥ KT95	East (LHO) bids 1NT if possible.
Vul: Both	♦ Q543	
HCP: 12	♣ 953	

---

<b>Board: 225</b>	♠ A4	RHO is dealer. You bid second.
Dealer: West	♥ A74	West (RHO) opens 1 ♥ if possible.
Vul: None	♦ K9753	
HCP: 15+1	♣ A98	

## Both hands (Answers Page)

### Board: 221

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ AKQ

♥ JT95

♦ Q7

♣ KT52

South:

♠ 87652

♥ KQ

♦ J642

♣ 97

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	2 ♥
-----	-----	------	-----

X	2 ♠	Pass	3 ♠
---	-----	------	-----

All Pass

### Board: 222

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+3

Contract: 4 ♠ South

North:

♠ T5

♥ AJ432

♦ KJ96

♣ QJ

South:

♠ A986432

♥ 8

♦ AT4

♣ 97

W	N	E	S
---	---	---	---

	1 ♥	1NT	4 ♠
--	-----	-----	-----

All Pass

### Board: 223

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ A65

♥ AKT6

♦ JT7

♣ KT7

South:

♠ K8

♥ Q754

♦ A9852

♣ 92

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
-----	-----	------	------------------

X	2 ♥	Pass	4 ♥
---	-----	------	-----

All Pass

1. Stayman

### Board: 224

Dealer: North

Vul: Both

North HCP: 12

South HCP: 9+2

Contract: 4 ♣ South

North:

♠ AK

♥ KT95

♦ Q543

♣ 953

South:

♠ T532

♥ J

♦ J8

♣ AK8742

W	N	E	S
---	---	---	---

	1 ♦	1NT	2 ♣
--	-----	-----	-----

Pass	3 ♣	Pass	4 ♣
------	-----	------	-----

All Pass

### Board: 225

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ A4

♥ A74

♦ K9753

♣ A98

South:

♠ 96

♥ JT3

♦ AQJ2

♣ T762

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	3NT
-----	-----	------	-----

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 221**      ♠ 87652      LHO is dealer.  
 Dealer: West      ♥ KQ      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ J642      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 6+1      ♣ 97

---

**Board: 222**      ♠ A986432      Partner is dealer.  
 Dealer: North      ♥ 8      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ AT4  
 HCP: 8+3      ♣ 97

---

**Board: 223**      ♠ K8      LHO is dealer.  
 Dealer: West      ♥ Q754      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ A9852      West (LHO) Doubles 2 ♣ if possible.  
 HCP: 9+1      ♣ 92

---

**Board: 224**      ♠ T532      Partner is dealer.  
 Dealer: North      ♥ J      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ J8  
 HCP: 9+2      ♣ AK8742

---

**Board: 225**      ♠ 96      LHO is dealer.  
 Dealer: West      ♥ JT3      West (LHO) opens 1 ♥ if possible.  
 Vul: None      ♦ AQJ2  
 HCP: 8      ♣ T762

## Both hands (Answers Page)

### Board: 221

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ AKQ

♥ JT95

♦ Q7

♣ KT52

South:

♠ 87652

♥ KQ

♦ J642

♣ 97

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	2 ♥
-----	-----	------	-----

X	2 ♠	Pass	3 ♠
---	-----	------	-----

All Pass

### Board: 222

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+3

Contract: 4 ♠ South

North:

♠ T5

♥ AJ432

♦ KJ96

♣ QJ

South:

♠ A986432

♥ 8

♦ AT4

♣ 97

W	N	E	S
---	---	---	---

	1 ♥	1NT	4 ♠
--	-----	-----	-----

All Pass

### Board: 223

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ A65

♥ AKT6

♦ JT7

♣ KT7

South:

♠ K8

♥ Q754

♦ A9852

♣ 92

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
-----	-----	------	------------------

X	2 ♥	Pass	4 ♥
---	-----	------	-----

All Pass

1. Stayman

### Board: 224

Dealer: North

Vul: Both

North HCP: 12

South HCP: 9+2

Contract: 4 ♣ South

North:

♠ AK

♥ KT95

♦ Q543

♣ 953

South:

♠ T532

♥ J

♦ J8

♣ AK8742

W	N	E	S
---	---	---	---

	1 ♦	1NT	2 ♣
--	-----	-----	-----

Pass	3 ♣	Pass	4 ♣
------	-----	------	-----

All Pass

### Board: 225

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ A4

♥ A74

♦ K9753

♣ A98

South:

♠ 96

♥ JT3

♦ AQJ2

♣ T762

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	3NT
-----	-----	------	-----

All Pass

# North hands

# Opps\_Overcall\_1NT

**Board: 226**      ♠ J      Partner is dealer.  
 Dealer: South      ♥ 84      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ QJT9875  
 HCP: 6+3      ♣ Q95

**Board: 227**      ♠ T53      Partner is dealer.  
 Dealer: South      ♥ K8742      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ A84  
 HCP: 7+1      ♣ 74

**Board: 228**      ♠ A7      LHO is dealer.  
 Dealer: East      ♥ KJ97      East (LHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ 73  
 HCP: 9+1      ♣ JT764

**Board: 229**      ♠ AT32      RHO is dealer. You bid second.  
 Dealer: West      ♥ K3      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ AJ52  
 HCP: 15      ♣ K65

**Board: 230**      ♠ QJ743      LHO is dealer.  
 Dealer: East      ♥ 9654      East (LHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ 652  
 HCP: 3+1      ♣ T

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 14

Contract: 4 ♦ North

North:

♠ J

♥ 84

♦ QJT9875

♣ Q95

South:

♠ A963

♥ AK73

♦ K63

♣ T6

W	N	E	S
			1 ♦

1NT	4 ♦	All Pass	
-----	-----	----------	--

### Board: 227

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13

Contract: 2 ♥ North

North:

♠ T53

♥ K8742

♦ A84

♣ 74

South:

♠ AJ6

♥ JT9

♦ Q62

♣ AJ93

W	N	E	S
			1 ♣

1NT	2 ♥	All Pass	
-----	-----	----------	--

### Board: 228

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ A7

♥ KJ97

♦ 73

♣ JT764

South:

♠ KJ4

♥ Q642

♦ AK

♣ Q532

W	N	E	S
		1 ♠	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Stayman

### Board: 229

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AT32

♥ K3

♦ AJ52

♣ K65

South:

♠ 97654

♥ J54

♦ KQ4

♣ 43

W	N	E	S
1 ♦	1NT	Pass	2 ♥

Pass	3 ♠ <sup>1</sup>	All Pass	
------	------------------	----------	--

1. Super acceptance after NT

### Board: 230

Dealer: East

Vul: Both

North HCP: 3+1

South HCP: 16

Contract: 1NT South

North:

♠ QJ743

♥ 9654

♦ 652

♣ T

South:

♠ KT9

♥ AQT8

♦ AK4

♣ 862

W	N	E	S
		1 ♠	1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 226**      ♠ A963      You are dealer.  
 Dealer: South      ♥ AK73      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ K63  
 HCP: 14      ♣ T6

---

**Board: 227**      ♠ AJ6      You are dealer.  
 Dealer: South      ♥ JT9      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ Q62  
 HCP: 13      ♣ AJ93

---

**Board: 228**      ♠ KJ4      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q642      East (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ AK  
 HCP: 15      ♣ Q532

---

**Board: 229**      ♠ 97654      LHO is dealer.  
 Dealer: West      ♥ J54      West (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ KQ4  
 HCP: 6+1      ♣ 43

---

**Board: 230**      ♠ KT9      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQT8      East (RHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ AK4  
 HCP: 16      ♣ 862

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 14

Contract: 4 ♦ North

North:

♠ J

♥ 84

♦ QJT9875

♣ Q95

South:

♠ A963

♥ AK73

♦ K63

♣ T6

W	N	E	S
			1 ♦

1NT	4 ♦	All Pass	
-----	-----	----------	--

### Board: 227

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13

Contract: 2 ♥ North

North:

♠ T53

♥ K8742

♦ A84

♣ 74

South:

♠ AJ6

♥ JT9

♦ Q62

♣ AJ93

W	N	E	S
			1 ♣

1NT	2 ♥	All Pass	
-----	-----	----------	--

### Board: 228

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ A7

♥ KJ97

♦ 73

♣ JT764

South:

♠ KJ4

♥ Q642

♦ AK

♣ Q532

W	N	E	S
		1 ♠	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Stayman

### Board: 229

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AT32

♥ K3

♦ AJ52

♣ K65

South:

♠ 97654

♥ J54

♦ KQ4

♣ 43

W	N	E	S
1 ♦	1NT	Pass	2 ♥

Pass	3 ♠ <sup>1</sup>	All Pass	
------	------------------	----------	--

1. Super acceptance after NT

### Board: 230

Dealer: East

Vul: Both

North HCP: 3+1

South HCP: 16

Contract: 1NT South

North:

♠ QJ743

♥ 9654

♦ 652

♣ T

South:

♠ KT9

♥ AQT8

♦ AK4

♣ 862

W	N	E	S
		1 ♠	1NT

All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 231**      ♠ K875      RHO is dealer. You bid second.  
 Dealer: West      ♥ A84      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ AQ82  
 HCP: 17      ♣ A5

---

**Board: 232**      ♠ 9743      LHO is dealer.  
 Dealer: East      ♥ T3      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 72  
 HCP: 4+1      ♣ AT765

---

**Board: 233**      ♠ 97642      Partner is dealer.  
 Dealer: South      ♥ K7      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ QJ92  
 HCP: 7+1      ♣ J8

---

**Board: 234**      ♠ JT765      LHO is dealer.  
 Dealer: East      ♥ J632      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 8  
 HCP: 2+1      ♣ 954

---

**Board: 235**      ♠ A94      You are dealer.  
 Dealer: North      ♥ QT654      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ Q7  
 HCP: 14+1      ♣ AQ4

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: West	♠ K875	♠ QJ94	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ A84	♥ KJT	Pass	2 ♠	Pass	3 ♠
North HCP: 17	♦ AQ82	♦ 96	Pass	4 ♠	All Pass	
South HCP: 7	♣ A5	♣ T863				
Contract: 4 ♠ North						1. Stayman

### Board: 232

	North:	South:	W	N	E	S
Dealer: East	♠ 9743	♠ AKQ6			1 ♦	1NT
Vul: N-S	♥ T3	♥ J752	All Pass			
North HCP: 4+1	♦ 72	♦ A65				
South HCP: 16	♣ AT765	♣ Q8				
Contract: 1NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: South	♠ 97642	♠ AQ3				1 ♥
Vul: Both	♥ K7	♥ Q6543	1NT	2 ♠	Pass	3 ♠
North HCP: 7+1	♦ QJ92	♦ T84	All Pass			
South HCP: 14+1	♣ J8	♣ AQ				
Contract: 3 ♠ South						

### Board: 234

	North:	South:	W	N	E	S
Dealer: East	♠ JT765	♠ K83			1 ♦	1NT
Vul: N-S	♥ J632	♥ A7	Pass	2 ♥	Pass	2 ♠
North HCP: 2+1	♦ 8	♦ QJ54	All Pass			
South HCP: 17	♣ 954	♣ AQJ6				
Contract: 2 ♠ South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ JT863		1 ♥	1NT	2 ♥
Vul: Both	♥ QT654	♥ AJ8	All Pass			
North HCP: 14+1	♦ Q7	♦ 53				
South HCP: 6+1	♣ AQ4	♣ T98				
Contract: 2 ♥ South						

## South hands

## Opps\_Overcall\_1NT

**Board: 231**      ♠ QJ94      LHO is dealer.  
 Dealer: West      ♥ KJT      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 96  
 HCP: 7      ♣ T863

---

**Board: 232**      ♠ AKQ6      RHO is dealer. You bid second.  
 Dealer: East      ♥ J752      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ A65  
 HCP: 16      ♣ Q8

---

**Board: 233**      ♠ AQ3      You are dealer.  
 Dealer: South      ♥ Q6543      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ T84  
 HCP: 14+1      ♣ AQ

---

**Board: 234**      ♠ K83      RHO is dealer. You bid second.  
 Dealer: East      ♥ A7      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ QJ54  
 HCP: 17      ♣ AQJ6

---

**Board: 235**      ♠ JT863      Partner is dealer.  
 Dealer: North      ♥ AJ8      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 53  
 HCP: 6+1      ♣ T98

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: West	♠ K875	♠ QJ94	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ A84	♥ KJT	Pass	2 ♠	Pass	3 ♠
North HCP: 17	♦ AQ82	♦ 96	Pass	4 ♠	All Pass	
South HCP: 7	♣ A5	♣ T863				
Contract: 4 ♠ North						1. Stayman

### Board: 232

	North:	South:	W	N	E	S
Dealer: East	♠ 9743	♠ AKQ6			1 ♦	1NT
Vul: N-S	♥ T3	♥ J752	All Pass			
North HCP: 4+1	♦ 72	♦ A65				
South HCP: 16	♣ AT765	♣ Q8				
Contract: 1NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: South	♠ 97642	♠ AQ3				1 ♥
Vul: Both	♥ K7	♥ Q6543	1NT	2 ♠	Pass	3 ♠
North HCP: 7+1	♦ QJ92	♦ T84	All Pass			
South HCP: 14+1	♣ J8	♣ AQ				
Contract: 3 ♠ South						

### Board: 234

	North:	South:	W	N	E	S
Dealer: East	♠ JT765	♠ K83			1 ♦	1NT
Vul: N-S	♥ J632	♥ A7	Pass	2 ♥	Pass	2 ♠
North HCP: 2+1	♦ 8	♦ QJ54	All Pass			
South HCP: 17	♣ 954	♣ AQJ6				
Contract: 2 ♠ South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ JT863		1 ♥	1NT	2 ♥
Vul: Both	♥ QT654	♥ AJ8	All Pass			
North HCP: 14+1	♦ Q7	♦ 53				
South HCP: 6+1	♣ AQ4	♣ T98				
Contract: 2 ♥ South						

# North hands

# Opps\_Overcall\_1NT

**Board: 236**      ♠ KQJT64      LHO is dealer.  
 Dealer: East      ♥ 842      East (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 75  
 HCP: 7+2      ♣ J4

---

**Board: 237**      ♠ AQ7632      You are dealer.  
 Dealer: North      ♥ K65      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AJ32      West (RHO) bids 2 ♦ if possible.  
 HCP: 14+2      ♣ -      East (LHO) Doubles 2 ♠ if possible.

---

**Board: 238**      ♠ A965      LHO is dealer.  
 Dealer: East      ♥ 9752      East (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ K83  
 HCP: 9      ♣ Q2

---

**Board: 239**      ♠ Q65      RHO is dealer. You bid second.  
 Dealer: West      ♥ A8      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AK87  
 HCP: 16      ♣ QJ65

---

**Board: 240**      ♠ AT      You are dealer.  
 Dealer: North      ♥ AJ6      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ QJ54  
 HCP: 13      ♣ JT97

## Both hands (Answers Page)

### Board: 236

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQJT64

♥ 842

♦ 75

♣ J4

South:

♠ 853

♥ AKT3

♦ KQ63

♣ A2

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 237

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 5+2

Contract: 2 ♠ X North

North:

♠ AQ7632

♥ K65

♦ AJ32

♣ -

South:

♠ 84

♥ 93

♦ Q65

♣ QJT963

W

N

E

S

1 ♠ 1NT Pass

2 ♦ 2 ♠ X All Pass

### Board: 238

Dealer: East

Vul: None

North HCP: 9

South HCP: 16

Contract: 3 ♥ North

North:

♠ A965

♥ 9752

♦ K83

♣ Q2

South:

♠ QJ3

♥ AK63

♦ QJ

♣ KT43

W

N

E

S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

### Board: 239

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 2

Contract: 1NT North

North:

♠ Q65

♥ A8

♦ AK87

♣ QJ65

South:

♠ 9873

♥ J753

♦ J42

♣ 32

W

N

E

S

1 ♣ 1NT All Pass

### Board: 240

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+2

Contract: 2 ♥ South

North:

♠ AT

♥ AJ6

♦ QJ54

♣ JT97

South:

♠ 32

♥ KQ5432

♦ 76

♣ A63

W

N

E

S

1 ♦ 1NT 2 ♥

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 236</b>	♠ 853	RHO is dealer. You bid second.
Dealer: East	♥ AKT3	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ63	
HCP: 16	♣ A2	

---

<b>Board: 237</b>	♠ 84	Partner is dealer.
Dealer: North	♥ 93	East (RHO) bids 1NT if possible.
Vul: Both	♦ Q65	West (LHO) bids 2♦ if possible.
HCP: 5+2	♣ QJT963	East (RHO) Doubles 2♠ if possible.

---

<b>Board: 238</b>	♠ QJ3	RHO is dealer. You bid second.
Dealer: East	♥ AK63	East (RHO) opens 1♣ if possible.
Vul: None	♦ QJ	
HCP: 16	♣ KT43	

---

<b>Board: 239</b>	♠ 9873	LHO is dealer.
Dealer: West	♥ J753	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ J42	
HCP: 2	♣ 32	

---

<b>Board: 240</b>	♠ 32	Partner is dealer.
Dealer: North	♥ KQ5432	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 76	
HCP: 9+2	♣ A63	

## Both hands (Answers Page)

### Board: 236

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQJT64

♥ 842

♦ 75

♣ J4

South:

♠ 853

♥ AKT3

♦ KQ63

♣ A2

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 237

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 5+2

Contract: 2 ♠ X North

North:

♠ AQ7632

♥ K65

♦ AJ32

♣ -

South:

♠ 84

♥ 93

♦ Q65

♣ QJT963

W

N

E

S

1 ♠ 1NT Pass

2 ♦ 2 ♠ X All Pass

### Board: 238

Dealer: East

Vul: None

North HCP: 9

South HCP: 16

Contract: 3 ♥ North

North:

♠ A965

♥ 9752

♦ K83

♣ Q2

South:

♠ QJ3

♥ AK63

♦ QJ

♣ KT43

W

N

E

S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

### Board: 239

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 2

Contract: 1NT North

North:

♠ Q65

♥ A8

♦ AK87

♣ QJ65

South:

♠ 9873

♥ J753

♦ J42

♣ 32

W

N

E

S

1 ♣ 1NT All Pass

### Board: 240

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+2

Contract: 2 ♥ South

North:

♠ AT

♥ AJ6

♦ QJ54

♣ JT97

South:

♠ 32

♥ KQ5432

♦ 76

♣ A63

W

N

E

S

1 ♦ 1NT 2 ♥

All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 241**      ♠ A9      RHO is dealer. You bid second.  
 Dealer: West      ♥ Q763      West (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AQ7  
 HCP: 17      ♣ AJ73

---

**Board: 242**      ♠ JT8      LHO is dealer.  
 Dealer: East      ♥ 642      East (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ AQT8  
 HCP: 7      ♣ 642

---

**Board: 243**      ♠ K763      RHO is dealer. You bid second.  
 Dealer: West      ♥ K542      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ A64  
 HCP: 15      ♣ KQ

---

**Board: 244**      ♠ KJ94      Partner is dealer.  
 Dealer: South      ♥ T7      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ T643  
 HCP: 5      ♣ J42

---

**Board: 245**      ♠ AQ3      RHO is dealer. You bid second.  
 Dealer: West      ♥ T973      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AK  
 HCP: 16      ♣ QJ75

## Both hands (Answers Page)

### Board: 241

	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJ72	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ Q763	♥ JT54	Pass	2 ♥	Pass	3 ♥
North HCP: 17	♦ AQ7	♦ 9	Pass	4 ♥	All Pass	
South HCP: 7	♣ AJ73	♣ KT92				
Contract: 4 ♥ North						1. Stayman

### Board: 242

	North:	South:	W	N	E	S
Dealer: East	♠ JT8	♠ A53			1 ♥	1NT
Vul: E-W	♥ 642	♥ KQ97	Pass	2NT	All Pass	
North HCP: 7	♦ AQT8	♦ KJ				
South HCP: 15	♣ 642	♣ Q973				
Contract: 2NT North						

### Board: 243

	North:	South:	W	N	E	S
Dealer: West	♠ K763	♠ Q95	1 ♦	1NT	All Pass	
Vul: N-S	♥ K542	♥ Q9				
North HCP: 15	♦ A64	♦ T92				
South HCP: 4+1	♣ KQ	♣ T8732				
Contract: 1NT North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ KJ94	♠ QT653				1 ♠
Vul: Both	♥ T7	♥ AK3	1NT	2 ♠	All Pass	
North HCP: 5	♦ T643	♦ K2				
South HCP: 14+1	♣ J42	♣ Q97				
Contract: 2 ♠ North						

### Board: 245

	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ 852	1 ♣	1NT	All Pass	
Vul: E-W	♥ T973	♥ Q654				
North HCP: 16	♦ AK	♦ J952				
South HCP: 3	♣ QJ75	♣ 86				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 241**      ♠ QJ72      LHO is dealer.  
 Dealer: West      ♥ JT54      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 9  
 HCP: 7      ♣ KT92

---

**Board: 242**      ♠ A53      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ97      East (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ KJ  
 HCP: 15      ♣ Q973

---

**Board: 243**      ♠ Q95      LHO is dealer.  
 Dealer: West      ♥ Q9      West (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ T92  
 HCP: 4+1      ♣ T8732

---

**Board: 244**      ♠ QT653      You are dealer.  
 Dealer: South      ♥ AK3      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ K2  
 HCP: 14+1      ♣ Q97

---

**Board: 245**      ♠ 852      LHO is dealer.  
 Dealer: West      ♥ Q654      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ J952  
 HCP: 3      ♣ 86

## Both hands (Answers Page)

### Board: 241

	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJ72	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ Q763	♥ JT54	Pass	2 ♥	Pass	3 ♥
North HCP: 17	♦ AQ7	♦ 9	Pass	4 ♥	All Pass	
South HCP: 7	♣ AJ73	♣ KT92				
Contract: 4 ♥ North						1. Stayman

### Board: 242

	North:	South:	W	N	E	S
Dealer: East	♠ JT8	♠ A53			1 ♥	1NT
Vul: E-W	♥ 642	♥ KQ97	Pass	2NT	All Pass	
North HCP: 7	♦ AQT8	♦ KJ				
South HCP: 15	♣ 642	♣ Q973				
Contract: 2NT North						

### Board: 243

	North:	South:	W	N	E	S
Dealer: West	♠ K763	♠ Q95	1 ♦	1NT	All Pass	
Vul: N-S	♥ K542	♥ Q9				
North HCP: 15	♦ A64	♦ T92				
South HCP: 4+1	♣ KQ	♣ T8732				
Contract: 1NT North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ KJ94	♠ QT653				1 ♠
Vul: Both	♥ T7	♥ AK3	1NT	2 ♠	All Pass	
North HCP: 5	♦ T643	♦ K2				
South HCP: 14+1	♣ J42	♣ Q97				
Contract: 2 ♠ North						

### Board: 245

	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ 852	1 ♣	1NT	All Pass	
Vul: E-W	♥ T973	♥ Q654				
North HCP: 16	♦ AK	♦ J952				
South HCP: 3	♣ QJ75	♣ 86				
Contract: 1NT North						

## North hands

## Opps\_Overcall\_1NT

**Board: 246**      ♠ 953      LHO is dealer.  
Dealer: East      ♥ KQ84      East (LHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ KQT3  
HCP: 13      ♣ K7

---

**Board: 247**      ♠ T3      LHO is dealer.  
Dealer: East      ♥ KQJT      East (LHO) opens 1 ♦ if possible.  
Vul: Both      ♦ J85  
HCP: 9      ♣ QT52

---

**Board: 248**      ♠ AJ6      LHO is dealer.  
Dealer: East      ♥ T8432      East (LHO) opens 1 ♦ if possible.  
Vul: None      ♦ 984  
HCP: 9+1      ♣ A7

---

**Board: 249**      ♠ 862      LHO is dealer.  
Dealer: East      ♥ KQT984      East (LHO) opens 1 ♦ if possible.  
Vul: N-S      ♦ 87      East (LHO) bids 2 ♠ if possible.  
HCP: 5+2      ♣ 84

---

**Board: 250**      ♠ A9763      You are dealer.  
Dealer: North      ♥ KJ3      East (LHO) bids 1NT if possible.  
Vul: Both      ♦ 8  
HCP: 13+1      ♣ KQ54

## Both hands (Answers Page)

### Board: 246

Dealer: East

Vul: N-S

North HCP: 13

South HCP: 15

Contract: 3NT North

North:

♠ 953

♥ KQ84

♦ KQT3

♣ K7

South:

♠ AJ8

♥ T95

♦ AJ97

♣ AJ8

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 247

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♣ North

North:

♠ T3

♥ KQJT

♦ J85

♣ QT52

South:

♠ A62

♥ A87

♦ AK92

♣ 984

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

### Board: 248

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ AJ6

♥ T8432

♦ 984

♣ A7

South:

♠ Q95

♥ AQ5

♦ KQT6

♣ Q54

W	N	E	S
		1 ♦	1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	3NT	Pass	4 ♥
------	-----	------	-----

All Pass

### Board: 249

Dealer: East

Vul: N-S

North HCP: 5+2

South HCP: 17+1

Contract: 3 ♥ North

North:

♠ 862

♥ KQT984

♦ 87

♣ 84

South:

♠ KQ3

♥ A2

♦ KJ5

♣ A6532

W	N	E	S
		1 ♦	1NT

Pass	2 ♦	2 ♠	Pass
------	-----	-----	------

Pass	3 ♥	All Pass	
------	-----	----------	--

### Board: 250

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ A9763

♥ KJ3

♦ 8

♣ KQ54

South:

♠ T

♥ AT984

♦ KQ5

♣ T983

W	N	E	S
	1 ♠	1NT	2 ♥

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 246**      ♠ AJ8      RHO is dealer. You bid second.  
 Dealer: East      ♥ T95      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AJ97  
 HCP: 15      ♣ AJ8

---

**Board: 247**      ♠ A62      RHO is dealer. You bid second.  
 Dealer: East      ♥ A87      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AK92  
 HCP: 15      ♣ 984

---

**Board: 248**      ♠ Q95      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ5      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ KQT6  
 HCP: 15      ♣ Q54

---

**Board: 249**      ♠ KQ3      RHO is dealer. You bid second.  
 Dealer: East      ♥ A2      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ KJ5      East (RHO) bids 2 ♠ if possible.  
 HCP: 17+1      ♣ A6532

---

**Board: 250**      ♠ T      Partner is dealer.  
 Dealer: North      ♥ AT984      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ KQ5  
 HCP: 9+1      ♣ T983

## Both hands (Answers Page)

### Board: 246

Dealer: East

Vul: N-S

North HCP: 13

South HCP: 15

Contract: 3NT North

North:

♠ 953

♥ KQ84

♦ KQT3

♣ K7

South:

♠ AJ8

♥ T95

♦ AJ97

♣ AJ8

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 247

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♣ North

North:

♠ T3

♥ KQJT

♦ J85

♣ QT52

South:

♠ A62

♥ A87

♦ AK92

♣ 984

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

### Board: 248

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ AJ6

♥ T8432

♦ 984

♣ A7

South:

♠ Q95

♥ AQ5

♦ KQT6

♣ Q54

W	N	E	S
		1 ♦	1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	3NT	Pass	4 ♥
------	-----	------	-----

All Pass

### Board: 249

Dealer: East

Vul: N-S

North HCP: 5+2

South HCP: 17+1

Contract: 3 ♥ North

North:

♠ 862

♥ KQT984

♦ 87

♣ 84

South:

♠ KQ3

♥ A2

♦ KJ5

♣ A6532

W	N	E	S
		1 ♦	1NT

Pass	2 ♦	2 ♠	Pass
------	-----	-----	------

Pass	3 ♥	All Pass	
------	-----	----------	--

### Board: 250

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ A9763

♥ KJ3

♦ 8

♣ KQ54

South:

♠ T

♥ AT984

♦ KQ5

♣ T983

W	N	E	S
	1 ♠	1NT	2 ♥

All Pass



## North hands

## Opps\_Overcall\_1NT

**Board: 251**      ♠ 9763      RHO is dealer. You bid second.  
Dealer: West      ♥ K74      West (RHO) opens 1 ♥ if possible.  
Vul: None      ♦ AJ5  
HCP: 15      ♣ AKT

---

**Board: 252**      ♠ T7      LHO is dealer.  
Dealer: East      ♥ Q9872      East (LHO) opens 1 ♠ if possible.  
Vul: E-W      ♦ 87      West (RHO) bids 2 ♠ if possible.  
HCP: 2+1      ♣ 9872

---

**Board: 253**      ♠ 432      RHO is dealer. You bid second.  
Dealer: West      ♥ K53      West (RHO) opens 1 ♦ if possible.  
Vul: Both      ♦ AK6  
HCP: 16      ♣ KQJ7

---

**Board: 254**      ♠ T653      LHO is dealer.  
Dealer: East      ♥ 973      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ K54      West (RHO) Doubles 1NT if possible.  
HCP: 3      ♣ T86

---

**Board: 255**      ♠ A96      RHO is dealer. You bid second.  
Dealer: West      ♥ KQ7      West (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ KT72  
HCP: 16      ♣ A97

## Both hands (Answers Page)

### Board: 251

	North:	South:	W	N	E	S
Dealer: West	♠ 9763	♠ QT5	1 ♥	1NT	All Pass	
Vul: None	♥ K74	♥ 852				
North HCP: 15	♦ AJ5	♦ QT2				
South HCP: 5	♣ AKT	♣ J985				
Contract: 1NT North						

### Board: 252

	North:	South:	W	N	E	S
Dealer: East	♠ T7	♠ A84			1 ♠	1NT
Vul: E-W	♥ Q9872	♥ A3	2 ♠	Pass	Pass	3 ♦
North HCP: 2+1	♦ 87	♦ K9432	All Pass			
South HCP: 15+1	♣ 9872	♣ A64				
Contract: 3 ♦ South						

### Board: 253

	North:	South:	W	N	E	S
Dealer: West	♠ 432	♠ J976	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ K53	♥ 84	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AK6	♦ QJ3	All Pass			
South HCP: 8	♣ KQJ7	♣ AT32				
Contract: 2NT South						

1. Stayman

### Board: 254

	North:	South:	W	N	E	S
Dealer: East	♠ T653	♠ AJ84			1 ♣	1NT
Vul: None	♥ 973	♥ AJ8	X	All Pass		
North HCP: 3	♦ K54	♦ JT8				
South HCP: 15	♣ T86	♣ A52				
Contract: 1NTX South						

### Board: 255

	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ T5	1 ♣	1NT	Pass	2 ♦
Vul: N-S	♥ KQ7	♥ 86532	Pass	2 ♥	All Pass	
North HCP: 16	♦ KT72	♦ Q85				
South HCP: 3+1	♣ A97	♣ J62				
Contract: 2 ♥ North						

## South hands

## Opps\_Overcall\_1NT

**Board: 251**      ♠ QT5      LHO is dealer.  
 Dealer: West      ♥ 852      West (LHO) opens 1 ♥ if possible.  
 Vul: None      ♦ QT2  
 HCP: 5      ♣ J985

---

**Board: 252**      ♠ A84      RHO is dealer. You bid second.  
 Dealer: East      ♥ A3      East (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ K9432      West (LHO) bids 2 ♠ if possible.  
 HCP: 15+1      ♣ A64

---

**Board: 253**      ♠ J976      LHO is dealer.  
 Dealer: West      ♥ 84      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ QJ3  
 HCP: 8      ♣ AT32

---

**Board: 254**      ♠ AJ84      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ8      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ JT8      West (LHO) Doubles 1NT if possible.  
 HCP: 15      ♣ A52

---

**Board: 255**      ♠ T5      LHO is dealer.  
 Dealer: West      ♥ 86532      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ Q85  
 HCP: 3+1      ♣ J62

## Both hands (Answers Page)

### Board: 251

	North:	South:	W	N	E	S
Dealer: West	♠ 9763	♠ QT5	1 ♥	1NT	All Pass	
Vul: None	♥ K74	♥ 852				
North HCP: 15	♦ AJ5	♦ QT2				
South HCP: 5	♣ AKT	♣ J985				
Contract: 1NT North						

### Board: 252

	North:	South:	W	N	E	S
Dealer: East	♠ T7	♠ A84			1 ♠	1NT
Vul: E-W	♥ Q9872	♥ A3	2 ♠	Pass	Pass	3 ♦
North HCP: 2+1	♦ 87	♦ K9432	All Pass			
South HCP: 15+1	♣ 9872	♣ A64				
Contract: 3 ♦ South						

### Board: 253

	North:	South:	W	N	E	S
Dealer: West	♠ 432	♠ J976	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ K53	♥ 84	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AK6	♦ QJ3	All Pass			
South HCP: 8	♣ KQJ7	♣ AT32				
Contract: 2NT South						

1. Stayman

### Board: 254

	North:	South:	W	N	E	S
Dealer: East	♠ T653	♠ AJ84			1 ♣	1NT
Vul: None	♥ 973	♥ AJ8	X	All Pass		
North HCP: 3	♦ K54	♦ JT8				
South HCP: 15	♣ T86	♣ A52				
Contract: 1NTX South						

### Board: 255

	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ T5	1 ♣	1NT	Pass	2 ♦
Vul: N-S	♥ KQ7	♥ 86532	Pass	2 ♥	All Pass	
North HCP: 16	♦ KT72	♦ Q85				
South HCP: 3+1	♣ A97	♣ J62				
Contract: 2 ♥ North						

## North hands

## Opps\_Overcall\_1NT

**Board: 256**      ♠ AJT54      LHO is dealer.  
Dealer: East      ♥ AJ8      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ 962  
HCP: 10+1      ♣ T9

---

**Board: 257**      ♠ QJ42      You are dealer.  
Dealer: North      ♥ KJ52      East (LHO) bids 1NT if possible.  
Vul: N-S      ♦ K  
HCP: 15      ♣ KQ53

---

**Board: 258**      ♠ 72      LHO is dealer.  
Dealer: East      ♥ J763      East (LHO) opens 1 ♦ if possible.  
Vul: N-S      ♦ K9543  
HCP: 4+1      ♣ T8

---

**Board: 259**      ♠ QT932      Partner is dealer.  
Dealer: South      ♥ T7      West (RHO) bids 1NT if possible.  
Vul: Both      ♦ 54  
HCP: 7+1      ♣ KQ72

---

**Board: 260**      ♠ J73      LHO is dealer.  
Dealer: East      ♥ J65      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ 873  
HCP: 5      ♣ QJT5

## Both hands (Answers Page)

### Board: 256

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AJT54

♥ AJ8

♦ 962

♣ T9

South:

♠ 983

♥ 73

♦ AKQJ4

♣ KQ3

W	N	E	S
		1 ♣	1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 257

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 2 ♣ South

North:

♠ QJ42

♥ KJ52

♦ K

♣ KQ53

South:

♠ K73

♥ Q76

♦ A3

♣ T7642

W	N	E	S
	1 ♣	1NT	2 ♣
All Pass			

### Board: 258

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 1NT South

North:

♠ 72

♥ J763

♦ K9543

♣ T8

South:

♠ K94

♥ AT84

♦ AQJ

♣ K65

W	N	E	S
		1 ♦	1NT
All Pass			

### Board: 259

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 12

Contract: 2 ♠ North

North:

♠ QT932

♥ T7

♦ 54

♣ KQ72

South:

♠ 6

♥ KJ63

♦ A763

♣ AT54

W	N	E	S
			1 ♦
1NT	2 ♠	All Pass	

### Board: 260

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J73

♥ J65

♦ 873

♣ QJT5

South:

♠ AQT6

♥ T98

♦ K965

♣ AK

W	N	E	S
		1 ♦	1NT
All Pass			

## South hands

## Opps\_Overcall\_1NT

<b>Board: 256</b>	♠ 983	RHO is dealer. You bid second.
Dealer: East	♥ 73	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ AKQJ4	
HCP: 15+1	♣ KQ3	

---

<b>Board: 257</b>	♠ K73	Partner is dealer.
Dealer: North	♥ Q76	East (RHO) bids 1NT if possible.
Vul: N-S	♦ A3	
HCP: 9+1	♣ T7642	

---

<b>Board: 258</b>	♠ K94	RHO is dealer. You bid second.
Dealer: East	♥ AT84	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ AQJ	
HCP: 17	♣ K65	

---

<b>Board: 259</b>	♠ 6	You are dealer.
Dealer: South	♥ KJ63	West (LHO) bids 1NT if possible.
Vul: Both	♦ A763	
HCP: 12	♣ AT54	

---

<b>Board: 260</b>	♠ AQT6	RHO is dealer. You bid second.
Dealer: East	♥ T98	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ K965	
HCP: 16	♣ AK	

## Both hands (Answers Page)

### Board: 256

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AJT54

♥ AJ8

♦ 962

♣ T9

South:

♠ 983

♥ 73

♦ AKQJ4

♣ KQ3

W	N	E	S
		1 ♣	1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 257

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 2 ♣ South

North:

♠ QJ42

♥ KJ52

♦ K

♣ KQ53

South:

♠ K73

♥ Q76

♦ A3

♣ T7642

W	N	E	S
	1 ♣	1NT	2 ♣
All Pass			

### Board: 258

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 1NT South

North:

♠ 72

♥ J763

♦ K9543

♣ T8

South:

♠ K94

♥ AT84

♦ AQJ

♣ K65

W	N	E	S
		1 ♦	1NT
All Pass			

### Board: 259

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 12

Contract: 2 ♠ North

North:

♠ QT932

♥ T7

♦ 54

♣ KQ72

South:

♠ 6

♥ KJ63

♦ A763

♣ AT54

W	N	E	S
			1 ♦
1NT	2 ♠	All Pass	

### Board: 260

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J73

♥ J65

♦ 873

♣ QJT5

South:

♠ AQT6

♥ T98

♦ K965

♣ AK

W	N	E	S
		1 ♦	1NT
All Pass			



## North hands

## Opps\_Overcall\_1NT

<b>Board: 261</b>	♠ KQ2	You are dealer.
Dealer: North	♥ QJT92	East (LHO) bids 1NT if possible.
Vul: E-W	♦ AT4	
HCP: 12+1	♣ 65	
<hr/>		
<b>Board: 262</b>	♠ K982	LHO is dealer.
Dealer: East	♥ AJT765	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 5	
HCP: 8+2	♣ 95	
<hr/>		
<b>Board: 263</b>	♠ J5	RHO is dealer. You bid second.
Dealer: West	♥ KJ87	West (RHO) opens 1♥ if possible.
Vul: None	♦ AJ9	West (RHO) Doubles 4♥ if possible.
HCP: 17	♣ AK96	East (LHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 264</b>	♠ 82	LHO is dealer.
Dealer: East	♥ K9653	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 62	
HCP: 6+1	♣ QJ73	
<hr/>		
<b>Board: 265</b>	♠ KT	RHO is dealer. You bid second.
Dealer: West	♥ AQJ8	West (RHO) opens 1♣ if possible.
Vul: Both	♦ K952	
HCP: 17	♣ A73	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 6

Contract: 2♥ South

North:

♠ KQ2

♥ QJT92

♦ AT4

♣ 65

South:

♠ A764

♥ 863

♦ 832

♣ Q98

W	N	E	S
	1♥	1NT	2♥

All Pass

### Board: 262

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ K982

♥ AJT765

♦ 5

♣ 95

South:

♠ QJ64

♥ KQ8

♦ KT9

♣ A43

W	N	E	S
		1♣	1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 263

Dealer: West

Vul: None

North HCP: 17

South HCP: 3+3

Contract: 4♠X North

North:

♠ J5

♥ KJ87

♦ AJ9

♣ AK96

South:

♠ KT98732

♥ T3

♦ 73

♣ 53

W	N	E	S
1♥	1NT	Pass	4♥ <sup>1</sup>

X 4♠ X All Pass

1. Texas

### Board: 264

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 2♥ South

North:

♠ 82

♥ K9653

♦ 62

♣ QJ73

South:

♠ JT6

♥ AJ

♦ AJ95

♣ A862

W	N	E	S
		1♦	1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 265

Dealer: West

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT South

North:

♠ KT

♥ AQJ8

♦ K952

♣ A73

South:

♠ Q8763

♥ KT6

♦ Q873

♣ K

W	N	E	S
1♣	1NT	Pass	2♥

Pass 2♠ Pass 3NT

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 261</b>	♠ A764	Partner is dealer.
Dealer: North	♥ 863	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 832	
HCP: 6	♣ Q98	
<b>Board: 262</b>	♠ QJ64	RHO is dealer. You bid second.
Dealer: East	♥ KQ8	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KT9	
HCP: 15	♣ A43	
<b>Board: 263</b>	♠ KT98732	LHO is dealer.
Dealer: West	♥ T3	West (LHO) opens 1♥ if possible.
Vul: None	♦ 73	West (LHO) Doubles 4♥ if possible.
HCP: 3+3	♣ 53	East (RHO) Doubles 4♠ if possible.
<b>Board: 264</b>	♠ JT6	RHO is dealer. You bid second.
Dealer: East	♥ AJ	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ95	
HCP: 15	♣ A862	
<b>Board: 265</b>	♠ Q8763	LHO is dealer.
Dealer: West	♥ KT6	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q873	
HCP: 10+1	♣ K	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 6

Contract: 2♥ South

North:

♠ KQ2

♥ QJT92

♦ AT4

♣ 65

South:

♠ A764

♥ 863

♦ 832

♣ Q98

W	N	E	S
	1♥	1NT	2♥

All Pass

### Board: 262

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ K982

♥ AJT765

♦ 5

♣ 95

South:

♠ QJ64

♥ KQ8

♦ KT9

♣ A43

W	N	E	S
		1♣	1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 263

Dealer: West

Vul: None

North HCP: 17

South HCP: 3+3

Contract: 4♠X North

North:

♠ J5

♥ KJ87

♦ AJ9

♣ AK96

South:

♠ KT98732

♥ T3

♦ 73

♣ 53

W	N	E	S
1♥	1NT	Pass	4♥ <sup>1</sup>

X 4♠ X All Pass

1. Texas

### Board: 264

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 2♥ South

North:

♠ 82

♥ K9653

♦ 62

♣ QJ73

South:

♠ JT6

♥ AJ

♦ AJ95

♣ A862

W	N	E	S
		1♦	1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 265

Dealer: West

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT South

North:

♠ KT

♥ AQJ8

♦ K952

♣ A73

South:

♠ Q8763

♥ KT6

♦ Q873

♣ K

W	N	E	S
1♣	1NT	Pass	2♥

Pass 2♠ Pass 3NT

All Pass

## North hands

## Opps\_Overcall\_1NT

**Board: 266**      ♠ T      LHO is dealer.  
Dealer: East      ♥ AK76      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ 87654      East (LHO) Doubles 2 ♣ if possible.  
HCP: 7+1      ♣ T92

---

**Board: 267**      ♠ KQ3      RHO is dealer. You bid second.  
Dealer: West      ♥ K96      West (RHO) opens 1 ♥ if possible.  
Vul: E-W      ♦ KJT65  
HCP: 16+1      ♣ A3

---

**Board: 268**      ♠ 64      Partner is dealer.  
Dealer: South      ♥ J8      West (RHO) bids 1NT if possible.  
Vul: Both      ♦ AK42      East (LHO) bids 2 ♦ if possible.  
HCP: 12+1      ♣ A7542

---

**Board: 269**      ♠ KQT2      RHO is dealer. You bid second.  
Dealer: West      ♥ JT73      West (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ AT  
HCP: 15      ♣ KQ8

---

**Board: 270**      ♠ J9752      LHO is dealer.  
Dealer: East      ♥ 63      East (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ J82      East (LHO) bids 3 ♣ if possible.  
HCP: 3+1      ♣ J62      West (RHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 266

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 3 ♦ North

North:

♠ T

♥ AK76

♦ 87654

♣ T92

South:

♠ K7

♥ J85

♦ AQJ32

♣ KJ4

W	N	E	S
		1 ♣	1 NT

Pass	2 ♣ <sup>1</sup>	X	2 ♦
------	------------------	---	-----

Pass	3 ♦	All Pass	
------	-----	----------	--

1. Stayman

### Board: 267

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 3

Contract: 1 NT North

North:

♠ KQ3

♥ K96

♦ KJT65

♣ A3

South:

♠ JT5

♥ T82

♦ Q973

♣ T65

W	N	E	S
1 ♥	1 NT	All Pass	

### Board: 268

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 3 NT North

North:

♠ 64

♥ J8

♦ AK42

♣ A7542

South:

♠ AJT93

♥ KQ97

♦ T73

♣ Q

W	N	E	S
			1 ♠

1 NT	X	2 ♦	2 NT
------	---	-----	------

Pass	3 NT	All Pass	
------	------	----------	--

### Board: 269

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 4 ♥ South

North:

♠ KQT2

♥ JT73

♦ AT

♣ KQ8

South:

♠ A8

♥ Q862

♦ Q32

♣ T965

W	N	E	S
1 ♣	1 NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

### Board: 270

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3 ♠ X South

North:

♠ J9752

♥ 63

♦ J82

♣ J62

South:

♠ AQ63

♥ KQ2

♦ Q75

♣ AT8

W	N	E	S
		1 ♣	1 NT

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

Pass	Pass	3 ♣	3 ♠
------	------	-----	-----

X	All Pass		
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## South hands

## Opps\_Overcall\_1NT

<b>Board: 266</b>	♠ K7	RHO is dealer. You bid second.
Dealer: East	♥ J85	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ AQJ32	East (RHO) Doubles 2 ♣ if possible.
HCP: 15+1	♣ KJ4	

---

<b>Board: 267</b>	♠ JT5	LHO is dealer.
Dealer: West	♥ T82	West (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ Q973	
HCP: 3	♣ T65	

---

<b>Board: 268</b>	♠ AJT93	You are dealer.
Dealer: South	♥ KQ97	West (LHO) bids 1NT if possible.
Vul: Both	♦ T73	East (RHO) bids 2 ♦ if possible.
HCP: 12+1	♣ Q	

---

<b>Board: 269</b>	♠ A8	LHO is dealer.
Dealer: West	♥ Q862	West (LHO) opens 1 ♣ if possible.
Vul: None	♦ Q32	
HCP: 8	♣ T965	

---

<b>Board: 270</b>	♠ AQ63	RHO is dealer. You bid second.
Dealer: East	♥ KQ2	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ Q75	East (RHO) bids 3 ♣ if possible.
HCP: 17	♣ AT8	West (LHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 266

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 3 ♦ North

North:

♠ T

♥ AK76

♦ 87654

♣ T92

South:

♠ K7

♥ J85

♦ AQJ32

♣ KJ4

W	N	E	S
		1 ♣	1 NT

Pass	2 ♣ <sup>1</sup>	X	2 ♦
------	------------------	---	-----

Pass	3 ♦	All Pass	
------	-----	----------	--

1. Stayman

### Board: 267

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 3

Contract: 1 NT North

North:

♠ KQ3

♥ K96

♦ KJT65

♣ A3

South:

♠ JT5

♥ T82

♦ Q973

♣ T65

W	N	E	S
1 ♥	1 NT	All Pass	

### Board: 268

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 3 NT North

North:

♠ 64

♥ J8

♦ AK42

♣ A7542

South:

♠ AJT93

♥ KQ97

♦ T73

♣ Q

W	N	E	S
			1 ♠

1 NT	X	2 ♦	2 NT
------	---	-----	------

Pass	3 NT	All Pass	
------	------	----------	--

### Board: 269

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 4 ♥ South

North:

♠ KQT2

♥ JT73

♦ AT

♣ KQ8

South:

♠ A8

♥ Q862

♦ Q32

♣ T965

W	N	E	S
1 ♣	1 NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

### Board: 270

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3 ♠ X South

North:

♠ J9752

♥ 63

♦ J82

♣ J62

South:

♠ AQ63

♥ KQ2

♦ Q75

♣ AT8

W	N	E	S
		1 ♣	1 NT

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

Pass	Pass	3 ♣	3 ♠
------	------	-----	-----

X	All Pass		
---	----------	--	--



## North hands

## Opps\_Overcall\_1NT

<b>Board: 271</b>	♠ AK4	RHO is dealer. You bid second.
Dealer: West	♥ T653	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ6	
HCP: 16	♣ A73	
<hr/>		
<b>Board: 272</b>	♠ AQJ9	RHO is dealer. You bid second.
Dealer: West	♥ KJ95	West (RHO) opens 1♣ if possible.
Vul: None	♦ K6	West (RHO) bids 3♣ if possible.
HCP: 17	♣ KT6	
<hr/>		
<b>Board: 273</b>	♠ T8763	LHO is dealer.
Dealer: East	♥ A8	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ T95	West (RHO) bids 2♥ if possible.
HCP: 6+1	♣ QT7	East (LHO) bids 3♥ if possible.
<hr/>		
<b>Board: 274</b>	♠ Q82	LHO is dealer.
Dealer: East	♥ T92	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ J652	
HCP: 6	♣ QJ2	
<hr/>		
<b>Board: 275</b>	♠ QJ843	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1♥ if possible.
Vul: Both	♦ T9	East (LHO) Doubles 2♥ if possible.
HCP: 7+2	♣ AT863	

## Both hands (Answers Page)

### Board: 271

	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ JT82	1 ♦	1NT	All Pass	
Vul: N-S	♥ T653	♥ J7				
North HCP: 16	♦ AJ6	♦ 97542				
South HCP: 5+1	♣ A73	♣ K2				
Contract: 1NT North						

### Board: 272

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ9	♠ KT762	1 ♣	1NT	Pass	2 ♥
Vul: None	♥ KJ95	♥ 764	3 ♣	X	Pass	3 ♠
North HCP: 17	♦ K6	♦ J752	All Pass			
South HCP: 4+1	♣ KT6	♣ 9				
Contract: 3 ♠ South						

### Board: 273

	North:	South:	W	N	E	S
Dealer: East	♠ T8763	♠ AJ9			1 ♦	1NT
Vul: E-W	♥ A8	♥ T2	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 6+1	♦ T95	♦ K72	All Pass			
South HCP: 15+1	♣ QT7	♣ AK843				
Contract: 3 ♠ South						

### Board: 274

	North:	South:	W	N	E	S
Dealer: East	♠ Q82	♠ AK7			1 ♣	1NT
Vul: N-S	♥ T92	♥ Q85	All Pass			
North HCP: 6	♦ J652	♦ AT87				
South HCP: 16	♣ QJ2	♣ K96				
Contract: 1NT South						

### Board: 275

	North:	South:	W	N	E	S
Dealer: East	♠ QJ843	♠ K6			1 ♥	1NT
Vul: Both	♥ 6	♥ AT98	Pass	2 ♥	X	XX
North HCP: 7+2	♦ T9	♦ AJ52	Pass	3 ♣	All Pass	
South HCP: 15	♣ AT863	♣ QJ9				
Contract: 3 ♣ North						

## South hands

## Opps\_Overcall\_1NT

<b>Board: 271</b>	♠ JT82	LHO is dealer.
Dealer: West	♥ J7	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ 97542	
HCP: 5+1	♣ K2	
<b>Board: 272</b>	♠ KT762	LHO is dealer.
Dealer: West	♥ 764	West (LHO) opens 1 ♣ if possible.
Vul: None	♦ J752	West (LHO) bids 3 ♣ if possible.
HCP: 4+1	♣ 9	
<b>Board: 273</b>	♠ AJ9	RHO is dealer. You bid second.
Dealer: East	♥ T2	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ K72	West (LHO) bids 2 ♥ if possible.
HCP: 15+1	♣ AK843	East (RHO) bids 3 ♥ if possible.
<b>Board: 274</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ Q85	East (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ AT87	
HCP: 16	♣ K96	
<b>Board: 275</b>	♠ K6	RHO is dealer. You bid second.
Dealer: East	♥ AT98	East (RHO) opens 1 ♥ if possible.
Vul: Both	♦ AJ52	East (RHO) Doubles 2 ♥ if possible.
HCP: 15	♣ QJ9	

## Both hands (Answers Page)

### Board: 271

	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ JT82	1 ♦	1NT	All Pass	
Vul: N-S	♥ T653	♥ J7				
North HCP: 16	♦ AJ6	♦ 97542				
South HCP: 5+1	♣ A73	♣ K2				
Contract: 1NT North						

### Board: 272

	North:	South:	W	N	E	S
Dealer: West	♠ AQJ9	♠ KT762	1 ♣	1NT	Pass	2 ♥
Vul: None	♥ KJ95	♥ 764	3 ♣	X	Pass	3 ♠
North HCP: 17	♦ K6	♦ J752	All Pass			
South HCP: 4+1	♣ KT6	♣ 9				
Contract: 3 ♠ South						

### Board: 273

	North:	South:	W	N	E	S
Dealer: East	♠ T8763	♠ AJ9			1 ♦	1NT
Vul: E-W	♥ A8	♥ T2	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 6+1	♦ T95	♦ K72	All Pass			
South HCP: 15+1	♣ QT7	♣ AK843				
Contract: 3 ♠ South						

### Board: 274

	North:	South:	W	N	E	S
Dealer: East	♠ Q82	♠ AK7			1 ♣	1NT
Vul: N-S	♥ T92	♥ Q85	All Pass			
North HCP: 6	♦ J652	♦ AT87				
South HCP: 16	♣ QJ2	♣ K96				
Contract: 1NT South						

### Board: 275

	North:	South:	W	N	E	S
Dealer: East	♠ QJ843	♠ K6			1 ♥	1NT
Vul: Both	♥ 6	♥ AT98	Pass	2 ♥	X	XX
North HCP: 7+2	♦ T9	♦ AJ52	Pass	3 ♣	All Pass	
South HCP: 15	♣ AT863	♣ QJ9				
Contract: 3 ♣ North						

# North hands

# Opps\_Overcall\_1NT

**Board: 276**      ♠ T876      LHO is dealer.  
 Dealer: East      ♥ T5      East (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ KT2  
 HCP: 7      ♣ A543

---

**Board: 277**      ♠ Q743      LHO is dealer.  
 Dealer: East      ♥ 943      East (LHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ -  
 HCP: 7+2      ♣ KQT542

---

**Board: 278**      ♠ J87      LHO is dealer.  
 Dealer: East      ♥ AJ54      East (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 95432      West (RHO) bids 3 ♣ if possible.  
 HCP: 6+1      ♣ 3

---

**Board: 279**      ♠ K964      RHO is dealer. You bid second.  
 Dealer: West      ♥ Q98      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ AK92  
 HCP: 15      ♣ K7

---

**Board: 280**      ♠ QJT7      Partner is dealer.  
 Dealer: South      ♥ 742      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ Q53  
 HCP: 9      ♣ A32

## Both hands (Answers Page)

### Board: 276

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 2 ♠ South

North:

♠ T876

♥ T5

♦ KT2

♣ A543

South:

♠ KJ32

♥ AK83

♦ J43

♣ K7

W	N	E	S
		1 ♥	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

All Pass

1. Stayman

### Board: 277

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 15+1

Contract: 3 ♣ North

North:

♠ Q743

♥ 943

♦ -

♣ KQT542

South:

♠ KJ9

♥ A62

♦ Q8654

♣ AJ

W	N	E	S
		1 ♥	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

### Board: 278

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 3 ♦ South

North:

♠ J87

♥ AJ54

♦ 95432

♣ 3

South:

♠ AQT

♥ K82

♦ KT86

♣ A75

W	N	E	S
		1 ♣	1NT

3 ♣	X	Pass	3 ♦
-----	---	------	-----

All Pass

### Board: 279

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 2

Contract: 1NT North

North:

♠ K964

♥ Q98

♦ AK92

♣ K7

South:

♠ T82

♥ T654

♦ 875

♣ Q84

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 280

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ QJT7

♥ 742

♦ Q53

♣ A32

South:

♠ 843

♥ AJ863

♦ AK42

♣ 5

W	N	E	S
			1 ♥

1NT	2 ♥	All Pass	
-----	-----	----------	--

## South hands

## Opps\_Overcall\_1NT

**Board: 276**      ♠ KJ32      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK83      East (RHO) opens 1♥ if possible.  
 Vul: E-W      ♦ J43  
 HCP: 15      ♣ K7

---

**Board: 277**      ♠ KJ9      RHO is dealer. You bid second.  
 Dealer: East      ♥ A62      East (RHO) opens 1♥ if possible.  
 Vul: N-S      ♦ Q8654  
 HCP: 15+1      ♣ AJ

---

**Board: 278**      ♠ AQT      RHO is dealer. You bid second.  
 Dealer: East      ♥ K82      East (RHO) opens 1♣ if possible.  
 Vul: Both      ♦ KT86      West (LHO) bids 3♣ if possible.  
 HCP: 16      ♣ A75

---

**Board: 279**      ♠ T82      LHO is dealer.  
 Dealer: West      ♥ T654      West (LHO) opens 1♦ if possible.  
 Vul: N-S      ♦ 875  
 HCP: 2      ♣ Q84

---

**Board: 280**      ♠ 843      You are dealer.  
 Dealer: South      ♥ AJ863      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AK42  
 HCP: 12+1      ♣ 5

## Both hands (Answers Page)

### Board: 276

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 2 ♠ South

North:

♠ T876

♥ T5

♦ KT2

♣ A543

South:

♠ KJ32

♥ AK83

♦ J43

♣ K7

W	N	E	S
		1 ♥	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

All Pass

1. Stayman

### Board: 277

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 15+1

Contract: 3 ♣ North

North:

♠ Q743

♥ 943

♦ -

♣ KQT542

South:

♠ KJ9

♥ A62

♦ Q8654

♣ AJ

W	N	E	S
		1 ♥	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

### Board: 278

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 3 ♦ South

North:

♠ J87

♥ AJ54

♦ 95432

♣ 3

South:

♠ AQT

♥ K82

♦ KT86

♣ A75

W	N	E	S
		1 ♣	1NT

3 ♣	X	Pass	3 ♦
-----	---	------	-----

All Pass

### Board: 279

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 2

Contract: 1NT North

North:

♠ K964

♥ Q98

♦ AK92

♣ K7

South:

♠ T82

♥ T654

♦ 875

♣ Q84

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 280

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ QJT7

♥ 742

♦ Q53

♣ A32

South:

♠ 843

♥ AJ863

♦ AK42

♣ 5

W	N	E	S
			1 ♥

1NT	2 ♥	All Pass	
-----	-----	----------	--



# North hands

# Opps\_Overcall\_1NT

**Board: 281**      ♠ T4      RHO is dealer. You bid second.  
 Dealer: West      ♥ AQ5      West (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AKQ3  
 HCP: 15      ♣ 8642

---

**Board: 282**      ♠ AQ93      RHO is dealer. You bid second.  
 Dealer: West      ♥ K9      West (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ A853      West (RHO) bids 2 ♠ if possible.  
 HCP: 17      ♣ A65

---

**Board: 283**      ♠ AJ      RHO is dealer. You bid second.  
 Dealer: West      ♥ AJT8      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ Q654  
 HCP: 16      ♣ KJ8

---

**Board: 284**      ♠ T652      LHO is dealer.  
 Dealer: East      ♥ AQ      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ A9654  
 HCP: 10+1      ♣ 32

---

**Board: 285**      ♠ 92      RHO is dealer. You bid second.  
 Dealer: West      ♥ A72      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AKQT4      East (LHO) bids 2 ♣ if possible.  
 HCP: 16+1      ♣ K75

## Both hands (Answers Page)

### Board: 281

Dealer: West

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ T4

♥ AQ5

♦ AKQ3

♣ 8642

South:

♠ Q72

♥ KT4

♦ J752

♣ AJT

W N E S

1♦ 1NT Pass 3NT

All Pass

### Board: 282

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 5+1

Contract: 3♣ South

North:

♠ AQ93

♥ K9

♦ A853

♣ A65

South:

♠ 2

♥ T872

♦ KT4

♣ QT942

W N E S

1♠ 1NT Pass Pass

2♠ Pass Pass 3♣

All Pass

### Board: 283

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ AJ

♥ AJT8

♦ Q654

♣ KJ8

South:

♠ 9

♥ Q942

♦ A9832

♣ T43

W N E S

1♣ 1NT All Pass

### Board: 284

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♠ South

North:

♠ T652

♥ AQ

♦ A9654

♣ 32

South:

♠ QJ84

♥ 53

♦ KQJ7

♣ AQ7

W N E S

Pass Pass 1♦ 1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♦<sup>2</sup> Pass 4♠

All Pass

1. Stayman

2. limit raise or better in !S

### Board: 285

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 4

Contract: 2♦ North

North:

♠ 92

♥ A72

♦ AKQT4

♣ K75

South:

♠ KT73

♥ J84

♦ 765

♣ 842

W N E S

1♣ 1NT 2♣ Pass

Pass 2♦ All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 281**      ♠ Q72      LHO is dealer.  
 Dealer: West      ♥ KT4      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ J752  
 HCP: 11      ♣ AJT

---

**Board: 282**      ♠ 2      LHO is dealer.  
 Dealer: West      ♥ T872      West (LHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ KT4      West (LHO) bids 2 ♠ if possible.  
 HCP: 5+1      ♣ QT942

---

**Board: 283**      ♠ 9      LHO is dealer.  
 Dealer: West      ♥ Q942      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ A9832  
 HCP: 6+1      ♣ T43

---

**Board: 284**      ♠ QJ84      RHO is dealer. You bid second.  
 Dealer: East      ♥ 53      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ KQJ7  
 HCP: 15      ♣ AQ7

---

**Board: 285**      ♠ KT73      LHO is dealer.  
 Dealer: West      ♥ J84      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ 765      East (RHO) bids 2 ♣ if possible.  
 HCP: 4      ♣ 842

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ Q72	1 ♦	1NT	Pass	3NT
Vul: None	♥ AQ5	♥ KT4	All Pass			
North HCP: 15	♦ AKQ3	♦ J752				
South HCP: 11	♣ 8642	♣ AJT				
Contract: 3NT South						

### Board: 282

	North:	South:	W	N	E	S
Dealer: West	♠ AQ93	♠ 2	1 ♠	1NT	Pass	Pass
Vul: E-W	♥ K9	♥ T872	2 ♠	Pass	Pass	3 ♣
North HCP: 17	♦ A853	♦ KT4	All Pass			
South HCP: 5+1	♣ A65	♣ QT942				
Contract: 3 ♣ South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ 9	1 ♣	1NT	All Pass	
Vul: Both	♥ AJT8	♥ Q942				
North HCP: 16	♦ Q654	♦ A9832				
South HCP: 6+1	♣ KJ8	♣ T43				
Contract: 1NT North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: East	♠ T652	♠ QJ84			1 ♦	1NT
Vul: None	♥ AQ	♥ 53	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
North HCP: 10+1	♦ A9654	♦ KQJ7	Pass	3 ♦ <sup>2</sup>	Pass	4 ♠
South HCP: 15	♣ 32	♣ AQ7	All Pass			
Contract: 4 ♠ South						

1. Stayman

2. limit raise or better in !S

### Board: 285

	North:	South:	W	N	E	S
Dealer: West	♠ 92	♠ KT73	1 ♣	1NT	2 ♣	Pass
Vul: E-W	♥ A72	♥ J84	Pass	2 ♦	All Pass	
North HCP: 16+1	♦ AKQT4	♦ 765				
South HCP: 4	♣ K75	♣ 842				
Contract: 2 ♦ North						

# North hands

# Opps\_Overcall\_1NT

<b>Board: 286</b>	♠ KQ63	You are dealer.
Dealer: North	♥ J9653	East (LHO) bids 1NT if possible.
Vul: E-W	♦ K2	
HCP: 12+1	♣ K2	
<b>Board: 287</b>	♠ Q76	RHO is dealer. You bid second.
Dealer: West	♥ Q7	West (RHO) opens 1♣ if possible.
Vul: None	♦ AKT93	East (LHO) bids 2♥ if possible.
HCP: 17+1	♣ AQ3	East (LHO) Doubles 3♦ if possible.
<b>Board: 288</b>	♠ 54	LHO is dealer.
Dealer: East	♥ KQ64	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ T62	
HCP: 8	♣ K843	
<b>Board: 289</b>	♠ 863	RHO is dealer. You bid second.
Dealer: West	♥ KJ	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KQ5	
HCP: 15+1	♣ AQ732	
<b>Board: 290</b>	♠ AJ94	LHO is dealer.
Dealer: East	♥ T85	East (LHO) opens 1♥ if possible.
Vul: Both	♦ QT7	East (LHO) bids 2♥ if possible.
HCP: 8	♣ J87	

## Both hands (Answers Page)

### Board: 286

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 7+3

Contract: 2NT South

North:

♠ KQ63

♥ J9653

♦ K2

♣ K2

South:

♠ -

♥ AT

♦ Q97653

♣ J9843

W N E S

1 ♥ 1NT 2NT<sup>1</sup>

All Pass

1. Unusual 2NT

### Board: 287

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 1

Contract: 3 ♦ X North

North:

♠ Q76

♥ Q7

♦ AKT93

♣ AQ3

South:

♠ JT43

♥ T54

♦ 82

♣ 9652

W N E S

1 ♣ 1NT 2 ♥ Pass

Pass 3 ♦ X All Pass

### Board: 288

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 2NT North

North:

♠ 54

♥ KQ64

♦ T62

♣ K843

South:

♠ J86

♥ A93

♦ AKQ

♣ QJ72

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 289

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 3NT South

North:

♠ 863

♥ KJ

♦ KQ5

♣ AQ732

South:

♠ KJ

♥ 762

♦ 3

♣ KJT8654

W N E S

1 ♦ 1NT Pass 3NT

All Pass

### Board: 290

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT South

North:

♠ AJ94

♥ T85

♦ QT7

♣ J87

South:

♠ K82

♥ AJ2

♦ J54

♣ AKT5

W N E S

1 ♥ 1NT

Pass 2 ♣<sup>1</sup> 2 ♥ 2NT

All Pass

1. Stayman

## South hands

## Opps\_Overcall\_1NT

**Board: 286**      ♠ -      Partner is dealer.  
 Dealer: North      ♥ AT      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ Q97653  
 HCP: 7+3      ♣ J9843

---

**Board: 287**      ♠ JT43      LHO is dealer.  
 Dealer: West      ♥ T54      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ 82      East (RHO) bids 2 ♥ if possible.  
 HCP: 1      ♣ 9652      East (RHO) Doubles 3 ♦ if possible.

---

**Board: 288**      ♠ J86      RHO is dealer. You bid second.  
 Dealer: East      ♥ A93      East (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AKQ  
 HCP: 17      ♣ QJ72

---

**Board: 289**      ♠ KJ      LHO is dealer.  
 Dealer: West      ♥ 762      West (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 3  
 HCP: 8+3      ♣ KJT8654

---

**Board: 290**      ♠ K82      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ2      East (RHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ J54      East (RHO) bids 2 ♥ if possible.  
 HCP: 16      ♣ AKT5

## Both hands (Answers Page)

### Board: 286

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 7+3

Contract: 2NT South

North:

♠ KQ63

♥ J9653

♦ K2

♣ K2

South:

♠ -

♥ AT

♦ Q97653

♣ J9843

W N E S

1 ♥ 1NT 2NT<sup>1</sup>

All Pass

1. Unusual 2NT

### Board: 287

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 1

Contract: 3 ♦ X North

North:

♠ Q76

♥ Q7

♦ AKT93

♣ AQ3

South:

♠ JT43

♥ T54

♦ 82

♣ 9652

W N E S

1 ♣ 1NT 2 ♥ Pass

Pass 3 ♦ X All Pass

### Board: 288

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 2NT North

North:

♠ 54

♥ KQ64

♦ T62

♣ K843

South:

♠ J86

♥ A93

♦ AKQ

♣ QJ72

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 289

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 3NT South

North:

♠ 863

♥ KJ

♦ KQ5

♣ AQ732

South:

♠ KJ

♥ 762

♦ 3

♣ KJT8654

W N E S

1 ♦ 1NT Pass 3NT

All Pass

### Board: 290

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT South

North:

♠ AJ94

♥ T85

♦ QT7

♣ J87

South:

♠ K82

♥ AJ2

♦ J54

♣ AKT5

W N E S

1 ♥ 1NT

Pass 2 ♣<sup>1</sup> 2 ♥ 2NT

All Pass

1. Stayman



## North hands

## Opps\_Overcall\_1NT

**Board: 291**      ♠ AK65      RHO is dealer. You bid second.  
Dealer: West      ♥ 82      West (RHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ AK96      East (LHO) bids 2 ♦ if possible.  
HCP: 15      ♣ JT6

---

**Board: 292**      ♠ JT84      LHO is dealer.  
Dealer: East      ♥ Q9642      East (LHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ T4  
HCP: 3+1      ♣ T7

---

**Board: 293**      ♠ KQ6      RHO is dealer. You bid second.  
Dealer: West      ♥ 64      West (RHO) opens 1 ♣ if possible.  
Vul: Both      ♦ K865  
HCP: 15      ♣ AK52

---

**Board: 294**      ♠ JT42      LHO is dealer.  
Dealer: East      ♥ 8      East (LHO) opens 1 ♦ if possible.  
Vul: None      ♦ Q43  
HCP: 8+1      ♣ KQT72

---

**Board: 295**      ♠ T73      RHO is dealer. You bid second.  
Dealer: West      ♥ AKQ4      West (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ 654  
HCP: 15      ♣ AQT

## Both hands (Answers Page)

### Board: 291

	North:	South:	W	N	E	S
Dealer: West	♠ AK65	♠ 743	1 ♦	1NT	2 ♦	X
Vul: E-W	♥ 82	♥ JT74	Pass	2 ♠	All Pass	
North HCP: 15	♦ AK96	♦ J				
South HCP: 6+1	♣ JT6	♣ A8543				
Contract: 2 ♠ North						

### Board: 292

	North:	South:	W	N	E	S
Dealer: East	♠ JT84	♠ AQ3			1 ♣	1NT
Vul: N-S	♥ Q9642	♥ 85	Pass	2 ♦	Pass	2 ♥
North HCP: 3+1	♦ T4	♦ AK875	All Pass			
South HCP: 16+1	♣ T7	♣ K84				
Contract: 2 ♥ South						

### Board: 293

	North:	South:	W	N	E	S
Dealer: West	♠ KQ6	♠ J75	1 ♣	1NT	All Pass	
Vul: Both	♥ 64	♥ QJ52				
North HCP: 15	♦ K865	♦ 974				
South HCP: 5	♣ AK52	♣ J74				
Contract: 1NT North						

### Board: 294

	North:	South:	W	N	E	S
Dealer: East	♠ JT42	♠ 96			1 ♦	1NT
Vul: None	♥ 8	♥ A643	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 8+1	♦ Q43	♦ AK8	Pass	2NT	All Pass	
South HCP: 15	♣ KQT72	♣ A984				
Contract: 2NT North						

1. Stayman

### Board: 295

	North:	South:	W	N	E	S
Dealer: West	♠ T73	♠ J95	1 ♣	1NT	All Pass	
Vul: N-S	♥ AKQ4	♥ 7653				
North HCP: 15	♦ 654	♦ J83				
South HCP: 2	♣ AQT	♣ 764				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 291**      ♠ 743      LHO is dealer.  
 Dealer: West      ♥ JT74      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ J      East (RHO) bids 2 ♦ if possible.  
 HCP: 6+1      ♣ A8543

---

**Board: 292**      ♠ AQ3      RHO is dealer. You bid second.  
 Dealer: East      ♥ 85      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AK875  
 HCP: 16+1      ♣ K84

---

**Board: 293**      ♠ J75      LHO is dealer.  
 Dealer: West      ♥ QJ52      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 974  
 HCP: 5      ♣ J74

---

**Board: 294**      ♠ 96      RHO is dealer. You bid second.  
 Dealer: East      ♥ A643      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AK8  
 HCP: 15      ♣ A984

---

**Board: 295**      ♠ J95      LHO is dealer.  
 Dealer: West      ♥ 7653      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ J83  
 HCP: 2      ♣ 764

## Both hands (Answers Page)

### Board: 291

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AK65

♥ 82

♦ AK96

♣ JT6

South:

♠ 743

♥ JT74

♦ J

♣ A8543

W N E S

1 ♦ 1NT 2 ♦ X

Pass 2 ♠ All Pass

### Board: 292

Dealer: East

Vul: N-S

North HCP: 3+1

South HCP: 16+1

Contract: 2 ♥ South

North:

♠ JT84

♥ Q9642

♦ T4

♣ T7

South:

♠ AQ3

♥ 85

♦ AK875

♣ K84

W N E S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 293

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ KQ6

♥ 64

♦ K865

♣ AK52

South:

♠ J75

♥ QJ52

♦ 974

♣ J74

W N E S

1 ♣ 1NT All Pass

### Board: 294

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ JT42

♥ 8

♦ Q43

♣ KQT72

South:

♠ 96

♥ A643

♦ AK8

♣ A984

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Stayman

### Board: 295

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 2

Contract: 1NT North

North:

♠ T73

♥ AKQ4

♦ 654

♣ AQT

South:

♠ J95

♥ 7653

♦ J83

♣ 764

W N E S

1 ♣ 1NT All Pass

## North hands

## Opps\_Overcall\_1NT

**Board: 296**      ♠ T76      LHO is dealer.  
 Dealer: East      ♥ Q965      East (LHO) opens 1 ♥ if possible.  
 Vul: None      ♦ J93      East (LHO) Doubles 1NT if possible.  
 HCP: 4      ♣ J84

---

**Board: 297**      ♠ K72      RHO is dealer. You bid second.  
 Dealer: West      ♥ K76      West (RHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ AKQ83  
 HCP: 16+1      ♣ J7

---

**Board: 298**      ♠ Q752      Partner is dealer.  
 Dealer: South      ♥ Q982      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ T2      West (RHO) bids 3 ♣ if possible.  
 HCP: 7      ♣ K32

---

**Board: 299**      ♠ T62      RHO is dealer. You bid second.  
 Dealer: West      ♥ KJ92      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ KJ9  
 HCP: 15      ♣ AQJ

---

**Board: 300**      ♠ T42      LHO is dealer.  
 Dealer: East      ♥ J94      East (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ 8753  
 HCP: 1      ♣ 986

## Both hands (Answers Page)

### Board: 296

Dealer: East

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 2♣ South

North:

♠ T76

♥ Q965

♦ J93

♣ J84

South:

♠ KQ

♥ AT7

♦ K87

♣ KT963

W	N	E	S
		1♥	1NT
Pass	Pass	X	2♣
All Pass			

### Board: 297

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 7

Contract: 1NT North

North:

♠ K72

♥ K76

♦ AKQ83

♣ J7

South:

♠ 843

♥ J3

♦ 7652

♣ AQ84

W	N	E	S
1♠	1NT	All Pass	

### Board: 298

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+1

Contract: 3♠ North

North:

♠ Q752

♥ Q982

♦ T2

♣ K32

South:

♠ JT983

♥ AJ7

♦ AK3

♣ 74

W	N	E	S
			1♠
1NT	2♠	Pass	Pass
3♣	3♠	All Pass	

### Board: 299

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ T62

♥ KJ92

♦ KJ9

♣ AQJ

South:

♠ QJ5

♥ QT85

♦ AT75

♣ T4

W	N	E	S
1♣	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 300

Dealer: East

Vul: N-S

North HCP: 1

South HCP: 17+1

Contract: 1NT South

North:

♠ T42

♥ J94

♦ 8753

♣ 986

South:

♠ 876

♥ K5

♦ AQJ94

♣ AK4

W	N	E	S
		1♣	1NT
All Pass			

## South hands

## Opps\_Overcall\_1NT

<b>Board: 296</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ AT7	East (RHO) opens 1♥ if possible.
Vul: None	♦ K87	East (RHO) Doubles 1NT if possible.
HCP: 15+1	♣ KT963	

---

<b>Board: 297</b>	♠ 843	LHO is dealer.
Dealer: West	♥ J3	West (LHO) opens 1♠ if possible.
Vul: Both	♦ 7652	
HCP: 7	♣ AQ84	

---

<b>Board: 298</b>	♠ JT983	You are dealer.
Dealer: South	♥ AJ7	West (LHO) bids 1NT if possible.
Vul: None	♦ AK3	West (LHO) bids 3♣ if possible.
HCP: 13+1	♣ 74	

---

<b>Board: 299</b>	♠ QJ5	LHO is dealer.
Dealer: West	♥ QT85	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ AT75	
HCP: 9	♣ T4	

---

<b>Board: 300</b>	♠ 876	RHO is dealer. You bid second.
Dealer: East	♥ K5	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQJ94	
HCP: 17+1	♣ AK4	

## Both hands (Answers Page)

### Board: 296

Dealer: East

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 2♣ South

North:

♠ T76

♥ Q965

♦ J93

♣ J84

South:

♠ KQ

♥ AT7

♦ K87

♣ KT963

W	N	E	S
		1♥	1NT
Pass	Pass	X	2♣
All Pass			

### Board: 297

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 7

Contract: 1NT North

North:

♠ K72

♥ K76

♦ AKQ83

♣ J7

South:

♠ 843

♥ J3

♦ 7652

♣ AQ84

W	N	E	S
1♠	1NT	All Pass	

### Board: 298

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+1

Contract: 3♠ North

North:

♠ Q752

♥ Q982

♦ T2

♣ K32

South:

♠ JT983

♥ AJ7

♦ AK3

♣ 74

W	N	E	S
			1♠
1NT	2♠	Pass	Pass
3♣	3♠	All Pass	

### Board: 299

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ T62

♥ KJ92

♦ KJ9

♣ AQJ

South:

♠ QJ5

♥ QT85

♦ AT75

♣ T4

W	N	E	S
1♣	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 300

Dealer: East

Vul: N-S

North HCP: 1

South HCP: 17+1

Contract: 1NT South

North:

♠ T42

♥ J94

♦ 8753

♣ 986

South:

♠ 876

♥ K5

♦ AQJ94

♣ AK4

W	N	E	S
		1♣	1NT
All Pass			



## North hands

## Opps\_Overcall\_1NT

**Board: 301**      ♠ Q6      Partner is dealer.  
Dealer: South      ♥ Q7      West (RHO) bids 1NT if possible.  
Vul: None      ♦ Q5  
HCP: 7+3      ♣ JT96532

---

**Board: 302**      ♠ 82      LHO is dealer.  
Dealer: East      ♥ K4      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ J76  
HCP: 5+2      ♣ JT9852

---

**Board: 303**      ♠ AJ63      RHO is dealer. You bid second.  
Dealer: West      ♥ K94      West (RHO) opens 1 ♠ if possible.  
Vul: N-S      ♦ AK4  
HCP: 16      ♣ J75

---

**Board: 304**      ♠ 86      Partner is dealer.  
Dealer: South      ♥ J75      West (RHO) bids 1NT if possible.  
Vul: Both      ♦ JT97      East (LHO) bids 2 ♦ if possible.  
HCP: 3      ♣ J975      West (RHO) bids 2 ♥ if possible.

---

**Board: 305**      ♠ J3      RHO is dealer. You bid second.  
Dealer: West      ♥ AJ76      West (RHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ A95  
HCP: 16      ♣ AQ42

## Both hands (Answers Page)

### Board: 301

Dealer: South

Vul: None

North HCP: 7+3

South HCP: 12+1

Contract: 3♣ North

North:

♠ Q6

♥ Q7

♦ Q5

♣ JT96532

South:

♠ KJT97

♥ A3

♦ KJ73

♣ 84

W N E S

1NT 3♣ All Pass 1♠

### Board: 302

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 16

Contract: 3♣ South

North:

♠ 82

♥ K4

♦ J76

♣ JT9852

South:

♠ KQ97

♥ QT72

♦ AK8

♣ Q7

W N E S

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup> 1NT

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 303

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ AJ63

♥ K94

♦ AK4

♣ J75

South:

♠ Q5

♥ A7653

♦ QJT6

♣ Q9

W N E S

1♠ 1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

### Board: 304

Dealer: South

Vul: Both

North HCP: 3

South HCP: 18

Contract: 3♣ South

North:

♠ 86

♥ J75

♦ JT97

♣ J975

South:

♠ K53

♥ K6

♦ KQ43

♣ AKT4

W N E S

1NT Pass 2♦ Pass 1♦

2♥ Pass Pass 3♣

All Pass

### Board: 305

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ J3

♥ AJ76

♦ A95

♣ AQ42

South:

♠ 972

♥ T95

♦ Q82

♣ JT75

W N E S

1♦ 1NT All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 301**      ♠ KJT97      You are dealer.  
 Dealer: South      ♥ A3      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ KJ73  
 HCP: 12+1      ♣ 84

---

**Board: 302**      ♠ KQ97      RHO is dealer. You bid second.  
 Dealer: East      ♥ QT72      East (RHO) opens 1♦ if possible.  
 Vul: E-W      ♦ AK8  
 HCP: 16      ♣ Q7

---

**Board: 303**      ♠ Q5      LHO is dealer.  
 Dealer: West      ♥ A7653      West (LHO) opens 1♠ if possible.  
 Vul: N-S      ♦ QJT6  
 HCP: 11+1      ♣ Q9

---

**Board: 304**      ♠ K53      You are dealer.  
 Dealer: South      ♥ K6      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ KQ43      East (RHO) bids 2♦ if possible.  
 HCP: 18      ♣ AKT4      West (LHO) bids 2♥ if possible.

---

**Board: 305**      ♠ 972      LHO is dealer.  
 Dealer: West      ♥ T95      West (LHO) opens 1♦ if possible.  
 Vul: E-W      ♦ Q82  
 HCP: 3      ♣ JT75

## Both hands (Answers Page)

### Board: 301

Dealer: South

Vul: None

North HCP: 7+3

South HCP: 12+1

Contract: 3♣ North

North:

♠ Q6

♥ Q7

♦ Q5

♣ JT96532

South:

♠ KJT97

♥ A3

♦ KJ73

♣ 84

W N E S

1NT 3♣ All Pass 1♠

### Board: 302

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 16

Contract: 3♣ South

North:

♠ 82

♥ K4

♦ J76

♣ JT9852

South:

♠ KQ97

♥ QT72

♦ AK8

♣ Q7

W N E S

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup> 1NT

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 303

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ AJ63

♥ K94

♦ AK4

♣ J75

South:

♠ Q5

♥ A7653

♦ QJT6

♣ Q9

W N E S

1♠ 1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

### Board: 304

Dealer: South

Vul: Both

North HCP: 3

South HCP: 18

Contract: 3♣ South

North:

♠ 86

♥ J75

♦ JT97

♣ J975

South:

♠ K53

♥ K6

♦ KQ43

♣ AKT4

W N E S

1NT Pass 2♦ Pass 1♦

2♥ Pass Pass 3♣

All Pass

### Board: 305

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ J3

♥ AJ76

♦ A95

♣ AQ42

South:

♠ 972

♥ T95

♦ Q82

♣ JT75

W N E S

1♦ 1NT All Pass

# North hands

# Opps\_Overcall\_1NT

**Board: 306**      ♠ AT32      RHO is dealer. You bid second.  
 Dealer: West      ♥ 92      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AKQ9      East (LHO) bids 4 ♣ if possible.  
 HCP: 16      ♣ KT8

**Board: 307**      ♠ K84      RHO is dealer. You bid second.  
 Dealer: West      ♥ A65      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ A62  
 HCP: 17      ♣ AQ53

**Board: 308**      ♠ T2      LHO is dealer.  
 Dealer: East      ♥ 9532      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 95  
 HCP: 3+1      ♣ K6542

**Board: 309**      ♠ J5      RHO is dealer. You bid second.  
 Dealer: West      ♥ AJ3      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AQ43  
 HCP: 17      ♣ KQ53

**Board: 310**      ♠ A62      RHO is dealer. You bid second.  
 Dealer: West      ♥ J54      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ KJ2  
 HCP: 15      ♣ AQ92

## Both hands (Answers Page)

### Board: 306

	North:	South:	W	N	E	S
Dealer: West	♠ AT32	♠ KQJ9865	1 ♣	1NT	4 ♣	4 ♠
Vul: N-S	♥ 92	♥ JT	All Pass			
North HCP: 16	♦ AKQ9	♦ 865				
South HCP: 7+3	♣ KT8	♣ 7				
Contract: 4 ♠ South						

### Board: 307

	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ 97	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ A65	♥ QJ874	Pass	2 ♥	All Pass	
North HCP: 17	♦ A62	♦ KJ97				
South HCP: 8+1	♣ AQ53	♣ J2				
Contract: 2 ♥ North						

### Board: 308

	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ K754			1 ♦	1NT
Vul: None	♥ 9532	♥ Q4	All Pass			
North HCP: 3+1	♦ 95	♦ AJ73				
South HCP: 17	♣ K6542	♣ AQJ				
Contract: 1NT South						

### Board: 309

	North:	South:	W	N	E	S
Dealer: West	♠ J5	♠ 9876	1 ♣	1NT	All Pass	
Vul: N-S	♥ AJ3	♥ 754				
North HCP: 17	♦ AQ43	♦ K72				
South HCP: 3	♣ KQ53	♣ 982				
Contract: 1NT North						

### Board: 310

	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ J974	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ J54	♥ K3	Pass	2 ♦	Pass	3 ♣
North HCP: 15	♦ KJ2	♦ Q95	All Pass			
South HCP: 7	♣ AQ92	♣ JT85				
Contract: 3 ♣ South			1. Stayman			

## South hands

## Opps\_Overcall\_1NT

**Board: 306**      ♠ KQJ9865      LHO is dealer.  
 Dealer: West      ♥ JT      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ 865      East (RHO) bids 4 ♣ if possible.  
 HCP: 7+3      ♣ 7

---

**Board: 307**      ♠ 97      LHO is dealer.  
 Dealer: West      ♥ QJ874      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ KJ97  
 HCP: 8+1      ♣ J2

---

**Board: 308**      ♠ K754      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q4      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AJ73  
 HCP: 17      ♣ AQJ

---

**Board: 309**      ♠ 9876      LHO is dealer.  
 Dealer: West      ♥ 754      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ K72  
 HCP: 3      ♣ 982

---

**Board: 310**      ♠ J974      LHO is dealer.  
 Dealer: West      ♥ K3      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ Q95  
 HCP: 7      ♣ JT85

## Both hands (Answers Page)

### Board: 306

	North:	South:	W	N	E	S
Dealer: West	♠ AT32	♠ KQJ9865	1 ♣	1NT	4 ♣	4 ♠
Vul: N-S	♥ 92	♥ JT	All Pass			
North HCP: 16	♦ AKQ9	♦ 865				
South HCP: 7+3	♣ KT8	♣ 7				
Contract: 4 ♠ South						

### Board: 307

	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ 97	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ A65	♥ QJ874	Pass	2 ♥	All Pass	
North HCP: 17	♦ A62	♦ KJ97				
South HCP: 8+1	♣ AQ53	♣ J2				
Contract: 2 ♥ North						

### Board: 308

	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ K754			1 ♦	1NT
Vul: None	♥ 9532	♥ Q4	All Pass			
North HCP: 3+1	♦ 95	♦ AJ73				
South HCP: 17	♣ K6542	♣ AQJ				
Contract: 1NT South						

### Board: 309

	North:	South:	W	N	E	S
Dealer: West	♠ J5	♠ 9876	1 ♣	1NT	All Pass	
Vul: N-S	♥ AJ3	♥ 754				
North HCP: 17	♦ AQ43	♦ K72				
South HCP: 3	♣ KQ53	♣ 982				
Contract: 1NT North						

### Board: 310

	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ J974	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ J54	♥ K3	Pass	2 ♦	Pass	3 ♣
North HCP: 15	♦ KJ2	♦ Q95	All Pass			
South HCP: 7	♣ AQ92	♣ JT85				
Contract: 3 ♣ South			1. Stayman			



# North hands

# Opps\_Overcall\_1NT

**Board: 311**      ♠ K94      Partner is dealer.  
 Dealer: South      ♥ KQT762      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ 93  
 HCP: 9+2      ♣ J7

---

**Board: 312**      ♠ 9872      LHO is dealer.  
 Dealer: East      ♥ J32      East (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ K83  
 HCP: 5      ♣ J62

---

**Board: 313**      ♠ AT2      RHO is dealer. You bid second.  
 Dealer: West      ♥ K63      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ AJ42  
 HCP: 15      ♣ K74

---

**Board: 314**      ♠ K743      Partner is dealer.  
 Dealer: South      ♥ QJ73      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ 7  
 HCP: 6      ♣ 9875

---

**Board: 315**      ♠ QJ8      RHO is dealer. You bid second.  
 Dealer: West      ♥ AJT5      West (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ A98  
 HCP: 16      ♣ KJ4

## Both hands (Answers Page)

### Board: 311

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 12+1

Contract: 2♥ North

North:

♠ K94

♥ KQT762

♦ 93

♣ J7

South:

♠ A73

♥ 98

♦ KQ8

♣ K9865

W N E S

1NT 2♥ All Pass

### Board: 312

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ 9872

♥ J32

♦ K83

♣ J62

South:

♠ K6

♥ AT94

♦ AQ64

♣ A75

W N E S

1♦ 1NT

All Pass

### Board: 313

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ AT2

♥ K63

♦ AJ42

♣ K74

South:

♠ Q

♥ QT42

♦ KQT63

♣ 865

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 314

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+2

Contract: 3♠ North

North:

♠ K743

♥ QJ73

♦ 7

♣ 9875

South:

♠ AT985

♥ 8

♦ AKT32

♣ K6

W N E S

1NT 3♠ All Pass

### Board: 315

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 2NT South

North:

♠ QJ8

♥ AJT5

♦ A98

♣ KJ4

South:

♠ K54

♥ Q8

♦ KT5

♣ QT965

W N E S

1♠ 1NT Pass 2NT

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 311</b>	♠ A73	You are dealer.
Dealer: South	♥ 98	West (LHO) bids 1NT if possible.
Vul: None	♦ KQ8	
HCP: 12+1	♣ K9865	

---

<b>Board: 312</b>	♠ K6	RHO is dealer. You bid second.
Dealer: East	♥ AT94	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ64	
HCP: 17	♣ A75	

---

<b>Board: 313</b>	♠ Q	LHO is dealer.
Dealer: West	♥ QT42	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KQT63	
HCP: 9+1	♣ 865	

---

<b>Board: 314</b>	♠ AT985	You are dealer.
Dealer: South	♥ 8	West (LHO) bids 1NT if possible.
Vul: None	♦ AKT32	
HCP: 14+2	♣ K6	

---

<b>Board: 315</b>	♠ K54	LHO is dealer.
Dealer: West	♥ Q8	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ KT5	
HCP: 10+1	♣ QT965	

## Both hands (Answers Page)

### Board: 311

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 12+1

Contract: 2♥ North

North:

♠ K94

♥ KQT762

♦ 93

♣ J7

South:

♠ A73

♥ 98

♦ KQ8

♣ K9865

W N E S

1NT 2♥ All Pass

### Board: 312

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ 9872

♥ J32

♦ K83

♣ J62

South:

♠ K6

♥ AT94

♦ AQ64

♣ A75

W N E S

1♦ 1NT

All Pass

### Board: 313

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ AT2

♥ K63

♦ AJ42

♣ K74

South:

♠ Q

♥ QT42

♦ KQT63

♣ 865

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 314

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+2

Contract: 3♠ North

North:

♠ K743

♥ QJ73

♦ 7

♣ 9875

South:

♠ AT985

♥ 8

♦ AKT32

♣ K6

W N E S

1NT 3♠ All Pass

### Board: 315

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 2NT South

North:

♠ QJ8

♥ AJT5

♦ A98

♣ KJ4

South:

♠ K54

♥ Q8

♦ KT5

♣ QT965

W N E S

1♠ 1NT Pass 2NT

All Pass

# North hands

# Opps\_Overcall\_1NT

**Board: 316**      ♠ 7      You are dealer.  
 Dealer: North      ♥ Q5      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ KQJ2      West (RHO) bids 2 ♠ if possible.  
 HCP: 12+2      ♣ AT9874      East (LHO) Doubles 3 ♣ if possible.

**Board: 317**      ♠ 954      Partner is dealer.  
 Dealer: South      ♥ AKQJ7      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ J86  
 HCP: 11+1      ♣ 52

**Board: 318**      ♠ 2      You are dealer.  
 Dealer: North      ♥ AJ4      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ QJ65  
 HCP: 12+1      ♣ A8654

**Board: 319**      ♠ T98      RHO is dealer. You bid second.  
 Dealer: West      ♥ KQ92      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ J8      East (LHO) Doubles 1NT if possible.  
 HCP: 15      ♣ AKQ8

**Board: 320**      ♠ -      You are dealer.  
 Dealer: North      ♥ AJ843      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ A753  
 HCP: 12+1      ♣ QJ43

## Both hands (Answers Page)

### Board: 316

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KJ52		1 ♣	1NT	2 ♥
Vul: E-W	♥ Q5	♥ AJT762	2 ♠	3 ♣	X	XX
North HCP: 12+2	♦ KQJ2	♦ 63	Pass	3 ♥	Pass	4 ♥
South HCP: 11+2	♣ AT9874	♣ Q	All Pass			
Contract: 4 ♥ South						

### Board: 317

	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KQJ				1 ♣
Vul: N-S	♥ AKQJ7	♥ 863	1NT	2 ♥	Pass	3 ♥
North HCP: 11+1	♦ J86	♦ A	Pass	3NT	Pass	4 ♥
South HCP: 13+2	♣ 52	♣ KT9876	All Pass			
Contract: 4 ♥ South						

### Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ A9873		1 ♣	1NT	2 ♠
Vul: E-W	♥ AJ4	♥ 82	All Pass			
North HCP: 12+1	♦ QJ65	♦ A74				
South HCP: 8+1	♣ A8654	♣ T32				
Contract: 2 ♠ South						

### Board: 319

	North:	South:	W	N	E	S
Dealer: West	♠ T98	♠ J752	1 ♣	1NT	X	All Pass
Vul: Both	♥ KQ92	♥ J74				
North HCP: 15	♦ J8	♦ T9532				
South HCP: 2+1	♣ AKQ8	♣ T				
Contract: 1NTX North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ QJT842		1 ♥	1NT	2 ♠
Vul: N-S	♥ AJ843	♥ Q	All Pass			
North HCP: 12+1	♦ A753	♦ 982				
South HCP: 8+2	♣ QJ43	♣ K86				
Contract: 2 ♠ South						

## South hands

## Opps\_Overcall\_1NT

**Board: 316**      ♠ KJ52      Partner is dealer.  
 Dealer: North      ♥ AJT762      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ 63      West (LHO) bids 2♠ if possible.  
 HCP: 11+2      ♣ Q      East (RHO) Doubles 3♣ if possible.

---

**Board: 317**      ♠ KQJ      You are dealer.  
 Dealer: South      ♥ 863      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ A  
 HCP: 13+2      ♣ KT9876

---

**Board: 318**      ♠ A9873      Partner is dealer.  
 Dealer: North      ♥ 82      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ A74  
 HCP: 8+1      ♣ T32

---

**Board: 319**      ♠ J752      LHO is dealer.  
 Dealer: West      ♥ J74      West (LHO) opens 1♣ if possible.  
 Vul: Both      ♦ T9532      East (RHO) Doubles 1NT if possible.  
 HCP: 2+1      ♣ T

---

**Board: 320**      ♠ QJT842      Partner is dealer.  
 Dealer: North      ♥ Q      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ 982  
 HCP: 8+2      ♣ K86

## Both hands (Answers Page)

### Board: 316

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KJ52		1 ♣	1NT	2 ♥
Vul: E-W	♥ Q5	♥ AJT762	2 ♠	3 ♣	X	XX
North HCP: 12+2	♦ KQJ2	♦ 63	Pass	3 ♥	Pass	4 ♥
South HCP: 11+2	♣ AT9874	♣ Q	All Pass			
Contract: 4 ♥ South						

### Board: 317

	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KQJ				1 ♣
Vul: N-S	♥ AKQJ7	♥ 863	1NT	2 ♥	Pass	3 ♥
North HCP: 11+1	♦ J86	♦ A	Pass	3NT	Pass	4 ♥
South HCP: 13+2	♣ 52	♣ KT9876	All Pass			
Contract: 4 ♥ South						

### Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ A9873		1 ♣	1NT	2 ♠
Vul: E-W	♥ AJ4	♥ 82	All Pass			
North HCP: 12+1	♦ QJ65	♦ A74				
South HCP: 8+1	♣ A8654	♣ T32				
Contract: 2 ♠ South						

### Board: 319

	North:	South:	W	N	E	S
Dealer: West	♠ T98	♠ J752	1 ♣	1NT	X	All Pass
Vul: Both	♥ KQ92	♥ J74				
North HCP: 15	♦ J8	♦ T9532				
South HCP: 2+1	♣ AKQ8	♣ T				
Contract: 1NTX North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ QJT842		1 ♥	1NT	2 ♠
Vul: N-S	♥ AJ843	♥ Q	All Pass			
North HCP: 12+1	♦ A753	♦ 982				
South HCP: 8+2	♣ QJ43	♣ K86				
Contract: 2 ♠ South						



## North hands

## Opps\_Overcall\_1NT

**Board: 321**      ♠ AJ4      RHO is dealer. You bid second.  
Dealer: West      ♥ KQ9      West (RHO) opens 1 ♠ if possible.  
Vul: N-S      ♦ AT843  
HCP: 16+1      ♣ Q9

---

**Board: 322**      ♠ K75      Partner is dealer.  
Dealer: South      ♥ 93      West (RHO) bids 1NT if possible.  
Vul: Both      ♦ KT862  
HCP: 8+1      ♣ Q72

---

**Board: 323**      ♠ 764      LHO is dealer.  
Dealer: East      ♥ 652      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ AK9862      West (RHO) bids 3 ♣ if possible.  
HCP: 7+2      ♣ 3

---

**Board: 324**      ♠ Q32      LHO is dealer.  
Dealer: East      ♥ Q3      East (LHO) opens 1 ♠ if possible.  
Vul: Both      ♦ T8752  
HCP: 6+1      ♣ QT4

---

**Board: 325**      ♠ 97      Partner is dealer.  
Dealer: South      ♥ J76542      West (RHO) bids 1NT if possible.  
Vul: None      ♦ J7  
HCP: 8+2      ♣ AQ9

## Both hands (Answers Page)

### Board: 321

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ4

♥ KQ9

♦ AT843

♣ Q9

South:

♠ K7

♥ J84

♦ J92

♣ A7642

W N E S

1 ♠ 1NT Pass 2NT

All Pass

### Board: 322

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ K75

♥ 93

♦ KT862

♣ Q72

South:

♠ J6432

♥ AQJ

♦ -

♣ AT543

W N E S

1NT 2 ♠ All Pass

All Pass

### Board: 323

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 3 ♦ North

North:

♠ 764

♥ 652

♦ AK9862

♣ 3

South:

♠ AQ95

♥ QJ7

♦ QT3

♣ A42

W N E S

3 ♣ 3 ♦ 1 ♣ 1NT

All Pass

### Board: 324

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ Q32

♥ Q3

♦ T8752

♣ QT4

South:

♠ A74

♥ T85

♦ AKJ

♣ A985

W N E S

1 ♠ 1NT

All Pass

### Board: 325

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 12

Contract: 2 ♥ North

North:

♠ 97

♥ J76542

♦ J7

♣ AQ9

South:

♠ KQJ5

♥ T8

♦ AQ5

♣ 6542

W N E S

1NT 2 ♥ All Pass

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 321**      ♠ K7      LHO is dealer.  
 Dealer: West      ♥ J84      West (LHO) opens 1 ♠ if possible.  
 Vul: N-S      ♦ J92  
 HCP: 9+1      ♣ A7642

---

**Board: 322**      ♠ J6432      You are dealer.  
 Dealer: South      ♥ AQJ      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ -  
 HCP: 12+2      ♣ AT543

---

**Board: 323**      ♠ AQ95      RHO is dealer. You bid second.  
 Dealer: East      ♥ QJ7      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ QT3      West (LHO) bids 3 ♣ if possible.  
 HCP: 15      ♣ A42

---

**Board: 324**      ♠ A74      RHO is dealer. You bid second.  
 Dealer: East      ♥ T85      East (RHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ AKJ  
 HCP: 16      ♣ A985

---

**Board: 325**      ♠ KQJ5      You are dealer.  
 Dealer: South      ♥ T8      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ AQ5  
 HCP: 12      ♣ 6542

## Both hands (Answers Page)

### Board: 321

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ4

♥ KQ9

♦ AT843

♣ Q9

South:

♠ K7

♥ J84

♦ J92

♣ A7642

W	N	E	S
1 ♠	1NT	Pass	2NT
All Pass			

### Board: 322

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ K75

♥ 93

♦ KT862

♣ Q72

South:

♠ J6432

♥ AQJ

♦ -

♣ AT543

W	N	E	S
			1 ♠
1NT	2 ♠	All Pass	

### Board: 323

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 3 ♦ North

North:

♠ 764

♥ 652

♦ AK9862

♣ 3

South:

♠ AQ95

♥ QJ7

♦ QT3

♣ A42

W	N	E	S
		1 ♣	1NT
3 ♣	3 ♦	All Pass	

### Board: 324

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ Q32

♥ Q3

♦ T8752

♣ QT4

South:

♠ A74

♥ T85

♦ AKJ

♣ A985

W	N	E	S
		1 ♠	1NT
All Pass			

### Board: 325

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 12

Contract: 2 ♥ North

North:

♠ 97

♥ J76542

♦ J7

♣ AQ9

South:

♠ KQJ5

♥ T8

♦ AQ5

♣ 6542

W	N	E	S
			1 ♣
1NT	2 ♥	All Pass	

# North hands

# Opps\_Overcall\_1NT

<b>Board: 326</b>	♠ K3	You are dealer.
Dealer: North	♥ K653	East (LHO) bids 1NT if possible.
Vul: N-S	♦ A75	
HCP: 14	♣ A954	
<b>Board: 327</b>	♠ 92	LHO is dealer.
Dealer: East	♥ A7653	East (LHO) opens 1♣ if possible.
Vul: Both	♦ T76	East (LHO) bids 2♠ if possible.
HCP: 4+1	♣ T85	
<b>Board: 328</b>	♠ AT987	LHO is dealer.
Dealer: East	♥ J3	East (LHO) opens 1♦ if possible.
Vul: None	♦ 42	
HCP: 8+1	♣ K972	
<b>Board: 329</b>	♠ 9	LHO is dealer.
Dealer: East	♥ Q98	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ QJ85432	East (LHO) Doubles 3♣ if possible.
HCP: 7+3	♣ Q7	
<b>Board: 330</b>	♠ AT2	You are dealer.
Dealer: North	♥ A5	East (LHO) bids 1NT if possible.
Vul: E-W	♦ J872	West (RHO) bids 2♦ if possible.
HCP: 12	♣ KT72	East (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 326

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 2 ♠ South

North:

♠ K3

♥ K653

♦ A75

♣ A954

South:

♠ QJT765

♥ 7

♦ KQ4

♣ Q82

W	N	E	S
	1 ♣	1NT	2 ♠
All Pass			

### Board: 327

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 92

♥ A7653

♦ T76

♣ T85

South:

♠ AQJ

♥ Q42

♦ A52

♣ K762

W	N	E	S
		1 ♣	1NT
Pass	2 ♦	2 ♠	X
Pass	3 ♥	All Pass	

### Board: 328

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT987

♥ J3

♦ 42

♣ K972

South:

♠ J3

♥ AQ2

♦ K975

♣ AJT8

W	N	E	S
		1 ♦	1NT
Pass	2 ♥	Pass	2 ♠
Pass	2NT	All Pass	

### Board: 329

Dealer: East

Vul: E-W

North HCP: 7+3

South HCP: 17

Contract: 3 ♦ North

North:

♠ 9

♥ Q98

♦ QJ85432

♣ Q7

South:

♠ AKQ6

♥ A6

♦ T76

♣ A985

W	N	E	S
		1 ♣	1NT
Pass	3 ♣ <sup>1</sup>	X	XX
Pass	3 ♦	All Pass	

1. 1N-3C transfer to diamonds

### Board: 330

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 6

Contract: 2 ♠ South

North:

♠ AT2

♥ A5

♦ J872

♣ KT72

South:

♠ 9763

♥ 764

♦ AQ93

♣ 98

W	N	E	S
	1 ♦	1NT	Pass
2 ♦	Pass	2 ♥	Pass
Pass	X	Pass	2 ♠
All Pass			

## South hands

## Opps\_Overcall\_1NT

**Board: 326**      ♠ QJT765      Partner is dealer.  
 Dealer: North      ♥ 7      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ KQ4  
 HCP: 10+2      ♣ Q82

---

**Board: 327**      ♠ AQJ      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q42      East (RHO) opens 1♣ if possible.  
 Vul: Both      ♦ A52      East (RHO) bids 2♠ if possible.  
 HCP: 16      ♣ K762

---

**Board: 328**      ♠ J3      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ2      East (RHO) opens 1♦ if possible.  
 Vul: None      ♦ K975  
 HCP: 15      ♣ AJT8

---

**Board: 329**      ♠ AKQ6      RHO is dealer. You bid second.  
 Dealer: East      ♥ A6      East (RHO) opens 1♣ if possible.  
 Vul: E-W      ♦ T76      East (RHO) Doubles 3♣ if possible.  
 HCP: 17      ♣ A985

---

**Board: 330**      ♠ 9763      Partner is dealer.  
 Dealer: North      ♥ 764      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ AQ93      West (LHO) bids 2♦ if possible.  
 HCP: 6      ♣ 98      East (RHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 326

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 2 ♠ South

North:

♠ K3

♥ K653

♦ A75

♣ A954

South:

♠ QJT765

♥ 7

♦ KQ4

♣ Q82

W	N	E	S
	1 ♣	1NT	2 ♠
All Pass			

### Board: 327

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 92

♥ A7653

♦ T76

♣ T85

South:

♠ AQJ

♥ Q42

♦ A52

♣ K762

W	N	E	S
		1 ♣	1NT
Pass	2 ♦	2 ♠	X
Pass	3 ♥	All Pass	

### Board: 328

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT987

♥ J3

♦ 42

♣ K972

South:

♠ J3

♥ AQ2

♦ K975

♣ AJT8

W	N	E	S
		1 ♦	1NT
Pass	2 ♥	Pass	2 ♠
Pass	2NT	All Pass	

### Board: 329

Dealer: East

Vul: E-W

North HCP: 7+3

South HCP: 17

Contract: 3 ♦ North

North:

♠ 9

♥ Q98

♦ QJ85432

♣ Q7

South:

♠ AKQ6

♥ A6

♦ T76

♣ A985

W	N	E	S
		1 ♣	1NT
Pass	3 ♣ <sup>1</sup>	X	XX
Pass	3 ♦	All Pass	

1. 1N-3C transfer to diamonds

### Board: 330

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 6

Contract: 2 ♠ South

North:

♠ AT2

♥ A5

♦ J872

♣ KT72

South:

♠ 9763

♥ 764

♦ AQ93

♣ 98

W	N	E	S
	1 ♦	1NT	Pass
2 ♦	Pass	2 ♥	Pass
Pass	X	Pass	2 ♠
All Pass			



## Opps\_Overcall\_1NT

<b>Board: 335</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: West	♥ Q7	West (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ J65	
HCP: 17+1	♣ AQJ93	

## Both hands (Answers Page)

### Board: 331

	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ JT83	1 ♣	1NT	All Pass	
Vul: None	♥ Q9	♥ AJ76				
North HCP: 15+1	♦ A9742	♦ T653				
South HCP: 6	♣ AJ6	♣ 7				
Contract: 1NT North						

### Board: 332

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ T875		1 ♦	1NT	Pass
Vul: N-S	♥ 64	♥ K52	2 ♦	Pass	2 ♥	Pass
North HCP: 12	♦ KJ94	♦ QT3	Pass	X	Pass	2 ♠
South HCP: 9	♣ J854	♣ AT7	All Pass			
Contract: 2 ♠ South						

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ A8762		1 ♦	1NT	Pass
Vul: E-W	♥ AQ9	♥ 7	2 ♦	X	2 ♥	3 ♦
North HCP: 12+1	♦ KJ987	♦ QT43	3 ♥	Pass	Pass	4 ♦
South HCP: 6+1	♣ Q763	♣ 954	All Pass			
Contract: 4 ♦ South						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K8754		1 ♥	1NT	2 ♠
Vul: Both	♥ KQT743	♥ J6	All Pass			
North HCP: 13+2	♦ KQ	♦ A653				
South HCP: 11+1	♣ 64	♣ QJ				
Contract: 2 ♠ South						

### Board: 335

	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ 2	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ Q7	♥ KJT6432	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ J65	♦ T8				
South HCP: 7+3	♣ AQJ93	♣ K75				
Contract: 4 ♥ North						

1. Texas

## Opps\_Overcall\_1NT

<b>Board: 335</b>	♠ 2	LHO is dealer.
Dealer: West	♥ KJT6432	West (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ T8	
HCP: 7+3	♣ K75	

## Both hands (Answers Page)

### Board: 331

	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ JT83	1 ♣	1NT	All Pass	
Vul: None	♥ Q9	♥ AJ76				
North HCP: 15+1	♦ A9742	♦ T653				
South HCP: 6	♣ AJ6	♣ 7				
Contract: 1NT North						

### Board: 332

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ T875		1 ♦	1NT	Pass
Vul: N-S	♥ 64	♥ K52	2 ♦	Pass	2 ♥	Pass
North HCP: 12	♦ KJ94	♦ QT3	Pass	X	Pass	2 ♠
South HCP: 9	♣ J854	♣ AT7	All Pass			
Contract: 2 ♠ South						

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ A8762		1 ♦	1NT	Pass
Vul: E-W	♥ AQ9	♥ 7	2 ♦	X	2 ♥	3 ♦
North HCP: 12+1	♦ KJ987	♦ QT43	3 ♥	Pass	Pass	4 ♦
South HCP: 6+1	♣ Q763	♣ 954	All Pass			
Contract: 4 ♦ South						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K8754		1 ♥	1NT	2 ♠
Vul: Both	♥ KQT743	♥ J6	All Pass			
North HCP: 13+2	♦ KQ	♦ A653				
South HCP: 11+1	♣ 64	♣ QJ				
Contract: 2 ♠ South						

### Board: 335

	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ 2	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ Q7	♥ KJT6432	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ J65	♦ T8				
South HCP: 7+3	♣ AQJ93	♣ K75				
Contract: 4 ♥ North						

1. Texas

# North hands

# Opps\_Overcall\_1NT

## Board: 336

♠ J6432

LHO is dealer.

Dealer: East

♥ QT4

East (LHO) opens 1♦ if possible.

Vul: Both

♦ 2

HCP: 9+1

♣ AQ73

## Board: 337

♠ KQ2

RHO is dealer. You bid second.

Dealer: West

♥ Q3

West (RHO) opens 1♣ if possible.

Vul: None

♦ AT76

HCP: 15

♣ A752

## Board: 338

♠ T73

Partner is dealer.

Dealer: South

♥ KQ84

West (RHO) bids 1NT if possible.

Vul: E-W

♦ 52

HCP: 9

♣ A432

## Board: 339

♠ K2

RHO is dealer. You bid second.

Dealer: West

♥ 532

West (RHO) opens 1♣ if possible.

Vul: Both

♦ AKJ63

East (LHO) bids 2♠ if possible.

HCP: 16+1

♣ KQ4

East (LHO) Doubles 3♦ if possible.

## Board: 340

♠ 54

LHO is dealer.

Dealer: East

♥ K5

East (LHO) opens 1♣ if possible.

Vul: None

♦ J742

HCP: 6+1

♣ QT942

## Both hands (Answers Page)

### Board: 336

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ J6432

♥ QT4

♦ 2

♣ AQ73

South:

♠ K5

♥ AK97

♦ AQ53

♣ J86

W	N	E	S
		1♦	1NT
Pass	2♥	Pass	2♠
Pass	3NT	All Pass	

### Board: 337

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2♥ North

North:

♠ KQ2

♥ Q3

♦ AT76

♣ A752

South:

♠ 973

♥ AK762

♦ 432

♣ JT

W	N	E	S
1♣	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 338

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12

Contract: 2♣ North

North:

♠ T73

♥ KQ84

♦ 52

♣ A432

South:

♠ AJ92

♥ A53

♦ J73

♣ QT9

W	N	E	S
			1♣
1NT	2♣	All Pass	

### Board: 339

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 1

Contract: 3♦ X North

North:

♠ K2

♥ 532

♦ AKJ63

♣ KQ4

South:

♠ T95

♥ 9764

♦ T854

♣ J9

W	N	E	S
1♣	1NT	2♠	Pass
Pass	3♦	X	All Pass

### Board: 340

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ 54

♥ K5

♦ J742

♣ QT942

South:

♠ KT32

♥ AT76

♦ AT

♣ AJ8

W	N	E	S
		1♣	1NT
All Pass			

## South hands

## Opps\_Overcall\_1NT

**Board: 336**      ♠ K5      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK97      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AQ53  
 HCP: 17      ♣ J86

---

**Board: 337**      ♠ 973      LHO is dealer.  
 Dealer: West      ♥ AK762      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ 432  
 HCP: 8+1      ♣ JT

---

**Board: 338**      ♠ AJ92      You are dealer.  
 Dealer: South      ♥ A53      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ J73  
 HCP: 12      ♣ QT9

---

**Board: 339**      ♠ T95      LHO is dealer.  
 Dealer: West      ♥ 9764      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ T854      East (RHO) bids 2 ♠ if possible.  
 HCP: 1      ♣ J9      East (RHO) Doubles 3 ♦ if possible.

---

**Board: 340**      ♠ KT32      RHO is dealer. You bid second.  
 Dealer: East      ♥ AT76      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ AT  
 HCP: 16      ♣ AJ8

## Both hands (Answers Page)

### Board: 336

	North:	South:	W	N	E	S
Dealer: East	♠ J6432	♠ K5			1 ♦	1NT
Vul: Both	♥ QT4	♥ AK97	Pass	2 ♥	Pass	2 ♠
North HCP: 9+1	♦ 2	♦ AQ53	Pass	3NT	All Pass	
South HCP: 17	♣ AQ73	♣ J86				
Contract: 3NT North						

### Board: 337

	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ 973	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ Q3	♥ AK762	Pass	2 ♥	All Pass	
North HCP: 15	♦ AT76	♦ 432				
South HCP: 8+1	♣ A752	♣ JT				
Contract: 2 ♥ North						

### Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ T73	♠ AJ92				1 ♣
Vul: E-W	♥ KQ84	♥ A53	1NT	2 ♣	All Pass	
North HCP: 9	♦ 52	♦ J73				
South HCP: 12	♣ A432	♣ QT9				
Contract: 2 ♣ North						

### Board: 339

	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ T95	1 ♣	1NT	2 ♠	Pass
Vul: Both	♥ 532	♥ 9764	Pass	3 ♦	X	All Pass
North HCP: 16+1	♦ AKJ63	♦ T854				
South HCP: 1	♣ KQ4	♣ J9				
Contract: 3 ♦ X North						

### Board: 340

	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ KT32			1 ♣	1NT
Vul: None	♥ K5	♥ AT76	All Pass			
North HCP: 6+1	♦ J742	♦ AT				
South HCP: 16	♣ QT942	♣ AJ8				
Contract: 1NT South						



## North hands

## Opps\_Overcall\_1NT

**Board: 341**      ♠ AJ      You are dealer.  
Dealer: North      ♥ 3      East (LHO) bids 1NT if possible.  
Vul: N-S      ♦ AJT32      West (RHO) bids 2♥ if possible.  
HCP: 18+2      ♣ AKJ83

---

**Board: 342**      ♠ QT97      LHO is dealer.  
Dealer: East      ♥ AQT762      East (LHO) opens 1♣ if possible.  
Vul: Both      ♦ J4  
HCP: 9+2      ♣ T

---

**Board: 343**      ♠ 3      LHO is dealer.  
Dealer: East      ♥ 5      East (LHO) opens 1♠ if possible.  
Vul: None      ♦ KJT87643      West (RHO) bids 2♠ if possible.  
HCP: 5+4      ♣ J74      West (RHO) bids 3♠ if possible.

---

**Board: 344**      ♠ 98      LHO is dealer.  
Dealer: East      ♥ 76      East (LHO) opens 1♥ if possible.  
Vul: E-W      ♦ T64  
HCP: 7+2      ♣ AQJT53

---

**Board: 345**      ♠ J82      RHO is dealer. You bid second.  
Dealer: West      ♥ Q92      West (RHO) opens 1♣ if possible.  
Vul: N-S      ♦ AKJ7  
HCP: 15      ♣ A87

## Both hands (Answers Page)

### Board: 341

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q54		1 ♦	1NT	Pass
Vul: N-S	♥ 3	♥ J7542	2 ♥	3 ♣	All Pass	
North HCP: 18+2	♦ AJT32	♦ 86				
South HCP: 3+1	♣ AKJ83	♣ T97				
Contract: 3 ♣ North						

### Board: 342

	North:	South:	W	N	E	S
Dealer: East	♠ QT97	♠ AK43			1 ♣	1NT
Vul: Both	♥ AQT762	♥ 85	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ J4	♦ KQT9	All Pass			
South HCP: 15	♣ T	♣ K84				
Contract: 4 ♥ South			1. Texas			

### Board: 343

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ K86			1 ♠	1NT
Vul: None	♥ 5	♥ JT	2 ♠	3 ♦	Pass	Pass
North HCP: 5+4	♦ KJT87643	♦ AQ5	3 ♠	4 ♦	All Pass	
South HCP: 16+1	♣ J74	♣ AQ653				
Contract: 4 ♦ North						

### Board: 344

	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ AQ7			1 ♥	1NT
Vul: E-W	♥ 76	♥ AK2	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 7+2	♦ T64	♦ A852	All Pass			
South HCP: 17	♣ AQJT53	♣ 974				
Contract: 3 ♣ South			1. 1N-2S transfer to clubs			
			2. automat			

### Board: 345

	North:	South:	W	N	E	S
Dealer: West	♠ J82	♠ 6	1 ♣	1NT	All Pass	
Vul: N-S	♥ Q92	♥ T54				
North HCP: 15	♦ AKJ7	♦ QT632				
South HCP: 2+1	♣ A87	♣ 9543				
Contract: 1NT North						

## South hands

## Opps\_Overcall\_1NT

**Board: 341**      ♠ Q54      Partner is dealer.  
 Dealer: North      ♥ J7542      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ 86      West (LHO) bids 2♥ if possible.  
 HCP: 3+1      ♣ T97

---

**Board: 342**      ♠ AK43      RHO is dealer. You bid second.  
 Dealer: East      ♥ 85      East (RHO) opens 1♣ if possible.  
 Vul: Both      ♦ KQT9  
 HCP: 15      ♣ K84

---

**Board: 343**      ♠ K86      RHO is dealer. You bid second.  
 Dealer: East      ♥ JT      East (RHO) opens 1♠ if possible.  
 Vul: None      ♦ AQ5      West (LHO) bids 2♠ if possible.  
 HCP: 16+1      ♣ AQ653      West (LHO) bids 3♠ if possible.

---

**Board: 344**      ♠ AQ7      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK2      East (RHO) opens 1♥ if possible.  
 Vul: E-W      ♦ A852  
 HCP: 17      ♣ 974

---

**Board: 345**      ♠ 6      LHO is dealer.  
 Dealer: West      ♥ T54      West (LHO) opens 1♣ if possible.  
 Vul: N-S      ♦ QT632  
 HCP: 2+1      ♣ 9543

## Both hands (Answers Page)

### Board: 341

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q54		1 ♦	1NT	Pass
Vul: N-S	♥ 3	♥ J7542	2 ♥	3 ♣	All Pass	
North HCP: 18+2	♦ AJT32	♦ 86				
South HCP: 3+1	♣ AKJ83	♣ T97				
Contract: 3 ♣ North						

### Board: 342

	North:	South:	W	N	E	S
Dealer: East	♠ QT97	♠ AK43			1 ♣	1NT
Vul: Both	♥ AQT762	♥ 85	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ J4	♦ KQT9	All Pass			
South HCP: 15	♣ T	♣ K84				
Contract: 4 ♥ South			1. Texas			

### Board: 343

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ K86			1 ♠	1NT
Vul: None	♥ 5	♥ JT	2 ♠	3 ♦	Pass	Pass
North HCP: 5+4	♦ KJT87643	♦ AQ5	3 ♠	4 ♦	All Pass	
South HCP: 16+1	♣ J74	♣ AQ653				
Contract: 4 ♦ North						

### Board: 344

	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ AQ7			1 ♥	1NT
Vul: E-W	♥ 76	♥ AK2	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 7+2	♦ T64	♦ A852	All Pass			
South HCP: 17	♣ AQJT53	♣ 974				
Contract: 3 ♣ South			1. 1N-2S transfer to clubs			
			2. automat			

### Board: 345

	North:	South:	W	N	E	S
Dealer: West	♠ J82	♠ 6	1 ♣	1NT	All Pass	
Vul: N-S	♥ Q92	♥ T54				
North HCP: 15	♦ AKJ7	♦ QT632				
South HCP: 2+1	♣ A87	♣ 9543				
Contract: 1NT North						

# North hands

# Opps\_Overcall\_1NT

**Board: 346**

♠ T6

LHO is dealer.

Dealer: East

♥ 864

East (LHO) opens 1♦ if possible.

Vul: None

♦ T73

HCP: 2+1

♣ Q7653

**Board: 347**

♠ A93

RHO is dealer. You bid second.

Dealer: West

♥ A652

West (RHO) opens 1♦ if possible.

Vul: E-W

♦ K92

HCP: 15

♣ KJT

**Board: 348**

♠ JT3

Partner is dealer.

Dealer: South

♥ QJ7

West (RHO) bids 1NT if possible.

Vul: E-W

♦ J

HCP: 5+2

♣ 987542

**Board: 349**

♠ Q83

You are dealer.

Dealer: North

♥ KQ542

East (LHO) bids 1NT if possible.

Vul: Both

♦ AQJ73

West (RHO) Doubles 2♥ if possible.

HCP: 14+2

♣ -

East (LHO) bids 2♠ if possible.

**Board: 350**

♠ K4

RHO is dealer. You bid second.

Dealer: West

♥ QT74

West (RHO) opens 1♦ if possible.

Vul: E-W

♦ AJ3

East (LHO) bids 2♥ if possible.

HCP: 15

♣ KQ42

West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 346

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 15

Contract: 1NT South

North:

♠ T6

♥ 864

♦ T73

♣ Q7653

South:

♠ Q94

♥ KQ93

♦ A92

♣ AT2

W	N	E	S
		1 ♦	1NT

All Pass

### Board: 347

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ A93

♥ A652

♦ K92

♣ KJT

South:

♠ Q2

♥ KJ87

♦ QJ75

♣ 743

W	N	E	S
1 ♦	1NT	Pass	2♣ <sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 348

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 16+1

Contract: 3♥ South

North:

♠ JT3

♥ QJ7

♦ J

♣ 987542

South:

♠ AK7

♥ KT943

♦ AQ95

♣ 6

W	N	E	S
			1♥

1NT 2♥ Pass 3♥

All Pass

### Board: 349

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 4+1

Contract: 3♥ North

North:

♠ Q83

♥ KQ542

♦ AQJ73

♣ -

South:

♠ T96

♥ 876

♦ T9

♣ A8764

W	N	E	S
	1♥	1NT	2♥

X XX 2♠ Pass

Pass 3♥ All Pass

### Board: 350

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3+3

Contract: 3♠ South

North:

♠ K4

♥ QT74

♦ AJ3

♣ KQ42

South:

♠ QT6532

♥ J

♦ 7

♣ T8653

W	N	E	S
1♦	1NT	2♥	2♠

3♥ X Pass 3♠

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 346**      ♠ Q94      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ93      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ A92  
 HCP: 15      ♣ AT2

---

**Board: 347**      ♠ Q2      LHO is dealer.  
 Dealer: West      ♥ KJ87      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ QJ75  
 HCP: 9      ♣ 743

---

**Board: 348**      ♠ AK7      You are dealer.  
 Dealer: South      ♥ KT943      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AQ95  
 HCP: 16+1      ♣ 6

---

**Board: 349**      ♠ T96      Partner is dealer.  
 Dealer: North      ♥ 876      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ T9      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 4+1      ♣ A8764      East (RHO) bids 2 ♠ if possible.

---

**Board: 350**      ♠ QT6532      LHO is dealer.  
 Dealer: West      ♥ J      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 7      East (RHO) bids 2 ♥ if possible.  
 HCP: 3+3      ♣ T8653      West (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 346

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 15

Contract: 1NT South

North:

♠ T6

♥ 864

♦ T73

♣ Q7653

South:

♠ Q94

♥ KQ93

♦ A92

♣ AT2

W	N	E	S
		1♦	1NT

All Pass

### Board: 347

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ A93

♥ A652

♦ K92

♣ KJT

South:

♠ Q2

♥ KJ87

♦ QJ75

♣ 743

W	N	E	S
1♦	1NT	Pass	2♣ <sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 348

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 16+1

Contract: 3♥ South

North:

♠ JT3

♥ QJ7

♦ J

♣ 987542

South:

♠ AK7

♥ KT943

♦ AQ95

♣ 6

W	N	E	S
			1♥

1NT 2♥ Pass 3♥

All Pass

### Board: 349

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 4+1

Contract: 3♥ North

North:

♠ Q83

♥ KQ542

♦ AQJ73

♣ -

South:

♠ T96

♥ 876

♦ T9

♣ A8764

W	N	E	S
	1♥	1NT	2♥

X XX 2♠ Pass

Pass 3♥ All Pass

### Board: 350

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3+3

Contract: 3♠ South

North:

♠ K4

♥ QT74

♦ AJ3

♣ KQ42

South:

♠ QT6532

♥ J

♦ 7

♣ T8653

W	N	E	S
1♦	1NT	2♥	2♠

3♥ X Pass 3♠

All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 351**      ♠ KQJT7      Partner is dealer.  
 Dealer: South      ♥ KQ43      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ -  
 HCP: 12+1      ♣ JT98

---

**Board: 352**      ♠ 742      Partner is dealer.  
 Dealer: South      ♥ 654      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ QJ42      East (LHO) bids 2♥ if possible.  
 HCP: 3      ♣ T75      West (RHO) bids 2♠ if possible.

---

**Board: 353**      ♠ AK985      You are dealer.  
 Dealer: North      ♥ QJ8      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ A  
 HCP: 15+1      ♣ JT83

---

**Board: 354**      ♠ A7      You are dealer.  
 Dealer: North      ♥ KJ4      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ JT83  
 HCP: 12      ♣ K843

---

**Board: 355**      ♠ T8      RHO is dealer. You bid second.  
 Dealer: West      ♥ AQ4      West (RHO) opens 1♣ if possible.  
 Vul: Both      ♦ AT63  
 HCP: 15      ♣ KQ42

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT7	♠ A92				1 ♦
Vul: E-W	♥ KQ43	♥ 86	1NT	2 ♠	All Pass	
North HCP: 12+1	♦ -	♦ KQJT65				
South HCP: 12+2	♣ JT98	♣ Q7				
Contract: 2 ♠ North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ 742	♠ T8				1 ♦
Vul: Both	♥ 654	♥ KQ9	1NT	Pass	2 ♥	Pass
North HCP: 3	♦ QJ42	♦ AT876	2 ♠	Pass	Pass	X
South HCP: 13+1	♣ T75	♣ KJ4	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ AK985	♠ T3		1 ♠	1NT	X
Vul: None	♥ QJ8	♥ A543	Pass	2 ♣	Pass	2 ♠
North HCP: 15+1	♦ A	♦ J875	Pass	3NT	All Pass	
South HCP: 10	♣ JT83	♣ KQ9				
Contract: 3NT North						

### Board: 354

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QT852		1 ♦	1NT	2 ♠
Vul: E-W	♥ KJ4	♥ QT	All Pass			
North HCP: 12	♦ JT83	♦ Q72				
South HCP: 10+1	♣ K843	♣ A65				
Contract: 2 ♠ South						

### Board: 355

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ Q63	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ AQ4	♥ J9763	Pass	2 ♥	Pass	3NT
North HCP: 15	♦ AT63	♦ KQ7	Pass	4 ♥	All Pass	
South HCP: 9+1	♣ KQ42	♣ J7				
Contract: 4 ♥ North						

## South hands

## Opps\_Overcall\_1NT

**Board: 351**      ♠ A92      You are dealer.  
 Dealer: South      ♥ 86      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ KQJT65  
 HCP: 12+2      ♣ Q7

---

**Board: 352**      ♠ T8      You are dealer.  
 Dealer: South      ♥ KQ9      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AT876      East (RHO) bids 2♥ if possible.  
 HCP: 13+1      ♣ KJ4      West (LHO) bids 2♠ if possible.

---

**Board: 353**      ♠ T3      Partner is dealer.  
 Dealer: North      ♥ A543      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ J875  
 HCP: 10      ♣ KQ9

---

**Board: 354**      ♠ QT852      Partner is dealer.  
 Dealer: North      ♥ QT      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ Q72  
 HCP: 10+1      ♣ A65

---

**Board: 355**      ♠ Q63      LHO is dealer.  
 Dealer: West      ♥ J9763      West (LHO) opens 1♣ if possible.  
 Vul: Both      ♦ KQ7  
 HCP: 9+1      ♣ J7

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT7	♠ A92				1 ♦
Vul: E-W	♥ KQ43	♥ 86	1NT	2 ♠	All Pass	
North HCP: 12+1	♦ -	♦ KQJT65				
South HCP: 12+2	♣ JT98	♣ Q7				
Contract: 2 ♠ North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ 742	♠ T8				1 ♦
Vul: Both	♥ 654	♥ KQ9	1NT	Pass	2 ♥	Pass
North HCP: 3	♦ QJ42	♦ AT876	2 ♠	Pass	Pass	X
South HCP: 13+1	♣ T75	♣ KJ4	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ AK985	♠ T3		1 ♠	1NT	X
Vul: None	♥ QJ8	♥ A543	Pass	2 ♣	Pass	2 ♠
North HCP: 15+1	♦ A	♦ J875	Pass	3NT	All Pass	
South HCP: 10	♣ JT83	♣ KQ9				
Contract: 3NT North						

### Board: 354

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QT852		1 ♦	1NT	2 ♠
Vul: E-W	♥ KJ4	♥ QT	All Pass			
North HCP: 12	♦ JT83	♦ Q72				
South HCP: 10+1	♣ K843	♣ A65				
Contract: 2 ♠ South						

### Board: 355

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ Q63	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ AQ4	♥ J9763	Pass	2 ♥	Pass	3NT
North HCP: 15	♦ AT63	♦ KQ7	Pass	4 ♥	All Pass	
South HCP: 9+1	♣ KQ42	♣ J7				
Contract: 4 ♥ North						

# North hands

# Opps\_Overcall\_1NT

<b>Board: 356</b>	♠ T95	LHO is dealer.
Dealer: East	♥ KQ8	East (LHO) opens 1 ♠ if possible.
Vul: None	♦ A97632	
HCP: 9+2	♣ 7	
<b>Board: 357</b>	♠ AQ83	RHO is dealer. You bid second.
Dealer: West	♥ T974	West (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ K6	
HCP: 15	♣ AQ3	
<b>Board: 358</b>	♠ A832	LHO is dealer.
Dealer: East	♥ A5	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ 532	
HCP: 9	♣ J986	
<b>Board: 359</b>	♠ QT2	RHO is dealer. You bid second.
Dealer: West	♥ K86	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ KQ76	
HCP: 17	♣ AKT	
<b>Board: 360</b>	♠ JT	Partner is dealer.
Dealer: South	♥ JT9	West (RHO) bids 1NT if possible.
Vul: N-S	♦ J3	East (LHO) Doubles 3 ♣ if possible.
HCP: 7+2	♣ A98542	

## Both hands (Answers Page)

### Board: 356

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ T95

♥ KQ8

♦ A97632

♣ 7

South:

♠ K76

♥ A6

♦ KQ5

♣ A9842

W	N	E	S
---	---	---	---

1 ♠ 1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 357

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ AQ83

♥ T974

♦ K6

♣ AQ3

South:

♠ 4

♥ K62

♦ AQT854

♣ J42

W	N	E	S
---	---	---	---

1 ♠ 1NT Pass 3NT

All Pass

### Board: 358

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17

Contract: 4 ♠ North

North:

♠ A832

♥ A5

♦ 532

♣ J986

South:

♠ KQT4

♥ Q8

♦ AQT9

♣ A52

W	N	E	S
---	---	---	---

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 359

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ QT2

♥ K86

♦ KQ76

♣ AKT

South:

♠ AK7654

♥ J54

♦ T4

♣ 73

W	N	E	S
---	---	---	---

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 360

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 12

Contract: 3 ♣ X North

North:

♠ JT

♥ JT9

♦ J3

♣ A98542

South:

♠ K864

♥ 85

♦ AQ7

♣ K763

W	N	E	S
---	---	---	---

1 ♣

1NT 3 ♣ X All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 356</b>	♠ K76	RHO is dealer. You bid second.
Dealer: East	♥ A6	East (RHO) opens 1 ♠ if possible.
Vul: None	♦ KQ5	
HCP: 16+1	♣ A9842	
<hr/>		
<b>Board: 357</b>	♠ 4	LHO is dealer.
Dealer: West	♥ K62	West (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ AQT854	
HCP: 10+2	♣ J42	
<hr/>		
<b>Board: 358</b>	♠ KQT4	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ AQT9	
HCP: 17	♣ A52	
<hr/>		
<b>Board: 359</b>	♠ AK7654	LHO is dealer.
Dealer: West	♥ J54	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ T4	
HCP: 8+2	♣ 73	
<hr/>		
<b>Board: 360</b>	♠ K864	You are dealer.
Dealer: South	♥ 85	West (LHO) bids 1NT if possible.
Vul: N-S	♦ AQ7	East (RHO) Doubles 3 ♣ if possible.
HCP: 12	♣ K763	

## Both hands (Answers Page)

### Board: 356

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ T95

♥ KQ8

♦ A97632

♣ 7

South:

♠ K76

♥ A6

♦ KQ5

♣ A9842

W	N	E	S
---	---	---	---

1 ♠ 1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 357

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ AQ83

♥ T974

♦ K6

♣ AQ3

South:

♠ 4

♥ K62

♦ AQT854

♣ J42

W	N	E	S
---	---	---	---

1 ♠ 1NT Pass 3NT

All Pass

### Board: 358

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17

Contract: 4 ♠ North

North:

♠ A832

♥ A5

♦ 532

♣ J986

South:

♠ KQT4

♥ Q8

♦ AQT9

♣ A52

W	N	E	S
---	---	---	---

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 359

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ QT2

♥ K86

♦ KQ76

♣ AKT

South:

♠ AK7654

♥ J54

♦ T4

♣ 73

W	N	E	S
---	---	---	---

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 360

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 12

Contract: 3 ♣ X North

North:

♠ JT

♥ JT9

♦ J3

♣ A98542

South:

♠ K864

♥ 85

♦ AQ7

♣ K763

W	N	E	S
---	---	---	---

1 ♣

1NT 3 ♣ X All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 361**      ♠ KQ62      RHO is dealer. You bid second.  
 Dealer: West      ♥ A62      West (RHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ K3  
 HCP: 15      ♣ KT83

---

**Board: 362**      ♠ AT      You are dealer.  
 Dealer: North      ♥ Q74      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ QJ942  
 HCP: 13+1      ♣ A76

---

**Board: 363**      ♠ Q42      You are dealer.  
 Dealer: North      ♥ T9654      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AQJ5      West (RHO) bids 2 ♥ if possible.  
 HCP: 12+1      ♣ K

---

**Board: 364**      ♠ KJ95      LHO is dealer.  
 Dealer: East      ♥ J87642      East (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ T2      East (LHO) bids 3 ♣ if possible.  
 HCP: 6+2      ♣ J

---

**Board: 365**      ♠ AK      RHO is dealer. You bid second.  
 Dealer: West      ♥ QT4      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ A62  
 HCP: 15+1      ♣ Q9642

## Both hands (Answers Page)

### Board: 361

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ KQ62

♥ A62

♦ K3

♣ KT83

South:

♠ A985

♥ T7

♦ QJT4

♣ J96

W	N	E	S
1 ♥	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 362

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+3

Contract: 4 ♠ South

North:

♠ AT

♥ Q74

♦ QJ942

♣ A76

South:

♠ Q987543

♥ J53

♦ K

♣ K8

W	N	E	S
	1 ♦	1NT	4 ♠

All Pass

### Board: 363

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 4 ♥ South

North:

♠ Q42

♥ T9654

♦ AQJ5

♣ K

South:

♠ KJ6

♥ J83

♦ 983

♣ AQJT

W	N	E	S
	1 ♥	1NT	X

2 ♥	3 ♦	Pass	4 ♥
-----	-----	------	-----

All Pass

### Board: 364

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 17

Contract: 3 ♥ North

North:

♠ KJ95

♥ J87642

♦ T2

♣ J

South:

♠ Q3

♥ KQ5

♦ AQJ5

♣ K854

W	N	E	S
		1 ♣	1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	Pass	3 ♣	Pass
------	------	-----	------

Pass	3 ♥	All Pass	
------	-----	----------	--

### Board: 365

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ AK

♥ QT4

♦ A62

♣ Q9642

South:

♠ 7542

♥ K85

♦ QJ8

♣ K73

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

## South hands

## Opps\_Overcall\_1NT

**Board: 361**      ♠ A985      LHO is dealer.  
 Dealer: West      ♥ T7      West (LHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ QJT4  
 HCP: 8      ♣ J96

---

**Board: 362**      ♠ Q987543      Partner is dealer.  
 Dealer: North      ♥ J53      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ K  
 HCP: 9+3      ♣ K8

---

**Board: 363**      ♠ KJ6      Partner is dealer.  
 Dealer: North      ♥ J83      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ 983      West (LHO) bids 2 ♥ if possible.  
 HCP: 12      ♣ AQJT

---

**Board: 364**      ♠ Q3      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ5      East (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ AQJ5      East (RHO) bids 3 ♣ if possible.  
 HCP: 17      ♣ K854

---

**Board: 365**      ♠ 7542      LHO is dealer.  
 Dealer: West      ♥ K85      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ QJ8  
 HCP: 9      ♣ K73

## Both hands (Answers Page)

### Board: 361

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ KQ62

♥ A62

♦ K3

♣ KT83

South:

♠ A985

♥ T7

♦ QJT4

♣ J96

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	2 ♣ <sup>1</sup>
-----	-----	------	------------------

Pass	2 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 362

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+3

Contract: 4 ♠ South

North:

♠ AT

♥ Q74

♦ QJ942

♣ A76

South:

♠ Q987543

♥ J53

♦ K

♣ K8

W	N	E	S
---	---	---	---

	1 ♦	1NT	4 ♠
--	-----	-----	-----

All Pass

### Board: 363

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 4 ♥ South

North:

♠ Q42

♥ T9654

♦ AQJ5

♣ K

South:

♠ KJ6

♥ J83

♦ 983

♣ AQJT

W	N	E	S
---	---	---	---

	1 ♥	1NT	X
--	-----	-----	---

2 ♥	3 ♦	Pass	4 ♥
-----	-----	------	-----

All Pass

### Board: 364

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 17

Contract: 3 ♥ North

North:

♠ KJ95

♥ J87642

♦ T2

♣ J

South:

♠ Q3

♥ KQ5

♦ AQJ5

♣ K854

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	Pass	3 ♣	Pass
------	------	-----	------

Pass	3 ♥	All Pass	
------	-----	----------	--

### Board: 365

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ AK

♥ QT4

♦ A62

♣ Q9642

South:

♠ 7542

♥ K85

♦ QJ8

♣ K73

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
-----	-----	------	------------------

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

## North hands

## Opps\_Overcall\_1NT

<b>Board: 366</b>	♠ AQ2	RHO is dealer. You bid second.
Dealer: West	♥ Q86	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ JT7	East (LHO) bids 2 ♠ if possible.
HCP: 15	♣ AQ82	West (RHO) bids 3 ♠ if possible.

---

<b>Board: 367</b>	♠ AQ987543	LHO is dealer.
Dealer: East	♥ 983	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ 75	West (RHO) bids 3 ♣ if possible.
HCP: 6+4	♣ -	

---

<b>Board: 368</b>	♠ QJ94	LHO is dealer.
Dealer: East	♥ KQT8	East (LHO) opens 1 ♦ if possible.
Vul: None	♦ J96	
HCP: 9	♣ 97	

---

<b>Board: 369</b>	♠ KQ82	RHO is dealer. You bid second.
Dealer: West	♥ KJ6	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ K92	
HCP: 16	♣ A73	

---

<b>Board: 370</b>	♠ Q762	Partner is dealer.
Dealer: South	♥ 8743	West (RHO) bids 1NT if possible.
Vul: Both	♦ AQ95	
HCP: 8	♣ 2	

## Both hands (Answers Page)

### Board: 366

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4♣ North

North:

♠ AQ2

♥ Q86

♦ JT7

♣ AQ82

South:

♠ J

♥ 542

♦ A92

♣ K76543

W N E S

1♠ 1NT 2♠ 3♣

3♠ 4♣ All Pass

### Board: 367

Dealer: East

Vul: Both

North HCP: 6+4

South HCP: 17

Contract: 4♠ North

North:

♠ AQ987543

♥ 983

♦ 75

♣ -

South:

♠ KJ2

♥ Q5

♦ AKQT

♣ Q984

W N E S

1♦ 1NT

3♣ 4♠ All Pass

### Board: 368

Dealer: East

Vul: None

North HCP: 9

South HCP: 16

Contract: 3♥ North

North:

♠ QJ94

♥ KQT8

♦ J96

♣ 97

South:

♠ AK5

♥ A975

♦ KT72

♣ Q6

W N E S

1♦ 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 369

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+1

Contract: 2NT South

North:

♠ KQ82

♥ KJ6

♦ K92

♣ A73

South:

♠ 96

♥ A3

♦ T843

♣ QT862

W N E S

1♦ 1NT Pass 2NT

All Pass

### Board: 370

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 2♣ South

North:

♠ Q762

♥ 8743

♦ AQ95

♣ 2

South:

♠ JT4

♥ AQ

♦ 82

♣ KQ9653

W N E S

1NT Pass Pass 1♣

1NT Pass Pass 2♣

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 366</b>	♠ J	LHO is dealer.
Dealer: West	♥ 542	West (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ A92	East (RHO) bids 2 ♠ if possible.
HCP: 8+2	♣ K76543	West (LHO) bids 3 ♠ if possible.

---

<b>Board: 367</b>	♠ KJ2	RHO is dealer. You bid second.
Dealer: East	♥ Q5	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ AKQT	West (LHO) bids 3 ♣ if possible.
HCP: 17	♣ Q984	

---

<b>Board: 368</b>	♠ AK5	RHO is dealer. You bid second.
Dealer: East	♥ A975	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ KT72	
HCP: 16	♣ Q6	

---

<b>Board: 369</b>	♠ 96	LHO is dealer.
Dealer: West	♥ A3	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ T843	
HCP: 6+1	♣ QT862	

---

<b>Board: 370</b>	♠ JT4	You are dealer.
Dealer: South	♥ AQ	West (LHO) bids 1NT if possible.
Vul: Both	♦ 82	
HCP: 12+2	♣ KQ9653	

## Both hands (Answers Page)

### Board: 366

	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ J	1 ♠	1NT	2 ♠	3 ♣
Vul: N-S	♥ Q86	♥ 542	3 ♠	4 ♣	All Pass	
North HCP: 15	♦ JT7	♦ A92				
South HCP: 8+2	♣ AQ82	♣ K76543				
Contract: 4 ♣ North						

### Board: 367

	North:	South:	W	N	E	S
Dealer: East	♠ AQ987543	♠ KJ2			1 ♦	1NT
Vul: Both	♥ 983	♥ Q5	3 ♣	4 ♠	All Pass	
North HCP: 6+4	♦ 75	♦ AKQT				
South HCP: 17	♣ -	♣ Q984				
Contract: 4 ♠ North						

### Board: 368

	North:	South:	W	N	E	S
Dealer: East	♠ QJ94	♠ AK5			1 ♦	1NT
Vul: None	♥ KQT8	♥ A975	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 9	♦ J96	♦ KT72	Pass	3 ♥	All Pass	
South HCP: 16	♣ 97	♣ Q6				
Contract: 3 ♥ North						

1. Stayman

### Board: 369

	North:	South:	W	N	E	S
Dealer: West	♠ KQ82	♠ 96	1 ♦	1NT	Pass	2NT
Vul: N-S	♥ KJ6	♥ A3	All Pass			
North HCP: 16	♦ K92	♦ T843				
South HCP: 6+1	♣ A73	♣ QT862				
Contract: 2NT South						

### Board: 370

	North:	South:	W	N	E	S
Dealer: South	♠ Q762	♠ JT4				1 ♣
Vul: Both	♥ 8743	♥ AQ	1NT	Pass	Pass	2 ♣
North HCP: 8	♦ AQ95	♦ 82	All Pass			
South HCP: 12+2	♣ 2	♣ KQ9653				
Contract: 2 ♣ South						



## North hands

## Opps\_Overcall\_1NT

<b>Board: 371</b>	♠ A	You are dealer.
Dealer: North	♥ KT976	East (LHO) bids 1NT if possible.
Vul: None	♦ KT42	
HCP: 13+1	♣ K76	

---

<b>Board: 372</b>	♠ 8543	LHO is dealer.
Dealer: East	♥ AT54	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 763	
HCP: 5	♣ J9	

---

<b>Board: 373</b>	♠ 83	Partner is dealer.
Dealer: South	♥ JT74	West (RHO) bids 1NT if possible.
Vul: Both	♦ AKJ976	
HCP: 9+2	♣ 4	

---

<b>Board: 374</b>	♠ 72	LHO is dealer.
Dealer: East	♥ AJT87	East (LHO) opens 1 ♦ if possible.
Vul: None	♦ T98	
HCP: 7+1	♣ Q54	

---

<b>Board: 375</b>	♠ AJT86	You are dealer.
Dealer: North	♥ K93	East (LHO) bids 1NT if possible.
Vul: N-S	♦ 32	
HCP: 12+1	♣ AT4	

## Both hands (Answers Page)

### Board: 371

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6+2

Contract: 3♥ South

North:

♠ A

♥ KT976

♦ KT42

♣ K76

South:

♠ QT6542

♥ QJ32

♦ 5

♣ JT

W	N	E	S
	1♥	1NT	3♥

All Pass

### Board: 372

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ 8543

♥ AT54

♦ 763

♣ J9

South:

♠ J2

♥ J32

♦ AKQ9

♣ A862

W	N	E	S
		1♣	1NT

All Pass

### Board: 373

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 12+2

Contract: 2♦ North

North:

♠ 83

♥ JT74

♦ AKJ976

♣ 4

South:

♠ QT976

♥ AQ

♦ 8

♣ A8632

W	N	E	S
			1♠

1NT 2♦ All Pass

### Board: 374

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 4♥ North

North:

♠ 72

♥ AJT87

♦ T98

♣ Q54

South:

♠ K54

♥ K532

♦ A54

♣ AK9

W	N	E	S
		1♦	1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 3♦<sup>1</sup>

Pass 4♥ All Pass

1. limit raise or better in !H

### Board: 375

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AJT86

♥ K93

♦ 32

♣ AT4

South:

♠ 754

♥ A8654

♦ 85

♣ KJ2

W	N	E	S
	1♠	1NT	2♠

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 371**      ♠ QT6542      Partner is dealer.  
 Dealer: North      ♥ QJ32      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ 5  
 HCP: 6+2      ♣ JT

---

**Board: 372**      ♠ J2      RHO is dealer. You bid second.  
 Dealer: East      ♥ J32      East (RHO) opens 1♣ if possible.  
 Vul: E-W      ♦ AKQ9  
 HCP: 15      ♣ A862

---

**Board: 373**      ♠ QT976      You are dealer.  
 Dealer: South      ♥ AQ      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ 8  
 HCP: 12+2      ♣ A8632

---

**Board: 374**      ♠ K54      RHO is dealer. You bid second.  
 Dealer: East      ♥ K532      East (RHO) opens 1♦ if possible.  
 Vul: None      ♦ A54  
 HCP: 17      ♣ AK9

---

**Board: 375**      ♠ 754      Partner is dealer.  
 Dealer: North      ♥ A8654      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ 85  
 HCP: 8+1      ♣ KJ2

## Both hands (Answers Page)

### Board: 371

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6+2

Contract: 3♥ South

North:

♠ A

♥ KT976

♦ KT42

♣ K76

South:

♠ QT6542

♥ QJ32

♦ 5

♣ JT

W	N	E	S
	1♥	1NT	3♥

All Pass

### Board: 372

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ 8543

♥ AT54

♦ 763

♣ J9

South:

♠ J2

♥ J32

♦ AKQ9

♣ A862

W	N	E	S
		1♣	1NT

All Pass

### Board: 373

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 12+2

Contract: 2♦ North

North:

♠ 83

♥ JT74

♦ AKJ976

♣ 4

South:

♠ QT976

♥ AQ

♦ 8

♣ A8632

W	N	E	S
			1♠

1NT 2♦ All Pass

### Board: 374

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 4♥ North

North:

♠ 72

♥ AJT87

♦ T98

♣ Q54

South:

♠ K54

♥ K532

♦ A54

♣ AK9

W	N	E	S
		1♦	1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 3♦<sup>1</sup>

Pass 4♥ All Pass

1. limit raise or better in !H

### Board: 375

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AJT86

♥ K93

♦ 32

♣ AT4

South:

♠ 754

♥ A8654

♦ 85

♣ KJ2

W	N	E	S
	1♠	1NT	2♠

All Pass

## North hands

## Opps\_Overcall\_1NT

**Board: 376**      ♠ J2      LHO is dealer.  
Dealer: East      ♥ AQT8      East (LHO) opens 1 ♦ if possible.  
Vul: N-S      ♦ Q43  
HCP: 9      ♣ T653

---

**Board: 377**      ♠ AQJ7      You are dealer.  
Dealer: North      ♥ 93      East (LHO) bids 1NT if possible.  
Vul: None      ♦ Q52  
HCP: 12      ♣ QJT2

---

**Board: 378**      ♠ A87      You are dealer.  
Dealer: North      ♥ 3      East (LHO) bids 1NT if possible.  
Vul: N-S      ♦ AQ932  
HCP: 13+1      ♣ K975

---

**Board: 379**      ♠ 83      Partner is dealer.  
Dealer: South      ♥ QJ43      West (RHO) bids 1NT if possible.  
Vul: Both      ♦ QT6532  
HCP: 7+2      ♣ Q

---

**Board: 380**      ♠ 85      LHO is dealer.  
Dealer: East      ♥ QT76      East (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ KJ543  
HCP: 8+1      ♣ QT

## Both hands (Answers Page)

### Board: 376

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16

Contract: 4♥ North

North:

♠ J2

♥ AQT8

♦ Q43

♣ T653

South:

♠ Q64

♥ K962

♦ KJ52

♣ AK

W	N	E	S
		1♦	1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 377

Dealer: North

Vul: None

North HCP: 12

South HCP: 10

Contract: 3♣ South

North:

♠ AQJ7

♥ 93

♦ Q52

♣ QJT2

South:

♠ 832

♥ AT74

♦ K8

♣ K863

W	N	E	S
	1♣	1NT	X

Pass	2♠	Pass	3♣
------	----	------	----

All Pass

### Board: 378

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A87

♥ 3

♦ AQ932

♣ K975

South:

♠ Q6

♥ KQ975

♦ J754

♣ 63

W	N	E	S
	1♦	1NT	2♥

All Pass

### Board: 379

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ 83

♥ QJ43

♦ QT6532

♣ Q

South:

♠ AQ94

♥ A6

♦ J9

♣ KT875

W	N	E	S
			1♣

1NT	2♦	Pass	3♦
-----	----	------	----

All Pass

### Board: 380

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ 85

♥ QT76

♦ KJ543

♣ QT

South:

♠ KJ4

♥ A43

♦ A62

♣ AJ54

W	N	E	S
		1♣	1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

## South hands

## Opps\_Overcall\_1NT

**Board: 376**      ♠ Q64      RHO is dealer. You bid second.  
 Dealer: East      ♥ K962      East (RHO) opens 1♦ if possible.  
 Vul: N-S      ♦ KJ52  
 HCP: 16      ♣ AK

---

**Board: 377**      ♠ 832      Partner is dealer.  
 Dealer: North      ♥ AT74      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ K8  
 HCP: 10      ♣ K863

---

**Board: 378**      ♠ Q6      Partner is dealer.  
 Dealer: North      ♥ KQ975      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ J754  
 HCP: 8+1      ♣ 63

---

**Board: 379**      ♠ AQ94      You are dealer.  
 Dealer: South      ♥ A6      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ J9  
 HCP: 14+1      ♣ KT875

---

**Board: 380**      ♠ KJ4      RHO is dealer. You bid second.  
 Dealer: East      ♥ A43      East (RHO) opens 1♣ if possible.  
 Vul: E-W      ♦ A62  
 HCP: 17      ♣ AJ54

## Both hands (Answers Page)

### Board: 376

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16

Contract: 4♥ North

North:

♠ J2

♥ AQT8

♦ Q43

♣ T653

South:

♠ Q64

♥ K962

♦ KJ52

♣ AK

W	N	E	S
		1♦	1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 377

Dealer: North

Vul: None

North HCP: 12

South HCP: 10

Contract: 3♣ South

North:

♠ AQJ7

♥ 93

♦ Q52

♣ QJT2

South:

♠ 832

♥ AT74

♦ K8

♣ K863

W	N	E	S
	1♣	1NT	X

Pass	2♠	Pass	3♣
------	----	------	----

All Pass

### Board: 378

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A87

♥ 3

♦ AQ932

♣ K975

South:

♠ Q6

♥ KQ975

♦ J754

♣ 63

W	N	E	S
	1♦	1NT	2♥

All Pass

### Board: 379

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ 83

♥ QJ43

♦ QT6532

♣ Q

South:

♠ AQ94

♥ A6

♦ J9

♣ KT875

W	N	E	S
			1♣

1NT	2♦	Pass	3♦
-----	----	------	----

All Pass

### Board: 380

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ 85

♥ QT76

♦ KJ543

♣ QT

South:

♠ KJ4

♥ A43

♦ A62

♣ AJ54

W	N	E	S
		1♣	1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman



## Opps\_Overcall\_1NT

<b>Board: 382</b>	♠ 7	LHO is dealer.
Dealer: East	♥ AQJ874	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ 6	
HCP: 12+3	♣ KQ743	

<b>Board: 384</b>	♠ 762	You are dealer.
Dealer: North	♥ A7	East (LHO) bids 1NT if possible.
Vul: E-W	♦ 9753	West (RHO) bids 2♦ if possible.
HCP: 12	♣ AKJ3	East (LHO) bids 2♥ if possible.
		West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AQT65	♠ -		1 ♠	1NT	Pass
Vul: E-W	♥ K5	♥ Q8732	Pass	X	2 ♦	Pass
North HCP: 17+1	♦ K2	♦ J9765	Pass	3 ♣	Pass	Pass
South HCP: 3+2	♣ KQ97	♣ 853	X	All Pass		
Contract: 3 ♣ X North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ KJ53			1 ♠	1NT
Vul: Both	♥ AQJ874	♥ KT3	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 12+3	♦ 6	♦ A87	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 15	♣ KQ743	♣ A95	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. Texas  
2. A=0/5 or 3/5

### Board: 383

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AKT85				1 ♠
Vul: None	♥ T72	♥ J63	1NT	2 ♦	Pass	3 ♦
North HCP: 8+2	♦ AKJ652	♦ 98	All Pass			
South HCP: 12+1	♣ 42	♣ AT3				
Contract: 3 ♦ South						

### Board: 384

	North:	South:	W	N	E	S
Dealer: North	♠ 762	♠ AQ853		1 ♦	1NT	Pass
Vul: E-W	♥ A7	♥ K9	2 ♦	Pass	2 ♥	Pass
North HCP: 12	♦ 9753	♦ T86	Pass	X	Pass	2 ♠
South HCP: 9+1	♣ AKJ3	♣ 976	3 ♥	Pass	Pass	3 ♠
Contract: 3 ♠ South			All Pass			

## Opps\_Overcall\_1NT

<b>Board: 382</b>	♠ KJ53	RHO is dealer. You bid second.
Dealer: East	♥ KT3	East (RHO) opens 1 ♠ if possible.
Vul: Both	♦ A87	
HCP: 15	♣ A95	

<b>Board: 384</b>	♠ AQ853	Partner is dealer.
Dealer: North	♥ K9	East (RHO) bids 1NT if possible.
Vul: E-W	♦ T86	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ 976	East (RHO) bids 2♥ if possible.
		West (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AQT65	♠ -		1 ♠	1NT	Pass
Vul: E-W	♥ K5	♥ Q8732	Pass	X	2 ♦	Pass
North HCP: 17+1	♦ K2	♦ J9765	Pass	3 ♣	Pass	Pass
South HCP: 3+2	♣ KQ97	♣ 853	X	All Pass		
Contract: 3 ♣ X North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ KJ53			1 ♠	1NT
Vul: Both	♥ AQJ874	♥ KT3	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 12+3	♦ 6	♦ A87	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 15	♣ KQ743	♣ A95	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. Texas  
2. A=0/5 or 3/5

### Board: 383

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AKT85				1 ♠
Vul: None	♥ T72	♥ J63	1NT	2 ♦	Pass	3 ♦
North HCP: 8+2	♦ AKJ652	♦ 98	All Pass			
South HCP: 12+1	♣ 42	♣ AT3				
Contract: 3 ♦ South						

### Board: 384

	North:	South:	W	N	E	S
Dealer: North	♠ 762	♠ AQ853		1 ♦	1NT	Pass
Vul: E-W	♥ A7	♥ K9	2 ♦	Pass	2 ♥	Pass
North HCP: 12	♦ 9753	♦ T86	Pass	X	Pass	2 ♠
South HCP: 9+1	♣ AKJ3	♣ 976	3 ♥	Pass	Pass	3 ♠
Contract: 3 ♠ South			All Pass			

# North hands

# Opps\_Overcall\_1NT

**Board: 385**      ♠ KJ52      You are dealer.  
 Dealer: North      ♥ AT963      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ A54  
 HCP: 15+1      ♣ K

---

**Board: 386**      ♠ 983      LHO is dealer.  
 Dealer: East      ♥ KQ53      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 42  
 HCP: 5      ♣ T982

---

**Board: 387**      ♠ 9432      You are dealer.  
 Dealer: North      ♥ AT93      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ A98  
 HCP: 12      ♣ A6

---

**Board: 388**      ♠ K865      RHO is dealer. You bid second.  
 Dealer: West      ♥ 97      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AQ82      West (RHO) bids 3 ♦ if possible.  
 HCP: 17      ♣ AKJ

---

**Board: 389**      ♠ A      You are dealer.  
 Dealer: North      ♥ Q984      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ QJ  
 HCP: 14+2      ♣ KQ8632

## Both hands (Answers Page)

### Board: 385

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ South

North:

♠ KJ52

♥ AT963

♦ A54

♣ K

South:

♠ QT864

♥ J42

♦ QJ7

♣ 85

W	N	E	S
	1♥	1NT	2♥

All Pass

### Board: 386

Dealer: East

Vul: None

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 983

♥ KQ53

♦ 42

♣ T982

South:

♠ AKQJ

♥ 84

♦ AQ65

♣ 643

W	N	E	S
		1♦	1NT

All Pass

### Board: 387

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8+1

Contract: 2♦ South

North:

♠ 9432

♥ AT93

♦ A98

♣ A6

South:

♠ J5

♥ J652

♦ JT764

♣ KQ

W	N	E	S
	1♦	1NT	2♦

All Pass

### Board: 388

Dealer: West

Vul: Both

North HCP: 17

South HCP: 4+1

Contract: 3♠ South

North:

♠ K865

♥ 97

♦ AQ82

♣ AKJ

South:

♠ QT943

♥ T632

♦ 6

♣ QT6

W	N	E	S
1♦	1NT	Pass	2♥

3♦	X	Pass	3♠
----	---	------	----

All Pass

### Board: 389

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 6+1

Contract: 2♣ North

North:

♠ A

♥ Q984

♦ QJ

♣ KQ8632

South:

♠ JT532

♥ T62

♦ A875

♣ J

W	N	E	S
	1♣	1NT	Pass

Pass	2♣	All Pass	
------	----	----------	--

## South hands

## Opps\_Overcall\_1NT

**Board: 385**      ♠ QT864      Partner is dealer.  
 Dealer: North      ♥ J42      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ QJ7  
 HCP: 6+1      ♣ 85

---

**Board: 386**      ♠ AKQJ      RHO is dealer. You bid second.  
 Dealer: East      ♥ 84      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AQ65  
 HCP: 16      ♣ 643

---

**Board: 387**      ♠ J5      Partner is dealer.  
 Dealer: North      ♥ J652      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ JT764  
 HCP: 8+1      ♣ KQ

---

**Board: 388**      ♠ QT943      LHO is dealer.  
 Dealer: West      ♥ T632      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ 6      West (LHO) bids 3 ♦ if possible.  
 HCP: 4+1      ♣ QT6

---

**Board: 389**      ♠ JT532      Partner is dealer.  
 Dealer: North      ♥ T62      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ A875  
 HCP: 6+1      ♣ J

## Both hands (Answers Page)

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ KJ52	♠ QT864		1 ♥	1NT	2 ♥
Vul: Both	♥ AT963	♥ J42	All Pass			
North HCP: 15+1	♦ A54	♦ QJ7				
South HCP: 6+1	♣ K	♣ 85				
Contract: 2 ♥ South						

### Board: 386

	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AKQJ			1 ♦	1NT
Vul: None	♥ KQ53	♥ 84	All Pass			
North HCP: 5	♦ 42	♦ AQ65				
South HCP: 16	♣ T982	♣ 643				
Contract: 1NT South						

### Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ 9432	♠ J5		1 ♦	1NT	2 ♦
Vul: N-S	♥ AT93	♥ J652	All Pass			
North HCP: 12	♦ A98	♦ JT764				
South HCP: 8+1	♣ A6	♣ KQ				
Contract: 2 ♦ South						

### Board: 388

	North:	South:	W	N	E	S
Dealer: West	♠ K865	♠ QT943	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ 97	♥ T632	3 ♦	X	Pass	3 ♠
North HCP: 17	♦ AQ82	♦ 6	All Pass			
South HCP: 4+1	♣ AKJ	♣ QT6				
Contract: 3 ♠ South						

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ JT532		1 ♣	1NT	Pass
Vul: None	♥ Q984	♥ T62	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ QJ	♦ A875				
South HCP: 6+1	♣ KQ8632	♣ J				
Contract: 2 ♣ North						



# North hands

# Opps\_Overcall\_1NT

**Board: 390**      ♠ J76      Partner is dealer.  
 Dealer: South      ♥ QJ4      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ K6  
 HCP: 10+1      ♣ K9653

---

**Board: 391**      ♠ AK      RHO is dealer. You bid second.  
 Dealer: West      ♥ Q932      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ K763  
 HCP: 15      ♣ K72

---

**Board: 392**      ♠ T9653      LHO is dealer.  
 Dealer: East      ♥ AJ982      East (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ 9  
 HCP: 5+2      ♣ 73

---

**Board: 393**      ♠ Q5      RHO is dealer. You bid second.  
 Dealer: West      ♥ AJ82      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ AQJ6  
 HCP: 17      ♣ K95

---

**Board: 394**      ♠ AT      You are dealer.  
 Dealer: North      ♥ KQ6      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ KJ862      West (RHO) bids 2 ♥ if possible.  
 HCP: 13+1      ♣ T86      East (LHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 390

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ J76

♥ QJ4

♦ K6

♣ K9653

South:

♠ AT84

♥ A52

♦ 9854

♣ A2

W N E S

1NT X Pass 2 ♠

1NT X Pass 2 ♠

All Pass

### Board: 391

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 5+2

Contract: 2 ♠ North

North:

♠ AK

♥ Q932

♦ K763

♣ K72

South:

♠ Q76432

♥ JT5

♦ Q2

♣ 96

W N E S

1 ♣ 1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 392

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 17

Contract: 2 ♠ South

North:

♠ T9653

♥ AJ982

♦ 9

♣ 73

South:

♠ A7

♥ KQ53

♦ KQ73

♣ K96

W N E S

1 ♣ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 393

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ Q5

♥ AJ82

♦ AQJ6

♣ K95

South:

♠ 72

♥ Q63

♦ 9842

♣ QJT6

W N E S

1 ♣ 1NT All Pass

### Board: 394

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 5

Contract: 3 ♣ South

North:

♠ AT

♥ KQ6

♦ KJ862

♣ T86

South:

♠ 973

♥ JT4

♦ 954

♣ KJ92

W N E S

1 ♦ 1NT Pass

2 ♥ Pass 2 ♠ Pass

Pass X Pass 3 ♣

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 390**      ♠ AT84      You are dealer.  
 Dealer: South      ♥ A52      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ 9854  
 HCP: 12      ♣ A2

---

**Board: 391**      ♠ Q76432      LHO is dealer.  
 Dealer: West      ♥ JT5      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ Q2  
 HCP: 5+2      ♣ 96

---

**Board: 392**      ♠ A7      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ53      East (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ KQ73  
 HCP: 17      ♣ K96

---

**Board: 393**      ♠ 72      LHO is dealer.  
 Dealer: West      ♥ Q63      West (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ 9842  
 HCP: 5      ♣ QJT6

---

**Board: 394**      ♠ 973      Partner is dealer.  
 Dealer: North      ♥ JT4      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ 954      West (LHO) bids 2 ♥ if possible.  
 HCP: 5      ♣ KJ92      East (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ AT84				1 ♦
Vul: N-S	♥ QJ4	♥ A52	1NT	X	Pass	2 ♠
North HCP: 10+1	♦ K6	♦ 9854	All Pass			
South HCP: 12	♣ K9653	♣ A2				
Contract: 2 ♠ South						

### Board: 391

	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ Q76432	1 ♣	1NT	Pass	2 ♥
Vul: N-S	♥ Q932	♥ JT5	Pass	2 ♠	All Pass	
North HCP: 15	♦ K763	♦ Q2				
South HCP: 5+2	♣ K72	♣ 96				
Contract: 2 ♠ North						

### Board: 392

	North:	South:	W	N	E	S
Dealer: East	♠ T9653	♠ A7			1 ♣	1NT
Vul: None	♥ AJ982	♥ KQ53	Pass	2 ♥	Pass	2 ♠
North HCP: 5+2	♦ 9	♦ KQ73	All Pass			
South HCP: 17	♣ 73	♣ K96				
Contract: 2 ♠ South						

### Board: 393

	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ 72	1 ♣	1NT	All Pass	
Vul: E-W	♥ AJ82	♥ Q63				
North HCP: 17	♦ AQJ6	♦ 9842				
South HCP: 5	♣ K95	♣ QJT6				
Contract: 1NT North						

### Board: 394

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 973		1 ♦	1NT	Pass
Vul: E-W	♥ KQ6	♥ JT4	2 ♥	Pass	2 ♠	Pass
North HCP: 13+1	♦ KJ862	♦ 954	Pass	X	Pass	3 ♣
South HCP: 5	♣ T86	♣ KJ92	All Pass			
Contract: 3 ♣ South						

# North hands

# Opps\_Overcall\_1NT

## Board: 395

♠ 543

LHO is dealer.

Dealer: East

♥ 4

East (LHO) opens 1 ♠ if possible.

Vul: Both

♦ K43

West (RHO) bids 2 ♥ if possible.

HCP: 6+2

♣ QJ8764

## Board: 396

♠ 5

You are dealer.

Dealer: North

♥ K432

East (LHO) bids 1NT if possible.

Vul: N-S

♦ AJ5

West (RHO) bids 2 ♥ if possible.

HCP: 12+1

♣ KJT86

East (LHO) bids 2 ♠ if possible.

## Board: 397

♠ QJ3

RHO is dealer. You bid second.

Dealer: West

♥ KJ7

West (RHO) opens 1 ♠ if possible.

Vul: N-S

♦ K92

HCP: 15

♣ AJ64

## Board: 398

♠ 5

You are dealer.

Dealer: North

♥ KQJ9

East (LHO) bids 1NT if possible.

Vul: Both

♦ AJ763

HCP: 15+1

♣ A84

## Board: 399

♠ 643

RHO is dealer. You bid second.

Dealer: West

♥ AQ96

West (RHO) opens 1 ♦ if possible.

Vul: None

♦ KQT

West (RHO) Doubles 2 ♥ if possible.

HCP: 16

♣ KQ8

East (LHO) bids 3 ♣ if possible.

East (LHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 395

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 15

Contract: 3♣ North

North:

♠ 543

♥ 4

♦ K43

♣ QJ8764

South:

♠ A872

♥ A6

♦ QJT2

♣ AT5

W

N

E

S

1♠ 1NT

2♥

3♣

All Pass

### Board: 396

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8

Contract: 3♦ South

North:

♠ 5

♥ K432

♦ AJ5

♣ KJT86

South:

♠ AQ83

♥ Q7

♦ 9872

♣ 974

W

N

E

S

1♣ 1NT Pass

2♥

Pass

2♠

Pass

Pass

X

Pass

3♦

All Pass

### Board: 397

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ QJ3

♥ KJ7

♦ K92

♣ AJ64

South:

♠ A642

♥ QT9

♦ 53

♣ T983

W

N

E

S

1♠

1NT

All Pass

### Board: 398

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ 5

♥ KQJ9

♦ AJ763

♣ A84

South:

♠ QT842

♥ 742

♦ QT5

♣ KT

W

N

E

S

1♦

1NT

2♠

All Pass

### Board: 399

Dealer: West

Vul: None

North HCP: 16

South HCP: 2+1

Contract: 3♥X North

North:

♠ 643

♥ AQ96

♦ KQT

♣ KQ8

South:

♠ QT97

♥ T8743

♦ 73

♣ 72

W

N

E

S

1♦

1NT

Pass

2♦

Pass

2♥

Pass

Pass

X

Pass

3♣

Pass

Pass

3♥

X

All Pass

## South hands

## Opps\_Overcall\_1NT

<b>Board: 395</b>	♠ A872	RHO is dealer. You bid second.
Dealer: East	♥ A6	East (RHO) opens 1 ♠ if possible.
Vul: Both	♦ QJT2	West (LHO) bids 2 ♥ if possible.
HCP: 15	♣ AT5	
<b>Board: 396</b>	♠ AQ83	Partner is dealer.
Dealer: North	♥ Q7	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 9872	West (LHO) bids 2 ♥ if possible.
HCP: 8	♣ 974	East (RHO) bids 2 ♠ if possible.
<b>Board: 397</b>	♠ A642	LHO is dealer.
Dealer: West	♥ QT9	West (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ 53	
HCP: 6	♣ T983	
<b>Board: 398</b>	♠ QT842	Partner is dealer.
Dealer: North	♥ 742	East (RHO) bids 1NT if possible.
Vul: Both	♦ QT5	
HCP: 7+1	♣ KT	
<b>Board: 399</b>	♠ QT97	LHO is dealer.
Dealer: West	♥ T8743	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ 73	West (LHO) Doubles 2 ♥ if possible.
HCP: 2+1	♣ 72	East (RHO) bids 3 ♣ if possible.
		East (RHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 395

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 15

Contract: 3 ♣ North

North:

♠ 543

♥ 4

♦ K43

♣ QJ8764

South:

♠ A872

♥ A6

♦ QJT2

♣ AT5

W

N

E

S

1 ♠ 1NT

2 ♥

3 ♣

All Pass

### Board: 396

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8

Contract: 3 ♦ South

North:

♠ 5

♥ K432

♦ AJ5

♣ KJT86

South:

♠ AQ83

♥ Q7

♦ 9872

♣ 974

W

N

E

S

1 ♣ 1NT Pass

2 ♥

Pass

2 ♠

Pass

Pass

X

Pass

3 ♦

All Pass

### Board: 397

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ QJ3

♥ KJ7

♦ K92

♣ AJ64

South:

♠ A642

♥ QT9

♦ 53

♣ T983

W

N

E

S

1 ♠ 1NT All Pass

### Board: 398

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ 5

♥ KQJ9

♦ AJ763

♣ A84

South:

♠ QT842

♥ 742

♦ QT5

♣ KT

W

N

E

S

1 ♦ 1NT 2 ♠

All Pass

### Board: 399

Dealer: West

Vul: None

North HCP: 16

South HCP: 2+1

Contract: 3 ♥ X North

North:

♠ 643

♥ AQ96

♦ KQT

♣ KQ8

South:

♠ QT97

♥ T8743

♦ 73

♣ 72

W

N

E

S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass Pass

X Pass 3 ♣ Pass

Pass 3 ♥ X All Pass



## North hands

## Opps\_Overcall\_1NT

**Board: 400**      ♠ 854      LHO is dealer.  
Dealer: East      ♥ T754      East (LHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ A83  
HCP: 4      ♣ 952

---

**Board: 401**      ♠ A965      RHO is dealer. You bid second.  
Dealer: West      ♥ KJ4      West (RHO) opens 1 ♥ if possible.  
Vul: Both      ♦ KQ4  
HCP: 16      ♣ K84

---

**Board: 402**      ♠ 763      LHO is dealer.  
Dealer: East      ♥ A      East (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ QJT94  
HCP: 7+1      ♣ 9652

---

**Board: 403**      ♠ 964      RHO is dealer. You bid second.  
Dealer: West      ♥ KJ      West (RHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ AKJ6  
HCP: 15      ♣ QJ63

---

**Board: 404**      ♠ J5      LHO is dealer.  
Dealer: East      ♥ JT75      East (LHO) opens 1 ♦ if possible.  
Vul: Both      ♦ T4  
HCP: 7+1      ♣ AJ654

## Both hands (Answers Page)

### Board: 400

Dealer: East

Vul: N-S

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ 854

♥ T754

♦ A83

♣ 952

South:

♠ Q96

♥ K9

♦ KQ42

♣ KQ87

W	N	E	S
		1 ♣	1NT

All Pass

### Board: 401

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A965

♥ KJ4

♦ KQ4

♣ K84

South:

♠ T4

♥ AQ7

♦ 9862

♣ T962

W	N	E	S
1 ♥	1NT	All Pass	

### Board: 402

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ 763

♥ A

♦ QJT94

♣ 9652

South:

♠ J98

♥ J753

♦ AK8

♣ AKJ

W	N	E	S
		1 ♣	1NT

Pass	2NT	Pass	3NT
All Pass			

### Board: 403

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ 964

♥ KJ

♦ AKJ6

♣ QJ63

South:

♠ AQ53

♥ Q8643

♦ 542

♣ 2

W	N	E	S
1 ♣	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2 ♠
Pass	2NT	All Pass	

### Board: 404

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ J5

♥ JT75

♦ T4

♣ AJ654

South:

♠ Q8

♥ AQ84

♦ AQJ

♣ QT87

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♥

All Pass

1. Stayman

## South hands

## Opps\_Overcall\_1NT

<b>Board: 400</b>	♠ Q96	RHO is dealer. You bid second.
Dealer: East	♥ K9	East (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ KQ42	
HCP: 15	♣ KQ87	

---

<b>Board: 401</b>	♠ T4	LHO is dealer.
Dealer: West	♥ AQ7	West (LHO) opens 1 ♥ if possible.
Vul: Both	♦ 9862	
HCP: 6	♣ T962	

---

<b>Board: 402</b>	♠ J98	RHO is dealer. You bid second.
Dealer: East	♥ J753	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ AK8	
HCP: 17	♣ AKJ	

---

<b>Board: 403</b>	♠ AQ53	LHO is dealer.
Dealer: West	♥ Q8643	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 542	
HCP: 8+1	♣ 2	

---

<b>Board: 404</b>	♠ Q8	RHO is dealer. You bid second.
Dealer: East	♥ AQ84	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ AQJ	
HCP: 17	♣ QT87	

## Both hands (Answers Page)

### Board: 400

Dealer: East

Vul: N-S

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ 854

♥ T754

♦ A83

♣ 952

South:

♠ Q96

♥ K9

♦ KQ42

♣ KQ87

W	N	E	S
		1 ♣	1NT

All Pass

### Board: 401

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A965

♥ KJ4

♦ KQ4

♣ K84

South:

♠ T4

♥ AQ7

♦ 9862

♣ T962

W	N	E	S
1 ♥	1NT	All Pass	

### Board: 402

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ 763

♥ A

♦ QJT94

♣ 9652

South:

♠ J98

♥ J753

♦ AK8

♣ AKJ

W	N	E	S
		1 ♣	1NT

Pass	2NT	Pass	3NT
All Pass			

### Board: 403

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ 964

♥ KJ

♦ AKJ6

♣ QJ63

South:

♠ AQ53

♥ Q8643

♦ 542

♣ 2

W	N	E	S
1 ♣	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2 ♠
Pass	2NT	All Pass	

### Board: 404

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ J5

♥ JT75

♦ T4

♣ AJ654

South:

♠ Q8

♥ AQ84

♦ AQJ

♣ QT87

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♥

All Pass

1. Stayman

# North hands

# Opps\_Overcall\_1NT

**Board: 405**      ♠ AK54      RHO is dealer. You bid second.  
 Dealer: West      ♥ 98      West (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ KQ93  
 HCP: 16      ♣ KJ9

---

**Board: 406**      ♠ 97      LHO is dealer.  
 Dealer: East      ♥ AQ8      East (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ JT86  
 HCP: 8      ♣ J642

---

**Board: 407**      ♠ A93      You are dealer.  
 Dealer: North      ♥ J6      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AJ7      West (RHO) bids 2 ♥ if possible.  
 HCP: 13+1      ♣ K7642

---

**Board: 408**      ♠ 753      LHO is dealer.  
 Dealer: East      ♥ T943      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ QJ4  
 HCP: 3      ♣ T63

---

**Board: 409**      ♠ AT96      RHO is dealer. You bid second.  
 Dealer: West      ♥ KJ      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ KJ98      East (LHO) bids 2 ♦ if possible.  
 HCP: 15      ♣ K92

## Both hands (Answers Page)

### Board: 405

	North:	South:	W	N	E	S
Dealer: West	♠ AK54	♠ J873	1 ♦	1NT	All Pass	
Vul: None	♥ 98	♥ KT72				
North HCP: 16	♦ KQ93	♦ JT52				
South HCP: 5	♣ KJ9	♣ 4				
Contract: 1NT North						

### Board: 406

	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AK2			1 ♣	1NT
Vul: E-W	♥ AQ8	♥ K53	Pass	2NT	All Pass	
North HCP: 8	♦ JT86	♦ Q753				
South HCP: 15	♣ J642	♣ K98				
Contract: 2NT North						

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ Q4		1 ♣	1NT	X
Vul: E-W	♥ J6	♥ AT74	2 ♥	2NT	All Pass	
North HCP: 13+1	♦ AJ7	♦ Q9862				
South HCP: 10+1	♣ K7642	♣ Q3				
Contract: 2NT North						

### Board: 408

	North:	South:	W	N	E	S
Dealer: East	♠ 753	♠ AT4			1 ♦	1NT
Vul: None	♥ T943	♥ A87	All Pass			
North HCP: 3	♦ QJ4	♦ K93				
South HCP: 15	♣ T63	♣ A954				
Contract: 1NT South						

### Board: 409

	North:	South:	W	N	E	S
Dealer: West	♠ AT96	♠ J743	1 ♦	1NT	2 ♦	X
Vul: E-W	♥ KJ	♥ QT73	Pass	2 ♠	All Pass	
North HCP: 15	♦ KJ98	♦ T				
South HCP: 5	♣ K92	♣ Q763				
Contract: 2 ♠ North						

## South hands

## Opps\_Overcall\_1NT

**Board: 405**      ♠ J873      LHO is dealer.  
 Dealer: West      ♥ KT72      West (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ JT52  
 HCP: 5      ♣ 4

---

**Board: 406**      ♠ AK2      RHO is dealer. You bid second.  
 Dealer: East      ♥ K53      East (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ Q753  
 HCP: 15      ♣ K98

---

**Board: 407**      ♠ Q4      Partner is dealer.  
 Dealer: North      ♥ AT74      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ Q9862      West (LHO) bids 2 ♥ if possible.  
 HCP: 10+1      ♣ Q3

---

**Board: 408**      ♠ AT4      RHO is dealer. You bid second.  
 Dealer: East      ♥ A87      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ K93  
 HCP: 15      ♣ A954

---

**Board: 409**      ♠ J743      LHO is dealer.  
 Dealer: West      ♥ QT73      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ T      East (RHO) bids 2 ♦ if possible.  
 HCP: 5      ♣ Q763

## Both hands (Answers Page)

### Board: 405

	North:	South:	W	N	E	S
Dealer: West	♠ AK54	♠ J873	1 ♦	1NT	All Pass	
Vul: None	♥ 98	♥ KT72				
North HCP: 16	♦ KQ93	♦ JT52				
South HCP: 5	♣ KJ9	♣ 4				
Contract: 1NT North						

### Board: 406

	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AK2			1 ♣	1NT
Vul: E-W	♥ AQ8	♥ K53	Pass	2NT	All Pass	
North HCP: 8	♦ JT86	♦ Q753				
South HCP: 15	♣ J642	♣ K98				
Contract: 2NT North						

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ Q4		1 ♣	1NT	X
Vul: E-W	♥ J6	♥ AT74	2 ♥	2NT	All Pass	
North HCP: 13+1	♦ AJ7	♦ Q9862				
South HCP: 10+1	♣ K7642	♣ Q3				
Contract: 2NT North						

### Board: 408

	North:	South:	W	N	E	S
Dealer: East	♠ 753	♠ AT4			1 ♦	1NT
Vul: None	♥ T943	♥ A87	All Pass			
North HCP: 3	♦ QJ4	♦ K93				
South HCP: 15	♣ T63	♣ A954				
Contract: 1NT South						

### Board: 409

	North:	South:	W	N	E	S
Dealer: West	♠ AT96	♠ J743	1 ♦	1NT	2 ♦	X
Vul: E-W	♥ KJ	♥ QT73	Pass	2 ♠	All Pass	
North HCP: 15	♦ KJ98	♦ T				
South HCP: 5	♣ K92	♣ Q763				
Contract: 2 ♠ North						



# North hands

# Opps\_Overcall\_1NT

<b>Board: 410</b>	♠ 986	LHO is dealer.
Dealer: East	♥ 9764	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ K63	
HCP: 3	♣ 742	
<b>Board: 411</b>	♠ A852	RHO is dealer. You bid second.
Dealer: West	♥ Q4	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ AT3	
HCP: 15	♣ KQ93	
<b>Board: 412</b>	♠ A74	LHO is dealer.
Dealer: East	♥ T8632	East (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ KT86	
HCP: 7+1	♣ 5	
<b>Board: 413</b>	♠ J93	LHO is dealer.
Dealer: East	♥ Q8632	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ Q72	East (LHO) Doubles 2 ♦ if possible.
HCP: 5+1	♣ 62	
<b>Board: 414</b>	♠ JT8642	LHO is dealer.
Dealer: East	♥ J95	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ 8	East (LHO) Doubles 2 ♠ if possible.
HCP: 2+2	♣ T63	West (RHO) bids 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 410

	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ AQ2			1 ♠	1NT
Vul: Both	♥ 9764	♥ KJT	All Pass			
North HCP: 3	♦ K63	♦ AT72				
South HCP: 15	♣ 742	♣ JT5				
Contract: 1NT South						

### Board: 411

	North:	South:	W	N	E	S
Dealer: West	♠ A852	♠ J763	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q4	♥ T652	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AT3	♦ J	All Pass			
South HCP: 7	♣ KQ93	♣ AJT7				
Contract: 3 ♠ South			1. Stayman			

### Board: 412

	North:	South:	W	N	E	S
Dealer: East	♠ A74	♠ JT9			1 ♦	1NT
Vul: N-S	♥ T8632	♥ AQ74	Pass	2 ♦	Pass	2 ♥
North HCP: 7+1	♦ KT86	♦ AJ4	Pass	2NT	Pass	4 ♥
South HCP: 17	♣ 5	♣ AJ4	All Pass			
Contract: 4 ♥ South						

### Board: 413

	North:	South:	W	N	E	S
Dealer: East	♠ J93	♠ QT87			1 ♦	1NT
Vul: Both	♥ Q8632	♥ AK	Pass	2 ♦	X	XX
North HCP: 5+1	♦ Q72	♦ A95	Pass	2 ♥	All Pass	
South HCP: 16	♣ 62	♣ K953				
Contract: 2 ♥ North						

### Board: 414

	North:	South:	W	N	E	S
Dealer: East	♠ JT8642	♠ K3			1 ♣	1NT
Vul: None	♥ J95	♥ AT3	Pass	2 ♥	Pass	2 ♠
North HCP: 2+2	♦ 8	♦ KJT52	Pass	Pass	X	Pass
South HCP: 15+1	♣ T63	♣ A52	3 ♦	3 ♠	All Pass	
Contract: 3 ♠ North						

## South hands

## Opps\_Overcall\_1NT

<b>Board: 410</b>	♠ AQ2	RHO is dealer. You bid second.
Dealer: East	♥ KJT	East (RHO) opens 1 ♠ if possible.
Vul: Both	♦ AT72	
HCP: 15	♣ JT5	
<b>Board: 411</b>	♠ J763	LHO is dealer.
Dealer: West	♥ T652	West (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ J	
HCP: 7	♣ AJT7	
<b>Board: 412</b>	♠ JT9	RHO is dealer. You bid second.
Dealer: East	♥ AQ74	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ AJ4	
HCP: 17	♣ AJ4	
<b>Board: 413</b>	♠ QT87	RHO is dealer. You bid second.
Dealer: East	♥ AK	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ A95	East (RHO) Doubles 2 ♦ if possible.
HCP: 16	♣ K953	
<b>Board: 414</b>	♠ K3	RHO is dealer. You bid second.
Dealer: East	♥ AT3	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ KJT52	East (RHO) Doubles 2 ♠ if possible.
HCP: 15+1	♣ A52	West (LHO) bids 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 410

	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ AQ2			1 ♠	1NT
Vul: Both	♥ 9764	♥ KJT	All Pass			
North HCP: 3	♦ K63	♦ AT72				
South HCP: 15	♣ 742	♣ JT5				
Contract: 1NT South						

### Board: 411

	North:	South:	W	N	E	S
Dealer: West	♠ A852	♠ J763	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q4	♥ T652	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AT3	♦ J	All Pass			
South HCP: 7	♣ KQ93	♣ AJT7				
Contract: 3 ♠ South			1. Stayman			

### Board: 412

	North:	South:	W	N	E	S
Dealer: East	♠ A74	♠ JT9			1 ♦	1NT
Vul: N-S	♥ T8632	♥ AQ74	Pass	2 ♦	Pass	2 ♥
North HCP: 7+1	♦ KT86	♦ AJ4	Pass	2NT	Pass	4 ♥
South HCP: 17	♣ 5	♣ AJ4	All Pass			
Contract: 4 ♥ South						

### Board: 413

	North:	South:	W	N	E	S
Dealer: East	♠ J93	♠ QT87			1 ♦	1NT
Vul: Both	♥ Q8632	♥ AK	Pass	2 ♦	X	XX
North HCP: 5+1	♦ Q72	♦ A95	Pass	2 ♥	All Pass	
South HCP: 16	♣ 62	♣ K953				
Contract: 2 ♥ North						

### Board: 414

	North:	South:	W	N	E	S
Dealer: East	♠ JT8642	♠ K3			1 ♣	1NT
Vul: None	♥ J95	♥ AT3	Pass	2 ♥	Pass	2 ♠
North HCP: 2+2	♦ 8	♦ KJT52	Pass	Pass	X	Pass
South HCP: 15+1	♣ T63	♣ A52	3 ♦	3 ♠	All Pass	
Contract: 3 ♠ North						

# North hands

# Opps\_Overcall\_1NT

**Board: 415**      ♠ -      Partner is dealer.  
 Dealer: South      ♥ KQJT8      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ T94  
 HCP: 9+2      ♣ QJ863

---

**Board: 416**      ♠ AQT      LHO is dealer.  
 Dealer: East      ♥ T87      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ 762  
 HCP: 9      ♣ K864

---

**Board: 417**      ♠ K4      You are dealer.  
 Dealer: North      ♥ J9752      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ A632  
 HCP: 14+1      ♣ AQ

---

**Board: 418**      ♠ T5432      LHO is dealer.  
 Dealer: East      ♥ 743      East (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ K54      West (RHO) Doubles 1NT if possible.  
 HCP: 3+1      ♣ 53

---

**Board: 419**      ♠ AK98      RHO is dealer. You bid second.  
 Dealer: West      ♥ KT5      West (RHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ K93      West (RHO) bids 2 ♠ if possible.  
 HCP: 15      ♣ Q76

## Both hands (Answers Page)

### Board: 415

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13+1

Contract: 3♥ South

North:

♠ -

♥ KQJT8

♦ T94

♣ QJ863

South:

♠ KQ864

♥ A953

♦ 53

♣ A5

W N E S

1NT 2♥ Pass 3♥

All Pass

### Board: 416

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AQT

♥ T87

♦ 762

♣ K864

South:

♠ K83

♥ AQ92

♦ KQJ5

♣ 93

W N E S

Pass 3NT All Pass

1♦ 1NT

### Board: 417

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2♥ South

North:

♠ K4

♥ J9752

♦ A632

♣ AQ

South:

♠ Q972

♥ Q84

♦ KQ74

♣ 84

W N E S

1♥ 1NT 2♥

All Pass

### Board: 418

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 15

Contract: 2♠ South

North:

♠ T5432

♥ 743

♦ K54

♣ 53

South:

♠ QJ76

♥ Q82

♦ A87

♣ AQ2

W N E S

1♦ 1NT

X 2♥ Pass 2♠

All Pass

### Board: 419

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+1

Contract: 3♥ North

North:

♠ AK98

♥ KT5

♦ K93

♣ Q76

South:

♠ T

♥ J9874

♦ J765

♣ A93

W N E S

1♠ 1NT Pass 2♦

2♠ Pass Pass 3♦

Pass 3♥ All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 415**      ♠ KQ864      You are dealer.  
 Dealer: South      ♥ A953      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ 53  
 HCP: 13+1      ♣ A5

---

**Board: 416**      ♠ K83      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ92      East (RHO) opens 1♦ if possible.  
 Vul: Both      ♦ KQJ5  
 HCP: 15      ♣ 93

---

**Board: 417**      ♠ Q972      Partner is dealer.  
 Dealer: North      ♥ Q84      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ KQ74  
 HCP: 9      ♣ 84

---

**Board: 418**      ♠ QJ76      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q82      East (RHO) opens 1♦ if possible.  
 Vul: E-W      ♦ A87      West (LHO) Doubles 1NT if possible.  
 HCP: 15      ♣ AQ2

---

**Board: 419**      ♠ T      LHO is dealer.  
 Dealer: West      ♥ J9874      West (LHO) opens 1♠ if possible.  
 Vul: Both      ♦ J765      West (LHO) bids 2♠ if possible.  
 HCP: 6+1      ♣ A93

## Both hands (Answers Page)

### Board: 415

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13+1

Contract: 3♥ South

North:

♠ -

♥ KQJT8

♦ T94

♣ QJ863

South:

♠ KQ864

♥ A953

♦ 53

♣ A5

W N E S

1NT 2♥ Pass 3♥

All Pass

### Board: 416

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AQT

♥ T87

♦ 762

♣ K864

South:

♠ K83

♥ AQ92

♦ KQJ5

♣ 93

W N E S

Pass 3NT All Pass

1♦ 1NT

### Board: 417

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2♥ South

North:

♠ K4

♥ J9752

♦ A632

♣ AQ

South:

♠ Q972

♥ Q84

♦ KQ74

♣ 84

W N E S

1♥ 1NT 2♥

All Pass

### Board: 418

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 15

Contract: 2♠ South

North:

♠ T5432

♥ 743

♦ K54

♣ 53

South:

♠ QJ76

♥ Q82

♦ A87

♣ AQ2

W N E S

1♦ 1NT

X 2♥ Pass 2♠

All Pass

### Board: 419

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+1

Contract: 3♥ North

North:

♠ AK98

♥ KT5

♦ K93

♣ Q76

South:

♠ T

♥ J9874

♦ J765

♣ A93

W N E S

1♠ 1NT Pass 2♦

2♠ Pass Pass 3♦

Pass 3♥ All Pass



# North hands

# Opps\_Overcall\_1NT

**Board: 420**      ♠ 95      LHO is dealer.  
 Dealer: East      ♥ 9853      East (LHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ A9643  
 HCP: 4+1      ♣ 72

---

**Board: 421**      ♠ K43      RHO is dealer. You bid second.  
 Dealer: West      ♥ K7      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AQJ4  
 HCP: 17      ♣ AT52

---

**Board: 422**      ♠ T753      Partner is dealer.  
 Dealer: South      ♥ Q8      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ 432      East (LHO) bids 2 ♦ if possible.  
 HCP: 2      ♣ 9754      West (RHO) Redoubles if possible.

---

**Board: 423**      ♠ 8542      You are dealer.  
 Dealer: North      ♥ K      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ KT54  
 HCP: 12      ♣ AQ82

---

**Board: 424**      ♠ J62      LHO is dealer.  
 Dealer: East      ♥ Q32      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ 7532  
 HCP: 7      ♣ A86

## Both hands (Answers Page)

### Board: 420

	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AKJ4			1 ♣	1NT
Vul: E-W	♥ 9853	♥ QT	All Pass			
North HCP: 4+1	♦ A9643	♦ QJT2				
South HCP: 17	♣ 72	♣ A54				
Contract: 1NT South						

### Board: 421

	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ T9765	1 ♣	1NT	Pass	2 ♥
Vul: N-S	♥ K7	♥ J9653	Pass	2 ♠	All Pass	
North HCP: 17	♦ AQJ4	♦ 92				
South HCP: 3+2	♣ AT52	♣ Q				
Contract: 2 ♠ North						

### Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ T753	♠ K4				1 ♦
Vul: None	♥ Q8	♥ AT75	1NT	Pass	2 ♦	X
North HCP: 2	♦ 432	♦ KT875	XX	3 ♦	All Pass	
South HCP: 13+1	♣ 9754	♣ K6				
Contract: 3 ♦ North						

### Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ 8542	♠ AKJ		1 ♦	1NT	X
Vul: N-S	♥ K	♥ Q972	Pass	2 ♠	Pass	3 ♦
North HCP: 12	♦ KT54	♦ 832	All Pass			
South HCP: 11	♣ AQ82	♣ JT4				
Contract: 3 ♦ South						

### Board: 424

	North:	South:	W	N	E	S
Dealer: East	♠ J62	♠ AQ9			1 ♦	1NT
Vul: Both	♥ Q32	♥ J84	All Pass			
North HCP: 7	♦ 7532	♦ AQ8				
South HCP: 16	♣ A86	♣ K953				
Contract: 1NT South						

## South hands

## Opps\_Overcall\_1NT

**Board: 420**      ♠ AKJ4      RHO is dealer. You bid second.  
 Dealer: East      ♥ QT      East (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ QJT2  
 HCP: 17      ♣ A54

---

**Board: 421**      ♠ T9765      LHO is dealer.  
 Dealer: West      ♥ J9653      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ 92  
 HCP: 3+2      ♣ Q

---

**Board: 422**      ♠ K4      You are dealer.  
 Dealer: South      ♥ AT75      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ KT875      East (RHO) bids 2 ♦ if possible.  
 HCP: 13+1      ♣ K6      West (LHO) Redoubles if possible.

---

**Board: 423**      ♠ AKJ      Partner is dealer.  
 Dealer: North      ♥ Q972      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ 832  
 HCP: 11      ♣ JT4

---

**Board: 424**      ♠ AQ9      RHO is dealer. You bid second.  
 Dealer: East      ♥ J84      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AQ8  
 HCP: 16      ♣ K953

## Both hands (Answers Page)

### Board: 420

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 17

Contract: 1NT South

North:

♠ 95

♥ 9853

♦ A9643

♣ 72

South:

♠ AKJ4

♥ QT

♦ QJT2

♣ A54

W	N	E	S
		1 ♣	1NT

All Pass

### Board: 421

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 3+2

Contract: 2 ♠ North

North:

♠ K43

♥ K7

♦ AQJ4

♣ AT52

South:

♠ T9765

♥ J9653

♦ 92

♣ Q

W	N	E	S
1 ♣	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

### Board: 422

Dealer: South

Vul: None

North HCP: 2

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ T753

♥ Q8

♦ 432

♣ 9754

South:

♠ K4

♥ AT75

♦ KT875

♣ K6

W	N	E	S
			1 ♦
1NT	Pass	2 ♦	X
XX	3 ♦	All Pass	

### Board: 423

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 3 ♦ South

North:

♠ 8542

♥ K

♦ KT54

♣ AQ82

South:

♠ AKJ

♥ Q972

♦ 832

♣ JT4

W	N	E	S
	1 ♦	1NT	X
Pass	2 ♠	Pass	3 ♦
All Pass			

### Board: 424

Dealer: East

Vul: Both

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ J62

♥ Q32

♦ 7532

♣ A86

South:

♠ AQ9

♥ J84

♦ AQ8

♣ K953

W	N	E	S
		1 ♦	1NT
All Pass			

# North hands

# Opps\_Overcall\_1NT

**Board: 425**      ♠ A7      You are dealer.  
 Dealer: North      ♥ AJT96532      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ K6      West (RHO) bids 2NT if possible.  
 HCP: 12+4      ♣ 5      East (LHO) Doubles 3♥ if possible.

---

**Board: 426**      ♠ AT85      LHO is dealer.  
 Dealer: East      ♥ 765      East (LHO) opens 1♠ if possible.  
 Vul: N-S      ♦ 632  
 HCP: 7      ♣ QJT

---

**Board: 427**      ♠ Q75      RHO is dealer. You bid second.  
 Dealer: West      ♥ K8      West (RHO) opens 1♣ if possible.  
 Vul: Both      ♦ AKQ2  
 HCP: 17      ♣ QJ75

---

**Board: 428**      ♠ J97642      LHO is dealer.  
 Dealer: East      ♥ K5      East (LHO) opens 1♦ if possible.  
 Vul: None      ♦ Q2      East (LHO) Doubles 2♠ if possible.  
 HCP: 6+2      ♣ T87      West (RHO) bids 3♥ if possible.

---

**Board: 429**      ♠ KQ6      RHO is dealer. You bid second.  
 Dealer: West      ♥ AQT5      West (RHO) opens 1♥ if possible.  
 Vul: N-S      ♦ Q6      West (RHO) bids 2♥ if possible.  
 HCP: 15      ♣ Q983

## Both hands (Answers Page)

### Board: 425

Dealer: North

Vul: N-S

North HCP: 12+4

South HCP: 6+3

Contract: 3♥X North

North:

♠ A7

♥ AJT96532

♦ K6

♣ 5

South:

♠ KQ6432

♥ 4

♦ 9

♣ JT872

W

N

E

S

1♥

1NT

Pass

2NT

3♥

X

All Pass

### Board: 426

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ AT85

♥ 765

♦ 632

♣ QJT

South:

♠ QJ73

♥ AKT2

♦ Q5

♣ K63

W

N

E

S

1♠

1NT

Pass

2NT

All Pass

### Board: 427

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 2♠ North

North:

♠ Q75

♥ K8

♦ AKQ2

♣ QJ75

South:

♠ J9642

♥ AJ62

♦ 984

♣ 3

W

N

E

S

1♣

1NT

Pass

2♥

Pass

2♠

All Pass

### Board: 428

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 15

Contract: 3♠ North

North:

♠ J97642

♥ K5

♦ Q2

♣ T87

South:

♠ A3

♥ J742

♦ AK9

♣ K943

W

N

E

S

1♦

1NT

Pass

2♥

Pass

2♠

Pass

Pass

X

Pass

3♥

3♠

All Pass

### Board: 429

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT North

North:

♠ KQ6

♥ AQT5

♦ Q6

♣ Q983

South:

♠ AJT5

♥ 93

♦ 742

♣ KJ72

W

N

E

S

1♥

1NT

Pass

2♣<sup>1</sup>

2♥

X

Pass

3♠

Pass

3NT

All Pass

1. Stayman

## South hands

## Opps\_Overcall\_1NT

**Board: 425**      ♠ KQ6432      Partner is dealer.  
 Dealer: North      ♥ 4      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ 9      West (LHO) bids 2NT if possible.  
 HCP: 6+3      ♣ JT872      East (RHO) Doubles 3♥ if possible.

---

**Board: 426**      ♠ QJ73      RHO is dealer. You bid second.  
 Dealer: East      ♥ AKT2      East (RHO) opens 1♠ if possible.  
 Vul: N-S      ♦ Q5  
 HCP: 15      ♣ K63

---

**Board: 427**      ♠ J9642      LHO is dealer.  
 Dealer: West      ♥ AJ62      West (LHO) opens 1♣ if possible.  
 Vul: Both      ♦ 984  
 HCP: 6+1      ♣ 3

---

**Board: 428**      ♠ A3      RHO is dealer. You bid second.  
 Dealer: East      ♥ J742      East (RHO) opens 1♦ if possible.  
 Vul: None      ♦ AK9      East (RHO) Doubles 2♠ if possible.  
 HCP: 15      ♣ K943      West (LHO) bids 3♥ if possible.

---

**Board: 429**      ♠ AJT5      LHO is dealer.  
 Dealer: West      ♥ 93      West (LHO) opens 1♥ if possible.  
 Vul: N-S      ♦ 742      West (LHO) bids 2♥ if possible.  
 HCP: 9      ♣ KJ72

## Both hands (Answers Page)

### Board: 425

Dealer: North

Vul: N-S

North HCP: 12+4

South HCP: 6+3

Contract: 3♥X North

North:

♠ A7

♥ AJT96532

♦ K6

♣ 5

South:

♠ KQ6432

♥ 4

♦ 9

♣ JT872

W

N

E

S

1♥

1NT

Pass

2NT

3♥

X

All Pass

### Board: 426

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ AT85

♥ 765

♦ 632

♣ QJT

South:

♠ QJ73

♥ AKT2

♦ Q5

♣ K63

W

N

E

S

1♠

1NT

Pass

2NT

All Pass

### Board: 427

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 2♠ North

North:

♠ Q75

♥ K8

♦ AKQ2

♣ QJ75

South:

♠ J9642

♥ AJ62

♦ 984

♣ 3

W

N

E

S

1♣

1NT

Pass

2♥

Pass

2♠

All Pass

### Board: 428

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 15

Contract: 3♠ North

North:

♠ J97642

♥ K5

♦ Q2

♣ T87

South:

♠ A3

♥ J742

♦ AK9

♣ K943

W

N

E

S

1♦

1NT

Pass

2♥

Pass

2♠

Pass

Pass

X

Pass

3♥

3♠

All Pass

### Board: 429

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT North

North:

♠ KQ6

♥ AQT5

♦ Q6

♣ Q983

South:

♠ AJT5

♥ 93

♦ 742

♣ KJ72

W

N

E

S

1♥

1NT

Pass

2♣<sup>1</sup>

2♥

X

Pass

3♠

Pass

3NT

All Pass

1. Stayman



# North hands

# Opps\_Overcall\_1NT

<b>Board: 430</b>	♠ 973	LHO is dealer.
Dealer: East	♥ KQ4	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ T643	
HCP: 7	♣ Q95	

---

<b>Board: 431</b>	♠ KJ9	RHO is dealer. You bid second.
Dealer: West	♥ AQ4	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ K74	
HCP: 16	♣ KT84	

---

<b>Board: 432</b>	♠ 876	LHO is dealer.
Dealer: East	♥ QT2	East (LHO) opens 1 ♣ if possible.
Vul: Both	♦ 6543	West (RHO) Doubles 1NT if possible.
HCP: 2	♣ 943	

---

<b>Board: 433</b>	♠ 53	LHO is dealer.
Dealer: East	♥ K632	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ T2	
HCP: 7+1	♣ A8754	

---

<b>Board: 434</b>	♠ T963	Partner is dealer.
Dealer: South	♥ 42	West (RHO) bids 1NT if possible.
Vul: E-W	♦ JT8	
HCP: 2	♣ J742	

## Both hands (Answers Page)

### Board: 430

Dealer: East

Vul: None

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ 973

♥ KQ4

♦ T643

♣ Q95

South:

♠ AKQ4

♥ J52

♦ 75

♣ AK62

W	N	E	S
		1 ♣	1NT
Pass	2NT	Pass	3NT
All Pass			

### Board: 431

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ KJ9

♥ AQ4

♦ K74

♣ KT84

South:

♠ AQ3

♥ 8732

♦ T95

♣ 765

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 432

Dealer: East

Vul: Both

North HCP: 2

South HCP: 15

Contract: 1NTX South

North:

♠ 876

♥ QT2

♦ 6543

♣ 943

South:

♠ KQ3

♥ K974

♦ J2

♣ AQ52

W	N	E	S
		1 ♣	1NT
X	All Pass		

### Board: 433

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 3 ♣ North

North:

♠ 53

♥ K632

♦ T2

♣ A8754

South:

♠ QJT8

♥ A9

♦ A986

♣ KQ2

W	N	E	S
		1 ♠	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♣	All Pass	

1. Stayman

### Board: 434

Dealer: South

Vul: E-W

North HCP: 2

South HCP: 16+2

Contract: 3 ♠ North

North:

♠ T963

♥ 42

♦ JT8

♣ J742

South:

♠ KQJ82

♥ AQ8

♦ A9432

♣ -

W	N	E	S
			1 ♠
1NT	3 ♠	All Pass	

## South hands

## Opps\_Overcall\_1NT

<b>Board: 430</b>	♠ AKQ4	RHO is dealer. You bid second.
Dealer: East	♥ J52	East (RHO) opens 1♣ if possible.
Vul: None	♦ 75	
HCP: 17	♣ AK62	
<hr/>		
<b>Board: 431</b>	♠ AQ3	LHO is dealer.
Dealer: West	♥ 8732	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T95	
HCP: 6	♣ 765	
<hr/>		
<b>Board: 432</b>	♠ KQ3	RHO is dealer. You bid second.
Dealer: East	♥ K974	East (RHO) opens 1♣ if possible.
Vul: Both	♦ J2	West (LHO) Doubles 1NT if possible.
HCP: 15	♣ AQ52	
<hr/>		
<b>Board: 433</b>	♠ QJT8	RHO is dealer. You bid second.
Dealer: East	♥ A9	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ A986	
HCP: 16	♣ KQ2	
<hr/>		
<b>Board: 434</b>	♠ KQJ82	You are dealer.
Dealer: South	♥ AQ8	West (LHO) bids 1NT if possible.
Vul: E-W	♦ A9432	
HCP: 16+2	♣ -	

## Both hands (Answers Page)

### Board: 430

Dealer: East

Vul: None

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ 973

♥ KQ4

♦ T643

♣ Q95

South:

♠ AKQ4

♥ J52

♦ 75

♣ AK62

W	N	E	S
		1 ♣	1NT
Pass	2NT	Pass	3NT
All Pass			

### Board: 431

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ KJ9

♥ AQ4

♦ K74

♣ KT84

South:

♠ AQ3

♥ 8732

♦ T95

♣ 765

W	N	E	S
1 ♦	1NT	All Pass	

### Board: 432

Dealer: East

Vul: Both

North HCP: 2

South HCP: 15

Contract: 1NTX South

North:

♠ 876

♥ QT2

♦ 6543

♣ 943

South:

♠ KQ3

♥ K974

♦ J2

♣ AQ52

W	N	E	S
		1 ♣	1NT
X	All Pass		

### Board: 433

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 3 ♣ North

North:

♠ 53

♥ K632

♦ T2

♣ A8754

South:

♠ QJT8

♥ A9

♦ A986

♣ KQ2

W	N	E	S
		1 ♠	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♣	All Pass	

1. Stayman

### Board: 434

Dealer: South

Vul: E-W

North HCP: 2

South HCP: 16+2

Contract: 3 ♠ North

North:

♠ T963

♥ 42

♦ JT8

♣ J742

South:

♠ KQJ82

♥ AQ8

♦ A9432

♣ -

W	N	E	S
			1 ♠
1NT	3 ♠	All Pass	

# North hands

# Opps\_Overcall\_1NT

<b>Board: 435</b>	♠ QT874	You are dealer.
Dealer: North	♥ AKQ96	East (LHO) bids 1NT if possible.
Vul: None	♦ Q9	
HCP: 13+2	♣ 7	
<b>Board: 436</b>	♠ A97	RHO is dealer. You bid second.
Dealer: West	♥ AKQ9	West (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ T8	East (LHO) bids 2 ♠ if possible.
HCP: 15	♣ Q975	West (RHO) bids 3 ♠ if possible.
<b>Board: 437</b>	♠ A3	RHO is dealer. You bid second.
Dealer: West	♥ K63	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ AQ65	West (RHO) Doubles 2 ♣ if possible.
HCP: 16	♣ K982	
<b>Board: 438</b>	♠ KQ4	LHO is dealer.
Dealer: East	♥ QJT4	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 96	
HCP: 9	♣ JT65	
<b>Board: 439</b>	♠ KQJ9	RHO is dealer. You bid second.
Dealer: West	♥ T8	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ KQ7	
HCP: 15	♣ A974	

## Both hands (Answers Page)

### Board: 435

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ QT874

♥ AKQ96

♦ Q9

♣ 7

South:

♠ 532

♥ JT5

♦ J3

♣ AKT92

W	N	E	S
	1 ♠	1NT	2 ♠

All Pass

### Board: 436

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♦ South

North:

♠ A97

♥ AKQ9

♦ T8

♣ Q975

South:

♠ -

♥ J52

♦ AJ9643

♣ K842

W	N	E	S
1 ♠	1NT	2 ♠	3 ♦

3 ♠	Pass	Pass	4 ♦
-----	------	------	-----

All Pass

### Board: 437

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7

Contract: 3 ♦ South

North:

♠ A3

♥ K63

♦ AQ65

♣ K982

South:

♠ KJ52

♥ QJT5

♦ T972

♣ 5

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>

X	2 ♦	Pass	3 ♦
---	-----	------	-----

All Pass

1. Stayman

### Board: 438

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ KQ4

♥ QJT4

♦ 96

♣ JT65

South:

♠ AJ

♥ 986

♦ AKT3

♣ A872

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 439

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ KQJ9

♥ T8

♦ KQ7

♣ A974

South:

♠ 6532

♥ AKQ5

♦ 65

♣ T86

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

## South hands

## Opps\_Overcall\_1NT

<b>Board: 435</b>	♠ 532	Partner is dealer.
Dealer: North	♥ JT5	East (RHO) bids 1NT if possible.
Vul: None	♦ J3	
HCP: 9+1	♣ AKT92	

---

<b>Board: 436</b>	♠ -	LHO is dealer.
Dealer: West	♥ J52	West (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ AJ9643	East (RHO) bids 2 ♠ if possible.
HCP: 9+2	♣ K842	West (LHO) bids 3 ♠ if possible.

---

<b>Board: 437</b>	♠ KJ52	LHO is dealer.
Dealer: West	♥ QJT5	West (LHO) opens 1 ♣ if possible.
Vul: Both	♦ T972	West (LHO) Doubles 2 ♣ if possible.
HCP: 7	♣ 5	

---

<b>Board: 438</b>	♠ AJ	RHO is dealer. You bid second.
Dealer: East	♥ 986	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ AKT3	
HCP: 16	♣ A872	

---

<b>Board: 439</b>	♠ 6532	LHO is dealer.
Dealer: West	♥ AKQ5	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ 65	
HCP: 9	♣ T86	

## Both hands (Answers Page)

### Board: 435

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ QT874

♥ AKQ96

♦ Q9

♣ 7

South:

♠ 532

♥ JT5

♦ J3

♣ AKT92

W	N	E	S
	1 ♠	1NT	2 ♠

All Pass

### Board: 436

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♦ South

North:

♠ A97

♥ AKQ9

♦ T8

♣ Q975

South:

♠ -

♥ J52

♦ AJ9643

♣ K842

W	N	E	S
1 ♠	1NT	2 ♠	3 ♦

3 ♠	Pass	Pass	4 ♦
-----	------	------	-----

All Pass

### Board: 437

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7

Contract: 3 ♦ South

North:

♠ A3

♥ K63

♦ AQ65

♣ K982

South:

♠ KJ52

♥ QJT5

♦ T972

♣ 5

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>

X	2 ♦	Pass	3 ♦
---	-----	------	-----

All Pass

1. Stayman

### Board: 438

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ KQ4

♥ QJT4

♦ 96

♣ JT65

South:

♠ AJ

♥ 986

♦ AKT3

♣ A872

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 439

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ KQJ9

♥ T8

♦ KQ7

♣ A974

South:

♠ 6532

♥ AKQ5

♦ 65

♣ T86

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman



## North hands

## Opps\_Overcall\_1NT

**Board: 440**      ♠ KQ98      You are dealer.  
Dealer: North      ♥ QJT8      East (LHO) bids 1NT if possible.  
Vul: Both      ♦ AQ943  
HCP: 14+1      ♣ -

---

**Board: 441**      ♠ AKJ853      LHO is dealer.  
Dealer: East      ♥ J975      East (LHO) opens 1 ♦ if possible.  
Vul: None      ♦ 6      West (RHO) bids 3 ♦ if possible.  
HCP: 12+2      ♣ K2

---

**Board: 442**      ♠ -      LHO is dealer.  
Dealer: East      ♥ 6542      East (LHO) opens 1 ♥ if possible.  
Vul: N-S      ♦ KQJT63  
HCP: 6+2      ♣ T84

---

**Board: 443**      ♠ T9872      You are dealer.  
Dealer: North      ♥ AQ52      East (LHO) bids 1NT if possible.  
Vul: None      ♦ Q  
HCP: 13+1      ♣ KQ5

---

**Board: 444**      ♠ A63      LHO is dealer.  
Dealer: East      ♥ J53      East (LHO) opens 1 ♦ if possible.  
Vul: E-W      ♦ 976  
HCP: 5      ♣ T764

## Both hands (Answers Page)

### Board: 440

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9+2

Contract: 2♣ South

North:

♠ KQ98

♥ QJT8

♦ AQ943

♣ -

South:

♠ 74

♥ K4

♦ J62

♣ KQ8732

W	N	E	S
	1♦	1NT	2♣

All Pass

### Board: 441

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 15+1

Contract: 4♠ North

North:

♠ AKJ853

♥ J975

♦ 6

♣ K2

South:

♠ Q96

♥ A4

♦ AQJ

♣ Q9754

W	N	E	S
		1♦	1NT

3♦	4♠	All Pass
----	----	----------

### Board: 442

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 15

Contract: 3♦ South

North:

♠ -

♥ 6542

♦ KQJT63

♣ T84

South:

♠ A94

♥ KQJ

♦ 742

♣ AJ65

W	N	E	S
		1♥	1NT

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

All Pass

1. 1N-3C transfer to diamonds  
2. automat

### Board: 443

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ T9872

♥ AQ52

♦ Q

♣ KQ5

South:

♠ J3

♥ 6

♦ AT965

♣ J8432

W	N	E	S
	1♠	1NT	2NT <sup>1</sup>

Pass	3♣	All Pass
------	----	----------

1. Unusual 2NT

### Board: 444

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ A63

♥ J53

♦ 976

♣ T764

South:

♠ 972

♥ AT8

♦ KJ85

♣ AK8

W	N	E	S
		1♦	1NT

All Pass

## South hands

## Opps\_Overcall\_1NT

**Board: 440**      ♠ 74      Partner is dealer.  
 Dealer: North      ♥ K4      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ J62  
 HCP: 9+2      ♣ KQ8732

---

**Board: 441**      ♠ Q96      RHO is dealer. You bid second.  
 Dealer: East      ♥ A4      East (RHO) opens 1♦ if possible.  
 Vul: None      ♦ AQJ      West (LHO) bids 3♦ if possible.  
 HCP: 15+1      ♣ Q9754

---

**Board: 442**      ♠ A94      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQJ      East (RHO) opens 1♥ if possible.  
 Vul: N-S      ♦ 742  
 HCP: 15      ♣ AJ65

---

**Board: 443**      ♠ J3      Partner is dealer.  
 Dealer: North      ♥ 6      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ AT965  
 HCP: 6+2      ♣ J8432

---

**Board: 444**      ♠ 972      RHO is dealer. You bid second.  
 Dealer: East      ♥ AT8      East (RHO) opens 1♦ if possible.  
 Vul: E-W      ♦ KJ85  
 HCP: 15      ♣ AK8

## Both hands (Answers Page)

### Board: 440

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9+2

Contract: 2♣ South

North:

♠ KQ98

♥ QJT8

♦ AQ943

♣ -

South:

♠ 74

♥ K4

♦ J62

♣ KQ8732

W	N	E	S
	1♦	1NT	2♣

All Pass

### Board: 441

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 15+1

Contract: 4♠ North

North:

♠ AKJ853

♥ J975

♦ 6

♣ K2

South:

♠ Q96

♥ A4

♦ AQJ

♣ Q9754

W	N	E	S
		1♦	1NT

3♦	4♠	All Pass
----	----	----------

### Board: 442

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 15

Contract: 3♦ South

North:

♠ -

♥ 6542

♦ KQJT63

♣ T84

South:

♠ A94

♥ KQJ

♦ 742

♣ AJ65

W	N	E	S
		1♥	1NT

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

All Pass

1. 1N-3C transfer to diamonds  
2. automat

### Board: 443

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ T9872

♥ AQ52

♦ Q

♣ KQ5

South:

♠ J3

♥ 6

♦ AT965

♣ J8432

W	N	E	S
	1♠	1NT	2NT <sup>1</sup>

Pass	3♣	All Pass
------	----	----------

1. Unusual 2NT

### Board: 444

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ A63

♥ J53

♦ 976

♣ T764

South:

♠ 972

♥ AT8

♦ KJ85

♣ AK8

W	N	E	S
		1♦	1NT

All Pass

# North hands

# Opps\_Overcall\_1NT

**Board: 445**      ♠ A5      RHO is dealer. You bid second.  
 Dealer: West      ♥ QT2      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ AJ643  
 HCP: 15+1      ♣ A96

---

**Board: 446**      ♠ T7      LHO is dealer.  
 Dealer: East      ♥ 53      East (LHO) opens 1 ♥ if possible.  
 Vul: None      ♦ Q2  
 HCP: 8+3      ♣ AQ86532

---

**Board: 447**      ♠ KQ      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT83      West (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ QT53  
 HCP: 16      ♣ AJ9

---

**Board: 448**      ♠ KQ85      Partner is dealer.  
 Dealer: South      ♥ A63      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ 42  
 HCP: 10      ♣ J983

---

**Board: 449**      ♠ AKT9      RHO is dealer. You bid second.  
 Dealer: West      ♥ K985      West (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ KQ6  
 HCP: 15      ♣ 64

## Both hands (Answers Page)

### Board: 445

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 11+3

Contract: 4♥ North

North:

♠ A5

♥ QT2

♦ AJ643

♣ A96

South:

♠ Q3

♥ AKJ9654

♦ 7

♣ J72

W N E S

1♣ 1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 446

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 3NT North

North:

♠ T7

♥ 53

♦ Q2

♣ AQ86532

South:

♠ Q96

♥ AQ9

♦ K94

♣ KJ74

W N E S

Pass 1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 447

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2♥ North

North:

♠ KQ

♥ AT83

♦ QT53

♣ AJ9

South:

♠ 93

♥ KQ954

♦ 42

♣ Q743

W N E S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

### Board: 448

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 2♦ South

North:

♠ KQ85

♥ A63

♦ 42

♣ J983

South:

♠ 73

♥ T87

♦ KQJ97

♣ AQ6

W N E S

Pass 1♦

1NT X Pass 2♦

All Pass

### Board: 449

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♥ North

North:

♠ AKT9

♥ K985

♦ KQ6

♣ 64

South:

♠ 8

♥ QJ72

♦ 874

♣ AQ952

W N E S

1♦ 1NT Pass 3♠<sup>1</sup>

Pass 4♥ All Pass

1. 1N-3M splinter

## South hands

## Opps\_Overcall\_1NT

**Board: 445**      ♠ Q3      LHO is dealer.  
 Dealer: West      ♥ AKJ9654      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 7  
 HCP: 11+3      ♣ J72

---

**Board: 446**      ♠ Q96      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ9      East (RHO) opens 1 ♥ if possible.  
 Vul: None      ♦ K94  
 HCP: 15      ♣ KJ74

---

**Board: 447**      ♠ 93      LHO is dealer.  
 Dealer: West      ♥ KQ954      West (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ 42  
 HCP: 7+1      ♣ Q743

---

**Board: 448**      ♠ 73      You are dealer.  
 Dealer: South      ♥ T87      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ KQJ97  
 HCP: 12+1      ♣ AQ6

---

**Board: 449**      ♠ 8      LHO is dealer.  
 Dealer: West      ♥ QJ72      West (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 874  
 HCP: 9+1      ♣ AQ952

## Both hands (Answers Page)

### Board: 445

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 11+3

Contract: 4♥ North

North:

♠ A5

♥ QT2

♦ AJ643

♣ A96

South:

♠ Q3

♥ AKJ9654

♦ 7

♣ J72

W N E S

1♣ 1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 446

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 3NT North

North:

♠ T7

♥ 53

♦ Q2

♣ AQ86532

South:

♠ Q96

♥ AQ9

♦ K94

♣ KJ74

W N E S

Pass 1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 447

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2♥ North

North:

♠ KQ

♥ AT83

♦ QT53

♣ AJ9

South:

♠ 93

♥ KQ954

♦ 42

♣ Q743

W N E S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

### Board: 448

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 2♦ South

North:

♠ KQ85

♥ A63

♦ 42

♣ J983

South:

♠ 73

♥ T87

♦ KQJ97

♣ AQ6

W N E S

Pass 1♦

1NT X Pass 2♦

All Pass

### Board: 449

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♥ North

North:

♠ AKT9

♥ K985

♦ KQ6

♣ 64

South:

♠ 8

♥ QJ72

♦ 874

♣ AQ952

W N E S

1♦ 1NT Pass 3♠<sup>1</sup>

Pass 4♥ All Pass

1. 1N-3M splinter



# North hands

# Opps\_Overcall\_1NT

**Board: 450**      ♠ 86      LHO is dealer.  
 Dealer: East      ♥ Q53      East (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ KQ854      East (LHO) bids 2 ♥ if possible.  
 HCP: 7+1      ♣ T86

**Board: 451**      ♠ KT9      RHO is dealer. You bid second.  
 Dealer: West      ♥ J876      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ AKQ  
 HCP: 16      ♣ K85

**Board: 452**      ♠ A6      You are dealer.  
 Dealer: North      ♥ K98      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ KT532      West (RHO) bids 2 ♥ if possible.  
 HCP: 12+1      ♣ Q74      East (LHO) bids 2 ♠ if possible.

**Board: 453**      ♠ A95      RHO is dealer. You bid second.  
 Dealer: West      ♥ AQJ8      West (RHO) opens 1 ♣ if possible.  
 Vul: None      ♦ 32  
 HCP: 15      ♣ A863

**Board: 454**      ♠ QT      LHO is dealer.  
 Dealer: East      ♥ T76542      East (LHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ QJ4  
 HCP: 5+2      ♣ 86

## Both hands (Answers Page)

### Board: 450

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 16+1

Contract: 3♦ South

North:

♠ 86

♥ Q53

♦ KQ854

♣ T86

South:

♠ AT5

♥ AT2

♦ AJT72

♣ K9

W	N	E	S
		1♥	1NT
Pass	Pass	2♥	3♦
All Pass			

### Board: 451

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ KT9

♥ J876

♦ AKQ

♣ K85

South:

♠ Q876

♥ A5

♦ JT

♣ J7632

W	N	E	S
1♦	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 452

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 3♣ South

North:

♠ A6

♥ K98

♦ KT532

♣ Q74

South:

♠ J42

♥ QJ5

♦ 74

♣ AT965

W	N	E	S
	1♦	1NT	Pass
2♥	Pass	2♠	Pass
Pass	X	Pass	3♣
All Pass			

### Board: 453

Dealer: West

Vul: None

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ A95

♥ AQJ8

♦ 32

♣ A863

South:

♠ QT3

♥ 43

♦ QT96

♣ 9752

W	N	E	S
1♣	1NT	All Pass	

### Board: 454

Dealer: East

Vul: N-S

North HCP: 5+2

South HCP: 17

Contract: 2♥ South

North:

♠ QT

♥ T76542

♦ QJ4

♣ 86

South:

♠ A7

♥ Q98

♦ AK83

♣ AT52

W	N	E	S
		1♣	1NT
Pass	2♦	Pass	2♥
All Pass			

## South hands

## Opps\_Overcall\_1NT

**Board: 450**      ♠ AT5      RHO is dealer. You bid second.  
 Dealer: East      ♥ AT2      East (RHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ AJT72      East (RHO) bids 2 ♥ if possible.  
 HCP: 16+1      ♣ K9

---

**Board: 451**      ♠ Q876      LHO is dealer.  
 Dealer: West      ♥ A5      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ JT  
 HCP: 8+1      ♣ J7632

---

**Board: 452**      ♠ J42      Partner is dealer.  
 Dealer: North      ♥ QJ5      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ 74      West (LHO) bids 2 ♥ if possible.  
 HCP: 8+1      ♣ AT965      East (RHO) bids 2 ♠ if possible.

---

**Board: 453**      ♠ QT3      LHO is dealer.  
 Dealer: West      ♥ 43      West (LHO) opens 1 ♣ if possible.  
 Vul: None      ♦ QT96  
 HCP: 4      ♣ 9752

---

**Board: 454**      ♠ A7      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q98      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ AK83  
 HCP: 17      ♣ AT52

## Both hands (Answers Page)

### Board: 450

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 16+1

Contract: 3♦ South

North:

♠ 86

♥ Q53

♦ KQ854

♣ T86

South:

♠ AT5

♥ AT2

♦ AJT72

♣ K9

W	N	E	S
		1♥	1NT
Pass	Pass	2♥	3♦
All Pass			

### Board: 451

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ KT9

♥ J876

♦ AKQ

♣ K85

South:

♠ Q876

♥ A5

♦ JT

♣ J7632

W	N	E	S
1♦	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 452

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 3♣ South

North:

♠ A6

♥ K98

♦ KT532

♣ Q74

South:

♠ J42

♥ QJ5

♦ 74

♣ AT965

W	N	E	S
	1♦	1NT	Pass
2♥	Pass	2♠	Pass
Pass	X	Pass	3♣
All Pass			

### Board: 453

Dealer: West

Vul: None

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ A95

♥ AQJ8

♦ 32

♣ A863

South:

♠ QT3

♥ 43

♦ QT96

♣ 9752

W	N	E	S
1♣	1NT	All Pass	

### Board: 454

Dealer: East

Vul: N-S

North HCP: 5+2

South HCP: 17

Contract: 2♥ South

North:

♠ QT

♥ T76542

♦ QJ4

♣ 86

South:

♠ A7

♥ Q98

♦ AK83

♣ AT52

W	N	E	S
		1♣	1NT
Pass	2♦	Pass	2♥
All Pass			

# North hands

# Opps\_Overcall\_1NT

**Board: 455**      ♠ KQ94      RHO is dealer. You bid second.  
 Dealer: West      ♥ KQJ      West (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ JT7      East (LHO) Doubles 1NT if possible.  
 HCP: 16      ♣ KJ7

**Board: 456**      ♠ Q87      LHO is dealer.  
 Dealer: East      ♥ J93      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ T75  
 HCP: 7      ♣ A832

**Board: 457**      ♠ T43      RHO is dealer. You bid second.  
 Dealer: West      ♥ A43      West (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ AK8  
 HCP: 17      ♣ KQJ5

**Board: 458**      ♠ 975      LHO is dealer.  
 Dealer: East      ♥ Q876      East (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ JT7      East (LHO) Doubles 1NT if possible.  
 HCP: 3      ♣ 743

**Board: 459**      ♠ QJ64      RHO is dealer. You bid second.  
 Dealer: West      ♥ AK84      West (RHO) opens 1 ♠ if possible.  
 Vul: None      ♦ K8  
 HCP: 16      ♣ K86

## Both hands (Answers Page)

<b>Board: 455</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ94	♠ T75	1 ♣	1NT	X	All Pass
Vul: Both	♥ KQJ	♥ 82				
North HCP: 16	♦ JT7	♦ 643				
South HCP: 0+1	♣ KJ7	♣ T6532				
Contract: 1NTX North						

<b>Board: 456</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q87	♠ K4			1 ♦	1NT
Vul: None	♥ J93	♥ AK42	Pass	2NT	All Pass	
North HCP: 7	♦ T75	♦ AJ64				
South HCP: 15	♣ A832	♣ T75				
Contract: 2NT North						

<b>Board: 457</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T43	♠ A652	1 ♦	1NT	All Pass	
Vul: E-W	♥ A43	♥ 982				
North HCP: 17	♦ AK8	♦ T96				
South HCP: 4	♣ KQJ5	♣ 964				
Contract: 1NT North						

<b>Board: 458</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 975	♠ T832			1 ♣	1NT
Vul: Both	♥ Q876	♥ AK	Pass	Pass	X	All Pass
North HCP: 3	♦ JT7	♦ KQ52				
South HCP: 16	♣ 743	♣ A62				
Contract: 1NTX South						

<b>Board: 459</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ64	♠ KT92	1 ♠	1NT	Pass	3NT
Vul: None	♥ AK84	♥ JT9	All Pass			
North HCP: 16	♦ K8	♦ A95				
South HCP: 9	♣ K86	♣ JT4				
Contract: 3NT South						

## South hands

## Opps\_Overcall\_1NT

**Board: 455**      ♠ T75      LHO is dealer.  
 Dealer: West      ♥ 82      West (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ 643      East (RHO) Doubles 1NT if possible.  
 HCP: 0+1      ♣ T6532

---

**Board: 456**      ♠ K4      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK42      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AJ64  
 HCP: 15      ♣ T75

---

**Board: 457**      ♠ A652      LHO is dealer.  
 Dealer: West      ♥ 982      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ T96  
 HCP: 4      ♣ 964

---

**Board: 458**      ♠ T832      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK      East (RHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ KQ52      East (RHO) Doubles 1NT if possible.  
 HCP: 16      ♣ A62

---

**Board: 459**      ♠ KT92      LHO is dealer.  
 Dealer: West      ♥ JT9      West (LHO) opens 1 ♠ if possible.  
 Vul: None      ♦ A95  
 HCP: 9      ♣ JT4

## Both hands (Answers Page)

<b>Board: 455</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ94	♠ T75	1 ♣	1NT	X	All Pass
Vul: Both	♥ KQJ	♥ 82				
North HCP: 16	♦ JT7	♦ 643				
South HCP: 0+1	♣ KJ7	♣ T6532				
Contract: 1NTX North						

<b>Board: 456</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q87	♠ K4			1 ♦	1NT
Vul: None	♥ J93	♥ AK42	Pass	2NT	All Pass	
North HCP: 7	♦ T75	♦ AJ64				
South HCP: 15	♣ A832	♣ T75				
Contract: 2NT North						

<b>Board: 457</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T43	♠ A652	1 ♦	1NT	All Pass	
Vul: E-W	♥ A43	♥ 982				
North HCP: 17	♦ AK8	♦ T96				
South HCP: 4	♣ KQJ5	♣ 964				
Contract: 1NT North						

<b>Board: 458</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 975	♠ T832			1 ♣	1NT
Vul: Both	♥ Q876	♥ AK	Pass	Pass	X	All Pass
North HCP: 3	♦ JT7	♦ KQ52				
South HCP: 16	♣ 743	♣ A62				
Contract: 1NTX South						

<b>Board: 459</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ64	♠ KT92	1 ♠	1NT	Pass	3NT
Vul: None	♥ AK84	♥ JT9	All Pass			
North HCP: 16	♦ K8	♦ A95				
South HCP: 9	♣ K86	♣ JT4				
Contract: 3NT South						



# North hands

# Opps\_Overcall\_1NT

**Board: 460**      ♠ AK      You are dealer.  
 Dealer: North      ♥ Q32      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ AT942  
 HCP: 13+1      ♣ 965

---

**Board: 461**      ♠ T8543      You are dealer.  
 Dealer: North      ♥ KQ3      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AK92  
 HCP: 16+1      ♣ A

---

**Board: 462**      ♠ KQ9852      LHO is dealer.  
 Dealer: East      ♥ Q62      East (LHO) opens 1 ♦ if possible.  
 Vul: None      ♦ 65  
 HCP: 7+2      ♣ 62

---

**Board: 463**      ♠ K2      RHO is dealer. You bid second.  
 Dealer: West      ♥ KT4      West (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ AKT84      East (LHO) bids 2 ♥ if possible.  
 HCP: 15+1      ♣ Q42

## Both hands (Answers Page)

### Board: 460

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AK

♥ Q32

♦ AT942

♣ 965

South:

♠ Q6542

♥ T84

♦ 3

♣ KQ82

W	N	E	S
	1 ♦	1NT	2 ♠
All Pass			

### Board: 461

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 5+1

Contract: 3 ♠ North

North:

♠ T8543

♥ KQ3

♦ AK92

♣ A

South:

♠ J97

♥ J8652

♦ 865

♣ K3

W	N	E	S
	1 ♠	1NT	2 ♠
Pass	3 ♠	All Pass	

### Board: 462

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ KQ9852

♥ Q62

♦ 65

♣ 62

South:

♠ J3

♥ AK43

♦ AT9

♣ AJ54

W	N	E	S
		1 ♦	1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

### Board: 463

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 5

Contract: 3 ♦ North

North:

♠ K2

♥ KT4

♦ AKT84

♣ Q42

South:

♠ 7543

♥ 62

♦ Q972

♣ KT3

W	N	E	S
1 ♥	1NT	2 ♥	Pass
Pass	3 ♦	All Pass	

## South hands

## Opps\_Overcall\_1NT

**Board: 460**      ♠ Q6542      Partner is dealer.  
 Dealer: North      ♥ T84      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ 3  
 HCP: 7+1      ♣ KQ82

---

**Board: 461**      ♠ J97      Partner is dealer.  
 Dealer: North      ♥ J8652      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ 865  
 HCP: 5+1      ♣ K3

---

**Board: 462**      ♠ J3      RHO is dealer. You bid second.  
 Dealer: East      ♥ AK43      East (RHO) opens 1 ♦ if possible.  
 Vul: None      ♦ AT9  
 HCP: 17      ♣ AJ54

---

**Board: 463**      ♠ 7543      LHO is dealer.  
 Dealer: West      ♥ 62      West (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ Q972      East (RHO) bids 2 ♥ if possible.  
 HCP: 5      ♣ KT3

## Both hands (Answers Page)

### Board: 460

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AK

♥ Q32

♦ AT942

♣ 965

South:

♠ Q6542

♥ T84

♦ 3

♣ KQ82

W	N	E	S
	1 ♦	1NT	2 ♠
All Pass			

### Board: 461

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 5+1

Contract: 3 ♠ North

North:

♠ T8543

♥ KQ3

♦ AK92

♣ A

South:

♠ J97

♥ J8652

♦ 865

♣ K3

W	N	E	S
	1 ♠	1NT	2 ♠
Pass	3 ♠	All Pass	

### Board: 462

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ KQ9852

♥ Q62

♦ 65

♣ 62

South:

♠ J3

♥ AK43

♦ AT9

♣ AJ54

W	N	E	S
		1 ♦	1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

### Board: 463

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 5

Contract: 3 ♦ North

North:

♠ K2

♥ KT4

♦ AKT84

♣ Q42

South:

♠ 7543

♥ 62

♦ Q972

♣ KT3

W	N	E	S
1 ♥	1NT	2 ♥	Pass
Pass	3 ♦	All Pass	