

North hands

Opps_Overcall_1NT

Board: 1	♠ A97	RHO opens the bidding 1 ♠.
Dealer: West	♥ K3	You bid next.
Vul: E-W	♦ AK87	
HCP: 15	♣ J962	
Board: 2	♠ T64	Partner bids first.
Dealer: South	♥ 865	West (RHO) bids 1NT if possible.
Vul: E-W	♦ QJ7	
HCP: 3	♣ 9743	
Board: 3	♠ AQ	RHO opens the bidding 1 ♣.
Dealer: West	♥ 865	You bid next.
Vul: Both	♦ AQJ82	East (LHO) Doubles 1NT if possible.
HCP: 17+1	♣ A52	
Board: 4	♠ 32	LHO opens the bidding 1 ♥.
Dealer: East	♥ T73	Partner bids next.
Vul: E-W	♦ AT96	
HCP: 6	♣ Q972	
Board: 5	♠ KJ4	RHO opens the bidding 1 ♠.
Dealer: West	♥ AK2	You bid next.
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						

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						

Board: 4	North:	South:	W	N	E	S
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						

Board: 5	North:	South:	W	N	E	S
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 opens the bidding 1 ♠.
Dealer: West	♥ T876	Partner bids next.
Vul: E-W	♦ 543	
HCP: 4	♣ A74	
Board: 2	♠ KQJ7	You bid first.
Dealer: South	♥ AJT97	West (LHO) bids 1NT if possible.
Vul: E-W	♦ K6	
HCP: 17+1	♣ KT	
Board: 3	♠ T87	LHO opens the bidding 1 ♣.
Dealer: West	♥ T32	Partner bids next.
Vul: Both	♦ 9765	East (RHO) Doubles 1NT if possible.
HCP: 0	♣ 763	
Board: 4	♠ K96	RHO opens the bidding 1 ♥.
Dealer: East	♥ AJ62	You bid next.
Vul: E-W	♦ QJ4	
HCP: 15	♣ A53	
Board: 5	♠ Q972	LHO opens the bidding 1 ♠.
Dealer: West	♥ 85	Partner bids next.
Vul: N-S	♦ 62	
HCP: 5+1	♣ KT763	

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						

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						

Board: 4	North:	South:	W	N	E	S
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						

Board: 5	North:	South:	W	N	E	S
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 opens the bidding 1 ♦.
Dealer: East	♥ 843	Partner bids next.
Vul: Both	♦ T9	
HCP: 3	♣ KT52	
Board: 7	♠ K9	RHO opens the bidding 1 ♣.
Dealer: West	♥ A976	You bid next.
Vul: None	♦ J32	
HCP: 15	♣ AQJ4	
Board: 8	♠ J752	Partner bids first.
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.
Board: 9	♠ T74	You bid first.
Dealer: North	♥ AT654	East (LHO) bids 1NT if possible.
Vul: Both	♦ KQJ	
HCP: 14+1	♣ A8	
Board: 10	♠ AQJ4	You bid first.
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♣ ¹

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 opens the bidding 1♦.
Dealer: East	♥ T952	You bid next.
Vul: Both	♦ AK83	
HCP: 17	♣ AJ8	
Board: 7	♠ A873	LHO opens the bidding 1♣.
Dealer: West	♥ J85	Partner bids next.
Vul: None	♦ T874	
HCP: 8	♣ K3	
Board: 8	♠ A9	You bid first.
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.
Board: 9	♠ A5	Partner bids first.
Dealer: North	♥ Q98	East (RHO) bids 1NT if possible.
Vul: Both	♦ 8732	
HCP: 9	♣ QJT9	
Board: 10	♠ 9873	Partner bids first.
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♣ ¹

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 opens the bidding 1 ♣.

Dealer: West ♥ A932 You bid next.

Vul: E-W ♦ AK7

HCP: 16 ♣ AJ53

Board: 12 ♠ Q86 LHO opens the bidding 1 ♦.

Dealer: East ♥ 85 Partner bids next.

Vul: Both ♦ 952

HCP: 6+1 ♣ A8754

Board: 13 ♠ JT762 LHO opens the bidding 1 ♦.

Dealer: East ♥ 7 Partner bids next.

Vul: None ♦ QT9 West (RHO) bids 2 ♥ if possible.

HCP: 5+1 ♣ Q962 East (LHO) bids 3 ♥ if possible.

Board: 14 ♠ AJ987 LHO opens the bidding 1 ♣.

Dealer: East ♥ 9874 Partner bids next.

Vul: E-W ♦ Q4 East (LHO) Doubles 2 ♣ if possible.

HCP: 7+1 ♣ 32

Board: 15 ♠ K9 You bid first.

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♥¹ 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♣¹ 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♠¹ 3♦ All Pass

1. 1N-2S transfer to clubs

South hands

Opps_Overcall_1NT

Board: 11 ♠ 2 LHO opens the bidding 1 ♣.

Dealer: West ♥ KT654 Partner bids next.

Vul: E-W ♦ 9865

HCP: 6+1 ♣ K86

Board: 12 ♠ KJ4 RHO opens the bidding 1 ♦.

Dealer: East ♥ QJ3 You bid next.

Vul: Both ♦ AQ6

HCP: 17 ♣ KJ92

Board: 13 ♠ KQ9 RHO opens the bidding 1 ♦.

Dealer: East ♥ A853 You bid next.

Vul: None ♦ K852 West (LHO) bids 2 ♥ if possible.

HCP: 15 ♣ KT East (RHO) bids 3 ♥ if possible.

Board: 14 ♠ KQT RHO opens the bidding 1 ♣.

Dealer: East ♥ KQ63 You bid next.

Vul: E-W ♦ J3 East (RHO) Doubles 2 ♣ if possible.

HCP: 16 ♣ KQ87

Board: 15 ♠ T7642 Partner bids first.

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♥¹ 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♣¹ 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♠¹ 3♦ All Pass

1. 1N-2S transfer to clubs

North hands

Opps_Overcall_1NT

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

1NT	2 ♠	All Pass	
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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 ♣ ¹
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

Board: 16 ♠ 98632 You bid first.
 Dealer: South ♥ JT6 West (LHO) bids 1NT if possible.
 Vul: None ♦ AK6
 HCP: 12+1 ♣ KJ

Board: 17 ♠ 63 LHO opens the bidding 1 ♣.
 Dealer: West ♥ QT84 Partner bids next.
 Vul: E-W ♦ K76
 HCP: 8 ♣ K654

Board: 18 ♠ Q6 LHO opens the bidding 1 ♦.
 Dealer: West ♥ AJT7542 Partner bids next.
 Vul: N-S ♦ 7 East (RHO) bids 3 ♦ if possible.
 HCP: 8+3 ♣ J42

Board: 19 ♠ K765 Partner bids first.
 Dealer: North ♥ 943 East (RHO) bids 1NT if possible.
 Vul: Both ♦ J987 West (LHO) Doubles 2 ♠ if possible.
 HCP: 4 ♣ T2

Board: 20 ♠ AJ96 RHO opens the bidding 1 ♦.
 Dealer: East ♥ K3 You bid next.
 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♣¹

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 opens the bidding 1 ♣.
 Dealer: West ♥ Q973 You bid next.
 Vul: N-S ♦ AQ
 HCP: 17 ♣ A843

Board: 22 ♠ J84 Partner bids first.
 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 bids first.
 Dealer: South ♥ 86543 West (RHO) bids 1NT if possible.
 Vul: None ♦ J53
 HCP: 2+1 ♣ 82

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

Board: 25 ♠ K752 Partner bids first.
 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

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3♥ South

North:

♠ AJ6

♥ Q973

♦ AQ

♣ A843

South:

♠ K82

♥ AJT8

♦ T73

♣ J96

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♥ Pass 3♥

All Pass

1. Stayman

Board: 22

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 15+2

Contract: 3♥ South

North:

♠ J84

♥ J4

♦ J62

♣ QJ765

South:

♠ K9

♥ KQT972

♦ AKT

♣ 42

W N E S

1♥

1NT Pass 2♥ 3♥

All Pass

Board: 23

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 18+1

Contract: 2♥ North

North:

♠ J53

♥ 86543

♦ J53

♣ 82

South:

♠ AK86

♥ AJ

♦ QT

♣ KJT65

W N E S

1♣

1NT Pass Pass X

Pass 2♥ All Pass

Board: 24

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 8+2

Contract: 2♠ South

North:

♠ 94

♥ A872

♦ A76

♣ A532

South:

♠ AT8752

♥ J9

♦ K5

♣ T87

W N E S

1♣ 1NT 2♠

All Pass

Board: 25

Dealer: South

Vul: Both

North HCP: 6

South HCP: 13

Contract: 3♣ North

North:

♠ K752

♥ K4

♦ T94

♣ 8752

South:

♠ T

♥ AQ86

♦ AJ85

♣ QT43

W N E S

1♦

1NT Pass 2♥ Pass

2♠ Pass Pass X

Pass 3♣ All Pass

South hands

Opps_Overcall_1NT

Board: 21 ♠ K82 LHO opens the bidding 1 ♣.
 Dealer: West ♥ AJT8 Partner bids next.
 Vul: N-S ♦ T73
 HCP: 9 ♣ J96

Board: 22 ♠ K9 You bid first.
 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 bid first.
 Dealer: South ♥ AJ West (LHO) bids 1NT if possible.
 Vul: None ♦ QT
 HCP: 18+1 ♣ KJT65

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

Board: 25 ♠ T You bid first.
 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

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3♥ South

North:

♠ AJ6

♥ Q973

♦ AQ

♣ A843

South:

♠ K82

♥ AJT8

♦ T73

♣ J96

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♥ Pass 3♥

All Pass

1. Stayman

Board: 22

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 15+2

Contract: 3♥ South

North:

♠ J84

♥ J4

♦ J62

♣ QJ765

South:

♠ K9

♥ KQT972

♦ AKT

♣ 42

W N E S

1♥

1NT Pass 2♥ 3♥

All Pass

Board: 23

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 18+1

Contract: 2♥ North

North:

♠ J53

♥ 86543

♦ J53

♣ 82

South:

♠ AK86

♥ AJ

♦ QT

♣ KJT65

W N E S

1♣

1NT Pass Pass X

Pass 2♥ All Pass

Board: 24

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 8+2

Contract: 2♠ South

North:

♠ 94

♥ A872

♦ A76

♣ A532

South:

♠ AT8752

♥ J9

♦ K5

♣ T87

W N E S

1♣ 1NT 2♠

All Pass

Board: 25

Dealer: South

Vul: Both

North HCP: 6

South HCP: 13

Contract: 3♣ North

North:

♠ K752

♥ K4

♦ T94

♣ 8752

South:

♠ T

♥ AQ86

♦ AJ85

♣ QT43

W N E S

1♦

1NT Pass 2♥ Pass

2♠ Pass Pass X

Pass 3♣ All Pass

North hands

Opps_Overcall_1NT

Board: 26	♠ AT6	LHO opens the bidding 1 ♦.
Dealer: East	♥ T65	Partner bids next.
Vul: None	♦ 87	
HCP: 4+1	♣ 65432	

Board: 27	♠ AJT8	RHO opens the bidding 1 ♦.
Dealer: West	♥ AT8	You bid next.
Vul: E-W	♦ A53	
HCP: 17	♣ KJ6	

Board: 28	♠ A9764	LHO opens the bidding 1 ♦.
Dealer: East	♥ J743	Partner bids next.
Vul: Both	♦ 62	
HCP: 5+1	♣ 63	

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

Board: 30	♠ 92	LHO opens the bidding 1 ♠.
Dealer: East	♥ K5	Partner bids next.
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♦¹

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 opens the bidding 1 ♦ .
 Dealer: East ♥ AJ43 You bid next.
 Vul: None ♦ KJ53
 HCP: 15 ♣ A98

Board: 27 ♠ 62 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ Q96542 Partner bids next.
 Vul: E-W ♦ KT4
 HCP: 7+2 ♣ Q7

Board: 28 ♠ J52 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ AK2 You bid next.
 Vul: Both ♦ KQ5
 HCP: 17 ♣ KJ98

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

Board: 30 ♠ KQJ3 RHO opens the bidding 1 ♠ .
 Dealer: East ♥ QJ7 You bid next.
 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♦¹

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 opens the bidding 1♦.
Dealer: West	♥ KQ8	You bid next.
Vul: N-S	♦ A82	
HCP: 16	♣ KJ6	
<hr/>		
Board: 32	♠ Q7	LHO opens the bidding 1♦.
Dealer: East	♥ KT842	Partner bids next.
Vul: None	♦ 95	
HCP: 6+1	♣ J962	
<hr/>		
Board: 33	♠ Q	Partner bids first.
Dealer: South	♥ QJT987	West (RHO) bids 1NT if possible.
Vul: N-S	♦ J98	West (RHO) bids 3♣ if possible.
HCP: 8+2	♣ Q54	
<hr/>		
Board: 34	♠ 93	LHO opens the bidding 1♥.
Dealer: East	♥ T98	Partner bids next.
Vul: N-S	♦ AQ73	
HCP: 6	♣ T983	
<hr/>		
Board: 35	♠ T8	RHO opens the bidding 1♣.
Dealer: West	♥ AKQ6	You bid next.
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 ♥ ¹
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 opens the bidding 1♦.
Dealer: West	♥ T72	Partner bids next.
Vul: N-S	♦ JT6	
HCP: 1	♣ T852	

Board: 32	♠ 6432	RHO opens the bidding 1♦.
Dealer: East	♥ AQJ5	You bid next.
Vul: None	♦ K83	
HCP: 17	♣ AK	

Board: 33	♠ T98632	You bid first.
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 opens the bidding 1♥.
Dealer: East	♥ KQ53	You bid next.
Vul: N-S	♦ KJ9	
HCP: 15	♣ Q52	

Board: 35	♠ 962	LHO opens the bidding 1♣.
Dealer: West	♥ J984	Partner bids next.
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 ♥ ¹
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 opens the bidding 1 ♦.
Dealer: East	♥ 9863	Partner bids next.
Vul: E-W	♦ T974	West (RHO) Doubles 1NT if possible.
HCP: 0	♣ 43	

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

Board: 38	♠ KQ872	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ72	Partner bids next.
Vul: Both	♦ 96	
HCP: 9+1	♣ T5	

Board: 39	♠ KT984	LHO opens the bidding 1 ♣.
Dealer: East	♥ A6543	Partner bids next.
Vul: None	♦ 54	
HCP: 7+2	♣ 5	

Board: 40	♠ 965	Partner bids first.
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 ♣ ¹	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

Board: 36	♠ T52	RHO opens the bidding 1♦.
Dealer: East	♥ AJ7	You bid next.
Vul: E-W	♦ A65	West (LHO) Doubles 1NT if possible.
HCP: 16	♣ AK95	

Board: 37	♠ 5	You bid first.
Dealer: South	♥ AQ54	West (LHO) bids 1NT if possible.
Vul: E-W	♦ Q62	
HCP: 14+1	♣ KQJ52	

Board: 38	♠ AT95	RHO opens the bidding 1♦.
Dealer: East	♥ Q984	You bid next.
Vul: Both	♦ AQ7	
HCP: 15	♣ QJ	

Board: 39	♠ AQ	RHO opens the bidding 1♣.
Dealer: East	♥ JT72	You bid next.
Vul: None	♦ QJ98	
HCP: 15	♣ AJ9	

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

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: E-W

North HCP: 0

South HCP: 16

Contract: 1NTX South

North:

♠ 983

♥ 9863

♦ T974

♣ 43

South:

♠ T52

♥ AJ7

♦ A65

♣ AK95

W	N	E	S
		1♦	1NT
X	All Pass		

Board: 37

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 2♠ North

North:

♠ AJ864

♥ 98

♦ KT4

♣ 976

South:

♠ 5

♥ AQ54

♦ Q62

♣ KQJ52

W	N	E	S
			1♣
1NT	2♠	All Pass	

Board: 38

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♥ North

North:

♠ KQ872

♥ KJ72

♦ 96

♣ T5

South:

♠ AT95

♥ Q984

♦ AQ7

♣ QJ

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

1. Stayman

Board: 39

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4♥ North

North:

♠ KT984

♥ A6543

♦ 54

♣ 5

South:

♠ AQ

♥ JT72

♦ QJ98

♣ AJ9

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

Board: 40

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15+2

Contract: 3♠ South

North:

♠ 965

♥ Q842

♦ A8753

♣ 9

South:

♠ AQT73

♥ KJT73

♦ 6

♣ AJ

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

North hands

Opps_Overcall_1NT

Board: 41	♠ JT7	RHO opens the bidding 1 ♣.
Dealer: West	♥ AJ	You bid next.
Vul: Both	♦ AT632	East (LHO) Doubles 1NT if possible.
HCP: 15+1	♣ AJ9	East (LHO) Doubles 2 ♦ if possible.

Board: 42	♠ KQT4	LHO opens the bidding 1 ♣.
Dealer: East	♥ QJ86	Partner bids next.
Vul: None	♦ 743	
HCP: 8	♣ 64	

Board: 43	♠ 8	You bid first.
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.

Board: 44	♠ 753	LHO opens the bidding 1 ♣.
Dealer: East	♥ JT32	Partner bids next.
Vul: None	♦ 852	
HCP: 4	♣ K93	

Board: 45	♠ AQ9	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q742	You bid next.
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 ♣ ¹	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 ♥ ¹	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 opens the bidding 1 ♣.
Dealer: West	♥ T764	Partner bids next.
Vul: Both	♦ 98	East (RHO) Doubles 1NT if possible.
HCP: 0	♣ 8542	East (RHO) Doubles 2 ♦ if possible.

Board: 42	♠ AJ8	RHO opens the bidding 1 ♣.
Dealer: East	♥ 97	You bid next.
Vul: None	♦ AT82	
HCP: 15	♣ KQJ7	

Board: 43	♠ QT764	Partner bids first.
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 opens the bidding 1 ♣.
Dealer: East	♥ AK94	You bid next.
Vul: None	♦ K7	
HCP: 17	♣ A742	

Board: 45	♠ J72	LHO opens the bidding 1 ♦.
Dealer: West	♥ J8653	Partner bids next.
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 ♣ ¹	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 ♥ ¹	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 bids first.
Dealer: South	♥ KQ764	West (RHO) bids 1NT if possible.
Vul: E-W	♦ T6	
HCP: 6+1	♣ J6	

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

Board: 48	♠ 98	LHO opens the bidding 1♦.
Dealer: East	♥ J853	Partner bids next.
Vul: N-S	♦ K9532	
HCP: 5+1	♣ J4	

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

Board: 50	♠ Q5	Partner bids first.
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

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 ♣¹

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

1NT X 2 ♥ 2NT

Pass 3NT All Pass

South hands

Opps_Overcall_1NT

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

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

Board: 48 ♠ KT7 RHO opens the bidding 1♦.
 Dealer: East ♥ A72 You bid next.
 Vul: N-S ♦ AQ8
 HCP: 17 ♣ A852

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

Board: 50 ♠ AJ86 You bid first.
 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

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 ♣¹

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

1NT X 2 ♥ 2NT

Pass 3NT All Pass