

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 1
Dealer: E
Vul: None
HCP: 7

♠ J6542
♥ 76
♦ QJ6
♣ K108

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

Partner bids first.

Board: 2
Dealer: W
Vul: NS
HCP: 15

♠ KQ
♥ Q53
♦ K65
♣ AJ962

West Opens 1♦.

You bid first.

Board: 3
Dealer: E
Vul: Both
HCP: 4

♠ J10953
♥ 106
♦ 5
♣ QJ1076

East Opens 1♥.
East Doubles 2♥ if possible.

Partner bids first.

Board: 4
Dealer: W
Vul: NS
HCP: 16

♠ A2
♥ A96
♦ KJ4
♣ A10972

West Opens 1♦.

You bid first.

Board: 5
Dealer: E
Vul: EW
HCP: 7

♠ K98765
♥ 974
♦ KJ10
♣ 3

East Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ J6542	♠ AQ8			1♥	1NT
Vul: None	♥ 76	♥ K982	Pass	2♥	Pass	2♠
North HCP: 7	♦ QJ6	♦ K932	Pass	Pass	X	Pass
South HCP: 15	♣ K108	♣ QJ	3♣	AP		
Contract: 3♣ W						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A9854	1♦	1NT	Pass	2♥
Vul: NS	♥ Q53	♥ J42	Pass	2♠	Pass	2NT
North HCP: 15	♦ K65	♦ 973	AP			
South HCP: 8	♣ AJ962	♣ K7				
Contract: 2N N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ J10953	♠ AK			1♥	1NT
Vul: Both	♥ 106	♥ KJ43	Pass	2♥	X	XX ¹
North HCP: 4	♦ 5	♦ Q108	Pass	3♣	AP	
South HCP: 17	♣ QJ1076	♣ A854	1. artificial			
Contract: 3♣ N						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ KJ964	1♦	1NT	Pass	2♥
Vul: NS	♥ A96	♥ 108542	Pass	2♠	AP	
North HCP: 16	♦ KJ4	♦ 2				
South HCP: 4	♣ A10972	♣ 63				
Contract: 2♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ K98765	♠ A43			1♣	1NT
Vul: EW	♥ 974	♥ Q8	Pass	2♥	Pass	2♠
North HCP: 7	♦ KJ10	♦ AQ3	Pass	3♠	AP	
South HCP: 17	♣ 3	♣ KQ972				
Contract: 3♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 1
Dealer: E
Vul: None
HCP: 15

♠ AQ8
♥ K982
♦ K932
♣ QJ

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

You bid first.

Board: 2
Dealer: W
Vul: NS
HCP: 8

♠ A9854
♥ J42
♦ 973
♣ K7

West Opens 1♦.

Partner bids first.

Board: 3
Dealer: E
Vul: Both
HCP: 17

♠ AK
♥ KJ43
♦ Q108
♣ A854

East Opens 1♥.
East Doubles 2♥ if possible.

You bid first.

Board: 4
Dealer: W
Vul: NS
HCP: 4

♠ KJ964
♥ 108542
♦ 2
♣ 63

West Opens 1♦.

Partner bids first.

Board: 5
Dealer: E
Vul: EW
HCP: 17

♠ A43
♥ Q8
♦ AQ3
♣ KQ972

East Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ J6542	♠ AQ8			1♥	1NT
Vul: None	♥ 76	♥ K982	Pass	2♥	Pass	2♠
North HCP: 7	♦ QJ6	♦ K932	Pass	Pass	X	Pass
South HCP: 15	♣ K108	♣ QJ	3♣	AP		
Contract: 3♣ W						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A9854	1♦	1NT	Pass	2♥
Vul: NS	♥ Q53	♥ J42	Pass	2♠	Pass	2NT
North HCP: 15	♦ K65	♦ 973	AP			
South HCP: 8	♣ AJ962	♣ K7				
Contract: 2N N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ J10953	♠ AK			1♥	1NT
Vul: Both	♥ 106	♥ KJ43	Pass	2♥	X	XX ¹
North HCP: 4	♦ 5	♦ Q108	Pass	3♣	AP	
South HCP: 17	♣ QJ1076	♣ A854	1. artificial			
Contract: 3♣ N						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ KJ964	1♦	1NT	Pass	2♥
Vul: NS	♥ A96	♥ 108542	Pass	2♠	AP	
North HCP: 16	♦ KJ4	♦ 2				
South HCP: 4	♣ A10972	♣ 63				
Contract: 2♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ K98765	♠ A43			1♣	1NT
Vul: EW	♥ 974	♥ Q8	Pass	2♥	Pass	2♠
North HCP: 7	♦ KJ10	♦ AQ3	Pass	3♠	AP	
South HCP: 17	♣ 3	♣ KQ972				
Contract: 3♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 6	♠ 32	West Opens 1♦.
Dealer: W	♥ KQ6	West Bids 3♦ if possible.
Vul: Both	♦ KQ8	
HCP: 16	♣ AQ1074	You bid first.

Board: 7	♠ A8743	East Opens 1♦.
Dealer: E	♥ 986	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 10	♣ K2	

Board: 8	♠ AK7	West Opens 1♣.
Dealer: W	♥ KJ6	
Vul: Both	♦ J432	You bid first.
HCP: 15	♣ K84	

Board: 9	♠ K8763	East Opens 1♦.
Dealer: E	♥ Q9732	
Vul: None	♦ 62	Partner bids first.
HCP: 5	♣ 4	

Board: 10	♠ KQ106	West Opens 1♣.
Dealer: W	♥ AJ5	
Vul: NS	♦ K98	You bid first.
HCP: 17	♣ A97	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ Q10	1♦	1NT	Pass	2♦
Vul: Both	♥ KQ6	♥ J98532	3♦	Pass	Pass	3♥
North HCP: 16	♦ KQ8	♦ 106	AP			
South HCP: 4	♣ AQ1074	♣ J96				
Contract: 3♥ S						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A8743	♠ 65			1♦	1NT
Vul: EW	♥ 986	♥ AQJ2	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ7	♦ AK85	Pass	3NT	AP	
South HCP: 15	♣ K2	♣ J73				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 932	1♣	1NT	Pass	2♦
Vul: Both	♥ KJ6	♥ A10432	Pass	2♥	AP	
North HCP: 15	♦ J432	♦ 1097				
South HCP: 6	♣ K84	♣ Q5				
Contract: 2♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ K8763	♠ A54			1♦	1NT
Vul: None	♥ Q9732	♥ AJ5	Pass	2♥	Pass	2♠
North HCP: 5	♦ 62	♦ AQ1094	AP			
South HCP: 15	♣ 4	♣ 108				
Contract: 2♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ KQ106	♠ J84	1♣	1NT	Pass	2♦
Vul: NS	♥ AJ5	♥ K10832	Pass	2♥	AP	
North HCP: 17	♦ K98	♦ 65				
South HCP: 4	♣ A97	♣ 862				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 6	♠ Q10	West Opens 1♦.
Dealer: W	♥ J98532	West Bids 3♦ if possible.
Vul: Both	♦ 106	
HCP: 4	♣ J96	Partner bids first.

Board: 7	♠ 65	East Opens 1♦.
Dealer: E	♥ AQJ2	
Vul: EW	♦ AK85	You bid first.
HCP: 15	♣ J73	

Board: 8	♠ 932	West Opens 1♣.
Dealer: W	♥ A10432	
Vul: Both	♦ 1097	Partner bids first.
HCP: 6	♣ Q5	

Board: 9	♠ A54	East Opens 1♦.
Dealer: E	♥ AJ5	
Vul: None	♦ AQ1094	You bid first.
HCP: 15	♣ 108	

Board: 10	♠ J84	West Opens 1♣.
Dealer: W	♥ K10832	
Vul: NS	♦ 65	Partner bids first.
HCP: 4	♣ 862	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ Q10	1♦	1NT	Pass	2♦
Vul: Both	♥ KQ6	♥ J98532	3♦	Pass	Pass	3♥
North HCP: 16	♦ KQ8	♦ 106	AP			
South HCP: 4	♣ AQ1074	♣ J96				
Contract: 3♥ S						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A8743	♠ 65			1♦	1NT
Vul: EW	♥ 986	♥ AQJ2	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ7	♦ AK85	Pass	3NT	AP	
South HCP: 15	♣ K2	♣ J73				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 932	1♣	1NT	Pass	2♦
Vul: Both	♥ KJ6	♥ A10432	Pass	2♥	AP	
North HCP: 15	♦ J432	♦ 1097				
South HCP: 6	♣ K84	♣ Q5				
Contract: 2♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ K8763	♠ A54			1♦	1NT
Vul: None	♥ Q9732	♥ AJ5	Pass	2♥	Pass	2♠
North HCP: 5	♦ 62	♦ AQ1094	AP			
South HCP: 15	♣ 4	♣ 108				
Contract: 2♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ KQ106	♠ J84	1♣	1NT	Pass	2♦
Vul: NS	♥ AJ5	♥ K10832	Pass	2♥	AP	
North HCP: 17	♦ K98	♦ 65				
South HCP: 4	♣ A97	♣ 862				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 11	♠ AK964	East Opens 1♥.
Dealer: E	♥ K3	
Vul: NS	♦ J105	Partner bids first.
HCP: 11	♣ 1075	

Board: 12	♠ Q987	West Opens 1♣.
Dealer: W	♥ AK	
Vul: EW	♦ Q87	You bid first.
HCP: 15	♣ A1082	

Board: 13	♠ 109642	East Opens 1♣.
Dealer: E	♥ 943	
Vul: None	♦ K54	Partner bids first.
HCP: 3	♣ 96	

Board: 14	♠ A542	West Opens 1♣.
Dealer: W	♥ K9	
Vul: NS	♦ AJ85	You bid first.
HCP: 16	♣ A75	

Board: 15	♠ 65	East Opens 1♦.
Dealer: E	♥ J108742	
Vul: EW	♦ Q3	Partner bids first.
HCP: 5	♣ Q94	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ AK964	♠ Q7			1♥	1NT
Vul: NS	♥ K3	♥ A1092	Pass	2♥	Pass	2♠
North HCP: 11	♦ J105	♦ AQ98	Pass	3NT	AP	
South HCP: 15	♣ 1075	♣ K64				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ Q987	♠ 542	1♣	1NT	Pass	2♦
Vul: EW	♥ AK	♥ Q9762	Pass	2♥	AP	
North HCP: 15	♦ Q87	♦ 104				
South HCP: 5	♣ A1082	♣ K73				
Contract: 2♥ N						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ 109642	♠ J75			1♣	1NT
Vul: None	♥ 943	♥ KQ10	Pass	2♥	Pass	2♠
North HCP: 3	♦ K54	♦ AQ102	AP			
South HCP: 16	♣ 96	♣ A72				
Contract: 2♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A542	♠ K109863	1♣	1NT	Pass	2♥
Vul: NS	♥ K9	♥ Q82	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ AJ85	♦ K	AP			
South HCP: 10	♣ A75	♣ Q86				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ AJ2			1♦	1NT
Vul: EW	♥ J108742	♥ Q3	Pass	2♦	Pass	2♥
North HCP: 5	♦ Q3	♦ KJ75	AP			
South HCP: 15	♣ Q94	♣ KJ63				
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 11	♠ Q7	East Opens 1♥.
Dealer: E	♥ A1092	
Vul: NS	♦ AQ98	You bid first.
HCP: 15	♣ K64	
Board: 12	♠ 542	West Opens 1♣.
Dealer: W	♥ Q9762	
Vul: EW	♦ 104	Partner bids first.
HCP: 5	♣ K73	
Board: 13	♠ J75	East Opens 1♣.
Dealer: E	♥ KQ10	
Vul: None	♦ AQ102	You bid first.
HCP: 16	♣ A72	
Board: 14	♠ K109863	West Opens 1♣.
Dealer: W	♥ Q82	
Vul: NS	♦ K	Partner bids first.
HCP: 10	♣ Q86	
Board: 15	♠ AJ2	East Opens 1♦.
Dealer: E	♥ Q3	
Vul: EW	♦ KJ75	You bid first.
HCP: 15	♣ KJ63	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ AK964	♠ Q7			1♥	1NT
Vul: NS	♥ K3	♥ A1092	Pass	2♥	Pass	2♠
North HCP: 11	♦ J105	♦ AQ98	Pass	3NT	AP	
South HCP: 15	♣ 1075	♣ K64				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ Q987	♠ 542	1♣	1NT	Pass	2♦
Vul: EW	♥ AK	♥ Q9762	Pass	2♥	AP	
North HCP: 15	♦ Q87	♦ 104				
South HCP: 5	♣ A1082	♣ K73				
Contract: 2♥ N						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ 109642	♠ J75			1♣	1NT
Vul: None	♥ 943	♥ KQ10	Pass	2♥	Pass	2♠
North HCP: 3	♦ K54	♦ AQ102	AP			
South HCP: 16	♣ 96	♣ A72				
Contract: 2♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A542	♠ K109863	1♣	1NT	Pass	2♥
Vul: NS	♥ K9	♥ Q82	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ AJ85	♦ K	AP			
South HCP: 10	♣ A75	♣ Q86				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ AJ2			1♦	1NT
Vul: EW	♥ J108742	♥ Q3	Pass	2♦	Pass	2♥
North HCP: 5	♦ Q3	♦ KJ75	AP			
South HCP: 15	♣ Q94	♣ KJ63				
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 16	♠ AK96	West Opens 1♣.
Dealer: W	♥ 104	West Bids 3♣ if possible.
Vul: NS	♦ K963	
HCP: 17	♣ AK3	You bid first.

Board: 17	♠ QJ1093	East Opens 1♥.
Dealer: E	♥ 76	
Vul: EW	♦ J106	Partner bids first.
HCP: 7	♣ QJ4	

Board: 18	♠ A6	West Opens 1♦.
Dealer: W	♥ AK5	
Vul: EW	♦ K982	You bid first.
HCP: 15	♣ J743	

Board: 19	♠ QJ10743	East Opens 1♣.
Dealer: E	♥ 93	
Vul: None	♦ 542	Partner bids first.
HCP: 3	♣ 96	

Board: 20	♠ AK42	West Opens 1♦.
Dealer: W	♥ K86	
Vul: Both	♦ K109	You bid first.
HCP: 16	♣ K107	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AK96	♠ Q108543	1♣	1NT	Pass	2♥
Vul: NS	♥ 104	♥ Q62	3♣	3♠	AP	
North HCP: 17	♦ K963	♦ J52				
South HCP: 7	♣ AK3	♣ Q				
Contract: 3♠ N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ QJ1093	♠ 542			1♥	1NT
Vul: EW	♥ 76	♥ KQJ	Pass	2♥	Pass	2♠
North HCP: 7	♦ J106	♦ AQ7	AP			
South HCP: 16	♣ QJ4	♣ A875				
Contract: 2♠ S						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ K107	1♦	1NT	Pass	2♦
Vul: EW	♥ AK5	♥ 108762	Pass	2♥	Pass	2NT
North HCP: 15	♦ K982	♦ Q6	Pass	4♥	AP	
South HCP: 9	♣ J743	♣ A96				
Contract: 4♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ QJ10743	♠ A8			1♣	1NT
Vul: None	♥ 93	♥ 10872	Pass	2♥	Pass	2♠
North HCP: 3	♦ 542	♦ AKJ8	AP			
South HCP: 16	♣ 96	♣ KJ3				
Contract: 2♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ AK42	♠ QJ653	1♦	1NT	Pass	2♥
Vul: Both	♥ K86	♥ 953	Pass	2♠	AP	
North HCP: 16	♦ K109	♦ 764				
South HCP: 3	♣ K107	♣ 86				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 16	♠ Q108543	West Opens 1♣.
Dealer: W	♥ Q62	West Bids 3♣ if possible.
Vul: NS	♦ J52	
HCP: 7	♣ Q	Partner bids first.

Board: 17	♠ 542	East Opens 1♥.
Dealer: E	♥ KQJ	
Vul: EW	♦ AQ7	You bid first.
HCP: 16	♣ A875	

Board: 18	♠ K107	West Opens 1♦.
Dealer: W	♥ 108762	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ A96	

Board: 19	♠ A8	East Opens 1♣.
Dealer: E	♥ 10872	
Vul: None	♦ AKJ8	You bid first.
HCP: 16	♣ KJ3	

Board: 20	♠ QJ653	West Opens 1♦.
Dealer: W	♥ 953	
Vul: Both	♦ 764	Partner bids first.
HCP: 3	♣ 86	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AK96	♠ Q108543	1♣	1NT	Pass	2♥
Vul: NS	♥ 104	♥ Q62	3♣	3♠	AP	
North HCP: 17	♦ K963	♦ J52				
South HCP: 7	♣ AK3	♣ Q				
Contract: 3♠ N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ QJ1093	♠ 542			1♥	1NT
Vul: EW	♥ 76	♥ KQJ	Pass	2♥	Pass	2♠
North HCP: 7	♦ J106	♦ AQ7	AP			
South HCP: 16	♣ QJ4	♣ A875				
Contract: 2♠ S						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ K107	1♦	1NT	Pass	2♦
Vul: EW	♥ AK5	♥ 108762	Pass	2♥	Pass	2NT
North HCP: 15	♦ K982	♦ Q6	Pass	4♥	AP	
South HCP: 9	♣ J743	♣ A96				
Contract: 4♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ QJ10743	♠ A8			1♣	1NT
Vul: None	♥ 93	♥ 10872	Pass	2♥	Pass	2♠
North HCP: 3	♦ 542	♦ AKJ8	AP			
South HCP: 16	♣ 96	♣ KJ3				
Contract: 2♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ AK42	♠ QJ653	1♦	1NT	Pass	2♥
Vul: Both	♥ K86	♥ 953	Pass	2♠	AP	
North HCP: 16	♦ K109	♦ 764				
South HCP: 3	♣ K107	♣ 86				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 21	♠ A10842	East Opens 1♣.
Dealer: E	♥ 865	
Vul: None	♦ Q5	Partner bids first.
HCP: 6	♣ 852	

Board: 22	♠ AQ42	West Opens 1♣.
Dealer: W	♥ KJ5	
Vul: EW	♦ K3	You bid first.
HCP: 17	♣ KJ75	

Board: 23	♠ K9842	East Opens 1♣.
Dealer: E	♥ 654	
Vul: EW	♦ Q74	Partner bids first.
HCP: 6	♣ J7	

Board: 24	♠ AQ	West Opens 1♣.
Dealer: W	♥ J1063	
Vul: None	♦ J95	You bid first.
HCP: 15	♣ AK102	

Board: 25	♠ Q82	East Opens 1♦.
Dealer: E	♥ J108532	
Vul: EW	♦ 742	Partner bids first.
HCP: 3	♣ 8	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ A10842	♠ Q3			1♣	1NT
Vul: None	♥ 865	♥ AK94	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q5	♦ A982	AP			
South HCP: 17	♣ 852	♣ KJ10				
Contract: 2♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AQ42	♠ J10	1♣	1NT	Pass	2♦
Vul: EW	♥ KJ5	♥ A7632	Pass	2♥	AP	
North HCP: 17	♦ K3	♦ Q52				
South HCP: 7	♣ KJ75	♣ 842				
Contract: 2♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ K9842	♠ J106			1♣	1NT
Vul: EW	♥ 654	♥ AQ72	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q74	♦ KJ3	AP			
South HCP: 15	♣ J7	♣ A32				
Contract: 2♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 108752	1♣	1NT	Pass	2♥
Vul: None	♥ J1063	♥ AK	Pass	2♠	Pass	2NT
North HCP: 15	♦ J95	♦ 87632	AP			
South HCP: 8	♣ AK102	♣ J				
Contract: 2N N						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ Q82	♠ K1053			1♦	1NT
Vul: EW	♥ J108532	♥ 94	Pass	2♦	Pass	2♥
North HCP: 3	♦ 742	♦ AQ9	AP			
South HCP: 15	♣ 8	♣ AQ104				
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 21	♠ Q3	East Opens 1♣.
Dealer: E	♥ AK94	
Vul: None	♦ A982	You bid first.
HCP: 17	♣ KJ10	

Board: 22	♠ J10	West Opens 1♣.
Dealer: W	♥ A7632	
Vul: EW	♦ Q52	Partner bids first.
HCP: 7	♣ 842	

Board: 23	♠ J106	East Opens 1♣.
Dealer: E	♥ AQ72	
Vul: EW	♦ KJ3	You bid first.
HCP: 15	♣ A32	

Board: 24	♠ 108752	West Opens 1♣.
Dealer: W	♥ AK	
Vul: None	♦ 87632	Partner bids first.
HCP: 8	♣ J	

Board: 25	♠ K1053	East Opens 1♦.
Dealer: E	♥ 94	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ AQ104	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ A10842	♠ Q3			1♣	1NT
Vul: None	♥ 865	♥ AK94	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q5	♦ A982	AP			
South HCP: 17	♣ 852	♣ KJ10				
Contract: 2♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AQ42	♠ J10	1♣	1NT	Pass	2♦
Vul: EW	♥ KJ5	♥ A7632	Pass	2♥	AP	
North HCP: 17	♦ K3	♦ Q52				
South HCP: 7	♣ KJ75	♣ 842				
Contract: 2♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ K9842	♠ J106			1♣	1NT
Vul: EW	♥ 654	♥ AQ72	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q74	♦ KJ3	AP			
South HCP: 15	♣ J7	♣ A32				
Contract: 2♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 108752	1♣	1NT	Pass	2♥
Vul: None	♥ J1063	♥ AK	Pass	2♠	Pass	2NT
North HCP: 15	♦ J95	♦ 87632	AP			
South HCP: 8	♣ AK102	♣ J				
Contract: 2N N						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ Q82	♠ K1053			1♦	1NT
Vul: EW	♥ J108532	♥ 94	Pass	2♦	Pass	2♥
North HCP: 3	♦ 742	♦ AQ9	AP			
South HCP: 15	♣ 8	♣ AQ104				
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 26	♠ KQ7	West Opens 1♠.
Dealer: W	♥ J2	
Vul: None	♦ Q105	You bid first.
HCP: 16	♣ AKJ83	

Board: 27	♠ Q7543	East Opens 1♣.
Dealer: E	♥ Q74	
Vul: NS	♦ 64	Partner bids first.
HCP: 6	♣ Q63	

Board: 28	♠ KJ7	West Opens 1♣.
Dealer: W	♥ QJ9	
Vul: None	♦ AQ104	You bid first.
HCP: 16	♣ K97	

Board: 29	♠ Q2	East Opens 1♠.
Dealer: E	♥ J7542	
Vul: NS	♦ Q103	Partner bids first.
HCP: 5	♣ 854	

Board: 30	♠ KJ	West Opens 1♣.
Dealer: W	♥ AQ2	
Vul: EW	♦ A1052	You bid first.
HCP: 17	♣ K653	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J65	1♠	1NT	Pass	2♦
Vul: None	♥ J2	♥ KQ10953	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q105	♦ 74	AP			
South HCP: 6	♣ AKJ83	♣ 104				
Contract: 3♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ Q7543	♠ AK			1♣	1NT
Vul: NS	♥ Q74	♥ K63	Pass	2♥	Pass	2♠
North HCP: 6	♦ 64	♦ 9752	AP			
South HCP: 15	♣ Q63	♣ AJ82				
Contract: 2♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ Q10954	1♣	1NT	Pass	2♥
Vul: None	♥ QJ9	♥ K76	Pass	2♠	AP	
North HCP: 16	♦ AQ104	♦ J75				
South HCP: 6	♣ K97	♣ 52				
Contract: 2♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ K873			1♠	1NT
Vul: NS	♥ J7542	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 5	♦ Q103	♦ AK64	AP			
South HCP: 15	♣ 854	♣ K93				
Contract: 2♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ Q10542	1♣	1NT	Pass	2♥
Vul: EW	♥ AQ2	♥ 1097	Pass	2♠	AP	
North HCP: 17	♦ A1052	♦ 873				
South HCP: 6	♣ K653	♣ A4				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 26	♠ J65	West Opens 1♠.
Dealer: W	♥ KQ10953	
Vul: None	♦ 74	Partner bids first.
HCP: 6	♣ 104	

Board: 27	♠ AK	East Opens 1♣.
Dealer: E	♥ K63	
Vul: NS	♦ 9752	You bid first.
HCP: 15	♣ AJ82	

Board: 28	♠ Q10954	West Opens 1♣.
Dealer: W	♥ K76	
Vul: None	♦ J75	Partner bids first.
HCP: 6	♣ 52	

Board: 29	♠ K873	East Opens 1♠.
Dealer: E	♥ Q8	
Vul: NS	♦ AK64	You bid first.
HCP: 15	♣ K93	

Board: 30	♠ Q10542	West Opens 1♣.
Dealer: W	♥ 1097	
Vul: EW	♦ 873	Partner bids first.
HCP: 6	♣ A4	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J65	1♠	1NT	Pass	2♦
Vul: None	♥ J2	♥ KQ10953	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q105	♦ 74	AP			
South HCP: 6	♣ AKJ83	♣ 104				
Contract: 3♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ Q7543	♠ AK			1♣	1NT
Vul: NS	♥ Q74	♥ K63	Pass	2♥	Pass	2♠
North HCP: 6	♦ 64	♦ 9752	AP			
South HCP: 15	♣ Q63	♣ AJ82				
Contract: 2♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ Q10954	1♣	1NT	Pass	2♥
Vul: None	♥ QJ9	♥ K76	Pass	2♠	AP	
North HCP: 16	♦ AQ104	♦ J75				
South HCP: 6	♣ K97	♣ 52				
Contract: 2♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ K873			1♠	1NT
Vul: NS	♥ J7542	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 5	♦ Q103	♦ AK64	AP			
South HCP: 15	♣ 854	♣ K93				
Contract: 2♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ Q10542	1♣	1NT	Pass	2♥
Vul: EW	♥ AQ2	♥ 1097	Pass	2♠	AP	
North HCP: 17	♦ A1052	♦ 873				
South HCP: 6	♣ K653	♣ A4				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 31	♠ Q9754	East Opens 1♥.
Dealer: E	♥ 964	East Bids 3♣ if possible.
Vul: Both	♦ K76	
HCP: 8	♣ K8	Partner bids first.

Board: 32	♠ Q75	West Opens 1♣.
Dealer: W	♥ AQ9	
Vul: NS	♦ KJ2	You bid first.
HCP: 15	♣ K1043	

Board: 33	♠ Q9753	East Opens 1♦.
Dealer: E	♥ J9832	
Vul: NS	♦ A	Partner bids first.
HCP: 7	♣ 65	

Board: 34	♠ A84	West Opens 1♠.
Dealer: W	♥ Q5	
Vul: EW	♦ KQJ7	You bid first.
HCP: 15	♣ K985	

Board: 35	♠ K107	East Opens 1♣.
Dealer: E	♥ A10865	
Vul: None	♦ 842	Partner bids first.
HCP: 7	♣ 98	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ Q9754	♠ AK6			1♥	1NT
Vul: Both	♥ 964	♥ AQ82	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ J82	Pass	2NT	3♣	3♠
South HCP: 15	♣ K8	♣ J104	AP			
Contract: 3♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ4				
Vul: NS	♥ AQ9	♥ 108732	1♣	1NT	Pass	2♦
North HCP: 15	♦ KJ2	♦ 543	Pass	2♥	AP	
South HCP: 6	♣ K1043	♣ J6				
Contract: 2♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ Q9753	♠ KJ2			1♦	1NT
Vul: NS	♥ J9832	♥ AQ	Pass	2♥	Pass	2♠
North HCP: 7	♦ A	♦ KJ865	Pass	4♥	Pass	4♠
South HCP: 16	♣ 65	♣ Q92	AP			
Contract: 4♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ Q7				
Vul: EW	♥ Q5	♥ J9876	1♠	1NT	Pass	2♦
North HCP: 15	♦ KQJ7	♦ 1052	Pass	2♥	Pass	2NT
South HCP: 8	♣ K985	♣ AJ2	AP			
Contract: 2N N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ QJ53			1♣	1NT
Vul: None	♥ A10865	♥ K9	Pass	2♦	Pass	2♥
North HCP: 7	♦ 842	♦ KJ9	AP			
South HCP: 17	♣ 98	♣ AK103				
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 31	♠ AK6	East Opens 1♥.
Dealer: E	♥ AQ82	East Bids 3♣ if possible.
Vul: Both	♦ J82	
HCP: 15	♣ J104	You bid first.

Board: 32	♠ AJ4	West Opens 1♣.
Dealer: W	♥ 108732	
Vul: NS	♦ 543	Partner bids first.
HCP: 6	♣ J6	

Board: 33	♠ KJ2	East Opens 1♦.
Dealer: E	♥ AQ	
Vul: NS	♦ KJ865	You bid first.
HCP: 16	♣ Q92	

Board: 34	♠ Q7	West Opens 1♠.
Dealer: W	♥ J9876	
Vul: EW	♦ 1052	Partner bids first.
HCP: 8	♣ AJ2	

Board: 35	♠ QJ53	East Opens 1♣.
Dealer: E	♥ K9	
Vul: None	♦ KJ9	You bid first.
HCP: 17	♣ AK103	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ Q9754	♠ AK6			1♥	1NT
Vul: Both	♥ 964	♥ AQ82	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ J82	Pass	2NT	3♣	3♠
South HCP: 15	♣ K8	♣ J104	AP			
Contract: 3♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ4				
Vul: NS	♥ AQ9	♥ 108732	1♣	1NT	Pass	2♦
North HCP: 15	♦ KJ2	♦ 543	Pass	2♥	AP	
South HCP: 6	♣ K1043	♣ J6				
Contract: 2♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ Q9753	♠ KJ2			1♦	1NT
Vul: NS	♥ J9832	♥ AQ	Pass	2♥	Pass	2♠
North HCP: 7	♦ A	♦ KJ865	Pass	4♥	Pass	4♠
South HCP: 16	♣ 65	♣ Q92	AP			
Contract: 4♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ Q7				
Vul: EW	♥ Q5	♥ J9876	1♠	1NT	Pass	2♦
North HCP: 15	♦ KQJ7	♦ 1052	Pass	2♥	Pass	2NT
South HCP: 8	♣ K985	♣ AJ2	AP			
Contract: 2N N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K107	♠ QJ53			1♣	1NT
Vul: None	♥ A10865	♥ K9	Pass	2♦	Pass	2♥
North HCP: 7	♦ 842	♦ KJ9	AP			
South HCP: 17	♣ 98	♣ AK103				
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 36 ♠ KQ
Dealer: W ♥ AJ97
Vul: NS ♦ Q643
HCP: 17 ♣ KQ4

West Opens 1♣.

You bid first.

Board: 37 ♠ J9
Dealer: E ♥ Q109742
Vul: EW ♦ 1086
HCP: 5 ♣ Q2

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 38 ♠ K4
Dealer: W ♥ K93
Vul: Both ♦ AJ96
HCP: 16 ♣ AJ98

West Opens 1♣.

You bid first.

Board: 39 ♠ 109865
Dealer: E ♥ Q104
Vul: EW ♦ KQ953
HCP: 7 ♣ —

East Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 40 ♠ K4
Dealer: W ♥ AQ73
Vul: Both ♦ A63
HCP: 17 ♣ A986

West Opens 1♥.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A6543	1♣	1NT	Pass	2♥
Vul: NS	♥ AJ97	♥ 104	Pass	2♠	AP	
North HCP: 17	♦ Q643	♦ 1095				
South HCP: 5	♣ KQ4	♣ J96				
Contract: 2♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ A1043			1♦	1NT
Vul: EW	♥ Q109742	♥ AK3	Pass	2♦	X	2♥
North HCP: 5	♦ 1086	♦ A53	Pass	3♥	AP	
South HCP: 15	♣ Q2	♣ 963				
Contract: 3♥ S						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 87632	1♣	1NT	Pass	2♥
Vul: Both	♥ K93	♥ 1084	Pass	2♠	AP	
North HCP: 16	♦ AJ96	♦ Q54				
South HCP: 4	♣ AJ98	♣ Q7				
Contract: 2♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ 109865	♠ KQJ			1♣	1NT
Vul: EW	♥ Q104	♥ K6	Pass	2♥	3♣	Pass
North HCP: 7	♦ KQ953	♦ J10742	Pass	3♦	Pass	4♣ ¹
South HCP: 16	♣ —	♣ AQ4	Pass	4♠	AP	
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ J9875	1♥	1NT	Pass	2♥
Vul: Both	♥ AQ73	♥ K2	Pass	2♠	AP	
North HCP: 17	♦ A63	♦ Q108				
South HCP: 7	♣ A986	♣ J32				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 36 ♠ A6543
Dealer: W ♥ 104
Vul: NS ♦ 1095
HCP: 5 ♣ J96

West Opens 1♣.

Partner bids first.

Board: 37 ♠ A1043
Dealer: E ♥ AK3
Vul: EW ♦ A53
HCP: 15 ♣ 963

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 38 ♠ 87632
Dealer: W ♥ 1084
Vul: Both ♦ Q54
HCP: 4 ♣ Q7

West Opens 1♣.

Partner bids first.

Board: 39 ♠ KQJ
Dealer: E ♥ K6
Vul: EW ♦ J10742
HCP: 16 ♣ AQ4

East Opens 1♣.

East Bids 3♣ if possible.

You bid first.

Board: 40 ♠ J9875
Dealer: W ♥ K2
Vul: Both ♦ Q108
HCP: 7 ♣ J32

West Opens 1♥.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 36
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 5
 Contract: 2♠ N

North:
 ♠ KQ
 ♥ AJ97
 ♦ Q643
 ♣ KQ4

South:
 ♠ A6543
 ♥ 104
 ♦ 1095
 ♣ J96

West	North	East	South
1♣	1NT	Pass	2♥
Pass	2♠	AP	

Board: 37
 Dealer: E
 Vul: EW
 North HCP: 5
 South HCP: 15
 Contract: 3♥ S

North:
 ♠ J9
 ♥ Q109742
 ♦ 1086
 ♣ Q2

South:
 ♠ A1043
 ♥ AK3
 ♦ A53
 ♣ 963

West	North	East	South
		1♦	1NT
Pass	2♦	X	2♥
Pass	3♥	AP	

Board: 38
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 4
 Contract: 2♠ N

North:
 ♠ K4
 ♥ K93
 ♦ AJ96
 ♣ AJ98

South:
 ♠ 87632
 ♥ 1084
 ♦ Q54
 ♣ Q7

West	North	East	South
1♣	1NT	Pass	2♥
Pass	2♠	AP	

Board: 39
 Dealer: E
 Vul: EW
 North HCP: 7
 South HCP: 16
 Contract: 4♠ N

North:
 ♠ 109865
 ♥ Q104
 ♦ KQ953
 ♣ —

South:
 ♠ KQJ
 ♥ K6
 ♦ J10742
 ♣ AQ4

West	North	East	South
		1♣	1NT
Pass	2♥	3♣	Pass
Pass	3♦	Pass	4♣ ¹
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 40
 Dealer: W
 Vul: Both
 North HCP: 17
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ K4
 ♥ AQ73
 ♦ A63
 ♣ A986

South:
 ♠ J9875
 ♥ K2
 ♦ Q108
 ♣ J32

West	North	East	South
1♥	1NT	Pass	2♥
Pass	2♠	AP	

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 41	♠ KQ932	East Opens 1♣.
Dealer: E	♥ K82	
Vul: EW	♦ 102	Partner bids first.
HCP: 8	♣ 1083	

Board: 42	♠ K108	West Opens 1♣.
Dealer: W	♥ AK	
Vul: None	♦ J952	You bid first.
HCP: 16	♣ KQ72	

Board: 43	♠ 1082	East Opens 1♠.
Dealer: E	♥ 109842	
Vul: NS	♦ A7	Partner bids first.
HCP: 4	♣ 1053	

Board: 44	♠ K102	West Opens 1♣.
Dealer: W	♥ AK9	
Vul: None	♦ K1053	You bid first.
HCP: 16	♣ K65	

Board: 45	♠ QJ1054	East Opens 1♦.
Dealer: E	♥ KJ8	
Vul: NS	♦ 54	Partner bids first.
HCP: 7	♣ 873	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ KQ932	♠ A75			1♣	1NT
Vul: EW	♥ K82	♥ A103	Pass	2♥	Pass	2♠
North HCP: 8	♦ 102	♦ A64	Pass	2NT	Pass	3♣ ¹
South HCP: 17	♣ 1083	♣ AJ92	Pass	4♠	AP	
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ K108	♠ 973	1♣	1NT	Pass	2♦
Vul: None	♥ AK	♥ Q10876	Pass	2♥	AP	
North HCP: 16	♦ J952	♦ K6				
South HCP: 6	♣ KQ72	♣ J54				
Contract: 2♥ N						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ AQJ			1♠	1NT
Vul: NS	♥ 109842	♥ K53	Pass	2♦	Pass	2♥
North HCP: 4	♦ A7	♦ KJ98	AP			
South HCP: 17	♣ 1053	♣ K94				
Contract: 2♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ Q9864	1♣	1NT	Pass	2♥
Vul: None	♥ AK9	♥ Q3	Pass	2♠	Pass	2NT
North HCP: 16	♦ K1053	♦ Q62	Pass	3♣ ¹	Pass	4♠
South HCP: 8	♣ K65	♣ Q42	AP			
Contract: 4♠ N			1. limit raise or better in ♠			

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ QJ1054	♠ K83			1♦	1NT
Vul: NS	♥ KJ8	♥ AQ104	Pass	2♥	Pass	2♠
North HCP: 7	♦ 54	♦ AQ62	AP			
South HCP: 15	♣ 873	♣ 92				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 41	♠ A75	East Opens 1♣.
Dealer: E	♥ A103	
Vul: EW	♦ A64	You bid first.
HCP: 17	♣ AJ92	

Board: 42	♠ 973	West Opens 1♣.
Dealer: W	♥ Q10876	
Vul: None	♦ K6	Partner bids first.
HCP: 6	♣ J54	

Board: 43	♠ AQJ	East Opens 1♠.
Dealer: E	♥ K53	
Vul: NS	♦ KJ98	You bid first.
HCP: 17	♣ K94	

Board: 44	♠ Q9864	West Opens 1♣.
Dealer: W	♥ Q3	
Vul: None	♦ Q62	Partner bids first.
HCP: 8	♣ Q42	

Board: 45	♠ K83	East Opens 1♦.
Dealer: E	♥ AQ104	
Vul: NS	♦ AQ62	You bid first.
HCP: 15	♣ 92	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ KQ932	♠ A75			1♣	1NT
Vul: EW	♥ K82	♥ A103	Pass	2♥	Pass	2♠
North HCP: 8	♦ 102	♦ A64	Pass	2NT	Pass	3♣ ¹
South HCP: 17	♣ 1083	♣ AJ92	Pass	4♠	AP	
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ K108	♠ 973	1♣	1NT	Pass	2♦
Vul: None	♥ AK	♥ Q10876	Pass	2♥	AP	
North HCP: 16	♦ J952	♦ K6				
South HCP: 6	♣ KQ72	♣ J54				
Contract: 2♥ N						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ AQJ			1♠	1NT
Vul: NS	♥ 109842	♥ K53	Pass	2♦	Pass	2♥
North HCP: 4	♦ A7	♦ KJ98	AP			
South HCP: 17	♣ 1053	♣ K94				
Contract: 2♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ Q9864	1♣	1NT	Pass	2♥
Vul: None	♥ AK9	♥ Q3	Pass	2♠	Pass	2NT
North HCP: 16	♦ K1053	♦ Q62	Pass	3♣ ¹	Pass	4♠
South HCP: 8	♣ K65	♣ Q42	AP			
Contract: 4♠ N			1. limit raise or better in ♠			

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ QJ1054	♠ K83			1♦	1NT
Vul: NS	♥ KJ8	♥ AQ104	Pass	2♥	Pass	2♠
North HCP: 7	♦ 54	♦ AQ62	AP			
South HCP: 15	♣ 873	♣ 92				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 46	♠ Q9	West Opens 1♦.
Dealer: W	♥ AKQ6	
Vul: EW	♦ A84	You bid first.
HCP: 17	♣ Q863	

Board: 47	♠ A65	East Opens 1♦.
Dealer: E	♥ QJ1052	
Vul: None	♦ 82	Partner bids first.
HCP: 10	♣ K72	

Board: 48	♠ A103	West Opens 1♦.
Dealer: W	♥ K87	
Vul: NS	♦ AK1098	You bid first.
HCP: 15	♣ J8	

Board: 49	♠ Q9832	East Opens 1♣.
Dealer: E	♥ 54	
Vul: Both	♦ J98	Partner bids first.
HCP: 3	♣ 986	

Board: 50	♠ KJ52	West Opens 1♦.
Dealer: W	♥ 92	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ AQ42	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ 108653	1♦	1NT	Pass	2♥
Vul: EW	♥ AKQ6	♥ —	Pass	2♠	AP	
North HCP: 17	♦ A84	♦ 652				
South HCP: 5	♣ Q863	♣ AJ974				
Contract: 2♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ A65	♠ 1097			1♦	1NT
Vul: None	♥ QJ1052	♥ A64	Pass	2♦	Pass	2♥
North HCP: 10	♦ 82	♦ AKJ10	Pass	3NT	Pass	4♦ ¹
South HCP: 16	♣ K72	♣ A109	Pass	4♥	AP	
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ K9842	1♦	1NT	Pass	2♥
Vul: NS	♥ K87	♥ QJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK1098	♦ 654	Pass	4♠	AP	
South HCP: 12	♣ J8	♣ AQ				
Contract: 4♠ N						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ Q9832	♠ A107			1♣	1NT
Vul: Both	♥ 54	♥ 872	Pass	2♥	Pass	2♠
North HCP: 3	♦ J98	♦ AQ107	AP			
South HCP: 16	♣ 986	♣ KQJ				
Contract: 2♠ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ KJ52	♠ A10986	1♦	1NT	Pass	2♥
Vul: NS	♥ 92	♥ 1076	Pass	2♠	AP	
North HCP: 15	♦ AJ9	♦ 52				
South HCP: 5	♣ AQ42	♣ J53				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 46 ♠ 108653
Dealer: W ♥ —
Vul: EW ♦ 652
HCP: 5 ♣ AJ974

West Opens 1♦.

Partner bids first.

Board: 47 ♠ 1097
Dealer: E ♥ A64
Vul: None ♦ AKJ10
HCP: 16 ♣ A109

East Opens 1♦.

You bid first.

Board: 48 ♠ K9842
Dealer: W ♥ QJ2
Vul: NS ♦ 654
HCP: 12 ♣ AQ

West Opens 1♦.

Partner bids first.

Board: 49 ♠ A107
Dealer: E ♥ 872
Vul: Both ♦ AQ107
HCP: 16 ♣ KQJ

East Opens 1♣.

You bid first.

Board: 50 ♠ A10986
Dealer: W ♥ 1076
Vul: NS ♦ 52
HCP: 5 ♣ J53

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ 108653	1♦	1NT	Pass	2♥
Vul: EW	♥ AKQ6	♥ —	Pass	2♠	AP	
North HCP: 17	♦ A84	♦ 652				
South HCP: 5	♣ Q863	♣ AJ974				
Contract: 2♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ A65	♠ 1097			1♦	1NT
Vul: None	♥ QJ1052	♥ A64	Pass	2♦	Pass	2♥
North HCP: 10	♦ 82	♦ AKJ10	Pass	3NT	Pass	4♦ ¹
South HCP: 16	♣ K72	♣ A109	Pass	4♥	AP	
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ K9842	1♦	1NT	Pass	2♥
Vul: NS	♥ K87	♥ QJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK1098	♦ 654	Pass	4♠	AP	
South HCP: 12	♣ J8	♣ AQ				
Contract: 4♠ N						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ Q9832	♠ A107			1♣	1NT
Vul: Both	♥ 54	♥ 872	Pass	2♥	Pass	2♠
North HCP: 3	♦ J98	♦ AQ107	AP			
South HCP: 16	♣ 986	♣ KQJ				
Contract: 2♠ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ KJ52	♠ A10986	1♦	1NT	Pass	2♥
Vul: NS	♥ 92	♥ 1076	Pass	2♠	AP	
North HCP: 15	♦ AJ9	♦ 52				
South HCP: 5	♣ AQ42	♣ J53				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 51	♠ J	East Opens 1♠.
Dealer: E	♥ J7543	
Vul: Both	♦ AK10962	Partner bids first.
HCP: 9	♣ 3	
Board: 52	♠ A2	West Opens 1♣.
Dealer: W	♥ A32	
Vul: None	♦ KQ63	You bid first.
HCP: 17	♣ A863	
Board: 53	♠ K9653	East Opens 1♦.
Dealer: E	♥ 653	East Doubles 2♥ if possible.
Vul: Both	♦ 1098	East Doubles Pass if possible.
HCP: 3	♣ 62	Partner bids first.
Board: 54	♠ A842	West Opens 1♦.
Dealer: W	♥ Q4	
Vul: NS	♦ AK62	You bid first.
HCP: 16	♣ QJ6	
Board: 55	♠ 97	East Opens 1♣.
Dealer: E	♥ K107654	East Bids 3♣ if possible.
Vul: Both	♦ AJ	
HCP: 8	♣ 643	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AQ64			1♠	1NT
Vul: Both	♥ J7543	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 9	♦ AK10962	♦ J54	Pass	3♦	Pass	3NT
South HCP: 17	♣ 3	♣ AKJ4	AP			
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ 1095	1♣	1NT	Pass	2♦
Vul: None	♥ A32	♥ KJ10954	Pass	2♥	Pass	3♥
North HCP: 17	♦ KQ63	♦ 102	Pass	4♥	AP	
South HCP: 4	♣ A863	♣ 102				
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ K9653	♠ AQ102			1♦	1NT
Vul: Both	♥ 653	♥ 94	Pass	2♥	X	3♠ ¹
North HCP: 3	♦ 1098	♦ K73	Pass	Pass	X	AP
South HCP: 15	♣ 62	♣ KQJ10	1. Super acceptance after NT			
Contract: 3♠X S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ A842	♠ K6	1♦	1NT	Pass	2♦
Vul: NS	♥ Q4	♥ K10752	Pass	2♥	Pass	2NT
North HCP: 16	♦ AK62	♦ QJ5	AP			
South HCP: 9	♣ QJ6	♣ 1054				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ A543			1♣	1NT
Vul: Both	♥ K107654	♥ QJ32	Pass	2♦	3♣	Pass
North HCP: 8	♦ AJ	♦ Q8	Pass	4♥	AP	
South HCP: 16	♣ 643	♣ AK10				
Contract: 4♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 51 ♠ AQ64
Dealer: E ♥ Q10
Vul: Both ♦ J54
HCP: 17 ♣ AKJ4

East Opens 1♠.

You bid first.

Board: 52 ♠ 1095
Dealer: W ♥ KJ10954
Vul: None ♦ 102
HCP: 4 ♣ 102

West Opens 1♣.

Partner bids first.

Board: 53 ♠ AQ102
Dealer: E ♥ 94
Vul: Both ♦ K73
HCP: 15 ♣ KQJ10

East Opens 1♦.

East Doubles 2♥ if possible.

East Doubles Pass if possible.

You bid first.

Board: 54 ♠ K6
Dealer: W ♥ K10752
Vul: NS ♦ QJ5
HCP: 9 ♣ 1054

West Opens 1♦.

Partner bids first.

Board: 55 ♠ A543
Dealer: E ♥ QJ32
Vul: Both ♦ Q8
HCP: 16 ♣ AK10

East Opens 1♣.

East Bids 3♣ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AQ64			1♠	1NT
Vul: Both	♥ J7543	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 9	♦ AK10962	♦ J54	Pass	3♦	Pass	3NT
South HCP: 17	♣ 3	♣ AKJ4	AP			
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ 1095	1♣	1NT	Pass	2♦
Vul: None	♥ A32	♥ KJ10954	Pass	2♥	Pass	3♥
North HCP: 17	♦ KQ63	♦ 102	Pass	4♥	AP	
South HCP: 4	♣ A863	♣ 102				
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ K9653	♠ AQ102			1♦	1NT
Vul: Both	♥ 653	♥ 94	Pass	2♥	X	3♠ ¹
North HCP: 3	♦ 1098	♦ K73	Pass	Pass	X	AP
South HCP: 15	♣ 62	♣ KQJ10	1. Super acceptance after NT			
Contract: 3♠X S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ A842	♠ K6	1♦	1NT	Pass	2♦
Vul: NS	♥ Q4	♥ K10752	Pass	2♥	Pass	2NT
North HCP: 16	♦ AK62	♦ QJ5	AP			
South HCP: 9	♣ QJ6	♣ 1054				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ A543			1♣	1NT
Vul: Both	♥ K107654	♥ QJ32	Pass	2♦	3♣	Pass
North HCP: 8	♦ AJ	♦ Q8	Pass	4♥	AP	
South HCP: 16	♣ 643	♣ AK10				
Contract: 4♥ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 56	♠ AJ	West Opens 1♣.
Dealer: W	♥ 10752	
Vul: None	♦ AK64	You bid first.
HCP: 15	♣ K109	
Board: 57	♠ 1075	East Opens 1♣.
Dealer: E	♥ J10765	
Vul: NS	♦ 842	Partner bids first.
HCP: 3	♣ Q7	
Board: 58	♠ A3	West Opens 1♥.
Dealer: W	♥ A43	West Doubles 2♥ if possible.
Vul: EW	♦ A32	East Bids 3♥ if possible.
HCP: 15	♣ QJ987	You bid first.
Board: 59	♠ Q5	East Opens 1♠.
Dealer: E	♥ Q9876	East Bids 2♠ if possible.
Vul: NS	♦ 854	
HCP: 6	♣ Q72	Partner bids first.
Board: 60	♠ A92	West Opens 1♣.
Dealer: W	♥ AK105	
Vul: EW	♦ 872	You bid first.
HCP: 16	♣ AJ4	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 86	1♣	1NT	Pass	2♦
Vul: None	♥ 10752	♥ AQ983	Pass	3♥ ¹	Pass	4♥
North HCP: 15	♦ AK64	♦ QJ1093	AP			
South HCP: 11	♣ K109	♣ Q				
Contract: 4♥ N						

1. Super acceptance after NT

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ 1075	♠ 8643			1♣	1NT
Vul: NS	♥ J10765	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 3	♦ 842	♦ K73	AP			
South HCP: 16	♣ Q7	♣ AKJ5				
Contract: 2♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ K10652	1♥	1NT	Pass	2♥
Vul: EW	♥ A43	♥ 108	X	XX ¹	3♥	AP
North HCP: 15	♦ A32	♦ J65				
South HCP: 4	♣ QJ987	♣ 1043				
Contract: 3♥ W						

1. artificial

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ K93			1♠	1NT
Vul: NS	♥ Q9876	♥ AJ10	Pass	2♦	2♠	AP
North HCP: 6	♦ 854	♦ 732				
South HCP: 15	♣ Q72	♣ AK94				
Contract: 2♠ E						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ A92	♠ Q76	1♣	1NT	Pass	2♦
Vul: EW	♥ AK105	♥ J8642	Pass	2♥	AP	
North HCP: 16	♦ 872	♦ 94				
South HCP: 6	♣ AJ4	♣ K86				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 56
Dealer: W
Vul: None
HCP: 11

♠ 86
♥ AQ983
♦ QJ1093
♣ Q

West Opens 1♣.

Partner bids first.

Board: 57
Dealer: E
Vul: NS
HCP: 16

♠ 8643
♥ KQ
♦ K73
♣ AKJ5

East Opens 1♣.

You bid first.

Board: 58
Dealer: W
Vul: EW
HCP: 4

♠ K10652
♥ 108
♦ J65
♣ 1043

West Opens 1♥.

West Doubles 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 59
Dealer: E
Vul: NS
HCP: 15

♠ K93
♥ AJ10
♦ 732
♣ AK94

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 60
Dealer: W
Vul: EW
HCP: 6

♠ Q76
♥ J8642
♦ 94
♣ K86

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 86	1♣	1NT	Pass	2♦
Vul: None	♥ 10752	♥ AQ983	Pass	3♥ ¹	Pass	4♥
North HCP: 15	♦ AK64	♦ QJ1093	AP			
South HCP: 11	♣ K109	♣ Q				
Contract: 4♥ N						

1. Super acceptance after NT

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ 1075	♠ 8643			1♣	1NT
Vul: NS	♥ J10765	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 3	♦ 842	♦ K73	AP			
South HCP: 16	♣ Q7	♣ AKJ5				
Contract: 2♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ K10652	1♥	1NT	Pass	2♥
Vul: EW	♥ A43	♥ 108	X	XX ¹	3♥	AP
North HCP: 15	♦ A32	♦ J65				
South HCP: 4	♣ QJ987	♣ 1043				
Contract: 3♥ W						

1. artificial

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ K93			1♠	1NT
Vul: NS	♥ Q9876	♥ AJ10	Pass	2♦	2♠	AP
North HCP: 6	♦ 854	♦ 732				
South HCP: 15	♣ Q72	♣ AK94				
Contract: 2♠ E						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ A92	♠ Q76	1♣	1NT	Pass	2♦
Vul: EW	♥ AK105	♥ J8642	Pass	2♥	AP	
North HCP: 16	♦ 872	♦ 94				
South HCP: 6	♣ AJ4	♣ K86				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 61	♠ 109654	East Opens 1♣.
Dealer: E	♥ 76542	East Bids 3♣ if possible.
Vul: NS	♦ Q	
HCP: 2	♣ 87	Partner bids first.
Board: 62	♠ KQ97	West Opens 1♠.
Dealer: W	♥ K2	West Bids 3♠ if possible.
Vul: Both	♦ KJ92	
HCP: 15	♣ K106	You bid first.
Board: 63	♠ Q	East Opens 1♦.
Dealer: E	♥ QJ10542	East Doubles 2♦ if possible.
Vul: NS	♦ 873	
HCP: 7	♣ Q53	Partner bids first.
Board: 64	♠ K962	West Opens 1♣.
Dealer: W	♥ AJ5	
Vul: EW	♦ KQ	You bid first.
HCP: 17	♣ A842	
Board: 65	♠ 32	East Opens 1♣.
Dealer: E	♥ 65432	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 6	♣ J95	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 109654	♠ AK82			1♣	1NT
Vul: NS	♥ 76542	♥ Q103			3♣	AP
North HCP: 2	♦ Q	♦ 1054	Pass	2♥		
South HCP: 17	♣ 87	♣ AKJ				
Contract: 3♣ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQ97	♠ 632	1♠	1NT	Pass	2♦
Vul: Both	♥ K2	♥ QJ9876	3♠	AP		
North HCP: 15	♦ KJ92	♦ 87				
South HCP: 3	♣ K106	♣ 98				
Contract: 3♠ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A65			1♦	1NT
Vul: NS	♥ QJ10542	♥ A987	Pass	2♦	X	2♥
North HCP: 7	♦ 873	♦ K52	Pass	3♥	AP	
South HCP: 15	♣ Q53	♣ A102				
Contract: 3♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ K962	♠ 85	1♣	1NT	Pass	2♦
Vul: EW	♥ AJ5	♥ K10943	Pass	2♥	AP	
North HCP: 17	♦ KQ	♦ J96532				
South HCP: 4	♣ A842	♣ —				
Contract: 2♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ KQ5			1♣	1NT
Vul: NS	♥ 65432	♥ AQJ7	Pass	2♦	Pass	2♥
North HCP: 6	♦ AJ4	♦ 1053	AP			
South HCP: 15	♣ J95	♣ K32				
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 61	♠ AK82	East Opens 1♣.
Dealer: E	♥ Q103	East Bids 3♣ if possible.
Vul: NS	♦ 1054	
HCP: 17	♣ AKJ	You bid first.
Board: 62	♠ 632	West Opens 1♠.
Dealer: W	♥ QJ9876	West Bids 3♠ if possible.
Vul: Both	♦ 87	
HCP: 3	♣ 98	Partner bids first.
Board: 63	♠ A65	East Opens 1♦.
Dealer: E	♥ A987	East Doubles 2♦ if possible.
Vul: NS	♦ K52	
HCP: 15	♣ A102	You bid first.
Board: 64	♠ 85	West Opens 1♣.
Dealer: W	♥ K10943	
Vul: EW	♦ J96532	Partner bids first.
HCP: 4	♣ —	
Board: 65	♠ KQ5	East Opens 1♣.
Dealer: E	♥ AQJ7	
Vul: NS	♦ 1053	You bid first.
HCP: 15	♣ K32	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 109654	♠ AK82			1♣	1NT
Vul: NS	♥ 76542	♥ Q103			3♣	AP
North HCP: 2	♦ Q	♦ 1054	Pass	2♥		
South HCP: 17	♣ 87	♣ AKJ				
Contract: 3♣ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQ97	♠ 632	1♠	1NT	Pass	2♦
Vul: Both	♥ K2	♥ QJ9876	3♠	AP		
North HCP: 15	♦ KJ92	♦ 87				
South HCP: 3	♣ K106	♣ 98				
Contract: 3♠ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A65			1♦	1NT
Vul: NS	♥ QJ10542	♥ A987	Pass	2♦	X	2♥
North HCP: 7	♦ 873	♦ K52	Pass	3♥	AP	
South HCP: 15	♣ Q53	♣ A102				
Contract: 3♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ K962	♠ 85	1♣	1NT	Pass	2♦
Vul: EW	♥ AJ5	♥ K10943	Pass	2♥	AP	
North HCP: 17	♦ KQ	♦ J96532				
South HCP: 4	♣ A842	♣ —				
Contract: 2♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ KQ5			1♣	1NT
Vul: NS	♥ 65432	♥ AQJ7	Pass	2♦	Pass	2♥
North HCP: 6	♦ AJ4	♦ 1053	AP			
South HCP: 15	♣ J95	♣ K32				
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 66
Dealer: W
Vul: EW
HCP: 16

♠ A7
♥ K42
♦ A97
♣ KQ1093

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

You bid first.

Board: 67
Dealer: E
Vul: Both
HCP: 5

♠ QJ832
♥ J10954
♦ J6
♣ 9

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

Partner bids first.

Board: 68
Dealer: W
Vul: NS
HCP: 17

♠ KJ32
♥ AJ2
♦ A102
♣ A62

West Opens 1♣.

You bid first.

Board: 69
Dealer: E
Vul: None
HCP: 6

♠ 108
♥ J109853
♦ AJ7
♣ 63

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

Partner bids first.

Board: 70
Dealer: W
Vul: Both
HCP: 15

♠ 932
♥ KQJ4
♦ AJ10
♣ A86

West Opens 1♦.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ J109863	1♥	1NT	Pass	2♥
Vul: EW	♥ K42	♥ 106	X	XX ¹	3♥	3♠
North HCP: 16	♦ A97	♦ 1063	AP			
South HCP: 1	♣ KQ1093	♣ 54	1. artificial			
Contract: 3♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ QJ832	♠ A9			1♣	1NT
Vul: Both	♥ J10954	♥ A76	Pass	2♥	3♣	AP
North HCP: 5	♦ J6	♦ K10874				
South HCP: 17	♣ 9	♣ AQ4				
Contract: 3♣ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ KJ32	♠ 96	1♣	1NT	Pass	2♦
Vul: NS	♥ AJ2	♥ Q10874	Pass	2♥	AP	
North HCP: 17	♦ A102	♦ 976				
South HCP: 6	♣ A62	♣ KJ9				
Contract: 2♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ KJ9			1♠	1NT
Vul: None	♥ J109853	♥ AK	Pass	2♦	Pass	2♥
North HCP: 6	♦ AJ7	♦ K63	2♠	3♥	3♠	Pass
South HCP: 16	♣ 63	♣ Q9842	Pass	X	AP	
Contract: 3♠X E						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ 932	♠ A10854	1♦	1NT	Pass	2♥
Vul: Both	♥ KQJ4	♥ 5	Pass	2♠	AP	
North HCP: 15	♦ AJ10	♦ 84				
South HCP: 6	♣ A86	♣ Q10752				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 66 ♠ J109863
Dealer: W ♥ 106
Vul: EW ♦ 1063
HCP: 1 ♣ 54

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

Partner bids first.

Board: 67 ♠ A9
Dealer: E ♥ A76
Vul: Both ♦ K10874
HCP: 17 ♣ AQ4

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

You bid first.

Board: 68 ♠ 96
Dealer: W ♥ Q10874
Vul: NS ♦ 976
HCP: 6 ♣ KJ9

West Opens 1♣.

Partner bids first.

Board: 69 ♠ KJ9
Dealer: E ♥ AK
Vul: None ♦ K63
HCP: 16 ♣ Q9842

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

You bid first.

Board: 70 ♠ A10854
Dealer: W ♥ 5
Vul: Both ♦ 84
HCP: 6 ♣ Q10752

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ J109863	1♥	1NT	Pass	2♥
Vul: EW	♥ K42	♥ 106	X	XX ¹	3♥	3♠
North HCP: 16	♦ A97	♦ 1063	AP			
South HCP: 1	♣ KQ1093	♣ 54	1. artificial			
Contract: 3♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ QJ832	♠ A9			1♣	1NT
Vul: Both	♥ J10954	♥ A76	Pass	2♥	3♣	AP
North HCP: 5	♦ J6	♦ K10874				
South HCP: 17	♣ 9	♣ AQ4				
Contract: 3♣ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ KJ32	♠ 96	1♣	1NT	Pass	2♦
Vul: NS	♥ AJ2	♥ Q10874	Pass	2♥	AP	
North HCP: 17	♦ A102	♦ 976				
South HCP: 6	♣ A62	♣ KJ9				
Contract: 2♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ KJ9			1♠	1NT
Vul: None	♥ J109853	♥ AK	Pass	2♦	Pass	2♥
North HCP: 6	♦ AJ7	♦ K63	2♠	3♥	3♠	Pass
South HCP: 16	♣ 63	♣ Q9842	Pass	X	AP	
Contract: 3♠X E						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ 932	♠ A10854	1♦	1NT	Pass	2♥
Vul: Both	♥ KQJ4	♥ 5	Pass	2♠	AP	
North HCP: 15	♦ AJ10	♦ 84				
South HCP: 6	♣ A86	♣ Q10752				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 71	♠ J32	East Opens 1♣.
Dealer: E	♥ Q10653	East Bids 3♣ if possible.
Vul: None	♦ 1074	
HCP: 3	♣ 85	Partner bids first.

Board: 72	♠ A102	West Opens 1♦.
Dealer: W	♥ AQ5	
Vul: Both	♦ K74	You bid first.
HCP: 16	♣ K865	

Board: 73	♠ Q75	East Opens 1♣.
Dealer: E	♥ Q97532	
Vul: EW	♦ K	Partner bids first.
HCP: 7	♣ 765	

Board: 74	♠ K532	West Opens 1♠.
Dealer: W	♥ AQ62	
Vul: None	♦ A4	You bid first.
HCP: 16	♣ K104	

Board: 75	♠ QJ853	East Opens 1♦.
Dealer: E	♥ Q65	
Vul: EW	♦ A8	Partner bids first.
HCP: 9	♣ 653	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ J32	♠ A6			1♣	1NT
Vul: None	♥ Q10653	♥ A842	Pass	2♦	3♣	3♥
North HCP: 3	♦ 1074	♦ A962	AP			
South HCP: 16	♣ 85	♣ A74				
Contract: 3♥ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ K98743	1♦	1NT	Pass	2♥
Vul: Both	♥ AQ5	♥ K94	Pass	2♠	Pass	3♠
North HCP: 16	♦ K74	♦ J5	AP			
South HCP: 7	♣ K865	♣ 97				
Contract: 3♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ Q75	♠ AK9			1♣	1NT
Vul: EW	♥ Q97532	♥ J10	Pass	2♦	Pass	2♥
North HCP: 7	♦ K	♦ AJ532	Pass	3♥	Pass	4♥
South HCP: 17	♣ 765	♣ A42	AP			
Contract: 4♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ K532	♠ J	1♠	1NT	Pass	2♦
Vul: None	♥ AQ62	♥ KJ853	Pass	3♥ ¹	Pass	3♠ ²
North HCP: 16	♦ A4	♦ KJ10763	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 11	♣ K104	♣ Q	Pass	4♥	AP	
Contract: 4♥ N						

1. Super acceptance after NT
2. Cue bid, a ♠ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ QJ853	♠ AK6			1♦	1NT
Vul: EW	♥ Q65	♥ AJ84	Pass	2♥	Pass	2♠
North HCP: 9	♦ A8	♦ QJ62	Pass	2NT	Pass	3♠
South HCP: 15	♣ 653	♣ 109	AP			
Contract: 3♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 71	♠ A6	East Opens 1♣.
Dealer: E	♥ A842	East Bids 3♣ if possible.
Vul: None	♦ A962	
HCP: 16	♣ A74	You bid first.

Board: 72	♠ K98743	West Opens 1♦.
Dealer: W	♥ K94	
Vul: Both	♦ J5	Partner bids first.
HCP: 7	♣ 97	

Board: 73	♠ AK9	East Opens 1♣.
Dealer: E	♥ J10	
Vul: EW	♦ AJ532	You bid first.
HCP: 17	♣ A42	

Board: 74	♠ J	West Opens 1♠.
Dealer: W	♥ KJ853	
Vul: None	♦ KJ10763	Partner bids first.
HCP: 11	♣ Q	

Board: 75	♠ AK6	East Opens 1♦.
Dealer: E	♥ AJ84	
Vul: EW	♦ QJ62	You bid first.
HCP: 15	♣ 109	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ J32	♠ A6			1♣	1NT
Vul: None	♥ Q10653	♥ A842	Pass	2♦	3♣	3♥
North HCP: 3	♦ 1074	♦ A962	AP			
South HCP: 16	♣ 85	♣ A74				
Contract: 3♥ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ K98743	1♦	1NT	Pass	2♥
Vul: Both	♥ AQ5	♥ K94	Pass	2♠	Pass	3♠
North HCP: 16	♦ K74	♦ J5	AP			
South HCP: 7	♣ K865	♣ 97				
Contract: 3♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ Q75	♠ AK9			1♣	1NT
Vul: EW	♥ Q97532	♥ J10	Pass	2♦	Pass	2♥
North HCP: 7	♦ K	♦ AJ532	Pass	3♥	Pass	4♥
South HCP: 17	♣ 765	♣ A42	AP			
Contract: 4♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ K532	♠ J	1♠	1NT	Pass	2♦
Vul: None	♥ AQ62	♥ KJ853	Pass	3♥ ¹	Pass	3♠ ²
North HCP: 16	♦ A4	♦ KJ10763	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 11	♣ K104	♣ Q	Pass	4♥	AP	
Contract: 4♥ N						

1. Super acceptance after NT
2. Cue bid, a ♠ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ QJ853	♠ AK6			1♦	1NT
Vul: EW	♥ Q65	♥ AJ84	Pass	2♥	Pass	2♠
North HCP: 9	♦ A8	♦ QJ62	Pass	2NT	Pass	3♠
South HCP: 15	♣ 653	♣ 109	AP			
Contract: 3♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 76 ♠ Q92 West Opens 1♦.
Dealer: W ♥ AK92
Vul: Both ♦ A94 You bid first.
HCP: 15 ♣ Q87

Board: 77 ♠ 6 East Opens 1♠.
Dealer: E ♥ KQJ84
Vul: NS ♦ 32 Partner bids first.
HCP: 8 ♣ Q9654

Board: 78 ♠ J96 West Opens 1♦.
Dealer: W ♥ AK95
Vul: EW ♦ A54 You bid first.
HCP: 16 ♣ A92

Board: 79 ♠ 98753 East Opens 1♣.
Dealer: E ♥ J
Vul: Both ♦ AJ872 Partner bids first.
HCP: 6 ♣ 74

Board: 80 ♠ AQ6 West Opens 1♥.
Dealer: W ♥ A82 West Bids 3♣ if possible.
Vul: NS ♦ Q973 You bid first.
HCP: 17 ♣ KQ10

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 76
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ Q92
 ♥ AK92
 ♦ A94
 ♣ Q87

South:
 ♠ 865
 ♥ QJ1065
 ♦ J10
 ♣ A63

West	North	East	South
1♦	1NT	Pass	2♦
Pass	2♥	Pass	2NT
Pass	3♦ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 77
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ 6
 ♥ KQJ84
 ♦ 32
 ♣ Q9654

South:
 ♠ AQ4
 ♥ A965
 ♦ 96
 ♣ AJ102

West	North	East	South
		1♠	1NT
Pass	2♦	Pass	3♥ ¹
Pass	4♥	AP	

1. Super acceptance after NT

Board: 78
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 4
 Contract: 2♠ N

North:
 ♠ J96
 ♥ AK95
 ♦ A54
 ♣ A92

South:
 ♠ K107542
 ♥ 742
 ♦ 98
 ♣ J7

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	AP	

Board: 79
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♠ S

North:
 ♠ 98753
 ♥ J
 ♦ AJ872
 ♣ 74

South:
 ♠ AQ6
 ♥ A62
 ♦ Q106
 ♣ K1086

West	North	East	South
		1♣	1NT
Pass	2♥	Pass	2♠
AP			

Board: 80
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 5
 Contract: 3♣ W

North:
 ♠ AQ6
 ♥ A82
 ♦ Q973
 ♣ KQ10

South:
 ♠ 108542
 ♥ 943
 ♦ KJ4
 ♣ J3

West	North	East	South
1♥	1NT	Pass	2♥
3♣	AP		

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 76	♠ 865	West Opens 1♦.
Dealer: W	♥ QJ1065	
Vul: Both	♦ J10	Partner bids first.
HCP: 8	♣ A63	
Board: 77	♠ AQ4	East Opens 1♠.
Dealer: E	♥ A965	
Vul: NS	♦ 96	You bid first.
HCP: 15	♣ AJ102	
Board: 78	♠ K107542	West Opens 1♦.
Dealer: W	♥ 742	
Vul: EW	♦ 98	Partner bids first.
HCP: 4	♣ J7	
Board: 79	♠ AQ6	East Opens 1♣.
Dealer: E	♥ A62	
Vul: Both	♦ Q106	You bid first.
HCP: 15	♣ K1086	
Board: 80	♠ 108542	West Opens 1♥.
Dealer: W	♥ 943	West Bids 3♣ if possible.
Vul: NS	♦ KJ4	
HCP: 5	♣ J3	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 76
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ Q92
 ♥ AK92
 ♦ A94
 ♣ Q87

South:
 ♠ 865
 ♥ QJ1065
 ♦ J10
 ♣ A63

West	North	East	South
1♦	1NT	Pass	2♦
Pass	2♥	Pass	2NT
Pass	3♦ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 77
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ 6
 ♥ KQJ84
 ♦ 32
 ♣ Q9654

South:
 ♠ AQ4
 ♥ A965
 ♦ 96
 ♣ AJ102

West	North	East	South
		1♠	1NT
Pass	2♦	Pass	3♥ ¹
Pass	4♥	AP	

1. Super acceptance after NT

Board: 78
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 4
 Contract: 2♠ N

North:
 ♠ J96
 ♥ AK95
 ♦ A54
 ♣ A92

South:
 ♠ K107542
 ♥ 742
 ♦ 98
 ♣ J7

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	AP	

Board: 79
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♠ S

North:
 ♠ 98753
 ♥ J
 ♦ AJ872
 ♣ 74

South:
 ♠ AQ6
 ♥ A62
 ♦ Q106
 ♣ K1086

West	North	East	South
		1♣	1NT
Pass	2♥	Pass	2♠
AP			

Board: 80
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 5
 Contract: 3♣ W

North:
 ♠ AQ6
 ♥ A82
 ♦ Q973
 ♣ KQ10

South:
 ♠ 108542
 ♥ 943
 ♦ KJ4
 ♣ J3

West	North	East	South
1♥	1NT	Pass	2♥
3♣	AP		

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 81 ♠ KQJ954
Dealer: E ♥ 1083
Vul: Both ♦ 732
HCP: 6 ♣ 8

East Opens 1♦.

Partner bids first.

Board: 82 ♠ A102
Dealer: W ♥ KQJ
Vul: None ♦ KQ74
HCP: 16 ♣ J54

West Opens 1♠.

West Doubles Pass if possible.

East Bids 3♣ if possible.

You bid first.

Board: 83 ♠ A8654
Dealer: E ♥ Q75
Vul: NS ♦ 872
HCP: 6 ♣ 82

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 84 ♠ A1075
Dealer: W ♥ 85
Vul: EW ♦ AKQ4
HCP: 17 ♣ A94

West Opens 1♣.

You bid first.

Board: 85 ♠ Q7
Dealer: E ♥ K106543
Vul: None ♦ 83
HCP: 6 ♣ J105

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ KQJ954	♠ A32			1♦	1NT
Vul: Both	♥ 1083	♥ AK	Pass	2♥	Pass	2♠
North HCP: 6	♦ 732	♦ K106	Pass	3♠	AP	
South HCP: 16	♣ 8	♣ Q9763				
Contract: 3♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 853	1♠	1NT	Pass	2♦
Vul: None	♥ KQJ	♥ A9754	Pass	2♥	Pass	Pass
North HCP: 16	♦ KQ74	♦ 832	X	Pass	3♣	AP
South HCP: 4	♣ J54	♣ 107				
Contract: 3♣ E						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ A8654	♠ KJ9			1♦	1NT
Vul: NS	♥ Q75	♥ K942	Pass	2♥	3♦	AP
North HCP: 6	♦ 872	♦ A65				
South HCP: 17	♣ 82	♣ AQ10				
Contract: 3♦ E						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ QJ9432	1♣	1NT	Pass	2♥
Vul: EW	♥ 85	♥ Q10	Pass	3♠ ¹	AP	
North HCP: 17	♦ AKQ4	♦ 852	1. Super acceptance after NT			
South HCP: 6	♣ A94	♣ J5				
Contract: 3♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ K5			1♦	1NT
Vul: None	♥ K106543	♥ Q87	Pass	2♦	X	2♥
North HCP: 6	♦ 83	♦ K1054	Pass	3♥	AP	
South HCP: 15	♣ J105	♣ AK73				
Contract: 3♥ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 81 ♠ A32
Dealer: E ♥ AK
Vul: Both ♦ K106
HCP: 16 ♣ Q9763

East Opens 1♦.

You bid first.

Board: 82 ♠ 853
Dealer: W ♥ A9754
Vul: None ♦ 832
HCP: 4 ♣ 107

West Opens 1♠.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 83 ♠ KJ9
Dealer: E ♥ K942
Vul: NS ♦ A65
HCP: 17 ♣ AQ10

East Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 84 ♠ QJ9432
Dealer: W ♥ Q10
Vul: EW ♦ 852
HCP: 6 ♣ J5

West Opens 1♣.

Partner bids first.

Board: 85 ♠ K5
Dealer: E ♥ Q87
Vul: None ♦ K1054
HCP: 15 ♣ AK73

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ KQJ954	♠ A32			1♦	1NT
Vul: Both	♥ 1083	♥ AK	Pass	2♥	Pass	2♠
North HCP: 6	♦ 732	♦ K106	Pass	3♠	AP	
South HCP: 16	♣ 8	♣ Q9763				
Contract: 3♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 853	1♠	1NT	Pass	2♦
Vul: None	♥ KQJ	♥ A9754	Pass	2♥	Pass	Pass
North HCP: 16	♦ KQ74	♦ 832	X	Pass	3♣	AP
South HCP: 4	♣ J54	♣ 107				
Contract: 3♣ E						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ A8654	♠ KJ9			1♦	1NT
Vul: NS	♥ Q75	♥ K942	Pass	2♥	3♦	AP
North HCP: 6	♦ 872	♦ A65				
South HCP: 17	♣ 82	♣ AQ10				
Contract: 3♦ E						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ QJ9432	1♣	1NT	Pass	2♥
Vul: EW	♥ 85	♥ Q10	Pass	3♠ ¹	AP	
North HCP: 17	♦ AKQ4	♦ 852				
South HCP: 6	♣ A94	♣ J5				
Contract: 3♠ N						

1. Super acceptance after NT

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ K5			1♦	1NT
Vul: None	♥ K106543	♥ Q87	Pass	2♦	X	2♥
North HCP: 6	♦ 83	♦ K1054	Pass	3♥	AP	
South HCP: 15	♣ J105	♣ AK73				
Contract: 3♥ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 86
Dealer: W
Vul: EW
HCP: 16

♠ AK53
♥ A3
♦ A103
♣ J943

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

You bid first.

Board: 87
Dealer: E
Vul: Both
HCP: 7

♠ K64
♥ QJ10542
♦ J103
♣ 6

East Opens 1♣.

Partner bids first.

Board: 88
Dealer: W
Vul: EW
HCP: 17

♠ AK42
♥ A973
♦ K65
♣ QJ

West Opens 1♦.

You bid first.

Board: 89
Dealer: E
Vul: Both
HCP: 6

♠ J10853
♥ K62
♦ 654
♣ Q6

East Opens 1♦.

Partner bids first.

Board: 90
Dealer: W
Vul: None
HCP: 16

♠ AK82
♥ AQ76
♦ QJ7
♣ 93

West Opens 1♦.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ AK53	♠ J87	1♦	1NT	Pass	2♦
Vul: EW	♥ A3	♥ QJ1098	X	XX ¹	3♦	X
North HCP: 16	♦ A103	♦ 42	AP			
South HCP: 9	♣ J943	♣ KQ8	1. artificial			
Contract: 3♦ X W						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ AQJ3			1♣	1NT
Vul: Both	♥ QJ10542	♥ K986	Pass	2♦	Pass	2♥
North HCP: 7	♦ J103	♦ 98	Pass	3♥	AP	
South HCP: 15	♣ 6	♣ AJ4				
Contract: 3♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AK42	♠ 87	1♦	1NT	Pass	2♦
Vul: EW	♥ A973	♥ QJ1082	Pass	3♥ ¹	Pass	4♥
North HCP: 17	♦ K65	♦ 4	AP			
South HCP: 7	♣ QJ	♣ A8542	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ J10853	♠ A762			1♦	1NT
Vul: Both	♥ K62	♥ 83	Pass	2♥	Pass	3♠ ¹
North HCP: 6	♦ 654	♦ QJ8	AP			
South HCP: 15	♣ Q6	♣ AKJ4	1. Super acceptance after NT			
Contract: 3♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ AK82	♠ 1076	1♦	1NT	Pass	2♦
Vul: None	♥ AQ76	♥ KJ853	Pass	3♥ ¹	Pass	4♥
North HCP: 16	♦ QJ7	♦ A6	AP			
South HCP: 9	♣ 93	♣ J108	1. Super acceptance after NT			
Contract: 4♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 86
Dealer: W
Vul: EW
HCP: 9

♠ J87
♥ QJ1098
♦ 42
♣ KQ8

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

Partner bids first.

Board: 87
Dealer: E
Vul: Both
HCP: 15

♠ AQJ3
♥ K986
♦ 98
♣ AJ4

East Opens 1♣.

You bid first.

Board: 88
Dealer: W
Vul: EW
HCP: 7

♠ 87
♥ QJ1082
♦ 4
♣ A8542

West Opens 1♦.

Partner bids first.

Board: 89
Dealer: E
Vul: Both
HCP: 15

♠ A762
♥ 83
♦ QJ8
♣ AKJ4

East Opens 1♦.

You bid first.

Board: 90
Dealer: W
Vul: None
HCP: 9

♠ 1076
♥ KJ853
♦ A6
♣ J108

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ AK53	♠ J87	1♦	1NT	Pass	2♦
Vul: EW	♥ A3	♥ QJ1098	X	XX ¹	3♦	X
North HCP: 16	♦ A103	♦ 42	AP			
South HCP: 9	♣ J943	♣ KQ8	1. artificial			
Contract: 3♦ X W						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ AQJ3			1♣	1NT
Vul: Both	♥ QJ10542	♥ K986	Pass	2♦	Pass	2♥
North HCP: 7	♦ J103	♦ 98	Pass	3♥	AP	
South HCP: 15	♣ 6	♣ AJ4				
Contract: 3♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AK42	♠ 87	1♦	1NT	Pass	2♦
Vul: EW	♥ A973	♥ QJ1082	Pass	3♥ ¹	Pass	4♥
North HCP: 17	♦ K65	♦ 4	AP			
South HCP: 7	♣ QJ	♣ A8542	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ J10853	♠ A762			1♦	1NT
Vul: Both	♥ K62	♥ 83	Pass	2♥	Pass	3♠ ¹
North HCP: 6	♦ 654	♦ QJ8	AP			
South HCP: 15	♣ Q6	♣ AKJ4	1. Super acceptance after NT			
Contract: 3♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ AK82	♠ 1076	1♦	1NT	Pass	2♦
Vul: None	♥ AQ76	♥ KJ853	Pass	3♥ ¹	Pass	4♥
North HCP: 16	♦ QJ7	♦ A6	AP			
South HCP: 9	♣ 93	♣ J108	1. Super acceptance after NT			
Contract: 4♥ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 91	♠ 109	East Opens 1♣.
Dealer: E	♥ J8432	
Vul: EW	♦ Q82	Partner bids first.
HCP: 3	♣ 943	

Board: 92	♠ AJ8	West Opens 1♦.
Dealer: W	♥ QJ6	
Vul: Both	♦ AKQ	You bid first.
HCP: 17	♣ 9753	

Board: 93	♠ AQ854	East Opens 1♥.
Dealer: E	♥ 1097	
Vul: None	♦ 1074	Partner bids first.
HCP: 6	♣ 87	

Board: 94	♠ AK32	West Opens 1♦.
Dealer: W	♥ KJ108	
Vul: NS	♦ KJ10	You bid first.
HCP: 16	♣ J7	

Board: 95	♠ J98542	East Opens 1♣.
Dealer: E	♥ Q96	
Vul: EW	♦ K	Partner bids first.
HCP: 9	♣ K96	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ KJ72			1♣	1NT
Vul: EW	♥ J8432	♥ KQ7	Pass	2♦	Pass	2♥
North HCP: 3	♦ Q82	♦ K105	AP			
South HCP: 16	♣ 943	♣ A86				
Contract: 2♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ 106532	1♦	1NT	Pass	2♥
Vul: Both	♥ QJ6	♥ K10843	Pass	2♠	Pass	4♥
North HCP: 17	♦ AKQ	♦ 85	Pass	4♠	AP	
South HCP: 6	♣ 9753	♣ K				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ AQ854	♠ K6			1♥	1NT
Vul: None	♥ 1097	♥ KJ8	Pass	2♥	Pass	2♠
North HCP: 6	♦ 1074	♦ A632	AP			
South HCP: 15	♣ 87	♣ KJ53				
Contract: 2♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AK32	♠ QJ875	1♦	1NT	Pass	2♥
Vul: NS	♥ KJ108	♥ Q64	Pass	3♠ ¹	AP	
North HCP: 16	♦ KJ10	♦ 84	1. Super acceptance after NT			
South HCP: 5	♣ J7	♣ 1053				
Contract: 3♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ J98542	♠ KQ10			1♣	1NT
Vul: EW	♥ Q96	♥ A7	Pass	2♥	Pass	2♠
North HCP: 9	♦ K	♦ Q863	Pass	3♠	AP	
South HCP: 15	♣ K96	♣ A1053				
Contract: 3♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 91	♠ KJ72	East Opens 1♣.
Dealer: E	♥ KQ7	
Vul: EW	♦ K105	You bid first.
HCP: 16	♣ A86	

Board: 92	♠ 106532	West Opens 1♦.
Dealer: W	♥ K10843	
Vul: Both	♦ 85	Partner bids first.
HCP: 6	♣ K	

Board: 93	♠ K6	East Opens 1♥.
Dealer: E	♥ KJ8	
Vul: None	♦ A632	You bid first.
HCP: 15	♣ KJ53	

Board: 94	♠ QJ875	West Opens 1♦.
Dealer: W	♥ Q64	
Vul: NS	♦ 84	Partner bids first.
HCP: 5	♣ 1053	

Board: 95	♠ KQ10	East Opens 1♣.
Dealer: E	♥ A7	
Vul: EW	♦ Q863	You bid first.
HCP: 15	♣ A1053	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ KJ72			1♣	1NT
Vul: EW	♥ J8432	♥ KQ7	Pass	2♦	Pass	2♥
North HCP: 3	♦ Q82	♦ K105	AP			
South HCP: 16	♣ 943	♣ A86				
Contract: 2♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ 106532	1♦	1NT	Pass	2♥
Vul: Both	♥ QJ6	♥ K10843	Pass	2♠	Pass	4♥
North HCP: 17	♦ AKQ	♦ 85	Pass	4♠	AP	
South HCP: 6	♣ 9753	♣ K				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ AQ854	♠ K6			1♥	1NT
Vul: None	♥ 1097	♥ KJ8	Pass	2♥	Pass	2♠
North HCP: 6	♦ 1074	♦ A632	AP			
South HCP: 15	♣ 87	♣ KJ53				
Contract: 2♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AK32	♠ QJ875	1♦	1NT	Pass	2♥
Vul: NS	♥ KJ108	♥ Q64	Pass	3♠ ¹	AP	
North HCP: 16	♦ KJ10	♦ 84	1. Super acceptance after NT			
South HCP: 5	♣ J7	♣ 1053				
Contract: 3♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ J98542	♠ KQ10			1♣	1NT
Vul: EW	♥ Q96	♥ A7	Pass	2♥	Pass	2♠
North HCP: 9	♦ K	♦ Q863	Pass	3♠	AP	
South HCP: 15	♣ K96	♣ A1053				
Contract: 3♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 96
Dealer: W
Vul: EW
HCP: 15

♠ K1053
♥ AQ103
♦ J9
♣ KQ8

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

You bid first.

Board: 97
Dealer: E
Vul: NS
HCP: 7

♠ J9763
♥ J98
♦ KJ6
♣ J3

East Opens 1♥.

Partner bids first.

Board: 98
Dealer: W
Vul: None
HCP: 17

♠ AK8
♥ Q5
♦ KQ6
♣ K9542

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

You bid first.

Board: 99
Dealer: E
Vul: EW
HCP: 2

♠ 87632
♥ 84
♦ 843
♣ Q74

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

Partner bids first.

Board: 100
Dealer: W
Vul: NS
HCP: 15

♠ A43
♥ K652
♦ AJ8
♣ K63

West Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ K1053	♠ —	1♠	1NT	Pass	2♦
Vul: EW	♥ AQ103	♥ K9876	2♠	Pass	3♠	AP
North HCP: 15	♦ J9	♦ Q85				
South HCP: 6	♣ KQ8	♣ J9632				
Contract: 3♠ W						

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ J9763	♠ 54			1♥	1NT
Vul: NS	♥ J98	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 7	♦ KJ6	♦ A972	AP			
South HCP: 15	♣ J3	♣ A965				
Contract: 2♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AK8	♠ 1075432	1♦	1NT	Pass	2♥
Vul: None	♥ Q5	♥ K72	Pass	2♠	Pass	Pass
North HCP: 17	♦ KQ6	♦ 1032	X	Pass	3♥	3♠
South HCP: 3	♣ K9542	♣ 3	AP			
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 87632	♠ Q5			1♣	1NT
Vul: EW	♥ 84	♥ K1063	Pass	2♥	X	XX ¹
North HCP: 2	♦ 843	♦ AQ7	3♦	AP		
South HCP: 15	♣ Q74	♣ A1092	1. artificial			
Contract: 3♦ W						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ A43	♠ J10972	1♣	1NT	Pass	2♥
Vul: NS	♥ K652	♥ A4	Pass	2♠	AP	
North HCP: 15	♦ AJ8	♦ 972				
South HCP: 5	♣ K63	♣ 754				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 96
Dealer: W
Vul: EW
HCP: 6

♠ —
♥ K9876
♦ Q85
♣ J9632

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

Partner bids first.

Board: 97
Dealer: E
Vul: NS
HCP: 15

♠ 54
♥ AK5
♦ A972
♣ A965

East Opens 1♥.

You bid first.

Board: 98
Dealer: W
Vul: None
HCP: 3

♠ 1075432
♥ K72
♦ 1032
♣ 3

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

Partner bids first.

Board: 99
Dealer: E
Vul: EW
HCP: 15

♠ Q5
♥ K1063
♦ AQ7
♣ A1092

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

You bid first.

Board: 100
Dealer: W
Vul: NS
HCP: 5

♠ J10972
♥ A4
♦ 972
♣ 754

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ K1053	♠ —	1♠	1NT	Pass	2♦
Vul: EW	♥ AQ103	♥ K9876	2♠	Pass	3♠	AP
North HCP: 15	♦ J9	♦ Q85				
South HCP: 6	♣ KQ8	♣ J9632				
Contract: 3♠ W						

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ J9763	♠ 54			1♥	1NT
Vul: NS	♥ J98	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 7	♦ KJ6	♦ A972	AP			
South HCP: 15	♣ J3	♣ A965				
Contract: 2♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AK8	♠ 1075432	1♦	1NT	Pass	2♥
Vul: None	♥ Q5	♥ K72	Pass	2♠	Pass	Pass
North HCP: 17	♦ KQ6	♦ 1032	X	Pass	3♥	3♠
South HCP: 3	♣ K9542	♣ 3	AP			
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 87632	♠ Q5			1♣	1NT
Vul: EW	♥ 84	♥ K1063	Pass	2♥	X	XX ¹
North HCP: 2	♦ 843	♦ AQ7	3♦	AP		
South HCP: 15	♣ Q74	♣ A1092	1. artificial			
Contract: 3♦ W						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ A43	♠ J10972	1♣	1NT	Pass	2♥
Vul: NS	♥ K652	♥ A4	Pass	2♠	AP	
North HCP: 15	♦ AJ8	♦ 972				
South HCP: 5	♣ K63	♣ 754				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 101	♠ Q8543	East Opens 1♣.
Dealer: E	♥ J85	
Vul: None	♦ J4	Partner bids first.
HCP: 6	♣ Q84	

Board: 102	♠ A954	West Opens 1♦.
Dealer: W	♥ 106	
Vul: NS	♦ AKJ4	You bid first.
HCP: 16	♣ KJ8	

Board: 103	♠ J2	East Opens 1♣.
Dealer: E	♥ Q10654	
Vul: EW	♦ 752	Partner bids first.
HCP: 6	♣ K85	

Board: 104	♠ J2	West Opens 1♣.
Dealer: W	♥ K974	
Vul: None	♦ K98	You bid first.
HCP: 16	♣ AKQ4	

Board: 105	♠ J109843	East Opens 1♦.
Dealer: E	♥ A7	
Vul: NS	♦ J64	Partner bids first.
HCP: 8	♣ Q9	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q8543	♠ AJ2			1♣	1NT
Vul: None	♥ J85	♥ K9	Pass	2♥	Pass	2♠
North HCP: 6	♦ J4	♦ A7652	AP			
South HCP: 15	♣ Q84	♣ K106				
Contract: 2♠ S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ A954	♠ J8	1♦	1NT	Pass	2♦
Vul: NS	♥ 106	♥ J9872	Pass	2♥	AP	
North HCP: 16	♦ AKJ4	♦ 853				
South HCP: 2	♣ KJ8	♣ 962				
Contract: 2♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ J2	♠ 75			1♣	1NT
Vul: EW	♥ Q10654	♥ A73	Pass	2♦	Pass	2♥
North HCP: 6	♦ 752	♦ AQJ4	AP			
South HCP: 15	♣ K85	♣ A1043				
Contract: 2♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ Q64	1♣	1NT	Pass	2♦
Vul: None	♥ K974	♥ QJ632	Pass	3♥ ¹	AP	
North HCP: 16	♦ K98	♦ 42				
South HCP: 5	♣ AKQ4	♣ 852				
Contract: 3♥ N						

1. Super acceptance after NT

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J109843	♠ KQ			1♦	1NT
Vul: NS	♥ A7	♥ J642	Pass	2♥	Pass	2♠
North HCP: 8	♦ J64	♦ AK5	Pass	3♠	AP	
South HCP: 16	♣ Q9	♣ K765				
Contract: 3♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 101	♠ AJ2	East Opens 1♣.
Dealer: E	♥ K9	
Vul: None	♦ A7652	You bid first.
HCP: 15	♣ K106	

Board: 102	♠ J8	West Opens 1♦.
Dealer: W	♥ J9872	
Vul: NS	♦ 853	Partner bids first.
HCP: 2	♣ 962	

Board: 103	♠ 75	East Opens 1♣.
Dealer: E	♥ A73	
Vul: EW	♦ AQJ4	You bid first.
HCP: 15	♣ A1043	

Board: 104	♠ Q64	West Opens 1♣.
Dealer: W	♥ QJ632	
Vul: None	♦ 42	Partner bids first.
HCP: 5	♣ 852	

Board: 105	♠ KQ	East Opens 1♦.
Dealer: E	♥ J642	
Vul: NS	♦ AK5	You bid first.
HCP: 16	♣ K765	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q8543	♠ AJ2			1♣	1NT
Vul: None	♥ J85	♥ K9	Pass	2♥	Pass	2♠
North HCP: 6	♦ J4	♦ A7652	AP			
South HCP: 15	♣ Q84	♣ K106				
Contract: 2♠ S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ A954	♠ J8	1♦	1NT	Pass	2♦
Vul: NS	♥ 106	♥ J9872	Pass	2♥	AP	
North HCP: 16	♦ AKJ4	♦ 853				
South HCP: 2	♣ KJ8	♣ 962				
Contract: 2♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ J2	♠ 75			1♣	1NT
Vul: EW	♥ Q10654	♥ A73	Pass	2♦	Pass	2♥
North HCP: 6	♦ 752	♦ AQJ4	AP			
South HCP: 15	♣ K85	♣ A1043				
Contract: 2♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ Q64	1♣	1NT	Pass	2♦
Vul: None	♥ K974	♥ QJ632	Pass	3♥ ¹	AP	
North HCP: 16	♦ K98	♦ 42				
South HCP: 5	♣ AKQ4	♣ 852				
Contract: 3♥ N						

1. Super acceptance after NT

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J109843	♠ KQ			1♦	1NT
Vul: NS	♥ A7	♥ J642	Pass	2♥	Pass	2♠
North HCP: 8	♦ J64	♦ AK5	Pass	3♠	AP	
South HCP: 16	♣ Q9	♣ K765				
Contract: 3♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 106 ♠ KQ97
Dealer: W ♥ 103
Vul: EW ♦ AJ5
HCP: 15 ♣ AJ104

West Opens 1♠.

You bid first.

Board: 107 ♠ Q10843
Dealer: E ♥ 943
Vul: Both ♦ 52
HCP: 2 ♣ 1097

East Opens 1♥.

Partner bids first.

Board: 108 ♠ A953
Dealer: W ♥ AQ76
Vul: None ♦ QJ3
HCP: 16 ♣ QJ

West Opens 1♠.

You bid first.

Board: 109 ♠ J97632
Dealer: E ♥ 32
Vul: EW ♦ 654
HCP: 1 ♣ 106

East Opens 1♣.

Partner bids first.

Board: 110 ♠ Q6
Dealer: W ♥ KJ98
Vul: None ♦ KQ64
HCP: 15 ♣ A92

West Opens 1♥.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KQ97	♠ 1043	1♠	1NT	Pass	2♦
Vul: EW	♥ 103	♥ A9864	Pass	2♥	AP	
North HCP: 15	♦ AJ5	♦ Q107				
South HCP: 6	♣ AJ104	♣ 96				
Contract: 2♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ Q10843	♠ 9765			1♥	1NT
Vul: Both	♥ 943	♥ KJ6	Pass	2♥	Pass	3♠ ¹
North HCP: 2	♦ 52	♦ A1084	AP			
South HCP: 15	♣ 1097	♣ AK				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ A953	♠ Q82	1♠	1NT	Pass	2♦
Vul: None	♥ AQ76	♥ K8543	Pass	3♥ ¹	Pass	4♥
North HCP: 16	♦ QJ3	♦ 95	AP			
South HCP: 9	♣ QJ	♣ A102				
Contract: 4♥ N						

1. Super acceptance after NT

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ J97632	♠ K84			1♣	1NT
Vul: EW	♥ 32	♥ 76	Pass	2♥	Pass	2♠
North HCP: 1	♦ 654	♦ AQJ9	AP			
South HCP: 15	♣ 106	♣ AJ52				
Contract: 2♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ AJ532	1♥	1NT	Pass	2♥
Vul: None	♥ KJ98	♥ 72	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ64	♦ J107	AP			
South HCP: 9	♣ A92	♣ QJ4				
Contract: 2N N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 106	♠ 1043	West Opens 1♠.
Dealer: W	♥ A9864	
Vul: EW	♦ Q107	Partner bids first.
HCP: 6	♣ 96	

Board: 107	♠ 9765	East Opens 1♥.
Dealer: E	♥ KJ6	
Vul: Both	♦ A1084	You bid first.
HCP: 15	♣ AK	

Board: 108	♠ Q82	West Opens 1♠.
Dealer: W	♥ K8543	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ A102	

Board: 109	♠ K84	East Opens 1♣.
Dealer: E	♥ 76	
Vul: EW	♦ AQJ9	You bid first.
HCP: 15	♣ AJ52	

Board: 110	♠ AJ532	West Opens 1♥.
Dealer: W	♥ 72	
Vul: None	♦ J107	Partner bids first.
HCP: 9	♣ QJ4	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KQ97	♠ 1043	1♠	1NT	Pass	2♦
Vul: EW	♥ 103	♥ A9864	Pass	2♥	AP	
North HCP: 15	♦ AJ5	♦ Q107				
South HCP: 6	♣ AJ104	♣ 96				
Contract: 2♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ Q10843	♠ 9765			1♥	1NT
Vul: Both	♥ 943	♥ KJ6	Pass	2♥	Pass	3♠ ¹
North HCP: 2	♦ 52	♦ A1084	AP			
South HCP: 15	♣ 1097	♣ AK				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ A953	♠ Q82	1♠	1NT	Pass	2♦
Vul: None	♥ AQ76	♥ K8543	Pass	3♥ ¹	Pass	4♥
North HCP: 16	♦ QJ3	♦ 95	AP			
South HCP: 9	♣ QJ	♣ A102				
Contract: 4♥ N						

1. Super acceptance after NT

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ J97632	♠ K84			1♣	1NT
Vul: EW	♥ 32	♥ 76	Pass	2♥	Pass	2♠
North HCP: 1	♦ 654	♦ AQJ9				
South HCP: 15	♣ 106	♣ AJ52	AP			
Contract: 2♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ AJ532	1♥	1NT	Pass	2♥
Vul: None	♥ KJ98	♥ 72	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ64	♦ J107	AP			
South HCP: 9	♣ A92	♣ QJ4				
Contract: 2N N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 111 ♠ QJ1087
Dealer: E ♥ J75
Vul: NS ♦ Q8
HCP: 6 ♣ 1074

East Opens 1♦.

Partner bids first.

Board: 112 ♠ AQ95
Dealer: W ♥ 1062
Vul: EW ♦ AK4
HCP: 17 ♣ A63

West Opens 1♣.

You bid first.

Board: 113 ♠ 865
Dealer: E ♥ 76432
Vul: EW ♦ 97
HCP: 4 ♣ A32

East Opens 1♦.

Partner bids first.

Board: 114 ♠ A74
Dealer: W ♥ KJ
Vul: Both ♦ QJ1087
HCP: 16 ♣ KQ2

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 115 ♠ KJ1062
Dealer: E ♥ 832
Vul: NS ♦ 865
HCP: 5 ♣ J6

East Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ QJ1087	♠ A92			1♦	1NT
Vul: NS	♥ J75	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q8	♦ A32	AP			
South HCP: 16	♣ 1074	♣ Q532				
Contract: 2♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ AQ95	♠ KJ8432	1♣	1NT	Pass	2♥
Vul: EW	♥ 1062	♥ Q95	Pass	2♠	Pass	3♠
North HCP: 17	♦ AK4	♦ 532	Pass	4♠	AP	
South HCP: 6	♣ A63	♣ 7				
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ 865	♠ KQ			1♦	1NT
Vul: EW	♥ 76432	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 4	♦ 97	♦ KJ103	AP			
South HCP: 16	♣ A32	♣ J654				
Contract: 2♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ Q83	1♦	1NT	Pass	2♦
Vul: Both	♥ KJ	♥ 109652	X	XX ¹	3♦	AP
North HCP: 16	♦ QJ1087	♦ —	1. artificial			
South HCP: 3	♣ KQ2	♣ J7643				
Contract: 3♦ W						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ KJ1062	♠ Q98			1♣	1NT
Vul: NS	♥ 832	♥ AQ107	Pass	2♥	Pass	2♠
North HCP: 5	♦ 865	♦ K2	AP			
South HCP: 15	♣ J6	♣ A752				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 111
Dealer: E
Vul: NS
HCP: 16

♠ A92
♥ AQ4
♦ A32
♣ Q532

East Opens 1♦.

You bid first.

Board: 112
Dealer: W
Vul: EW
HCP: 6

♠ KJ8432
♥ Q95
♦ 532
♣ 7

West Opens 1♣.

Partner bids first.

Board: 113
Dealer: E
Vul: EW
HCP: 16

♠ KQ
♥ AQ5
♦ KJ103
♣ J654

East Opens 1♦.

You bid first.

Board: 114
Dealer: W
Vul: Both
HCP: 3

♠ Q83
♥ 109652
♦ —
♣ J7643

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 115
Dealer: E
Vul: NS
HCP: 15

♠ Q98
♥ AQ107
♦ K2
♣ A752

East Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ QJ1087	♠ A92			1♦	1NT
Vul: NS	♥ J75	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q8	♦ A32	AP			
South HCP: 16	♣ 1074	♣ Q532				
Contract: 2♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ AQ95	♠ KJ8432	1♣	1NT	Pass	2♥
Vul: EW	♥ 1062	♥ Q95	Pass	2♠	Pass	3♠
North HCP: 17	♦ AK4	♦ 532	Pass	4♠	AP	
South HCP: 6	♣ A63	♣ 7				
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ 865	♠ KQ			1♦	1NT
Vul: EW	♥ 76432	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 4	♦ 97	♦ KJ103	AP			
South HCP: 16	♣ A32	♣ J654				
Contract: 2♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ Q83	1♦	1NT	Pass	2♦
Vul: Both	♥ KJ	♥ 109652	X	XX ¹	3♦	AP
North HCP: 16	♦ QJ1087	♦ —	1. artificial			
South HCP: 3	♣ KQ2	♣ J7643				
Contract: 3♦ W						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ KJ1062	♠ Q98			1♣	1NT
Vul: NS	♥ 832	♥ AQ107	Pass	2♥	Pass	2♠
North HCP: 5	♦ 865	♦ K2	AP			
South HCP: 15	♣ J6	♣ A752				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 116 ♠ J87
Dealer: W ♥ A92
Vul: EW ♦ AQ109
HCP: 15 ♣ A73

West Opens 1♥.

You bid first.

Board: 117 ♠ Q87642
Dealer: E ♥ 32
Vul: Both ♦ Q63
HCP: 6 ♣ Q6

East Opens 1♥.

Partner bids first.

Board: 118 ♠ QJ6
Dealer: W ♥ A1063
Vul: None ♦ QJ7
HCP: 15 ♣ KQ8

West Opens 1♦.

You bid first.

Board: 119 ♠ A9542
Dealer: E ♥ 863
Vul: NS ♦ J43
HCP: 5 ♣ 106

East Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 120 ♠ AJ3
Dealer: W ♥ 96
Vul: Both ♦ AQ84
HCP: 17 ♣ KQJ7

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ Q96532	1♥	1NT	Pass	2♥
Vul: EW	♥ A92	♥ QJ5	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ109	♦ 86	AP			
South HCP: 6	♣ A73	♣ J6				
Contract: 3♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ Q87642	♠ J105			1♥	1NT
Vul: Both	♥ 32	♥ AKQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q63	♦ K52	Pass	3♠	Pass	4♠
South HCP: 17	♣ Q6	♣ A852	AP			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ AK1074	1♦	1NT	Pass	2♥
Vul: None	♥ A1063	♥ Q54	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ7	♦ 932	Pass	3♠	Pass	4♠
South HCP: 9	♣ KQ8	♣ 109	AP			
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ A9542	♠ 73			1♣	1NT
Vul: NS	♥ 863	♥ Q752			3♣	AP
North HCP: 5	♦ J43	♦ AQ107	Pass	2♥		
South HCP: 15	♣ 106	♣ AQJ				
Contract: 3♣ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ AJ3	♠ —	1♠	1NT	Pass	2♦
Vul: Both	♥ 96	♥ QJ542	2♠	Pass	3♠	4♦
North HCP: 17	♦ AQ84	♦ KJ10963	AP			
South HCP: 7	♣ KQJ7	♣ 109				
Contract: 4♦ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 116	♠ Q96532	West Opens 1♥.
Dealer: W	♥ QJ5	
Vul: EW	♦ 86	Partner bids first.
HCP: 6	♣ J6	

Board: 117	♠ J105	East Opens 1♥.
Dealer: E	♥ AKQ	
Vul: Both	♦ K52	You bid first.
HCP: 17	♣ A852	

Board: 118	♠ AK1074	West Opens 1♦.
Dealer: W	♥ Q54	
Vul: None	♦ 932	Partner bids first.
HCP: 9	♣ 109	

Board: 119	♠ 73	East Opens 1♣.
Dealer: E	♥ Q752	East Bids 3♣ if possible.
Vul: NS	♦ AQ107	
HCP: 15	♣ AQJ	You bid first.

Board: 120	♠ —	West Opens 1♠.
Dealer: W	♥ QJ542	West Bids 2♠ if possible.
Vul: Both	♦ KJ10963	East Bids 3♠ if possible.
HCP: 7	♣ 109	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ Q96532	1♥	1NT	Pass	2♥
Vul: EW	♥ A92	♥ QJ5	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ109	♦ 86	AP			
South HCP: 6	♣ A73	♣ J6				
Contract: 3♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ Q87642	♠ J105			1♥	1NT
Vul: Both	♥ 32	♥ AKQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q63	♦ K52	Pass	3♠	Pass	4♠
South HCP: 17	♣ Q6	♣ A852	AP			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ AK1074	1♦	1NT	Pass	2♥
Vul: None	♥ A1063	♥ Q54	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ7	♦ 932	Pass	3♠	Pass	4♠
South HCP: 9	♣ KQ8	♣ 109	AP			
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ A9542	♠ 73			1♣	1NT
Vul: NS	♥ 863	♥ Q752			3♣	AP
North HCP: 5	♦ J43	♦ AQ107	Pass	2♥		
South HCP: 15	♣ 106	♣ AQJ				
Contract: 3♣ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ AJ3	♠ —	1♠	1NT	Pass	2♦
Vul: Both	♥ 96	♥ QJ542	2♠	Pass	3♠	4♦
North HCP: 17	♦ AQ84	♦ KJ10963	AP			
South HCP: 7	♣ KQJ7	♣ 109				
Contract: 4♦ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 121	♠ 107532	East Opens 1♦.
Dealer: E	♥ K42	
Vul: None	♦ Q62	Partner bids first.
HCP: 5	♣ 109	

Board: 122	♠ AQJ2	West Opens 1♦.
Dealer: W	♥ A10	
Vul: NS	♦ K75	You bid first.
HCP: 16	♣ Q1073	

Board: 123	♠ Q10543	East Opens 1♦.
Dealer: E	♥ J97	
Vul: EW	♦ Q10432	Partner bids first.
HCP: 5	♣ —	

Board: 124	♠ A7	West Opens 1♦.
Dealer: W	♥ A986	
Vul: NS	♦ A953	You bid first.
HCP: 15	♣ K102	

Board: 125	♠ Q9843	East Opens 1♥.
Dealer: E	♥ 10	
Vul: EW	♦ K10	Partner bids first.
HCP: 7	♣ Q6532	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 107532	♠ KJ6			1♦	1NT
Vul: None	♥ K42	♥ J97	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q62	♦ A109	AP			
South HCP: 15	♣ 109	♣ AQ32				
Contract: 2♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AQJ2	♠ 1076	1♦	1NT	Pass	2♦
Vul: NS	♥ A10	♥ 98754	Pass	2♥	AP	
North HCP: 16	♦ K75	♦ 42				
South HCP: 3	♣ Q1073	♣ K84				
Contract: 2♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ Q10543	♠ J6			1♦	1NT
Vul: EW	♥ J97	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q10432	♦ KJ7	AP			
South HCP: 15	♣ —	♣ QJ972				
Contract: 2♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ QJ6432	1♦	1NT	Pass	2♥
Vul: NS	♥ A986	♥ 753	Pass	2♠	AP	
North HCP: 15	♦ A953	♦ Q				
South HCP: 5	♣ K102	♣ 765				
Contract: 2♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ Q9843	♠ A62			1♥	1NT
Vul: EW	♥ 10	♥ A832	Pass	2♥	Pass	2♠
North HCP: 7	♦ K10	♦ AJ74	AP			
South HCP: 17	♣ Q6532	♣ KJ				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 121	♠ KJ6	East Opens 1♦.
Dealer: E	♥ J97	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ AQ32	
Board: 122	♠ 1076	West Opens 1♦.
Dealer: W	♥ 98754	
Vul: NS	♦ 42	Partner bids first.
HCP: 3	♣ K84	
Board: 123	♠ J6	East Opens 1♦.
Dealer: E	♥ AK6	
Vul: EW	♦ KJ7	You bid first.
HCP: 15	♣ QJ972	
Board: 124	♠ QJ6432	West Opens 1♦.
Dealer: W	♥ 753	
Vul: NS	♦ Q	Partner bids first.
HCP: 5	♣ 765	
Board: 125	♠ A62	East Opens 1♥.
Dealer: E	♥ A832	
Vul: EW	♦ AJ74	You bid first.
HCP: 17	♣ KJ	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 107532	♠ KJ6			1♦	1NT
Vul: None	♥ K42	♥ J97	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q62	♦ A109	AP			
South HCP: 15	♣ 109	♣ AQ32				
Contract: 2♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AQJ2	♠ 1076	1♦	1NT	Pass	2♦
Vul: NS	♥ A10	♥ 98754	Pass	2♥	AP	
North HCP: 16	♦ K75	♦ 42				
South HCP: 3	♣ Q1073	♣ K84				
Contract: 2♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ Q10543	♠ J6			1♦	1NT
Vul: EW	♥ J97	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q10432	♦ KJ7	AP			
South HCP: 15	♣ —	♣ QJ972				
Contract: 2♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ QJ6432	1♦	1NT	Pass	2♥
Vul: NS	♥ A986	♥ 753	Pass	2♠	AP	
North HCP: 15	♦ A953	♦ Q				
South HCP: 5	♣ K102	♣ 765				
Contract: 2♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ Q9843	♠ A62			1♥	1NT
Vul: EW	♥ 10	♥ A832	Pass	2♥	Pass	2♠
North HCP: 7	♦ K10	♦ AJ74	AP			
South HCP: 17	♣ Q6532	♣ KJ				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 126
Dealer: W
Vul: EW
HCP: 16

♠ 65
♥ A83
♦ AQ8
♣ AQ985

West Opens 1♦.

You bid first.

Board: 127
Dealer: E
Vul: EW
HCP: 4

♠ QJ9872
♥ 872
♦ 10
♣ J73

East Opens 1♥.

Partner bids first.

Board: 128
Dealer: W
Vul: Both
HCP: 17

♠ J3
♥ KJ93
♦ KQ93
♣ AK9

West Opens 1♣.

You bid first.

Board: 129
Dealer: E
Vul: NS
HCP: 9

♠ A10843
♥ A7
♦ 6
♣ J9743

East Opens 1♦.

Partner bids first.

Board: 130
Dealer: W
Vul: NS
HCP: 16

♠ KQJ
♥ 106
♦ KJ92
♣ AQ102

West Opens 1♦.

West Doubles 2♥ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 126

Dealer: W

Vul: EW

North HCP: 16

South HCP: 7

Contract: 2♠ N

North:

♠ 65

♥ A83

♦ AQ8

♣ AQ985

South:

♠ K9872

♥ J10

♦ K72

♣ 432

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 127

Dealer: E

Vul: EW

North HCP: 4

South HCP: 16

Contract: 3♠ S

North:

♠ QJ9872

♥ 872

♦ 10

♣ J73

South:

♠ A104

♥ KJ3

♦ K432

♣ KQ5

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

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

Pass	3♠	AP	
------	----	----	--

Board: 128

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N N

North:

♠ J3

♥ KJ93

♦ KQ93

♣ AK9

South:

♠ KQ1075

♥ 1074

♦ A8

♣ 643

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

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

Pass	3NT	AP	
------	-----	----	--

Board: 129

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 5♠ S

North:

♠ A10843

♥ A7

♦ 6

♣ J9743

South:

♠ J962

♥ Q93

♦ AK94

♣ AQ

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♥	Pass	3♠ ¹
------	----	------	-----------------

Pass	3NT ²	Pass	4♣ ³
------	------------------	------	-----------------

Pass	4NT ⁴	Pass	5♥ ⁵
------	------------------	------	-----------------

Pass	5♠	AP	
------	----	----	--

1. Super acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=2/5 or 5/5, Q(S)=0

Board: 130

Dealer: W

Vul: NS

North HCP: 16

South HCP: 8

Contract: 3♠ N

North:

♠ KQJ

♥ 106

♦ KJ92

♣ AQ102

South:

♠ A8643

♥ J53

♦ 64

♣ K84

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

X	2♠	Pass	3♠
---	----	------	----

AP

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 126 ♠ K9872
Dealer: W ♥ J10
Vul: EW ♦ K72
HCP: 7 ♣ 432

West Opens 1♦.

Partner bids first.

Board: 127 ♠ A104
Dealer: E ♥ KJ3
Vul: EW ♦ K432
HCP: 16 ♣ KQ5

East Opens 1♥.

You bid first.

Board: 128 ♠ KQ1075
Dealer: W ♥ 1074
Vul: Both ♦ A8
HCP: 9 ♣ 643

West Opens 1♣.

Partner bids first.

Board: 129 ♠ J962
Dealer: E ♥ Q93
Vul: NS ♦ AK94
HCP: 16 ♣ AQ

East Opens 1♦.

You bid first.

Board: 130 ♠ A8643
Dealer: W ♥ J53
Vul: NS ♦ 64
HCP: 8 ♣ K84

West Opens 1♦.

West Doubles 2♥ if possible.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 126

Dealer: W

Vul: EW

North HCP: 16

South HCP: 7

Contract: 2♠ N

North:

♠ 65

♥ A83

♦ AQ8

♣ AQ985

South:

♠ K9872

♥ J10

♦ K72

♣ 432

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 127

Dealer: E

Vul: EW

North HCP: 4

South HCP: 16

Contract: 3♠ S

North:

♠ QJ9872

♥ 872

♦ 10

♣ J73

South:

♠ A104

♥ KJ3

♦ K432

♣ KQ5

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

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

Pass	3♠	AP	
------	----	----	--

Board: 128

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N N

North:

♠ J3

♥ KJ93

♦ KQ93

♣ AK9

South:

♠ KQ1075

♥ 1074

♦ A8

♣ 643

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

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

Pass	3NT	AP	
------	-----	----	--

Board: 129

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 5♠ S

North:

♠ A10843

♥ A7

♦ 6

♣ J9743

South:

♠ J962

♥ Q93

♦ AK94

♣ AQ

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♥	Pass	3♠ ¹
------	----	------	-----------------

Pass	3NT ²	Pass	4♣ ³
------	------------------	------	-----------------

Pass	4NT ⁴	Pass	5♥ ⁵
------	------------------	------	-----------------

Pass	5♠	AP	
------	----	----	--

1. Super acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=2/5 or 5/5, Q(S)=0

Board: 130

Dealer: W

Vul: NS

North HCP: 16

South HCP: 8

Contract: 3♠ N

North:

♠ KQJ

♥ 106

♦ KJ92

♣ AQ102

South:

♠ A8643

♥ J53

♦ 64

♣ K84

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

X	2♠	Pass	3♠
---	----	------	----

AP

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 131	♠ 106	East Opens 1♦.
Dealer: E	♥ AJ1075	
Vul: None	♦ Q107	Partner bids first.
HCP: 7	♣ 863	
Board: 132	♠ AK5	West Opens 1♦.
Dealer: W	♥ K43	West Bids 3♣ if possible.
Vul: NS	♦ K1087	West Bids 4♦ if possible.
HCP: 17	♣ A43	You bid first.
Board: 133	♠ Q10975	East Opens 1♦.
Dealer: E	♥ K106	
Vul: Both	♦ J3	Partner bids first.
HCP: 10	♣ A109	
Board: 134	♠ K75	West Opens 1♦.
Dealer: W	♥ Q9	
Vul: Both	♦ A85	You bid first.
HCP: 16	♣ AK983	
Board: 135	♠ A7542	East Opens 1♦.
Dealer: E	♥ 1092	
Vul: EW	♦ 93	Partner bids first.
HCP: 8	♣ A82	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ K5			1♦	1NT
Vul: None	♥ AJ1075	♥ K86				
North HCP: 7	♦ Q107	♦ A83	Pass	2♥	Pass	2♥
South HCP: 17	♣ 863	♣ AQJ52	AP			
Contract: 2♥ S						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ QJ10	1♦	1NT	Pass	2♦
Vul: NS	♥ K43	♥ J109872	3♣	Pass	Pass	3♥
North HCP: 17	♦ K1087	♦ 5	4♦	X	AP	
South HCP: 5	♣ A43	♣ J62				
Contract: 4♦ X W						

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ Q10975	♠ J843			1♦	1NT
Vul: Both	♥ K106	♥ Q2	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ J3	♦ AKQ4	Pass	4♠	AP	
South HCP: 17	♣ A109	♣ KQ3				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ K75	♠ J104	1♦	1NT	Pass	2♦
Vul: Both	♥ Q9	♥ 108752	Pass	2♥	AP	
North HCP: 16	♦ A85	♦ K72				
South HCP: 4	♣ AK983	♣ 42				
Contract: 2♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ A7542	♠ Q3			1♦	1NT
Vul: EW	♥ 1092	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 8	♦ 93	♦ K108	Pass	2NT	AP	
South HCP: 15	♣ A82	♣ K10763				
Contract: 2N S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 131
Dealer: E
Vul: None
HCP: 17

♠ K5
♥ K86
♦ A83
♣ AQJ52

East Opens 1♦.

You bid first.

Board: 132
Dealer: W
Vul: NS
HCP: 5

♠ QJ10
♥ J109872
♦ 5
♣ J62

West Opens 1♦.

West Bids 3♣ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 133
Dealer: E
Vul: Both
HCP: 17

♠ J843
♥ Q2
♦ AKQ4
♣ KQ3

East Opens 1♦.

You bid first.

Board: 134
Dealer: W
Vul: Both
HCP: 4

♠ J104
♥ 108752
♦ K72
♣ 42

West Opens 1♦.

Partner bids first.

Board: 135
Dealer: E
Vul: EW
HCP: 15

♠ Q3
♥ AK6
♦ K108
♣ K10763

East Opens 1♦.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 131

Dealer: E

Vul: None

North HCP: 7

South HCP: 17

Contract: 2♥ S

North:

♠ 106

♥ AJ1075

♦ Q107

♣ 863

South:

♠ K5

♥ K86

♦ A83

♣ AQJ52

West North East South

1♦ 1NT

Pass 2♥ Pass 2♥

AP

Board: 132

Dealer: W

Vul: NS

North HCP: 17

South HCP: 5

Contract: 4♦ X W

North:

♠ AK5

♥ K43

♦ K1087

♣ A43

South:

♠ QJ10

♥ J109872

♦ 5

♣ J62

West North East South

1♦ 1NT Pass 2♦

3♣ Pass Pass 3♥

4♦ X AP

Board: 133

Dealer: E

Vul: Both

North HCP: 10

South HCP: 17

Contract: 4♠ S

North:

♠ Q10975

♥ K106

♦ J3

♣ A109

South:

♠ J843

♥ Q2

♦ AKQ4

♣ KQ3

West North East South

1♦ 1NT

Pass 2♥ Pass 3♠¹

Pass 4♠ AP

1. Super acceptance after NT

Board: 134

Dealer: W

Vul: Both

North HCP: 16

South HCP: 4

Contract: 2♥ N

North:

♠ K75

♥ Q9

♦ A85

♣ AK983

South:

♠ J104

♥ 108752

♦ K72

♣ 42

West North East South

1♦ 1NT Pass 2♦

Pass 2♥ AP

Board: 135

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A7542

♥ 1092

♦ 93

♣ A82

South:

♠ Q3

♥ AK6

♦ K108

♣ K10763

West North East South

1♦ 1NT

Pass 2♥ Pass 2♠

Pass 2NT AP

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 136	♠ K95	West Opens 1♠.
Dealer: W	♥ Q4	West Bids 3♠ if possible.
Vul: Both	♦ AQ97	
HCP: 16	♣ AJ85	You bid first.

Board: 137	♠ 932	East Opens 1♦.
Dealer: E	♥ A8732	East Bids 3♦ if possible.
Vul: None	♦ 752	
HCP: 4	♣ 92	Partner bids first.

Board: 138	♠ AQ95	West Opens 1♦.
Dealer: W	♥ Q10	
Vul: NS	♦ AQ76	You bid first.
HCP: 15	♣ J52	

Board: 139	♠ K9865	East Opens 1♦.
Dealer: E	♥ J85	
Vul: Both	♦ 952	Partner bids first.
HCP: 4	♣ 73	

Board: 140	♠ A543	West Opens 1♠.
Dealer: W	♥ AK2	West Bids 2♠ if possible.
Vul: NS	♦ KQ7	
HCP: 16	♣ 1087	You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 1073	1♠	1NT	Pass	2♦
Vul: Both	♥ Q4	♥ K109765	3♠	AP		
North HCP: 16	♦ AQ97	♦ 108				
South HCP: 3	♣ AJ85	♣ 32				
Contract: 3♠ W						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ A106			1♦	1NT
Vul: None	♥ A8732	♥ Q10	Pass	2♦	3♦	AP
North HCP: 4	♦ 752	♦ A1096				
South HCP: 17	♣ 92	♣ AK74				
Contract: 3♦ E						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AQ95	♠ J	1♦	1NT	Pass	2♦
Vul: NS	♥ Q10	♥ 98632	Pass	2♥	AP	
North HCP: 15	♦ AQ76	♦ K9				
South HCP: 6	♣ J52	♣ Q9863				
Contract: 2♥ N						

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ AJ4			1♦	1NT
Vul: Both	♥ J85	♥ 642	Pass	2♥	Pass	2♠
North HCP: 4	♦ 952	♦ KJ4	AP			
South HCP: 16	♣ 73	♣ AK85				
Contract: 2♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ A543	♠ J9	1♠	1NT	Pass	2♦
Vul: NS	♥ AK2	♥ J8765	2♠	Pass	Pass	3♣
North HCP: 16	♦ KQ7	♦ 8	Pass	3♥	AP	
South HCP: 8	♣ 1087	♣ KQJ43				
Contract: 3♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 136	♠ 1073	West Opens 1♠.
Dealer: W	♥ K109765	West Bids 3♠ if possible.
Vul: Both	♦ 108	
HCP: 3	♣ 32	Partner bids first.
Board: 137	♠ A106	East Opens 1♦.
Dealer: E	♥ Q10	East Bids 3♦ if possible.
Vul: None	♦ A1096	
HCP: 17	♣ AK74	You bid first.
Board: 138	♠ J	West Opens 1♦.
Dealer: W	♥ 98632	
Vul: NS	♦ K9	Partner bids first.
HCP: 6	♣ Q9863	
Board: 139	♠ AJ4	East Opens 1♦.
Dealer: E	♥ 642	
Vul: Both	♦ KJ4	You bid first.
HCP: 16	♣ AK85	
Board: 140	♠ J9	West Opens 1♠.
Dealer: W	♥ J8765	West Bids 2♠ if possible.
Vul: NS	♦ 8	
HCP: 8	♣ KQJ43	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 1073	1♠	1NT	Pass	2♦
Vul: Both	♥ Q4	♥ K109765	3♠	AP		
North HCP: 16	♦ AQ97	♦ 108				
South HCP: 3	♣ AJ85	♣ 32				
Contract: 3♠ W						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ A106			1♦	1NT
Vul: None	♥ A8732	♥ Q10	Pass	2♦	3♦	AP
North HCP: 4	♦ 752	♦ A1096				
South HCP: 17	♣ 92	♣ AK74				
Contract: 3♦ E						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AQ95	♠ J	1♦	1NT	Pass	2♦
Vul: NS	♥ Q10	♥ 98632	Pass	2♥	AP	
North HCP: 15	♦ AQ76	♦ K9				
South HCP: 6	♣ J52	♣ Q9863				
Contract: 2♥ N						

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ AJ4			1♦	1NT
Vul: Both	♥ J85	♥ 642	Pass	2♥	Pass	2♠
North HCP: 4	♦ 952	♦ KJ4	AP			
South HCP: 16	♣ 73	♣ AK85				
Contract: 2♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ A543	♠ J9	1♠	1NT	Pass	2♦
Vul: NS	♥ AK2	♥ J8765	2♠	Pass	Pass	3♣
North HCP: 16	♦ KQ7	♦ 8	Pass	3♥	AP	
South HCP: 8	♣ 1087	♣ KQJ43				
Contract: 3♥ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 141	♠ KQ1072	East Opens 1♣.
Dealer: E	♥ J4	
Vul: EW	♦ QJ10	Partner bids first.
HCP: 10	♣ J32	

Board: 142	♠ K1083	West Opens 1♦.
Dealer: W	♥ AQ9	
Vul: NS	♦ AQ103	You bid first.
HCP: 16	♣ J9	

Board: 143	♠ J9653	East Opens 1♦.
Dealer: E	♥ 743	
Vul: EW	♦ Q5	Partner bids first.
HCP: 10	♣ AK4	

Board: 144	♠ AJ6	West Opens 1♣.
Dealer: W	♥ 73	
Vul: Both	♦ AK1042	You bid first.
HCP: 16	♣ KJ3	

Board: 145	♠ J83	East Opens 1♣.
Dealer: E	♥ Q9752	
Vul: None	♦ J102	Partner bids first.
HCP: 4	♣ 104	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ KQ1072	♠ AJ93			1♣	1NT
Vul: EW	♥ J4	♥ Q1076	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ QJ10	♦ A7	Pass	4♠	AP	
South HCP: 15	♣ J32	♣ A54				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ K1083	♠ QJ2	1♦	1NT	Pass	2♦
Vul: NS	♥ AQ9	♥ K87532	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ103	♦ J	AP			
South HCP: 12	♣ J9	♣ KQ7				
Contract: 4♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ J9653	♠ KQ10			1♦	1NT
Vul: EW	♥ 743	♥ KJ10	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q5	♦ A932	Pass	3NT	AP	
South HCP: 15	♣ AK4	♣ Q97				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q4	1♣	1NT	Pass	2♦
Vul: Both	♥ 73	♥ QJ8654	Pass	2♥	AP	
North HCP: 16	♦ AK1042	♦ J73				
South HCP: 6	♣ KJ3	♣ 86				
Contract: 2♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ A5			1♣	1NT
Vul: None	♥ Q9752	♥ A103	Pass	2♦	Pass	2♥
North HCP: 4	♦ J102	♦ K74	AP			
South HCP: 17	♣ 104	♣ AQ872				
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 141	♠ AJ93	East Opens 1♣.
Dealer: E	♥ Q1076	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ A54	
Board: 142	♠ QJ2	West Opens 1♦.
Dealer: W	♥ K87532	
Vul: NS	♦ J	Partner bids first.
HCP: 12	♣ KQ7	
Board: 143	♠ KQ10	East Opens 1♦.
Dealer: E	♥ KJ10	
Vul: EW	♦ A932	You bid first.
HCP: 15	♣ Q97	
Board: 144	♠ Q4	West Opens 1♣.
Dealer: W	♥ QJ8654	
Vul: Both	♦ J73	Partner bids first.
HCP: 6	♣ 86	
Board: 145	♠ A5	East Opens 1♣.
Dealer: E	♥ A103	
Vul: None	♦ K74	You bid first.
HCP: 17	♣ AQ872	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ KQ1072	♠ AJ93			1♣	1NT
Vul: EW	♥ J4	♥ Q1076	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ QJ10	♦ A7	Pass	4♠	AP	
South HCP: 15	♣ J32	♣ A54				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ K1083	♠ QJ2	1♦	1NT	Pass	2♦
Vul: NS	♥ AQ9	♥ K87532	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ103	♦ J	AP			
South HCP: 12	♣ J9	♣ KQ7				
Contract: 4♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ J9653	♠ KQ10			1♦	1NT
Vul: EW	♥ 743	♥ KJ10	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q5	♦ A932	Pass	3NT	AP	
South HCP: 15	♣ AK4	♣ Q97				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q4	1♣	1NT	Pass	2♦
Vul: Both	♥ 73	♥ QJ8654	Pass	2♥	AP	
North HCP: 16	♦ AK1042	♦ J73				
South HCP: 6	♣ KJ3	♣ 86				
Contract: 2♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ A5			1♣	1NT
Vul: None	♥ Q9752	♥ A103	Pass	2♦	Pass	2♥
North HCP: 4	♦ J102	♦ K74	AP			
South HCP: 17	♣ 104	♣ AQ872				
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 146 ♠ KJ106
Dealer: W ♥ A10
Vul: NS ♦ K975
HCP: 16 ♣ AJ3

West Opens 1♣.

You bid first.

Board: 147 ♠ 1054
Dealer: E ♥ 107652
Vul: NS ♦ J65
HCP: 5 ♣ KJ

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 148 ♠ 94
Dealer: W ♥ A42
Vul: EW ♦ AQJ8
HCP: 16 ♣ KQ93

West Opens 1♦.

You bid first.

Board: 149 ♠ KJ974
Dealer: E ♥ 1043
Vul: NS ♦ Q87
HCP: 6 ♣ 84

East Opens 1♦.

Partner bids first.

Board: 150 ♠ AQ
Dealer: W ♥ K1043
Vul: EW ♦ K852
HCP: 16 ♣ A96

West Opens 1♣.

West Doubles 2♥ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ KJ106	♠ A5	1♣	1NT	Pass	2♦
Vul: NS	♥ A10	♥ 87643	Pass	2♥	AP	
North HCP: 16	♦ K975	♦ 1086				
South HCP: 4	♣ AJ3	♣ 1095				
Contract: 2♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ 1054	♠ A97			1♦	1NT
Vul: NS	♥ 107652	♥ K3	Pass	2♦	X	XX ¹
North HCP: 5	♦ J65	♦ A109	Pass	2♥	AP	
South HCP: 17	♣ KJ	♣ AQ862				
Contract: 2♥ N			1. artificial			

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AQ10653	1♦	1NT	Pass	2♥
Vul: EW	♥ A42	♥ 983	Pass	2♠	Pass	3♠
North HCP: 16	♦ AQJ8	♦ 62	AP			
South HCP: 6	♣ KQ93	♣ 74				
Contract: 3♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ KJ974	♠ AQ6			1♦	1NT
Vul: NS	♥ 1043	♥ K8	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q87	♦ A94	AP			
South HCP: 15	♣ 84	♣ Q10953				
Contract: 2♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 98654	1♣	1NT	Pass	2♥
Vul: EW	♥ K1043	♥ J76	X	XX ¹	Pass	2♠
North HCP: 16	♦ K852	♦ QJ10	AP			
South HCP: 4	♣ A96	♣ 43	1. artificial			
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 146	♠ A5	West Opens 1♣.
Dealer: W	♥ 87643	
Vul: NS	♦ 1086	Partner bids first.
HCP: 4	♣ 1095	
Board: 147	♠ A97	East Opens 1♦.
Dealer: E	♥ K3	East Doubles 2♦ if possible.
Vul: NS	♦ A109	
HCP: 17	♣ AQ862	You bid first.
Board: 148	♠ AQ10653	West Opens 1♦.
Dealer: W	♥ 983	
Vul: EW	♦ 62	Partner bids first.
HCP: 6	♣ 74	
Board: 149	♠ AQ6	East Opens 1♦.
Dealer: E	♥ K8	
Vul: NS	♦ A94	You bid first.
HCP: 15	♣ Q10953	
Board: 150	♠ 98654	West Opens 1♣.
Dealer: W	♥ J76	West Doubles 2♥ if possible.
Vul: EW	♦ QJ10	
HCP: 4	♣ 43	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ KJ106	♠ A5	1♣	1NT	Pass	2♦
Vul: NS	♥ A10	♥ 87643	Pass	2♥	AP	
North HCP: 16	♦ K975	♦ 1086				
South HCP: 4	♣ AJ3	♣ 1095				
Contract: 2♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ 1054	♠ A97			1♦	1NT
Vul: NS	♥ 107652	♥ K3	Pass	2♦	X	XX ¹
North HCP: 5	♦ J65	♦ A109	Pass	2♥	AP	
South HCP: 17	♣ KJ	♣ AQ862				
Contract: 2♥ N			1. artificial			

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AQ10653	1♦	1NT	Pass	2♥
Vul: EW	♥ A42	♥ 983	Pass	2♠	Pass	3♠
North HCP: 16	♦ AQJ8	♦ 62	AP			
South HCP: 6	♣ KQ93	♣ 74				
Contract: 3♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ KJ974	♠ AQ6			1♦	1NT
Vul: NS	♥ 1043	♥ K8	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q87	♦ A94	AP			
South HCP: 15	♣ 84	♣ Q10953				
Contract: 2♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 98654	1♣	1NT	Pass	2♥
Vul: EW	♥ K1043	♥ J76	X	XX ¹	Pass	2♠
North HCP: 16	♦ K852	♦ QJ10	AP			
South HCP: 4	♣ A96	♣ 43	1. artificial			
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 151	♠ Q107	East Opens 1♦.
Dealer: E	♥ Q9843	
Vul: Both	♦ J97	Partner bids first.
HCP: 5	♣ 98	
Board: 152	♠ Q109	West Opens 1♣.
Dealer: W	♥ A10	West Doubles 2♦ if possible.
Vul: NS	♦ Q62	East Bids 2♠ if possible.
HCP: 15	♣ AQJ93	You bid first.
Board: 153	♠ J6432	East Opens 1♣.
Dealer: E	♥ 2	East Bids 4♥ if possible.
Vul: EW	♦ KJ1052	
HCP: 6	♣ J7	Partner bids first.
Board: 154	♠ QJ105	West Opens 1♣.
Dealer: W	♥ AJ95	
Vul: Both	♦ Q3	You bid first.
HCP: 15	♣ AJ10	
Board: 155	♠ J62	East Opens 1♣.
Dealer: E	♥ QJ9875	East Doubles Pass if possible.
Vul: NS	♦ 6	West Bids 3♦ if possible.
HCP: 4	♣ 652	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ K3			1♦	1NT
Vul: Both	♥ Q9843	♥ AKJ10	Pass	2♦	Pass	3♥ ¹
North HCP: 5	♦ J97	♦ A84	AP			
South HCP: 17	♣ 98	♣ Q1075				
Contract: 3♥ S						

1. Super acceptance after NT

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ —	1♣	1NT	Pass	2♦
Vul: NS	♥ A10	♥ QJ853	X	XX ¹	2♠	AP
North HCP: 15	♦ Q62	♦ 1098754				
South HCP: 3	♣ AQJ93	♣ 74				
Contract: 2♠ E						

1. artificial

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J6432	♠ AK10			1♣	1NT
Vul: EW	♥ 2	♥ A1098	Pass	2♥	4♥	AP
North HCP: 6	♦ KJ1052	♦ 43				
South HCP: 15	♣ J7	♣ A932				
Contract: 4♥ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ QJ105	♠ 642	1♣	1NT	Pass	2♦
Vul: Both	♥ AJ95	♥ K10643	Pass	2♥	AP	
North HCP: 15	♦ Q3	♦ J82				
South HCP: 4	♣ AJ10	♣ 85				
Contract: 2♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ AKQ			1♣	1NT
Vul: NS	♥ QJ9875	♥ K10	Pass	2♦	Pass	2♥
North HCP: 4	♦ 6	♦ 87543	Pass	Pass	X	Pass
South HCP: 17	♣ 652	♣ AJ9	3♦	AP		
Contract: 3♦ W						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 151
Dealer: E
Vul: Both
HCP: 17

♠ K3
♥ AKJ10
♦ A84
♣ Q1075

East Opens 1♦.

You bid first.

Board: 152
Dealer: W
Vul: NS
HCP: 3

♠ —
♥ QJ853
♦ 1098754
♣ 74

West Opens 1♣.

West Doubles 2♦ if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 153
Dealer: E
Vul: EW
HCP: 15

♠ AK10
♥ A1098
♦ 43
♣ A932

East Opens 1♣.

East Bids 4♥ if possible.

You bid first.

Board: 154
Dealer: W
Vul: Both
HCP: 4

♠ 642
♥ K10643
♦ J82
♣ 85

West Opens 1♣.

Partner bids first.

Board: 155
Dealer: E
Vul: NS
HCP: 17

♠ AKQ
♥ K10
♦ 87543
♣ AJ9

East Opens 1♣.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ K3			1♦	1NT
Vul: Both	♥ Q9843	♥ AKJ10	Pass	2♦	Pass	3♥ ¹
North HCP: 5	♦ J97	♦ A84	AP			
South HCP: 17	♣ 98	♣ Q1075				
Contract: 3♥ S						

1. Super acceptance after NT

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ —	1♣	1NT	Pass	2♦
Vul: NS	♥ A10	♥ QJ853	X	XX ¹	2♠	AP
North HCP: 15	♦ Q62	♦ 1098754				
South HCP: 3	♣ AQJ93	♣ 74				
Contract: 2♠ E						

1. artificial

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J6432	♠ AK10			1♣	1NT
Vul: EW	♥ 2	♥ A1098	Pass	2♥	4♥	AP
North HCP: 6	♦ KJ1052	♦ 43				
South HCP: 15	♣ J7	♣ A932				
Contract: 4♥ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ QJ105	♠ 642	1♣	1NT	Pass	2♦
Vul: Both	♥ AJ95	♥ K10643	Pass	2♥	AP	
North HCP: 15	♦ Q3	♦ J82				
South HCP: 4	♣ AJ10	♣ 85				
Contract: 2♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ AKQ			1♣	1NT
Vul: NS	♥ QJ9875	♥ K10	Pass	2♦	Pass	2♥
North HCP: 4	♦ 6	♦ 87543	Pass	Pass	X	Pass
South HCP: 17	♣ 652	♣ AJ9	3♦	AP		
Contract: 3♦ W						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 156	♠ KQJ8	West Opens 1♣.
Dealer: W	♥ 74	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ KJ109	

Board: 157	♠ AQ542	East Opens 1♦.
Dealer: E	♥ —	East Doubles 6♠ if possible.
Vul: Both	♦ 83	
HCP: 12	♣ KQJ1065	Partner bids first.

Board: 158	♠ A73	West Opens 1♠.
Dealer: W	♥ K6	
Vul: NS	♦ Q8652	You bid first.
HCP: 15	♣ AQ5	

Board: 159	♠ 1095	East Opens 1♠.
Dealer: E	♥ KJ1094	
Vul: EW	♦ 732	Partner bids first.
HCP: 4	♣ 76	

Board: 160	♠ AQ32	West Opens 1♦.
Dealer: W	♥ AJ7	
Vul: None	♦ KJ104	You bid first.
HCP: 15	♣ 63	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 156
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3N N

North:
♠ KQJ8
♥ 74
♦ AJ2
♣ KJ109

South:
♠ 6
♥ AKQ92
♦ 97654
♣ 64

West	North	East	South
1♣	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3♠	Pass	3NT
AP			

Board: 157
Dealer: E
Vul: Both
North HCP: 12
South HCP: 15
Contract: 6♠X S

North:
♠ AQ542
♥ —
♦ 83
♣ KQJ1065

South:
♠ K103
♥ K63
♦ KQ10
♣ A873

West	North	East	South
		1♦	1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
Pass	4NT ¹	Pass	5♥ ²
Pass	6♠	X	AP

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 158
Dealer: W
Vul: NS
North HCP: 15
South HCP: 7
Contract: 2♥ N

North:
♠ A73
♥ K6
♦ Q8652
♣ AQ5

South:
♠ Q95
♥ A9854
♦ J4
♣ 732

West	North	East	South
1♠	1NT	Pass	2♦
Pass	2♥	AP	

Board: 159
Dealer: E
Vul: EW
North HCP: 4
South HCP: 15
Contract: 2♥ S

North:
♠ 1095
♥ KJ1094
♦ 732
♣ 76

South:
♠ AJ62
♥ Q63
♦ AKJ9
♣ 98

West	North	East	South
		1♠	1NT
Pass	2♦	Pass	2♥
AP			

Board: 160
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ N

North:
♠ AQ32
♥ AJ7
♦ KJ104
♣ 63

South:
♠ 7
♥ K10965
♦ A6
♣ J10985

West	North	East	South
1♦	1NT	Pass	2♦
Pass	2♥	Pass	2NT
Pass	4♥	AP	

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 156	♠ 6	West Opens 1♣.
Dealer: W	♥ AKQ92	
Vul: EW	♦ 97654	Partner bids first.
HCP: 9	♣ 64	

Board: 157	♠ K103	East Opens 1♦.
Dealer: E	♥ K63	East Doubles 6♠ if possible.
Vul: Both	♦ KQ10	
HCP: 15	♣ A873	You bid first.

Board: 158	♠ Q95	West Opens 1♠.
Dealer: W	♥ A9854	
Vul: NS	♦ J4	Partner bids first.
HCP: 7	♣ 732	

Board: 159	♠ AJ62	East Opens 1♠.
Dealer: E	♥ Q63	
Vul: EW	♦ AKJ9	You bid first.
HCP: 15	♣ 98	

Board: 160	♠ 7	West Opens 1♦.
Dealer: W	♥ K10965	
Vul: None	♦ A6	Partner bids first.
HCP: 8	♣ J10985	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 156
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 3N N

North:
 ♠ KQJ8
 ♥ 74
 ♦ AJ2
 ♣ KJ109

South:
 ♠ 6
 ♥ AKQ92
 ♦ 97654
 ♣ 64

West	North	East	South
1♣	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3♠	Pass	3NT
AP			

Board: 157
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 15
 Contract: 6♠X S

North:
 ♠ AQ542
 ♥ —
 ♦ 83
 ♣ KQJ1065

South:
 ♠ K103
 ♥ K63
 ♦ KQ10
 ♣ A873

West	North	East	South
		1♦	1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
Pass	4NT ¹	Pass	5♥ ²
Pass	6♠	X	AP

1. Blackwood 0314, for ♠
 2. A=2/5 or 5/5, Q(S)=0

Board: 158
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 7
 Contract: 2♥ N

North:
 ♠ A73
 ♥ K6
 ♦ Q8652
 ♣ AQ5

South:
 ♠ Q95
 ♥ A9854
 ♦ J4
 ♣ 732

West	North	East	South
1♠	1NT	Pass	2♦
Pass	2♥	AP	

Board: 159
 Dealer: E
 Vul: EW
 North HCP: 4
 South HCP: 15
 Contract: 2♥ S

North:
 ♠ 1095
 ♥ KJ1094
 ♦ 732
 ♣ 76

South:
 ♠ AJ62
 ♥ Q63
 ♦ AKJ9
 ♣ 98

West	North	East	South
		1♠	1NT
Pass	2♦	Pass	2♥
AP			

Board: 160
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ AQ32
 ♥ AJ7
 ♦ KJ104
 ♣ 63

South:
 ♠ 7
 ♥ K10965
 ♦ A6
 ♣ J10985

West	North	East	South
1♦	1NT	Pass	2♦
Pass	2♥	Pass	2NT
Pass	4♥	AP	

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 161	♠ KJ4	East Opens 1♣.
Dealer: E	♥ A10943	
Vul: EW	♦ 1063	Partner bids first.
HCP: 9	♣ J4	

Board: 162	♠ A654	West Opens 1♣.
Dealer: W	♥ 75	
Vul: Both	♦ AJ4	You bid first.
HCP: 15	♣ AQ106	

Board: 163	♠ 982	East Opens 1♦.
Dealer: E	♥ K10842	
Vul: None	♦ Q4	Partner bids first.
HCP: 8	♣ QJ2	

Board: 164	♠ A3	West Opens 1♣.
Dealer: W	♥ A63	
Vul: NS	♦ K1073	You bid first.
HCP: 15	♣ A763	

Board: 165	♠ AQ4	East Opens 1♣.
Dealer: E	♥ QJ1052	
Vul: None	♦ Q7	Partner bids first.
HCP: 11	♣ 1065	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ KJ4	♠ Q98			1♣	1NT
Vul: EW	♥ A10943	♥ J75	Pass	2♦	Pass	2♥
North HCP: 9	♦ 1063	♦ AKJ	Pass	2NT	Pass	3♣ ¹
South HCP: 17	♣ J4	♣ AQ32	Pass	3♥	Pass	4♥
Contract: 4♥ S			AP			
			1. limit raise or better in ♥			

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ A654	♠ J32				
Vul: Both	♥ 75	♥ KQ1094	1♣	1NT	Pass	2♦
North HCP: 15	♦ AJ4	♦ 63	Pass	2♥	AP	
South HCP: 6	♣ AQ106	♣ 982				
Contract: 2♥ N						

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ 982	♠ 53			1♦	1NT
Vul: None	♥ K10842	♥ AJ95	Pass	2♦	Pass	3♥ ¹
North HCP: 8	♦ Q4	♦ AK82	Pass	4♥	AP	
South HCP: 15	♣ QJ2	♣ K93				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ J9854				
Vul: NS	♥ A63	♥ 985	1♣	1NT	Pass	2♥
North HCP: 15	♦ K1073	♦ AJ5	Pass	2♠	Pass	2NT
South HCP: 8	♣ A763	♣ Q10	AP			
Contract: 2N N						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ AQ4	♠ J932			1♣	1NT
Vul: None	♥ QJ1052	♥ K6	Pass	2♦	Pass	2♥
North HCP: 11	♦ Q7	♦ AKJ6	Pass	3NT	AP	
South HCP: 17	♣ 1065	♣ AJ2				
Contract: 3N S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 161 ♠ Q98
Dealer: E ♥ J75
Vul: EW ♦ AKJ
HCP: 17 ♣ AQ32

East Opens 1♣.

You bid first.

Board: 162 ♠ J32
Dealer: W ♥ KQ1094
Vul: Both ♦ 63
HCP: 6 ♣ 982

West Opens 1♣.

Partner bids first.

Board: 163 ♠ 53
Dealer: E ♥ AJ95
Vul: None ♦ AK82
HCP: 15 ♣ K93

East Opens 1♦.

You bid first.

Board: 164 ♠ J9854
Dealer: W ♥ 985
Vul: NS ♦ AJ5
HCP: 8 ♣ Q10

West Opens 1♣.

Partner bids first.

Board: 165 ♠ J932
Dealer: E ♥ K6
Vul: None ♦ AKJ6
HCP: 17 ♣ AJ2

East Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 161

Dealer: E

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♥ S

North:

♠ KJ4

♥ A10943

♦ 1063

♣ J4

South:

♠ Q98

♥ J75

♦ AKJ

♣ AQ32

West North East South

1♣ 1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. limit raise or better in ♥

Board: 162

Dealer: W

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♥ N

North:

♠ A654

♥ 75

♦ AJ4

♣ AQ106

South:

♠ J32

♥ KQ1094

♦ 63

♣ 982

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ AP

Board: 163

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♥ S

North:

♠ 982

♥ K10842

♦ Q4

♣ QJ2

South:

♠ 53

♥ AJ95

♦ AK82

♣ K93

West North East South

1♦ 1NT

Pass 2♦ Pass 3♥¹

Pass 4♥ AP

1. Super acceptance after NT

Board: 164

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ A3

♥ A63

♦ K1073

♣ A763

South:

♠ J9854

♥ 985

♦ AJ5

♣ Q10

West North East South

1♣ 1NT Pass 2♥

Pass 2♠ Pass 2NT

AP

Board: 165

Dealer: E

Vul: None

North HCP: 11

South HCP: 17

Contract: 3N S

North:

♠ AQ4

♥ QJ1052

♦ Q7

♣ 1065

South:

♠ J932

♥ K6

♦ AKJ6

♣ AJ2

West North East South

1♣ 1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 166
Dealer: W
Vul: EW
HCP: 16

♠ 97
♥ AK104
♦ AQ10
♣ K1082

West Opens 1♦.

You bid first.

Board: 167
Dealer: E
Vul: None
HCP: 7

♠ QJ964
♥ 873
♦ Q62
♣ Q5

East Opens 1♦.

Partner bids first.

Board: 168
Dealer: W
Vul: NS
HCP: 17

♠ AQJ6
♥ J10
♦ K72
♣ AQ73

West Opens 1♣.

You bid first.

Board: 169
Dealer: E
Vul: EW
HCP: 7

♠ 74
♥ Q9743
♦ —
♣ KQ10853

East Opens 1♠.

East Bids 3♦ if possible.

Partner bids first.

Board: 170
Dealer: W
Vul: EW
HCP: 16

♠ A843
♥ KJ
♦ A752
♣ KJ4

West Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 166

Dealer: W

Vul: EW

North HCP: 16

South HCP: 6

Contract: 3♠ N

North:

♠ 97

♥ AK104

♦ AQ10

♣ K1082

South:

♠ J108632

♥ Q6

♦ K94

♣ 75

West North East South

1♦ 1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 167

Dealer: E

Vul: None

North HCP: 7

South HCP: 16

Contract: 4♠ S

North:

♠ QJ964

♥ 873

♦ Q62

♣ Q5

South:

♠ K532

♥ AJ65

♦ A43

♣ A2

West North East South

Pass 1♦ 1NT

Pass 2♥ Pass 3♠¹

Pass 4♠ AP

1. Super acceptance after NT

Board: 168

Dealer: W

Vul: NS

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ AQJ6

♥ J10

♦ K72

♣ AQ73

South:

♠ 7

♥ AQ654

♦ QJ1065

♣ J10

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♠ Pass 3NT

AP

Board: 169

Dealer: E

Vul: EW

North HCP: 7

South HCP: 16

Contract: 4♥ S

North:

♠ 74

♥ Q9743

♦ —

♣ KQ10853

South:

♠ K108

♥ A65

♦ AJ54

♣ A74

West North East South

Pass 1♠ 1NT

Pass 2♦ Pass 2♥

Pass 3♣ 3♦ X

Pass 4♣ Pass 4♥

AP

Board: 170

Dealer: W

Vul: EW

North HCP: 16

South HCP: 6

Contract: 2♥ N

North:

♠ A843

♥ KJ

♦ A752

♣ KJ4

South:

♠ Q105

♥ Q8632

♦ 964

♣ Q6

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ AP

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 166	♠ J108632	West Opens 1♦.
Dealer: W	♥ Q6	
Vul: EW	♦ K94	Partner bids first.
HCP: 6	♣ 75	

Board: 167	♠ K532	East Opens 1♦.
Dealer: E	♥ AJ65	
Vul: None	♦ A43	You bid first.
HCP: 16	♣ A2	

Board: 168	♠ 7	West Opens 1♣.
Dealer: W	♥ AQ654	
Vul: NS	♦ QJ1065	Partner bids first.
HCP: 10	♣ J10	

Board: 169	♠ K108	East Opens 1♠.
Dealer: E	♥ A65	East Bids 3♦ if possible.
Vul: EW	♦ AJ54	
HCP: 16	♣ A74	You bid first.

Board: 170	♠ Q105	West Opens 1♣.
Dealer: W	♥ Q8632	
Vul: EW	♦ 964	Partner bids first.
HCP: 6	♣ Q6	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 166

Dealer: W

Vul: EW

North HCP: 16

South HCP: 6

Contract: 3♠ N

North:

♠ 97

♥ AK104

♦ AQ10

♣ K1082

South:

♠ J108632

♥ Q6

♦ K94

♣ 75

West North East South

1♦ 1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 167

Dealer: E

Vul: None

North HCP: 7

South HCP: 16

Contract: 4♠ S

North:

♠ QJ964

♥ 873

♦ Q62

♣ Q5

South:

♠ K532

♥ AJ65

♦ A43

♣ A2

West North East South

Pass 1♦ 1NT

Pass 2♥ Pass 3♠¹

Pass 4♠ AP

1. Super acceptance after NT

Board: 168

Dealer: W

Vul: NS

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ AQJ6

♥ J10

♦ K72

♣ AQ73

South:

♠ 7

♥ AQ654

♦ QJ1065

♣ J10

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♠ Pass 3NT

AP

Board: 169

Dealer: E

Vul: EW

North HCP: 7

South HCP: 16

Contract: 4♥ S

North:

♠ 74

♥ Q9743

♦ —

♣ KQ10853

South:

♠ K108

♥ A65

♦ AJ54

♣ A74

West North East South

Pass 1♠ 1NT

Pass 2♦ Pass 2♥

Pass 3♣ 3♦ X

Pass 4♣ Pass 4♥

AP

Board: 170

Dealer: W

Vul: EW

North HCP: 16

South HCP: 6

Contract: 2♥ N

North:

♠ A843

♥ KJ

♦ A752

♣ KJ4

South:

♠ Q105

♥ Q8632

♦ 964

♣ Q6

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ AP

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 171	♠ Q97654	East Opens 1♥.
Dealer: E	♥ 975	
Vul: EW	♦ 6	Partner bids first.
HCP: 2	♣ 1085	

Board: 172	♠ AK107	West Opens 1♦.
Dealer: W	♥ K8	
Vul: Both	♦ A97	You bid first.
HCP: 17	♣ K543	

Board: 173	♠ 105	East Opens 1♦.
Dealer: E	♥ AQ1053	East Bids 3♦ if possible.
Vul: None	♦ 7	
HCP: 10	♣ KJ1062	Partner bids first.

Board: 174	♠ KJ85	West Opens 1♣.
Dealer: W	♥ KQ10	West Doubles 2♥ if possible.
Vul: None	♦ K7	East Bids 4♦ if possible.
HCP: 15	♣ K986	West Bids 5♦ if possible.
		You bid first.

Board: 175	♠ 107542	East Opens 1♥.
Dealer: E	♥ J3	East Bids 3♥ if possible.
Vul: NS	♦ 763	
HCP: 2	♣ J64	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ Q97654	♠ J10			1♥	1NT
Vul: EW	♥ 975	♥ A84	Pass	2♥	Pass	2♠
North HCP: 2	♦ 6	♦ KQ973	AP			
South HCP: 16	♣ 1085	♣ AQ9				
Contract: 2♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ AK107	♠ 32	1♦	1NT	Pass	2♦
Vul: Both	♥ K8	♥ 1097652	Pass	2♥	AP	
North HCP: 17	♦ A97	♦ J54				
South HCP: 5	♣ K543	♣ A6				
Contract: 2♥ N						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ A643			1♦	1NT
Vul: None	♥ AQ1053	♥ 987	Pass	2♦	3♦	Pass
North HCP: 10	♦ 7	♦ AQJ8	Pass	3NT	Pass	4♥
South HCP: 15	♣ KJ1062	♣ A3	AP			
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ KJ85	♠ A109643	1♣	1NT	Pass	2♥
Vul: None	♥ KQ10	♥ 842	X	3♠ ¹	4♦	4♠
North HCP: 15	♦ K7	♦ 5	5♦	X	AP	
South HCP: 6	♣ K986	♣ Q72				
Contract: 5♦ X E						

1. Super acceptance after NT

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ 107542	♠ 86			1♥	1NT
Vul: NS	♥ J3	♥ A76	Pass	2♥	3♥	AP
North HCP: 2	♦ 763	♦ KJ52				
South HCP: 15	♣ J64	♣ AK92				
Contract: 3♥ E						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 171	♠ J10	East Opens 1♥.
Dealer: E	♥ A84	
Vul: EW	♦ KQ973	You bid first.
HCP: 16	♣ AQ9	

Board: 172	♠ 32	West Opens 1♦.
Dealer: W	♥ 1097652	
Vul: Both	♦ J54	Partner bids first.
HCP: 5	♣ A6	

Board: 173	♠ A643	East Opens 1♦.
Dealer: E	♥ 987	East Bids 3♦ if possible.
Vul: None	♦ AQJ8	
HCP: 15	♣ A3	You bid first.

Board: 174	♠ A109643	West Opens 1♣.
Dealer: W	♥ 842	West Doubles 2♥ if possible.
Vul: None	♦ 5	East Bids 4♦ if possible.
HCP: 6	♣ Q72	West Bids 5♦ if possible.
		Partner bids first.

Board: 175	♠ 86	East Opens 1♥.
Dealer: E	♥ A76	East Bids 3♥ if possible.
Vul: NS	♦ KJ52	
HCP: 15	♣ AK92	You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ Q97654	♠ J10			1♥	1NT
Vul: EW	♥ 975	♥ A84	Pass	2♥	Pass	2♠
North HCP: 2	♦ 6	♦ KQ973	AP			
South HCP: 16	♣ 1085	♣ AQ9				
Contract: 2♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ AK107	♠ 32	1♦	1NT	Pass	2♦
Vul: Both	♥ K8	♥ 1097652	Pass	2♥	AP	
North HCP: 17	♦ A97	♦ J54				
South HCP: 5	♣ K543	♣ A6				
Contract: 2♥ N						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ A643			1♦	1NT
Vul: None	♥ AQ1053	♥ 987	Pass	2♦	3♦	Pass
North HCP: 10	♦ 7	♦ AQJ8	Pass	3NT	Pass	4♥
South HCP: 15	♣ KJ1062	♣ A3	AP			
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ KJ85	♠ A109643	1♣	1NT	Pass	2♥
Vul: None	♥ KQ10	♥ 842	X	3♠ ¹	4♦	4♠
North HCP: 15	♦ K7	♦ 5	5♦	X	AP	
South HCP: 6	♣ K986	♣ Q72				
Contract: 5♦ X E						

1. Super acceptance after NT

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ 107542	♠ 86			1♥	1NT
Vul: NS	♥ J3	♥ A76	Pass	2♥	3♥	AP
North HCP: 2	♦ 763	♦ KJ52				
South HCP: 15	♣ J64	♣ AK92				
Contract: 3♥ E						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 176
Dealer: W
Vul: EW
HCP: 17

♠ AK53
♥ 72
♦ KQ104
♣ AJ7

West Opens 1♦.

You bid first.

Board: 177
Dealer: E
Vul: NS
HCP: 6

♠ 9
♥ J10532
♦ A10
♣ J10742

East Opens 1♠.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 178
Dealer: W
Vul: EW
HCP: 15

♠ K10
♥ K753
♦ KQ94
♣ A94

West Opens 1♦.

You bid first.

Board: 179
Dealer: E
Vul: None
HCP: 6

♠ K4
♥ Q10875
♦ 1074
♣ J32

East Opens 1♦.

East Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 180
Dealer: W
Vul: NS
HCP: 15

♠ J76
♥ K4
♦ AK65
♣ A864

West Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 176

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 3♥ N

North:

♠ AK53

♥ 72

♦ KQ104

♣ AJ7

South:

♠ J4

♥ AJ10985

♦ 73

♣ Q65

West North East South

1♦ 1NT Pass 2♦

Pass 2♥ Pass 3♥

AP

Board: 177

Dealer: E

Vul: NS

North HCP: 6

South HCP: 17

Contract: 4♠X E

North:

♠ 9

♥ J10532

♦ A10

♣ J10742

South:

♠ AQ108

♥ AKQ

♦ 752

♣ Q63

West North East South

Pass 2♦ 1♠ 1NT

Pass 2♥

2♠ 3♣ Pass 3♠¹

Pass 4♥ 4♠ X

AP

1. limit raise or better in ♥

Board: 178

Dealer: W

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♠ N

North:

♠ K10

♥ K753

♦ KQ94

♣ A94

South:

♠ J8632

♥ A86

♦ 75

♣ 732

West North East South

1♦ 1NT Pass 2♥

Pass 2♠ AP

Board: 179

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ S

North:

♠ K4

♥ Q10875

♦ 1074

♣ J32

South:

♠ A753

♥ A43

♦ A65

♣ K64

West North East South

Pass 2♦ 1♦ 1NT

Pass 2♥

Pass Pass 3♦ Pass

Pass 3♥ AP

Board: 180

Dealer: W

Vul: NS

North HCP: 15

South HCP: 3

Contract: 2♥ N

North:

♠ J76

♥ K4

♦ AK65

♣ A864

South:

♠ K103

♥ 108632

♦ 1043

♣ 93

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ AP

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 176
Dealer: W
Vul: EW
HCP: 8

♠ J4
♥ AJ10985
♦ 73
♣ Q65

West Opens 1♦.

Partner bids first.

Board: 177
Dealer: E
Vul: NS
HCP: 17

♠ AQ108
♥ AKQ
♦ 752
♣ Q63

East Opens 1♠.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 178
Dealer: W
Vul: EW
HCP: 5

♠ J8632
♥ A86
♦ 75
♣ 732

West Opens 1♦.

Partner bids first.

Board: 179
Dealer: E
Vul: None
HCP: 15

♠ A753
♥ A43
♦ A65
♣ K64

East Opens 1♦.

East Doubles 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 180
Dealer: W
Vul: NS
HCP: 3

♠ K103
♥ 108632
♦ 1043
♣ 93

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 176

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 3♥ N

North:

♠ AK53

♥ 72

♦ KQ104

♣ AJ7

South:

♠ J4

♥ AJ10985

♦ 73

♣ Q65

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

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

AP			
----	--	--	--

Board: 177

Dealer: E

Vul: NS

North HCP: 6

South HCP: 17

Contract: 4♠X E

North:

♠ 9

♥ J10532

♦ A10

♣ J10742

South:

♠ AQ108

♥ AKQ

♦ 752

♣ Q63

West	North	East	South
------	-------	------	-------

		1♠	1NT
--	--	----	-----

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

2♠	3♣	Pass	3♠ ¹
----	----	------	-----------------

Pass	4♥	4♠	X
------	----	----	---

AP			
----	--	--	--

1. limit raise or better in ♥

Board: 178

Dealer: W

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♠ N

North:

♠ K10

♥ K753

♦ KQ94

♣ A94

South:

♠ J8632

♥ A86

♦ 75

♣ 732

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 179

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ S

North:

♠ K4

♥ Q10875

♦ 1074

♣ J32

South:

♠ A753

♥ A43

♦ A65

♣ K64

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♦	X	2♥
------	----	---	----

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

Pass	3♥	AP	
------	----	----	--

Board: 180

Dealer: W

Vul: NS

North HCP: 15

South HCP: 3

Contract: 2♥ N

North:

♠ J76

♥ K4

♦ AK65

♣ A864

South:

♠ K103

♥ 108632

♦ 1043

♣ 93

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 181	♠ 32	East Opens 1♣.
Dealer: E	♥ Q10982	East Bids 3♣ if possible.
Vul: None	♦ AQJ32	
HCP: 10	♣ J	Partner bids first.

Board: 182	♠ 95	West Opens 1♣.
Dealer: W	♥ AKJ4	
Vul: NS	♦ KJ4	You bid first.
HCP: 15	♣ K764	

Board: 183	♠ J9753	East Opens 1♣.
Dealer: E	♥ 94	
Vul: None	♦ K96	Partner bids first.
HCP: 5	♣ J73	

Board: 184	♠ 103	West Opens 1♣.
Dealer: W	♥ K53	
Vul: EW	♦ AQ83	You bid first.
HCP: 16	♣ AK97	

Board: 185	♠ J109	East Opens 1♣.
Dealer: E	♥ J6543	
Vul: Both	♦ A106	Partner bids first.
HCP: 7	♣ J10	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 181			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: None	♠ 32	♠ AK98	Pass	2♦	3♣	3♥
North HCP: 10	♥ Q10982	♥ AJ75	Pass	3NT ¹	Pass	4♣ ²
South HCP: 16	♦ AQJ32	♦ 84	Pass	4♥	AP	
Contract: 4♥ S	♣ J	♣ A52	1. Cue bid, a ♣ stopper			
			2. Cue bid, a ♠ stopper			

Board: 182			West	North	East	South
Dealer: W	North:	South:				
Vul: NS	♠ 95	♠ K10732	1♣	1NT	Pass	2♥
North HCP: 15	♥ AKJ4	♥ Q32	Pass	2♠	AP	
South HCP: 7	♦ KJ4	♦ Q86				
Contract: 2♠ N	♣ K764	♣ 95				

Board: 183			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: None	♠ J9753	♠ Q82	Pass	2♥	Pass	2♠
North HCP: 5	♥ 94	♥ AK5	AP			
South HCP: 15	♦ K96	♦ Q104				
Contract: 2♠ S	♣ J73	♣ A964				

Board: 184			West	North	East	South
Dealer: W	North:	South:				
Vul: EW	♠ 103	♠ AKJ62	1♣	1NT	Pass	2♥
North HCP: 16	♥ K53	♥ J72	Pass	2♠	Pass	2NT
South HCP: 9	♦ AQ83	♦ 1095	AP			
Contract: 2N N	♣ AK97	♣ 84				

Board: 185			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: Both	♠ J109	♠ Q42	Pass	2♦	Pass	2♥
North HCP: 7	♥ J6543	♥ AQ	AP			
South HCP: 16	♦ A106	♦ KJ97				
Contract: 2♥ S	♣ J10	♣ A852				

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 181	♠ AK98	East Opens 1♣.
Dealer: E	♥ AJ75	East Bids 3♣ if possible.
Vul: None	♦ 84	
HCP: 16	♣ A52	You bid first.

Board: 182	♠ K10732	West Opens 1♣.
Dealer: W	♥ Q32	
Vul: NS	♦ Q86	Partner bids first.
HCP: 7	♣ 95	

Board: 183	♠ Q82	East Opens 1♣.
Dealer: E	♥ AK5	
Vul: None	♦ Q104	You bid first.
HCP: 15	♣ A964	

Board: 184	♠ AKJ62	West Opens 1♣.
Dealer: W	♥ J72	
Vul: EW	♦ 1095	Partner bids first.
HCP: 9	♣ 84	

Board: 185	♠ Q42	East Opens 1♣.
Dealer: E	♥ AQ	
Vul: Both	♦ KJ97	You bid first.
HCP: 16	♣ A852	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 181			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: None	♠ 32	♠ AK98	Pass	2♦	3♣	3♥
North HCP: 10	♥ Q10982	♥ AJ75	Pass	3NT ¹	Pass	4♣ ²
South HCP: 16	♦ AQJ32	♦ 84	Pass	4♥	AP	
Contract: 4♥ S	♣ J	♣ A52	1. Cue bid, a ♣ stopper			
			2. Cue bid, a ♠ stopper			

Board: 182			West	North	East	South
Dealer: W	North:	South:				
Vul: NS	♠ 95	♠ K10732	1♣	1NT	Pass	2♥
North HCP: 15	♥ AKJ4	♥ Q32	Pass	2♠	AP	
South HCP: 7	♦ KJ4	♦ Q86				
Contract: 2♠ N	♣ K764	♣ 95				

Board: 183			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: None	♠ J9753	♠ Q82	Pass	2♥	Pass	2♠
North HCP: 5	♥ 94	♥ AK5	AP			
South HCP: 15	♦ K96	♦ Q104				
Contract: 2♠ S	♣ J73	♣ A964				

Board: 184			West	North	East	South
Dealer: W	North:	South:				
Vul: EW	♠ 103	♠ AKJ62	1♣	1NT	Pass	2♥
North HCP: 16	♥ K53	♥ J72	Pass	2♠	Pass	2NT
South HCP: 9	♦ AQ83	♦ 1095	AP			
Contract: 2N N	♣ AK97	♣ 84				

Board: 185			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: Both	♠ J109	♠ Q42	Pass	2♦	Pass	2♥
North HCP: 7	♥ J6543	♥ AQ	AP			
South HCP: 16	♦ A106	♦ KJ97				
Contract: 2♥ S	♣ J10	♣ A852				

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 186
Dealer: W
Vul: Both
HCP: 17

♠ A96
♥ AQ
♦ K96
♣ A10642

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

You bid first.

Board: 187
Dealer: E
Vul: NS
HCP: 12

♠ A75
♥ AKJ83
♦ 865
♣ 75

East Opens 1♦.

Partner bids first.

Board: 188
Dealer: W
Vul: Both
HCP: 16

♠ KJ4
♥ 43
♦ AJ4
♣ AK864

West Opens 1♠.

You bid first.

Board: 189
Dealer: E
Vul: None
HCP: 4

♠ 109
♥ 987632
♦ 1032
♣ A7

East Opens 1♣.

Partner bids first.

Board: 190
Dealer: W
Vul: NS
HCP: 15

♠ A53
♥ AK2
♦ KJ754
♣ 95

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

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ 1083	1♦	1NT	Pass	2♦
Vul: Both	♥ AQ	♥ K97543	3♠	Pass	4♦	AP
North HCP: 17	♦ K96	♦ 3				
South HCP: 5	♣ A10642	♣ Q93				
Contract: 4♦ W						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ A75	♠ K106			1♦	1NT
Vul: NS	♥ AKJ83	♥ Q92	Pass	2♦	Pass	2♥
North HCP: 12	♦ 865	♦ AK93	Pass	3NT	Pass	4♥
South HCP: 15	♣ 75	♣ QJ2	AP			
Contract: 4♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ 862	1♠	1NT	Pass	2♦
Vul: Both	♥ 43	♥ KQ752	Pass	2♥	AP	
North HCP: 16	♦ AJ4	♦ 65				
South HCP: 7	♣ AK864	♣ Q97				
Contract: 2♥ N						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ Q5			1♣	1NT
Vul: None	♥ 987632	♥ KJ4	Pass	2♦	Pass	2♥
North HCP: 4	♦ 1032	♦ AK6	Pass	3♥	AP	
South HCP: 16	♣ A7	♣ QJ543				
Contract: 3♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ A53	♠ J98	1♠	1NT	Pass	2♦
Vul: NS	♥ AK2	♥ QJ643	3♣	AP		
North HCP: 15	♦ KJ754	♦ 92				
South HCP: 4	♣ 95	♣ 1072				
Contract: 3♣ W						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 186 ♠ 1083
Dealer: W ♥ K97543
Vul: Both ♦ 3
HCP: 5 ♣ Q93

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

Partner bids first.

Board: 187 ♠ K106
Dealer: E ♥ Q92
Vul: NS ♦ AK93
HCP: 15 ♣ QJ2

East Opens 1♦.

You bid first.

Board: 188 ♠ 862
Dealer: W ♥ KQ752
Vul: Both ♦ 65
HCP: 7 ♣ Q97

West Opens 1♠.

Partner bids first.

Board: 189 ♠ Q5
Dealer: E ♥ KJ4
Vul: None ♦ AK6
HCP: 16 ♣ QJ543

East Opens 1♣.

You bid first.

Board: 190 ♠ J98
Dealer: W ♥ QJ643
Vul: NS ♦ 92
HCP: 4 ♣ 1072

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

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ 1083	1♦	1NT	Pass	2♦
Vul: Both	♥ AQ	♥ K97543	3♠	Pass	4♦	AP
North HCP: 17	♦ K96	♦ 3				
South HCP: 5	♣ A10642	♣ Q93				
Contract: 4♦ W						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ A75	♠ K106			1♦	1NT
Vul: NS	♥ AKJ83	♥ Q92	Pass	2♦	Pass	2♥
North HCP: 12	♦ 865	♦ AK93	Pass	3NT	Pass	4♥
South HCP: 15	♣ 75	♣ QJ2	AP			
Contract: 4♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ 862	1♠	1NT	Pass	2♦
Vul: Both	♥ 43	♥ KQ752	Pass	2♥	AP	
North HCP: 16	♦ AJ4	♦ 65				
South HCP: 7	♣ AK864	♣ Q97				
Contract: 2♥ N						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ Q5			1♣	1NT
Vul: None	♥ 987632	♥ KJ4	Pass	2♦	Pass	2♥
North HCP: 4	♦ 1032	♦ AK6	Pass	3♥	AP	
South HCP: 16	♣ A7	♣ QJ543				
Contract: 3♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ A53	♠ J98	1♠	1NT	Pass	2♦
Vul: NS	♥ AK2	♥ QJ643	3♣	AP		
North HCP: 15	♦ KJ754	♦ 92				
South HCP: 4	♣ 95	♣ 1072				
Contract: 3♣ W						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 191 ♠ K10983
Dealer: E ♥ K76
Vul: EW ♦ Q10
HCP: 8 ♣ 1042

East Opens 1♣.

Partner bids first.

Board: 192 ♠ K3
Dealer: W ♥ Q105
Vul: Both ♦ K76
HCP: 17 ♣ AKQ52

West Opens 1♦.

You bid first.

Board: 193 ♠ A73
Dealer: E ♥ J109832
Vul: NS ♦ 3
HCP: 5 ♣ 1076

East Opens 1♦.

East Doubles 2♦ if possible.

East Bids 4♣ if possible.

Partner bids first.

Board: 194 ♠ 94
Dealer: W ♥ AJ6
Vul: EW ♦ AJ8
HCP: 17 ♣ AQJ103

West Opens 1♦.

You bid first.

Board: 195 ♠ AJ7654
Dealer: E ♥ 74
Vul: None ♦ 42
HCP: 5 ♣ 1094

East Opens 1♦.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ K10983	♠ AQJ			1♣	1NT
Vul: EW	♥ K76	♥ J542	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q10	♦ A54	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1042	♣ QJ9	AP			
Contract: 3♠ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 107542	1♦	1NT	Pass	2♥
Vul: Both	♥ Q105	♥ K8	Pass	2♠	AP	
North HCP: 17	♦ K76	♦ J5432				
South HCP: 4	♣ AKQ52	♣ 6				
Contract: 2♠ N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ A73	♠ J108			1♦	1NT
Vul: NS	♥ J109832	♥ KQ7	Pass	2♦	X	2♥
North HCP: 5	♦ 3	♦ K8752	Pass	3♥	4♣	4♥
South HCP: 16	♣ 1076	♣ AK	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AQ862	1♦	1NT	Pass	2♥
Vul: EW	♥ AJ6	♥ Q	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ8	♦ 103	Pass	3NT	AP	
South HCP: 11	♣ AQJ103	♣ K9542				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AJ7654	♠ KQ2			1♦	1NT
Vul: None	♥ 74	♥ J85	Pass	2♥	Pass	2♠
North HCP: 5	♦ 42	♦ A96	Pass	3♠	Pass	4♠
South HCP: 17	♣ 1094	♣ AK62	AP			
Contract: 4♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 191	♠ AQJ	East Opens 1♣.
Dealer: E	♥ J542	
Vul: EW	♦ A54	You bid first.
HCP: 15	♣ QJ9	
Board: 192	♠ 107542	West Opens 1♦.
Dealer: W	♥ K8	
Vul: Both	♦ J5432	Partner bids first.
HCP: 4	♣ 6	
Board: 193	♠ J108	East Opens 1♦.
Dealer: E	♥ KQ7	East Doubles 2♦ if possible.
Vul: NS	♦ K8752	East Bids 4♣ if possible.
HCP: 16	♣ AK	You bid first.
Board: 194	♠ AQ862	West Opens 1♦.
Dealer: W	♥ Q	
Vul: EW	♦ 103	Partner bids first.
HCP: 11	♣ K9542	
Board: 195	♠ KQ2	East Opens 1♦.
Dealer: E	♥ J85	
Vul: None	♦ A96	You bid first.
HCP: 17	♣ AK62	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ K10983	♠ AQJ			1♣	1NT
Vul: EW	♥ K76	♥ J542	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q10	♦ A54	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1042	♣ QJ9	AP			
Contract: 3♠ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 107542				
Vul: Both	♥ Q105	♥ K8	1♦	1NT	Pass	2♥
North HCP: 17	♦ K76	♦ J5432	Pass	2♠	AP	
South HCP: 4	♣ AKQ52	♣ 6				
Contract: 2♠ N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ A73	♠ J108			1♦	1NT
Vul: NS	♥ J109832	♥ KQ7	Pass	2♦	X	2♥
North HCP: 5	♦ 3	♦ K8752	Pass	3♥	4♣	4♥
South HCP: 16	♣ 1076	♣ AK	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AQ862	1♦	1NT	Pass	2♥
Vul: EW	♥ AJ6	♥ Q	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ8	♦ 103	Pass	3NT	AP	
South HCP: 11	♣ AQJ103	♣ K9542				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AJ7654	♠ KQ2			1♦	1NT
Vul: None	♥ 74	♥ J85	Pass	2♥	Pass	2♠
North HCP: 5	♦ 42	♦ A96	Pass	3♠	Pass	4♠
South HCP: 17	♣ 1094	♣ AK62	AP			
Contract: 4♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 196
Dealer: W
Vul: EW
HCP: 15

♠ KJ8
♥ K53
♦ AJ87
♣ K103

West Opens 1♣.

You bid first.

Board: 197
Dealer: E
Vul: Both
HCP: 6

♠ Q4
♥ J9642
♦ QJ982
♣ 8

East Opens 1♣.

East Bids 1♠ if possible.

East Bids 2♠ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 198
Dealer: W
Vul: NS
HCP: 16

♠ A53
♥ Q9
♦ AK86
♣ K1094

West Opens 1♠.

You bid first.

Board: 199
Dealer: E
Vul: Both
HCP: 3

♠ 976
♥ K109863
♦ 865
♣ 8

East Opens 1♣.

Partner bids first.

Board: 200
Dealer: W
Vul: None
HCP: 15

♠ AK9
♥ KQ
♦ K765
♣ 10843

West Opens 1♦.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 196

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ KJ8

♥ K53

♦ AJ87

♣ K103

South:

♠ 94

♥ QJ872

♦ KQ5

♣ Q76

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 197

Dealer: E

Vul: Both

North HCP: 6

South HCP: 18

Contract: 4♦ N

North:

♠ Q4

♥ J9642

♦ QJ982

♣ 8

South:

♠ J1085

♥ AK

♦ AK74

♣ K92

West North East South

Pass 1♥ 1♣ X

Pass 2♥ 1♠ 1NT

3♣ 2♥ 2♠ Pass

4♦ AP

Board: 198

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 2♥ N

North:

♠ A53

♥ Q9

♦ AK86

♣ K1094

South:

♠ J62

♥ KJ1052

♦ 105

♣ 632

West North East South

1♠ 1NT Pass 2♦

Pass 2♥ AP

Board: 199

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 2♥ S

North:

♠ 976

♥ K109863

♦ 865

♣ 8

South:

♠ Q1054

♥ AJ

♦ AJ4

♣ K752

West North East South

Pass 2♦ 1♣ 1NT

Pass 2♥

AP

Board: 200

Dealer: W

Vul: None

North HCP: 15

South HCP: 5

Contract: 3♥ N

North:

♠ AK9

♥ KQ

♦ K765

♣ 10843

South:

♠ J74

♥ J107643

♦ 4

♣ K95

West North East South

1♦ 1NT Pass 2♦

Pass 2♥ Pass 3♥

AP

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 196	♠ 94	West Opens 1♣.
Dealer: W	♥ QJ872	
Vul: EW	♦ KQ5	Partner bids first.
HCP: 10	♣ Q76	

Board: 197	♠ J1085	East Opens 1♣.
Dealer: E	♥ AK	East Bids 1♠ if possible.
Vul: Both	♦ AK74	East Bids 2♠ if possible.
HCP: 18	♣ K92	West Bids 3♣ if possible.
		You bid first.

Board: 198	♠ J62	West Opens 1♠.
Dealer: W	♥ KJ1052	
Vul: NS	♦ 105	Partner bids first.
HCP: 5	♣ 632	

Board: 199	♠ Q1054	East Opens 1♣.
Dealer: E	♥ AJ	
Vul: Both	♦ AJ4	You bid first.
HCP: 15	♣ K752	

Board: 200	♠ J74	West Opens 1♦.
Dealer: W	♥ J107643	
Vul: None	♦ 4	Partner bids first.
HCP: 5	♣ K95	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 196

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ KJ8

♥ K53

♦ AJ87

♣ K103

South:

♠ 94

♥ QJ872

♦ KQ5

♣ Q76

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 197

Dealer: E

Vul: Both

North HCP: 6

South HCP: 18

Contract: 4♦ N

North:

♠ Q4

♥ J9642

♦ QJ982

♣ 8

South:

♠ J1085

♥ AK

♦ AK74

♣ K92

West North East South

Pass 1♥ 1♣ X

Pass 2♥ 1♠ 1NT

3♣ 2♥ 2♠ Pass

4♦ AP

Board: 198

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 2♥ N

North:

♠ A53

♥ Q9

♦ AK86

♣ K1094

South:

♠ J62

♥ KJ1052

♦ 105

♣ 632

West North East South

1♠ 1NT Pass 2♦

Pass 2♥ AP

Board: 199

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 2♥ S

North:

♠ 976

♥ K109863

♦ 865

♣ 8

South:

♠ Q1054

♥ AJ

♦ AJ4

♣ K752

West North East South

Pass 2♦ 1♣ 1NT

AP Pass 2♥

Board: 200

Dealer: W

Vul: None

North HCP: 15

South HCP: 5

Contract: 3♥ N

North:

♠ AK9

♥ KQ

♦ K765

♣ 10843

South:

♠ J74

♥ J107643

♦ 4

♣ K95

West North East South

1♦ 1NT Pass 2♦

Pass 2♥ Pass 3♥

AP

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 201 ♠ 843
Dealer: E ♥ K9864
Vul: NS ♦ J95
HCP: 5 ♣ J8

East Opens 1♣.

Partner bids first.

Board: 202 ♠ AK73
Dealer: W ♥ Q4
Vul: EW ♦ K532
HCP: 16 ♣ A103

West Opens 1♦.

You bid first.

Board: 203 ♠ AQ742
Dealer: E ♥ J76
Vul: None ♦ 106
HCP: 7 ♣ 842

East Opens 1♦.

Partner bids first.

Board: 204 ♠ KJ10
Dealer: W ♥ AK64
Vul: None ♦ J73
HCP: 16 ♣ A105

West Opens 1♣.

You bid first.

Board: 205 ♠ KJ754
Dealer: E ♥ QJ4
Vul: NS ♦ Q85
HCP: 9 ♣ 63

East Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 843	♠ A76			1♣	1NT
Vul: NS	♥ K9864	♥ Q107				
North HCP: 5	♦ J95	♦ KQ7	Pass	2♦	Pass	2♥
South HCP: 16	♣ J8	♣ KQ32	AP			
Contract: 2♥ S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ 102	1♦	1NT	Pass	2♦
Vul: EW	♥ Q4	♥ A8752				
North HCP: 16	♦ K532	♦ AQ10	Pass	2♥	Pass	3NT
South HCP: 10	♣ A103	♣ 982	AP			
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AQ742	♠ J95			1♦	1NT
Vul: None	♥ J76	♥ A3				
North HCP: 7	♦ 106	♦ AJ87	Pass	2♥	Pass	2♠
South HCP: 16	♣ 842	♣ AQ109	AP			
Contract: 2♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ 94	1♣	1NT	Pass	2♦
Vul: None	♥ AK64	♥ Q10982				
North HCP: 16	♦ J73	♦ A104	Pass	2♥	AP	
South HCP: 6	♣ A105	♣ 862				
Contract: 2♥ N						

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ KJ754	♠ Q1062			1♣	1NT
Vul: NS	♥ QJ4	♥ A97				
North HCP: 9	♦ Q85	♦ A10	Pass	2♥	Pass	3♠ ¹
South HCP: 15	♣ 63	♣ KQ108	AP			
Contract: 3♠ S			1. Super acceptance after NT			

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 201 ♠ A76
Dealer: E ♥ Q107
Vul: NS ♦ KQ7
HCP: 16 ♣ KQ32

East Opens 1♣.

You bid first.

Board: 202 ♠ 102
Dealer: W ♥ A8752
Vul: EW ♦ AQ10
HCP: 10 ♣ 982

West Opens 1♦.

Partner bids first.

Board: 203 ♠ J95
Dealer: E ♥ A3
Vul: None ♦ AJ87
HCP: 16 ♣ AQ109

East Opens 1♦.

You bid first.

Board: 204 ♠ 94
Dealer: W ♥ Q10982
Vul: None ♦ A104
HCP: 6 ♣ 862

West Opens 1♣.

Partner bids first.

Board: 205 ♠ Q1062
Dealer: E ♥ A97
Vul: NS ♦ A10
HCP: 15 ♣ KQ108

East Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 843	♠ A76			1♣	1NT
Vul: NS	♥ K9864	♥ Q107				
North HCP: 5	♦ J95	♦ KQ7	Pass	2♦	Pass	2♥
South HCP: 16	♣ J8	♣ KQ32	AP			
Contract: 2♥ S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ 102	1♦	1NT	Pass	2♦
Vul: EW	♥ Q4	♥ A8752				
North HCP: 16	♦ K532	♦ AQ10	Pass	2♥	Pass	3NT
South HCP: 10	♣ A103	♣ 982	AP			
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AQ742	♠ J95			1♦	1NT
Vul: None	♥ J76	♥ A3				
North HCP: 7	♦ 106	♦ AJ87	Pass	2♥	Pass	2♠
South HCP: 16	♣ 842	♣ AQ109	AP			
Contract: 2♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ 94	1♣	1NT	Pass	2♦
Vul: None	♥ AK64	♥ Q10982				
North HCP: 16	♦ J73	♦ A104	Pass	2♥	AP	
South HCP: 6	♣ A105	♣ 862				
Contract: 2♥ N						

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ KJ754	♠ Q1062			1♣	1NT
Vul: NS	♥ QJ4	♥ A97				
North HCP: 9	♦ Q85	♦ A10	Pass	2♥	Pass	3♠ ¹
South HCP: 15	♣ 63	♣ KQ108	AP			
Contract: 3♠ S			1. Super acceptance after NT			

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 206	♠ KJ8	West Opens 1♣.
Dealer: W	♥ K1072	
Vul: Both	♦ Q3	You bid first.
HCP: 17	♣ AKJ8	
Board: 207	♠ J10973	East Opens 1♣.
Dealer: E	♥ Q7	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 8	♣ 1084	
Board: 208	♠ K432	West Opens 1♥.
Dealer: W	♥ AQ2	West Bids 3♣ if possible.
Vul: NS	♦ AK102	East Bids 3♥ if possible.
HCP: 16	♣ 95	You bid first.
Board: 209	♠ 104	East Opens 1♠.
Dealer: E	♥ K10753	
Vul: EW	♦ 854	Partner bids first.
HCP: 6	♣ K63	
Board: 210	♠ A62	West Opens 1♦.
Dealer: W	♥ 42	
Vul: Both	♦ AK53	You bid first.
HCP: 15	♣ A962	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ KJ8	♠ Q3	1♣	1NT	Pass	2♦
Vul: Both	♥ K1072	♥ J8543	Pass	3♥ ¹	Pass	4♥
North HCP: 17	♦ Q3	♦ AJ1065	AP			
South HCP: 8	♣ AKJ8	♣ 4				
Contract: 4♥ N			1. Super acceptance after NT			

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ J10973	♠ A62			1♣	1NT
Vul: EW	♥ Q7	♥ K108	Pass	2♥	Pass	2♠
North HCP: 8	♦ AJ9	♦ KQ83	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1084	♣ K63	AP			
Contract: 3♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ K432	♠ AQJ96	1♥	1NT	Pass	2♥
Vul: NS	♥ AQ2	♥ 103	3♣	Pass	3♥	3NT
North HCP: 16	♦ AK102	♦ J98	Pass	4♠	AP	
South HCP: 10	♣ 95	♣ Q64				
Contract: 4♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ 104	♠ A87			1♠	1NT
Vul: EW	♥ K10753	♥ AQJ	Pass	2♦	Pass	2♥
North HCP: 6	♦ 854	♦ AJ962	AP			
South HCP: 16	♣ K63	♣ 85				
Contract: 2♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ A62	♠ K10874	1♦	1NT	Pass	2♥
Vul: Both	♥ 42	♥ K86	Pass	2♠	AP	
North HCP: 15	♦ AK53	♦ 982				
South HCP: 6	♣ A962	♣ 84				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 206	♠ Q3	West Opens 1♣.
Dealer: W	♥ J8543	
Vul: Both	♦ AJ1065	Partner bids first.
HCP: 8	♣ 4	
Board: 207	♠ A62	East Opens 1♣.
Dealer: E	♥ K108	
Vul: EW	♦ KQ83	You bid first.
HCP: 15	♣ K63	
Board: 208	♠ AQJ96	West Opens 1♥.
Dealer: W	♥ 103	West Bids 3♣ if possible.
Vul: NS	♦ J98	East Bids 3♥ if possible.
HCP: 10	♣ Q64	Partner bids first.
Board: 209	♠ A87	East Opens 1♠.
Dealer: E	♥ AQJ	
Vul: EW	♦ AJ962	You bid first.
HCP: 16	♣ 85	
Board: 210	♠ K10874	West Opens 1♦.
Dealer: W	♥ K86	
Vul: Both	♦ 982	Partner bids first.
HCP: 6	♣ 84	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ KJ8	♠ Q3	1♣	1NT	Pass	2♦
Vul: Both	♥ K1072	♥ J8543	Pass	3♥ ¹	Pass	4♥
North HCP: 17	♦ Q3	♦ AJ1065	AP			
South HCP: 8	♣ AKJ8	♣ 4				
Contract: 4♥ N			1. Super acceptance after NT			

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ J10973	♠ A62			1♣	1NT
Vul: EW	♥ Q7	♥ K108	Pass	2♥	Pass	2♠
North HCP: 8	♦ AJ9	♦ KQ83	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1084	♣ K63	AP			
Contract: 3♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ K432	♠ AQJ96	1♥	1NT	Pass	2♥
Vul: NS	♥ AQ2	♥ 103	3♣	Pass	3♥	3NT
North HCP: 16	♦ AK102	♦ J98	Pass	4♠	AP	
South HCP: 10	♣ 95	♣ Q64				
Contract: 4♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ 104	♠ A87			1♠	1NT
Vul: EW	♥ K10753	♥ AQJ	Pass	2♦	Pass	2♥
North HCP: 6	♦ 854	♦ AJ962	AP			
South HCP: 16	♣ K63	♣ 85				
Contract: 2♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ A62	♠ K10874	1♦	1NT	Pass	2♥
Vul: Both	♥ 42	♥ K86	Pass	2♠	AP	
North HCP: 15	♦ AK53	♦ 982				
South HCP: 6	♣ A962	♣ 84				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 211	♠ 1073	East Opens 1♣.
Dealer: E	♥ A10654	
Vul: NS	♦ 1086	Partner bids first.
HCP: 4	♣ 32	

Board: 212	♠ KJ6	West Opens 1♥.
Dealer: W	♥ AJ105	
Vul: EW	♦ AQ53	You bid first.
HCP: 15	♣ 75	

Board: 213	♠ A5	East Opens 1♦.
Dealer: E	♥ 1087432	
Vul: None	♦ 106	Partner bids first.
HCP: 7	♣ QJ3	

Board: 214	♠ QJ5	West Opens 1♦.
Dealer: W	♥ KQ	
Vul: Both	♦ A1073	You bid first.
HCP: 15	♣ K874	

Board: 215	♠ K10965	East Opens 1♣.
Dealer: E	♥ 1096	
Vul: None	♦ Q42	Partner bids first.
HCP: 5	♣ 95	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AJ65			1♣	1NT
Vul: NS	♥ A10654	♥ 87	Pass	2♦	Pass	2♥
North HCP: 4	♦ 1086	♦ AKJ9	AP			
South HCP: 17	♣ 32	♣ A109				
Contract: 2♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ Q10842	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ105	♥ Q7	Pass	2♠	AP	
North HCP: 15	♦ AQ53	♦ J42				
South HCP: 5	♣ 75	♣ 832				
Contract: 2♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KQ104			1♦	1NT
Vul: None	♥ 1087432	♥ AKJ6	Pass	2♦	Pass	3♥ ¹
North HCP: 7	♦ 106	♦ A98	Pass	4♥	AP	
South HCP: 17	♣ QJ3	♣ 74				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ 42	1♦	1NT	Pass	2♦
Vul: Both	♥ KQ	♥ AJ10954	Pass	2♥	Pass	3♥
North HCP: 15	♦ A1073	♦ 42	AP			
South HCP: 5	♣ K874	♣ 953				
Contract: 3♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ K10965	♠ AQ7			1♣	1NT
Vul: None	♥ 1096	♥ Q7	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q42	♦ KJ95	AP			
South HCP: 16	♣ 95	♣ A1082				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 211	♠ AJ65	East Opens 1♣.
Dealer: E	♥ 87	
Vul: NS	♦ AKJ9	You bid first.
HCP: 17	♣ A109	

Board: 212	♠ Q10842	West Opens 1♥.
Dealer: W	♥ Q7	
Vul: EW	♦ J42	Partner bids first.
HCP: 5	♣ 832	

Board: 213	♠ KQ104	East Opens 1♦.
Dealer: E	♥ AKJ6	
Vul: None	♦ A98	You bid first.
HCP: 17	♣ 74	

Board: 214	♠ 42	West Opens 1♦.
Dealer: W	♥ AJ10954	
Vul: Both	♦ 42	Partner bids first.
HCP: 5	♣ 953	

Board: 215	♠ AQ7	East Opens 1♣.
Dealer: E	♥ Q7	
Vul: None	♦ KJ95	You bid first.
HCP: 16	♣ A1082	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AJ65			1♣	1NT
Vul: NS	♥ A10654	♥ 87	Pass	2♦	Pass	2♥
North HCP: 4	♦ 1086	♦ AKJ9	AP			
South HCP: 17	♣ 32	♣ A109				
Contract: 2♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ Q10842	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ105	♥ Q7	Pass	2♠	AP	
North HCP: 15	♦ AQ53	♦ J42				
South HCP: 5	♣ 75	♣ 832				
Contract: 2♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KQ104			1♦	1NT
Vul: None	♥ 1087432	♥ AKJ6	Pass	2♦	Pass	3♥ ¹
North HCP: 7	♦ 106	♦ A98	Pass	4♥	AP	
South HCP: 17	♣ QJ3	♣ 74				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ 42	1♦	1NT	Pass	2♦
Vul: Both	♥ KQ	♥ AJ10954	Pass	2♥	Pass	3♥
North HCP: 15	♦ A1073	♦ 42	AP			
South HCP: 5	♣ K874	♣ 953				
Contract: 3♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ K10965	♠ AQ7			1♣	1NT
Vul: None	♥ 1096	♥ Q7	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q42	♦ KJ95	AP			
South HCP: 16	♣ 95	♣ A1082				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 216 ♠ AKJ7
Dealer: W ♥ 87
Vul: EW ♦ AQ94
HCP: 17 ♣ QJ2

West Opens 1♦.

You bid first.

Board: 217 ♠ A9653
Dealer: E ♥ 53
Vul: None ♦ K92
HCP: 7 ♣ 954

East Opens 1♣.

Partner bids first.

Board: 218 ♠ K6
Dealer: W ♥ A108
Vul: NS ♦ A974
HCP: 15 ♣ A754

West Opens 1♥.

You bid first.

Board: 219 ♠ KQ1097
Dealer: E ♥ 83
Vul: Both ♦ Q107
HCP: 8 ♣ J85

East Opens 1♣.

Partner bids first.

Board: 220 ♠ K864
Dealer: W ♥ AKQ
Vul: NS ♦ K543
HCP: 15 ♣ 43

West Opens 1♦.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ AKJ7	♠ Q9542	1♦	1NT	Pass	2♥
Vul: EW	♥ 87	♥ J102	Pass	3♠ ¹	AP	
North HCP: 17	♦ AQ94	♦ 108	1. Super acceptance after NT			
South HCP: 3	♣ QJ2	♣ 843				
Contract: 3♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ A9653	♠ J4			1♣	1NT
Vul: None	♥ 53	♥ J76	Pass	2♥	Pass	2♠
North HCP: 7	♦ K92	♦ AQ105	AP			
South HCP: 15	♣ 954	♣ AK106				
Contract: 2♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ QJ1083	1♥	1NT	Pass	2♥
Vul: NS	♥ A108	♥ 973	Pass	2♠	Pass	2NT
North HCP: 15	♦ A974	♦ K85	AP			
South HCP: 9	♣ A754	♣ K8				
Contract: 2N N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ KQ1097	♠ J83			1♣	1NT
Vul: Both	♥ 83	♥ AQ42	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q107	♦ KJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ J85	♣ A62	AP			
Contract: 3♠ S						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ K864	♠ 952	1♦	1NT	Pass	2♦
Vul: NS	♥ AKQ	♥ J97654	Pass	2♥	AP	
North HCP: 15	♦ K543	♦ 9				
South HCP: 4	♣ 43	♣ K72				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 216	♠ Q9542	West Opens 1♦.
Dealer: W	♥ J102	
Vul: EW	♦ 108	Partner bids first.
HCP: 3	♣ 843	

Board: 217	♠ J4	East Opens 1♣.
Dealer: E	♥ J76	
Vul: None	♦ AQ105	You bid first.
HCP: 15	♣ AK106	

Board: 218	♠ QJ1083	West Opens 1♥.
Dealer: W	♥ 973	
Vul: NS	♦ K85	Partner bids first.
HCP: 9	♣ K8	

Board: 219	♠ J83	East Opens 1♣.
Dealer: E	♥ AQ42	
Vul: Both	♦ KJ5	You bid first.
HCP: 15	♣ A62	

Board: 220	♠ 952	West Opens 1♦.
Dealer: W	♥ J97654	
Vul: NS	♦ 9	Partner bids first.
HCP: 4	♣ K72	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ AKJ7	♠ Q9542	1♦	1NT	Pass	2♥
Vul: EW	♥ 87	♥ J102	Pass	3♠ ¹	AP	
North HCP: 17	♦ AQ94	♦ 108	1. Super acceptance after NT			
South HCP: 3	♣ QJ2	♣ 843				
Contract: 3♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ A9653	♠ J4			1♣	1NT
Vul: None	♥ 53	♥ J76	Pass	2♥	Pass	2♠
North HCP: 7	♦ K92	♦ AQ105	AP			
South HCP: 15	♣ 954	♣ AK106				
Contract: 2♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ QJ1083	1♥	1NT	Pass	2♥
Vul: NS	♥ A108	♥ 973	Pass	2♠	Pass	2NT
North HCP: 15	♦ A974	♦ K85	AP			
South HCP: 9	♣ A754	♣ K8				
Contract: 2N N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ KQ1097	♠ J83			1♣	1NT
Vul: Both	♥ 83	♥ AQ42	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q107	♦ KJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ J85	♣ A62	AP			
Contract: 3♠ S						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ K864	♠ 952	1♦	1NT	Pass	2♦
Vul: NS	♥ AKQ	♥ J97654	Pass	2♥	AP	
North HCP: 15	♦ K543	♦ 9				
South HCP: 4	♣ 43	♣ K72				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 221	♠ 65	East Opens 1♦.
Dealer: E	♥ 86532	East Bids 2♠ if possible.
Vul: EW	♦ J	West Bids 3♥ if possible.
HCP: 1	♣ 98763	East Bids 3♠ if possible.

Partner bids first.

Board: 222	♠ AJ8	West Opens 1♣.
Dealer: W	♥ AKJ	West Bids 3♣ if possible.
Vul: None	♦ 75	
HCP: 16	♣ QJ876	You bid first.

Board: 223	♠ Q10532	East Opens 1♣.
Dealer: E	♥ 109	
Vul: EW	♦ K86	Partner bids first.
HCP: 5	♣ 876	

Board: 224	♠ QJ10	West Opens 1♦.
Dealer: W	♥ KJ62	West Doubles 2♦ if possible.
Vul: Both	♦ K1042	
HCP: 17	♣ AK	You bid first.

Board: 225	♠ QJ542	East Opens 1♦.
Dealer: E	♥ A86	
Vul: None	♦ 43	Partner bids first.
HCP: 9	♣ Q102	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ A104			1♦	1NT
Vul: EW	♥ 86532	♥ AQ7	Pass	2♦	Pass	2♥
North HCP: 1	♦ J	♦ A10764	Pass	Pass	2♠	Pass
South HCP: 16	♣ 98763	♣ Q10	3♥ ¹	Pass	3♠	AP
Contract: 3♠ E			1. limit raise or better in ♠			

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K9763				
Vul: None	♥ AKJ	♥ 109542	1♣	1NT	Pass	2♥
North HCP: 16	♦ 75	♦ 98	3♣	AP		
South HCP: 3	♣ QJ876	♣ 4				
Contract: 3♣ W						

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ Q10532	♠ 86			1♣	1NT
Vul: EW	♥ 109	♥ Q62	Pass	2♥	Pass	2♠
North HCP: 5	♦ K86	♦ AQ753	AP			
South HCP: 17	♣ 876	♣ AKQ				
Contract: 2♠ S						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A93	1♦	1NT	Pass	2♦
Vul: Both	♥ KJ62	♥ AQ973	X	3♥ ¹	Pass	4♥
North HCP: 17	♦ K1042	♦ 95	AP			
South HCP: 10	♣ AK	♣ 832	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ QJ542	♠ K8			1♦	1NT
Vul: None	♥ A86	♥ J1072	Pass	2♥	Pass	2♠
North HCP: 9	♦ 43	♦ KQ8	Pass	2NT	AP	
South HCP: 16	♣ Q102	♣ AK96				
Contract: 2N S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 221	♠ A104	East Opens 1♦.
Dealer: E	♥ AQ7	East Bids 2♠ if possible.
Vul: EW	♦ A10764	West Bids 3♥ if possible.
HCP: 16	♣ Q10	East Bids 3♠ if possible.
		You bid first.

Board: 222	♠ K9763	West Opens 1♣.
Dealer: W	♥ 109542	West Bids 3♣ if possible.
Vul: None	♦ 98	
HCP: 3	♣ 4	Partner bids first.

Board: 223	♠ 86	East Opens 1♣.
Dealer: E	♥ Q62	
Vul: EW	♦ AQ753	You bid first.
HCP: 17	♣ AKQ	

Board: 224	♠ A93	West Opens 1♦.
Dealer: W	♥ AQ973	West Doubles 2♦ if possible.
Vul: Both	♦ 95	
HCP: 10	♣ 832	Partner bids first.

Board: 225	♠ K8	East Opens 1♦.
Dealer: E	♥ J1072	
Vul: None	♦ KQ8	You bid first.
HCP: 16	♣ AK96	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ A104			1♦	1NT
Vul: EW	♥ 86532	♥ AQ7	Pass	2♦	Pass	2♥
North HCP: 1	♦ J	♦ A10764	Pass	Pass	2♠	Pass
South HCP: 16	♣ 98763	♣ Q10	3♥ ¹	Pass	3♠	AP
Contract: 3♠ E			1. limit raise or better in ♠			

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ K9763				
Vul: None	♥ AKJ	♥ 109542	1♣	1NT	Pass	2♥
North HCP: 16	♦ 75	♦ 98	3♣	AP		
South HCP: 3	♣ QJ876	♣ 4				
Contract: 3♣ W						

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ Q10532	♠ 86			1♣	1NT
Vul: EW	♥ 109	♥ Q62	Pass	2♥	Pass	2♠
North HCP: 5	♦ K86	♦ AQ753	AP			
South HCP: 17	♣ 876	♣ AKQ				
Contract: 2♠ S						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ QJ10	♠ A93	1♦	1NT	Pass	2♦
Vul: Both	♥ KJ62	♥ AQ973	X	3♥ ¹	Pass	4♥
North HCP: 17	♦ K1042	♦ 95	AP			
South HCP: 10	♣ AK	♣ 832	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ QJ542	♠ K8			1♦	1NT
Vul: None	♥ A86	♥ J1072	Pass	2♥	Pass	2♠
North HCP: 9	♦ 43	♦ KQ8	Pass	2NT	AP	
South HCP: 16	♣ Q102	♣ AK96				
Contract: 2N S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 226	♠ A53	West Opens 1♦.
Dealer: W	♥ A1076	
Vul: NS	♦ KQ4	You bid first.
HCP: 17	♣ A103	

Board: 227	♠ Q64	East Opens 1♠.
Dealer: E	♥ A9865	
Vul: Both	♦ 74	Partner bids first.
HCP: 6	♣ 1087	

Board: 228	♠ J876	West Opens 1♦.
Dealer: W	♥ A65	
Vul: None	♦ A1073	You bid first.
HCP: 15	♣ AQ	

Board: 229	♠ QJ732	East Opens 1♥.
Dealer: E	♥ Q108	
Vul: NS	♦ 84	Partner bids first.
HCP: 5	♣ 854	

Board: 230	♠ 102	West Opens 1♣.
Dealer: W	♥ AQ10	
Vul: None	♦ A94	You bid first.
HCP: 15	♣ AJ652	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ A53	♠ KQ1096	1♦	1NT	Pass	2♥
Vul: NS	♥ A1076	♥ 94	Pass	2♠	Pass	4♣
North HCP: 17	♦ KQ4	♦ —	Pass	4♠	AP	
South HCP: 7	♣ A103	♣ Q97654				
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ Q64	♠ AKJ2			1♠	1NT
Vul: Both	♥ A9865	♥ KJ102	Pass	2♦	Pass	3♥ ¹
North HCP: 6	♦ 74	♦ QJ8	AP			
South HCP: 15	♣ 1087	♣ 94	1. Super acceptance after NT			
Contract: 3♥ S						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ J876	♠ K104	1♦	1NT	Pass	2♦
Vul: None	♥ A65	♥ J109832	Pass	2♥	Pass	3♥
North HCP: 15	♦ A1073	♦ K	Pass	4♥	AP	
South HCP: 7	♣ AQ	♣ 1072				
Contract: 4♥ N						

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ QJ732	♠ A4			1♥	1NT
Vul: NS	♥ Q108	♥ K64	Pass	2♥	Pass	2♠
North HCP: 5	♦ 84	♦ AQ105	AP			
South HCP: 15	♣ 854	♣ Q762				
Contract: 2♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ QJ953	1♣	1NT	Pass	2♥
Vul: None	♥ AQ10	♥ J	Pass	2♠	AP	
North HCP: 15	♦ A94	♦ K10652				
South HCP: 7	♣ AJ652	♣ 94				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 226	♠ KQ1096	West Opens 1♦.
Dealer: W	♥ 94	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ Q97654	

Board: 227	♠ AKJ2	East Opens 1♠.
Dealer: E	♥ KJ102	
Vul: Both	♦ QJ8	You bid first.
HCP: 15	♣ 94	

Board: 228	♠ K104	West Opens 1♦.
Dealer: W	♥ J109832	
Vul: None	♦ K	Partner bids first.
HCP: 7	♣ 1072	

Board: 229	♠ A4	East Opens 1♥.
Dealer: E	♥ K64	
Vul: NS	♦ AQ105	You bid first.
HCP: 15	♣ Q762	

Board: 230	♠ QJ953	West Opens 1♣.
Dealer: W	♥ J	
Vul: None	♦ K10652	Partner bids first.
HCP: 7	♣ 94	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ A53	♠ KQ1096	1♦	1NT	Pass	2♥
Vul: NS	♥ A1076	♥ 94	Pass	2♠	Pass	4♣
North HCP: 17	♦ KQ4	♦ —	Pass	4♠	AP	
South HCP: 7	♣ A103	♣ Q97654				
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ Q64	♠ AKJ2			1♠	1NT
Vul: Both	♥ A9865	♥ KJ102	Pass	2♦	Pass	3♥ ¹
North HCP: 6	♦ 74	♦ QJ8	AP			
South HCP: 15	♣ 1087	♣ 94	1. Super acceptance after NT			
Contract: 3♥ S						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ J876	♠ K104	1♦	1NT	Pass	2♦
Vul: None	♥ A65	♥ J109832	Pass	2♥	Pass	3♥
North HCP: 15	♦ A1073	♦ K	Pass	4♥	AP	
South HCP: 7	♣ AQ	♣ 1072				
Contract: 4♥ N						

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ QJ732	♠ A4			1♥	1NT
Vul: NS	♥ Q108	♥ K64	Pass	2♥	Pass	2♠
North HCP: 5	♦ 84	♦ AQ105	AP			
South HCP: 15	♣ 854	♣ Q762				
Contract: 2♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ QJ953	1♣	1NT	Pass	2♥
Vul: None	♥ AQ10	♥ J	Pass	2♠	AP	
North HCP: 15	♦ A94	♦ K10652				
South HCP: 7	♣ AJ652	♣ 94				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 231	♠ 987	East Opens 1♦.
Dealer: E	♥ Q96532	
Vul: NS	♦ J10	Partner bids first.
HCP: 3	♣ 76	
Board: 232	♠ QJ	West Opens 1♣.
Dealer: W	♥ AJ104	
Vul: EW	♦ K87	You bid first.
HCP: 17	♣ KQJ7	
Board: 233	♠ 653	East Opens 1♦.
Dealer: E	♥ Q10875	East Doubles 2♦ if possible.
Vul: Both	♦ Q9	West Bids 3♦ if possible.
HCP: 5	♣ J102	Partner bids first.
Board: 234	♠ A8	West Opens 1♣.
Dealer: W	♥ A72	
Vul: EW	♦ KQ1097	You bid first.
HCP: 17	♣ A94	
Board: 235	♠ 53	East Opens 1♦.
Dealer: E	♥ KJ8765	East Doubles 2♦ if possible.
Vul: Both	♦ 95	
HCP: 8	♣ A96	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ 987	♠ AK6			1♦	1NT
Vul: NS	♥ Q96532	♥ K74	Pass	2♦	Pass	2♥
North HCP: 3	♦ J10	♦ AQ52	AP			
South HCP: 16	♣ 76	♣ 983				
Contract: 2♥ S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ A109762	1♣	1NT	Pass	2♥
Vul: EW	♥ AJ104	♥ K9	Pass	2♠	Pass	3♠
North HCP: 17	♦ K87	♦ 109	AP			
South HCP: 7	♣ KQJ7	♣ 1064				
Contract: 3♠ N						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ 653	♠ 1084			1♦	1NT
Vul: Both	♥ Q10875	♥ AK93	Pass	2♦	X	2♥
North HCP: 5	♦ Q9	♦ A104	3♦	3♥	AP	
South HCP: 16	♣ J102	♣ KQ4				
Contract: 3♥ S						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ J6	1♣	1NT	Pass	2♦
Vul: EW	♥ A72	♥ J10853	Pass	2♥	AP	
North HCP: 17	♦ KQ1097	♦ J				
South HCP: 4	♣ A94	♣ J8763				
Contract: 2♥ N						

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 53	♠ AQ94			1♦	1NT
Vul: Both	♥ KJ8765	♥ A10	Pass	2♦	X	XX ¹
North HCP: 8	♦ 95	♦ AQ82	Pass	4♥	Pass	4NT ²
South HCP: 17	♣ A96	♣ J83	Pass	5♥ ³	Pass	6♥
Contract: 6♥ N			AP			

1. artificial
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 231
Dealer: E
Vul: NS
HCP: 16

♠ AK6
♥ K74
♦ AQ52
♣ 983

East Opens 1♦.

You bid first.

Board: 232
Dealer: W
Vul: EW
HCP: 7

♠ A109762
♥ K9
♦ 109
♣ 1064

West Opens 1♣.

Partner bids first.

Board: 233
Dealer: E
Vul: Both
HCP: 16

♠ 1084
♥ AK93
♦ A104
♣ KQ4

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

You bid first.

Board: 234
Dealer: W
Vul: EW
HCP: 4

♠ J6
♥ J10853
♦ J
♣ J8763

West Opens 1♣.

Partner bids first.

Board: 235
Dealer: E
Vul: Both
HCP: 17

♠ AQ94
♥ A10
♦ AQ82
♣ J83

East Opens 1♦.
East Doubles 2♦ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 231

Dealer: E

Vul: NS

North HCP: 3

South HCP: 16

Contract: 2♥ S

North:

♠ 987

♥ Q96532

♦ J10

♣ 76

South:

♠ AK6

♥ K74

♦ AQ52

♣ 983

West North East South

1♦ 1NT

Pass 2♦ Pass 2♥

AP

Board: 232

Dealer: W

Vul: EW

North HCP: 17

South HCP: 7

Contract: 3♠ N

North:

♠ QJ

♥ AJ104

♦ K87

♣ KQJ7

South:

♠ A109762

♥ K9

♦ 109

♣ 1064

West North East South

1♣ 1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 233

Dealer: E

Vul: Both

North HCP: 5

South HCP: 16

Contract: 3♥ S

North:

♠ 653

♥ Q10875

♦ Q9

♣ J102

South:

♠ 1084

♥ AK93

♦ A104

♣ KQ4

West North East South

1♦ 1NT

Pass 2♦ X 2♥

3♦ 3♥ AP

Board: 234

Dealer: W

Vul: EW

North HCP: 17

South HCP: 4

Contract: 2♥ N

North:

♠ A8

♥ A72

♦ KQ1097

♣ A94

South:

♠ J6

♥ J10853

♦ J

♣ J8763

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ AP

Board: 235

Dealer: E

Vul: Both

North HCP: 8

South HCP: 17

Contract: 6♥ N

North:

♠ 53

♥ KJ8765

♦ 95

♣ A96

South:

♠ AQ94

♥ A10

♦ AQ82

♣ J83

West North East South

1♦ 1NT

Pass 2♦ X XX¹

Pass 4♥ Pass 4NT²

Pass 5♥³ Pass 6♥

AP

1. artificial

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 236	♠ 983	West Opens 1♦.
Dealer: W	♥ K103	
Vul: None	♦ AKJ64	You bid first.
HCP: 15	♣ A4	
Board: 237	♠ 1085432	East Opens 1♣.
Dealer: E	♥ 1032	East Doubles 2♥ if possible.
Vul: EW	♦ A8	
HCP: 4	♣ 62	Partner bids first.
Board: 238	♠ 83	West Opens 1♦.
Dealer: W	♥ K983	
Vul: None	♦ AKQ6	You bid first.
HCP: 15	♣ K73	
Board: 239	♠ J	East Opens 1♣.
Dealer: E	♥ KQ10863	
Vul: NS	♦ 976	Partner bids first.
HCP: 6	♣ 743	
Board: 240	♠ AJ8	West Opens 1♦.
Dealer: W	♥ KJ86	
Vul: Both	♦ A853	You bid first.
HCP: 16	♣ K7	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ AJ1062	1♦	1NT	Pass	2♥
Vul: None	♥ K103	♥ Q95	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKJ64	♦ —	Pass	4♠	AP	
South HCP: 8	♣ A4	♣ J9875				
Contract: 4♠ N						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 1085432	♠ A76			1♣	1NT
Vul: EW	♥ 1032	♥ KJ9	Pass	2♥	X	2♠
North HCP: 4	♦ A8	♦ QJ42	AP			
South HCP: 15	♣ 62	♣ KJ7				
Contract: 2♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ KJ1072	1♦	1NT	Pass	2♥
Vul: None	♥ K983	♥ Q7654	Pass	2♠	Pass	4♥
North HCP: 15	♦ AKQ6	♦ 73	AP			
South HCP: 6	♣ K73	♣ 8				
Contract: 4♥ S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A96			1♣	1NT
Vul: NS	♥ KQ10863	♥ J2	Pass	2♦	Pass	2♥
North HCP: 6	♦ 976	♦ AKQ2	Pass	3♥	AP	
South HCP: 18	♣ 743	♣ KJ98				
Contract: 3♥ S						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ 96432	1♦	1NT	Pass	2♥
Vul: Both	♥ KJ86	♥ 95	Pass	2♠	AP	
North HCP: 16	♦ A853	♦ 10				
South HCP: 1	♣ K7	♣ J8652				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 236 ♠ AJ1062
Dealer: W ♥ Q95
Vul: None ♦ —
HCP: 8 ♣ J9875

West Opens 1♦.

Partner bids first.

Board: 237 ♠ A76
Dealer: E ♥ KJ9
Vul: EW ♦ QJ42
HCP: 15 ♣ KJ7

East Opens 1♣.

East Doubles 2♥ if possible.

You bid first.

Board: 238 ♠ KJ1072
Dealer: W ♥ Q7654
Vul: None ♦ 73
HCP: 6 ♣ 8

West Opens 1♦.

Partner bids first.

Board: 239 ♠ A96
Dealer: E ♥ J2
Vul: NS ♦ AKQ2
HCP: 18 ♣ KJ98

East Opens 1♣.

You bid first.

Board: 240 ♠ 96432
Dealer: W ♥ 95
Vul: Both ♦ 10
HCP: 1 ♣ J8652

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ AJ1062	1♦	1NT	Pass	2♥
Vul: None	♥ K103	♥ Q95	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKJ64	♦ —	Pass	4♠	AP	
South HCP: 8	♣ A4	♣ J9875				
Contract: 4♠ N						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 1085432	♠ A76			1♣	1NT
Vul: EW	♥ 1032	♥ KJ9	Pass	2♥	X	2♠
North HCP: 4	♦ A8	♦ QJ42	AP			
South HCP: 15	♣ 62	♣ KJ7				
Contract: 2♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ KJ1072	1♦	1NT	Pass	2♥
Vul: None	♥ K983	♥ Q7654	Pass	2♠	Pass	4♥
North HCP: 15	♦ AKQ6	♦ 73	AP			
South HCP: 6	♣ K73	♣ 8				
Contract: 4♥ S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A96			1♣	1NT
Vul: NS	♥ KQ10863	♥ J2	Pass	2♦	Pass	2♥
North HCP: 6	♦ 976	♦ AKQ2	Pass	3♥	AP	
South HCP: 18	♣ 743	♣ KJ98				
Contract: 3♥ S						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AJ8	♠ 96432	1♦	1NT	Pass	2♥
Vul: Both	♥ KJ86	♥ 95	Pass	2♠	AP	
North HCP: 16	♦ A853	♦ 10				
South HCP: 1	♣ K7	♣ J8652				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 241	♠ 5	East Opens 1♦.
Dealer: E	♥ K9865	
Vul: None	♦ 108	Partner bids first.
HCP: 4	♣ J10952	
Board: 242	♠ K3	West Opens 1♥.
Dealer: W	♥ AK64	
Vul: NS	♦ K962	You bid first.
HCP: 15	♣ Q43	
Board: 243	♠ 954	East Opens 1♦.
Dealer: E	♥ J10963	East Doubles 2♦ if possible.
Vul: None	♦ 864	
HCP: 5	♣ A10	Partner bids first.
Board: 244	♠ AK	West Opens 1♦.
Dealer: W	♥ Q53	
Vul: EW	♦ K104	You bid first.
HCP: 16	♣ A10874	
Board: 245	♠ Q109863	East Opens 1♦.
Dealer: E	♥ 94	
Vul: Both	♦ Q97	Partner bids first.
HCP: 4	♣ 43	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 241

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 2♥ S

North:

♠ 5

♥ K9865

♦ 108

♣ J10952

South:

♠ AJ102

♥ 42

♦ KQ94

♣ KQ8

West North East South

1♥ 1NT

Pass 2♦ Pass 2♥

AP

Board: 242

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♠ N

North:

♠ K3

♥ AK64

♦ K962

♣ Q43

South:

♠ QJ8762

♥ J75

♦ J7

♣ J5

West North East South

1♥ 1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 243

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 2♥ N

North:

♠ 954

♥ J10963

♦ 864

♣ A10

South:

♠ AK62

♥ Q2

♦ KQ10

♣ J652

West North East South

1♦ 1NT

Pass 2♦ X XX¹

Pass 2♥ AP

1. artificial

Board: 244

Dealer: W

Vul: EW

North HCP: 16

South HCP: 11

Contract: 3N N

North:

♠ AK

♥ Q53

♦ K104

♣ A10874

South:

♠ J10763

♥ K74

♦ QJ9

♣ KJ

West North East South

1♦ 1NT Pass 2♥

Pass 2♠ Pass 3NT

AP

Board: 245

Dealer: E

Vul: Both

North HCP: 4

South HCP: 16

Contract: 3♠ S

North:

♠ Q109863

♥ 94

♦ Q97

♣ 43

South:

♠ AJ

♥ QJ86

♦ A1043

♣ A107

West North East South

1♦ 1NT

Pass 2♥ Pass 2♠

Pass 3♠ AP

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 241	♠ AJ102	East Opens 1♦.
Dealer: E	♥ 42	
Vul: None	♦ KQ94	You bid first.
HCP: 15	♣ KQ8	
Board: 242	♠ QJ8762	West Opens 1♥.
Dealer: W	♥ J75	
Vul: NS	♦ J7	Partner bids first.
HCP: 6	♣ J5	
Board: 243	♠ AK62	East Opens 1♦.
Dealer: E	♥ Q2	East Doubles 2♦ if possible.
Vul: None	♦ KQ10	
HCP: 15	♣ J652	You bid first.
Board: 244	♠ J10763	West Opens 1♦.
Dealer: W	♥ K74	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 11	♣ KJ	
Board: 245	♠ AJ	East Opens 1♦.
Dealer: E	♥ QJ86	
Vul: Both	♦ A1043	You bid first.
HCP: 16	♣ A107	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 241

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 2♥ S

North:

♠ 5

♥ K9865

♦ 108

♣ J10952

South:

♠ AJ102

♥ 42

♦ KQ94

♣ KQ8

West North East South

1♥ 1NT

Pass 2♦ Pass 2♥

AP

Board: 242

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♠ N

North:

♠ K3

♥ AK64

♦ K962

♣ Q43

South:

♠ QJ8762

♥ J75

♦ J7

♣ J5

West North East South

1♥ 1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 243

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 2♥ N

North:

♠ 954

♥ J10963

♦ 864

♣ A10

South:

♠ AK62

♥ Q2

♦ KQ10

♣ J652

West North East South

1♦ 1NT

Pass 2♦ X XX¹

Pass 2♥ AP

1. artificial

Board: 244

Dealer: W

Vul: EW

North HCP: 16

South HCP: 11

Contract: 3N N

North:

♠ AK

♥ Q53

♦ K104

♣ A10874

South:

♠ J10763

♥ K74

♦ QJ9

♣ KJ

West North East South

1♦ 1NT Pass 2♥

Pass 2♠ Pass 3NT

AP

Board: 245

Dealer: E

Vul: Both

North HCP: 4

South HCP: 16

Contract: 3♠ S

North:

♠ Q109863

♥ 94

♦ Q97

♣ 43

South:

♠ AJ

♥ QJ86

♦ A1043

♣ A107

West North East South

1♦ 1NT

Pass 2♥ Pass 2♠

Pass 3♠ AP

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 246	♠ J87	West Opens 1♥.
Dealer: W	♥ AKQ8	West Bids 3♥ if possible.
Vul: NS	♦ KJ4	
HCP: 16	♣ Q95	You bid first.
Board: 247	♠ J6432	East Opens 1♦.
Dealer: E	♥ K10754	Partner bids first.
Vul: EW	♦ 95	
HCP: 4	♣ 4	
Board: 248	♠ K43	West Opens 1♣.
Dealer: W	♥ QJ4	You bid first.
Vul: Both	♦ AK	
HCP: 17	♣ KJ1084	
Board: 249	♠ 764	East Opens 1♦.
Dealer: E	♥ Q98732	East Doubles 2♦ if possible.
Vul: NS	♦ 9	Partner bids first.
HCP: 5	♣ K72	
Board: 250	♠ Q54	West Opens 1♦.
Dealer: W	♥ KJ97	You bid first.
Vul: Both	♦ AK93	
HCP: 15	♣ Q7	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ K10642	1♥	1NT	Pass	2♥
Vul: NS	♥ AKQ8	♥ 9	3♥	AP		
North HCP: 16	♦ KJ4	♦ Q5				
South HCP: 5	♣ Q95	♣ 87632				
Contract: 3♥ W						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ J6432	♠ K98			1♦	1NT
Vul: EW	♥ K10754	♥ A6	Pass	2♥	Pass	2♠
North HCP: 4	♦ 95	♦ A1073	AP			
South HCP: 15	♣ 4	♣ A986				
Contract: 2♠ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ K43	♠ J9852	1♣	1NT	Pass	2♥
Vul: Both	♥ QJ4	♥ A10763	Pass	2♠	AP	
North HCP: 17	♦ AK	♦ 93				
South HCP: 5	♣ KJ1084	♣ 9				
Contract: 2♠ N						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 764	♠ K103			1♦	1NT
Vul: NS	♥ Q98732	♥ A64	Pass	2♦	X	2♥
North HCP: 5	♦ 9	♦ KQ1073	AP			
South HCP: 16	♣ K72	♣ A9				
Contract: 2♥ S						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ A10973	1♦	1NT	Pass	2♥
Vul: Both	♥ KJ97	♥ 85	Pass	2♠	AP	
North HCP: 15	♦ AK93	♦ 1087				
South HCP: 4	♣ Q7	♣ 643				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 246	♠ K10642	West Opens 1♥.
Dealer: W	♥ 9	West Bids 3♥ if possible.
Vul: NS	♦ Q5	
HCP: 5	♣ 87632	Partner bids first.

Board: 247	♠ K98	East Opens 1♦.
Dealer: E	♥ A6	
Vul: EW	♦ A1073	You bid first.
HCP: 15	♣ A986	

Board: 248	♠ J9852	West Opens 1♣.
Dealer: W	♥ A10763	
Vul: Both	♦ 93	Partner bids first.
HCP: 5	♣ 9	

Board: 249	♠ K103	East Opens 1♦.
Dealer: E	♥ A64	East Doubles 2♦ if possible.
Vul: NS	♦ KQ1073	
HCP: 16	♣ A9	You bid first.

Board: 250	♠ A10973	West Opens 1♦.
Dealer: W	♥ 85	
Vul: Both	♦ 1087	Partner bids first.
HCP: 4	♣ 643	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 246

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 3♥ W

North:

♠ J87

♥ AKQ8

♦ KJ4

♣ Q95

South:

♠ K10642

♥ 9

♦ Q5

♣ 87632

West	North	East	South
------	-------	------	-------

1♥	1NT	Pass	2♥
----	-----	------	----

3♥	AP		
----	----	--	--

Board: 247

Dealer: E

Vul: EW

North HCP: 4

South HCP: 15

Contract: 2♠ S

North:

♠ J6432

♥ K10754

♦ 95

♣ 4

South:

♠ K98

♥ A6

♦ A1073

♣ A986

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

AP			
----	--	--	--

Board: 248

Dealer: W

Vul: Both

North HCP: 17

South HCP: 5

Contract: 2♠ N

North:

♠ K43

♥ QJ4

♦ AK

♣ KJ1084

South:

♠ J9852

♥ A10763

♦ 93

♣ 9

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 249

Dealer: E

Vul: NS

North HCP: 5

South HCP: 16

Contract: 2♥ S

North:

♠ 764

♥ Q98732

♦ 9

♣ K72

South:

♠ K103

♥ A64

♦ KQ1073

♣ A9

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♦	X	2♥
------	----	---	----

AP			
----	--	--	--

Board: 250

Dealer: W

Vul: Both

North HCP: 15

South HCP: 4

Contract: 2♠ N

North:

♠ Q54

♥ KJ97

♦ AK93

♣ Q7

South:

♠ A10973

♥ 85

♦ 1087

♣ 643

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 251	♠ KJ1074	East Opens 1♦.
Dealer: E	♥ A10874	East Bids 3♣ if possible.
Vul: NS	♦ 7	
HCP: 8	♣ 86	Partner bids first.

Board: 252	♠ A1075	West Opens 1♦.
Dealer: W	♥ KQ	
Vul: Both	♦ QJ2	You bid first.
HCP: 15	♣ K1053	

Board: 253	♠ 1042	East Opens 1♠.
Dealer: E	♥ AJ1052	
Vul: NS	♦ Q9	Partner bids first.
HCP: 7	♣ 1093	

Board: 254	♠ J75	West Opens 1♦.
Dealer: W	♥ AQ8	
Vul: EW	♦ A32	You bid first.
HCP: 17	♣ AQ76	

Board: 255	♠ 107642	East Opens 1♣.
Dealer: E	♥ A86	
Vul: EW	♦ 105	Partner bids first.
HCP: 4	♣ 973	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ KJ1074	♠ AQ2			1♦	1NT
Vul: NS	♥ A10874	♥ KQ9	Pass	2♥	3♣	Pass
North HCP: 8	♦ 7	♦ AQ32	Pass	4♥	Pass	4♠
South HCP: 17	♣ 86	♣ 1073	AP			
Contract: 4♠ S						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ KQ8632	1♦	1NT	Pass	2♥
Vul: Both	♥ KQ	♥ 965	Pass	3♠ ¹	AP	
North HCP: 15	♦ QJ2	♦ 954	1. Super acceptance after NT			
South HCP: 6	♣ K1053	♣ J				
Contract: 3♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ 1042	♠ AQ65			1♠	1NT
Vul: NS	♥ AJ1052	♥ K63	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q9	♦ AJ10	AP			
South HCP: 17	♣ 1093	♣ K52				
Contract: 2♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ J75	♠ Q8642	1♦	1NT	Pass	2♥
Vul: EW	♥ AQ8	♥ 964	Pass	2♠	AP	
North HCP: 17	♦ A32	♦ 106				
South HCP: 3	♣ AQ76	♣ J108				
Contract: 2♠ N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ 107642	♠ KQ8			1♣	1NT
Vul: EW	♥ A86	♥ J7	Pass	2♥	Pass	2♠
North HCP: 4	♦ 105	♦ AQ942	AP			
South HCP: 15	♣ 973	♣ K54				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 251	♠ AQ2	East Opens 1♦.
Dealer: E	♥ KQ9	East Bids 3♣ if possible.
Vul: NS	♦ AQ32	
HCP: 17	♣ 1073	You bid first.

Board: 252	♠ KQ8632	West Opens 1♦.
Dealer: W	♥ 965	
Vul: Both	♦ 954	Partner bids first.
HCP: 6	♣ J	

Board: 253	♠ AQ65	East Opens 1♠.
Dealer: E	♥ K63	
Vul: NS	♦ AJ10	You bid first.
HCP: 17	♣ K52	

Board: 254	♠ Q8642	West Opens 1♦.
Dealer: W	♥ 964	
Vul: EW	♦ 106	Partner bids first.
HCP: 3	♣ J108	

Board: 255	♠ KQ8	East Opens 1♣.
Dealer: E	♥ J7	
Vul: EW	♦ AQ942	You bid first.
HCP: 15	♣ K54	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ KJ1074	♠ AQ2			1♦	1NT
Vul: NS	♥ A10874	♥ KQ9	Pass	2♥	3♣	Pass
North HCP: 8	♦ 7	♦ AQ32	Pass	4♥	Pass	4♠
South HCP: 17	♣ 86	♣ 1073	AP			
Contract: 4♠ S						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ KQ8632	1♦	1NT	Pass	2♥
Vul: Both	♥ KQ	♥ 965	Pass	3♠ ¹	AP	
North HCP: 15	♦ QJ2	♦ 954	1. Super acceptance after NT			
South HCP: 6	♣ K1053	♣ J				
Contract: 3♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ 1042	♠ AQ65			1♠	1NT
Vul: NS	♥ AJ1052	♥ K63	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q9	♦ AJ10	AP			
South HCP: 17	♣ 1093	♣ K52				
Contract: 2♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ J75	♠ Q8642	1♦	1NT	Pass	2♥
Vul: EW	♥ AQ8	♥ 964	Pass	2♠	AP	
North HCP: 17	♦ A32	♦ 106				
South HCP: 3	♣ AQ76	♣ J108				
Contract: 2♠ N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ 107642	♠ KQ8			1♣	1NT
Vul: EW	♥ A86	♥ J7	Pass	2♥	Pass	2♠
North HCP: 4	♦ 105	♦ AQ942	AP			
South HCP: 15	♣ 973	♣ K54				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 256	♠ J95	West Opens 1♦.
Dealer: W	♥ Q64	
Vul: None	♦ AK75	You bid first.
HCP: 17	♣ AK5	

Board: 257	♠ Q7	East Opens 1♣.
Dealer: E	♥ AQ832	
Vul: NS	♦ 862	Partner bids first.
HCP: 8	♣ 876	

Board: 258	♠ AK103	West Opens 1♦.
Dealer: W	♥ J105	
Vul: Both	♦ A1086	You bid first.
HCP: 16	♣ A5	

Board: 259	♠ QJ1095	East Opens 1♣.
Dealer: E	♥ Q2	
Vul: NS	♦ 1074	Partner bids first.
HCP: 5	♣ 1072	

Board: 260	♠ QJ42	West Opens 1♠.
Dealer: W	♥ A10	
Vul: EW	♦ AJ105	You bid first.
HCP: 17	♣ KQ10	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ 873	1♦	1NT	Pass	2♦
Vul: None	♥ Q64	♥ KJ1073	Pass	2♥	AP	
North HCP: 17	♦ AK75	♦ 84				
South HCP: 7	♣ AK5	♣ QJ7				
Contract: 2♥ N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ KJ98			1♣	1NT
Vul: NS	♥ AQ832	♥ K6	Pass	2♦	Pass	2♥
North HCP: 8	♦ 862	♦ KJ74	Pass	2NT	AP	
South HCP: 15	♣ 876	♣ KJ9				
Contract: 2N S						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ AK103	♠ Q86	1♦	1NT	Pass	2♦
Vul: Both	♥ J105	♥ Q9873	Pass	2♥	AP	
North HCP: 16	♦ A1086	♦ 752				
South HCP: 6	♣ A5	♣ Q6				
Contract: 2♥ N						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ QJ1095	♠ 832			1♣	1NT
Vul: NS	♥ Q2	♥ AK3	Pass	2♥	Pass	2♠
North HCP: 5	♦ 1074	♦ KQ63	AP			
South HCP: 15	♣ 1072	♣ K96				
Contract: 2♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ QJ42	♠ 9	1♠	1NT	Pass	2♦
Vul: EW	♥ A10	♥ 976543	Pass	2♥	AP	
North HCP: 17	♦ AJ105	♦ K82				
South HCP: 4	♣ KQ10	♣ J74				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 256	♠ 873	West Opens 1♦.
Dealer: W	♥ KJ1073	
Vul: None	♦ 84	Partner bids first.
HCP: 7	♣ QJ7	

Board: 257	♠ KJ98	East Opens 1♣.
Dealer: E	♥ K6	
Vul: NS	♦ KJ74	You bid first.
HCP: 15	♣ KJ9	

Board: 258	♠ Q86	West Opens 1♦.
Dealer: W	♥ Q9873	
Vul: Both	♦ 752	Partner bids first.
HCP: 6	♣ Q6	

Board: 259	♠ 832	East Opens 1♣.
Dealer: E	♥ AK3	
Vul: NS	♦ KQ63	You bid first.
HCP: 15	♣ K96	

Board: 260	♠ 9	West Opens 1♠.
Dealer: W	♥ 976543	
Vul: EW	♦ K82	Partner bids first.
HCP: 4	♣ J74	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ 873	1♦	1NT	Pass	2♦
Vul: None	♥ Q64	♥ KJ1073	Pass	2♥	AP	
North HCP: 17	♦ AK75	♦ 84				
South HCP: 7	♣ AK5	♣ QJ7				
Contract: 2♥ N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ KJ98			1♣	1NT
Vul: NS	♥ AQ832	♥ K6	Pass	2♦	Pass	2♥
North HCP: 8	♦ 862	♦ KJ74	Pass	2NT	AP	
South HCP: 15	♣ 876	♣ KJ9				
Contract: 2N S						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ AK103	♠ Q86	1♦	1NT	Pass	2♦
Vul: Both	♥ J105	♥ Q9873	Pass	2♥	AP	
North HCP: 16	♦ A1086	♦ 752				
South HCP: 6	♣ A5	♣ Q6				
Contract: 2♥ N						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ QJ1095	♠ 832			1♣	1NT
Vul: NS	♥ Q2	♥ AK3	Pass	2♥	Pass	2♠
North HCP: 5	♦ 1074	♦ KQ63	AP			
South HCP: 15	♣ 1072	♣ K96				
Contract: 2♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ QJ42	♠ 9	1♠	1NT	Pass	2♦
Vul: EW	♥ A10	♥ 976543	Pass	2♥	AP	
North HCP: 17	♦ AJ105	♦ K82				
South HCP: 4	♣ KQ10	♣ J74				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 261	♠ J6543	East Opens 1♦.
Dealer: E	♥ J92	
Vul: None	♦ 863	Partner bids first.
HCP: 3	♣ J3	

Board: 262	♠ AJ86	West Opens 1♥.
Dealer: W	♥ KJ7	
Vul: EW	♦ 932	You bid first.
HCP: 15	♣ AQ2	

Board: 263	♠ 64	East Opens 1♦.
Dealer: E	♥ KQ542	
Vul: None	♦ J103	Partner bids first.
HCP: 7	♣ J52	

Board: 264	♠ AK7	West Opens 1♣.
Dealer: W	♥ 74	
Vul: NS	♦ AJ743	You bid first.
HCP: 15	♣ K74	

Board: 265	♠ 1043	East Opens 1♣.
Dealer: E	♥ 87532	East Bids 3♣ if possible.
Vul: Both	♦ KQ1085	
HCP: 5	♣ —	Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ J6543	♠ K72			1♦	1NT
Vul: None	♥ J92	♥ AQ6	Pass	2♥	Pass	2♠
North HCP: 3	♦ 863	♦ KQ107	AP			
South HCP: 17	♣ J3	♣ K102				
Contract: 2♠ S						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ AJ86	♠ K109742	1♥	1NT	Pass	2♥
Vul: EW	♥ KJ7	♥ A3	Pass	2♠	Pass	3♠
North HCP: 15	♦ 932	♦ 1054	Pass	4♠	AP	
South HCP: 8	♣ AQ2	♣ J7				
Contract: 4♠ N						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ KQJ			1♦	1NT
Vul: None	♥ KQ542	♥ 63	Pass	2♦	Pass	2♥
North HCP: 7	♦ J103	♦ AQ972	AP			
South HCP: 16	♣ J52	♣ A104				
Contract: 2♥ S						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ Q4	1♣	1NT	Pass	2♦
Vul: NS	♥ 74	♥ 108632	Pass	2♥	AP	
North HCP: 15	♦ AJ743	♦ 1062				
South HCP: 2	♣ K74	♣ 965				
Contract: 2♥ N						

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 1043	♠ K95			1♣	1NT
Vul: Both	♥ 87532	♥ AJ	Pass	2♦	3♣	AP
North HCP: 5	♦ KQ1085	♦ A92				
South HCP: 16	♣ —	♣ A9753				
Contract: 3♣ E						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 261	♠ K72	East Opens 1♦.
Dealer: E	♥ AQ6	
Vul: None	♦ KQ107	You bid first.
HCP: 17	♣ K102	
Board: 262	♠ K109742	West Opens 1♥.
Dealer: W	♥ A3	
Vul: EW	♦ 1054	Partner bids first.
HCP: 8	♣ J7	
Board: 263	♠ KQJ	East Opens 1♦.
Dealer: E	♥ 63	
Vul: None	♦ AQ972	You bid first.
HCP: 16	♣ A104	
Board: 264	♠ Q4	West Opens 1♣.
Dealer: W	♥ 108632	
Vul: NS	♦ 1062	Partner bids first.
HCP: 2	♣ 965	
Board: 265	♠ K95	East Opens 1♣.
Dealer: E	♥ AJ	East Bids 3♣ if possible.
Vul: Both	♦ A92	
HCP: 16	♣ A9753	You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ J6543	♠ K72			1♦	1NT
Vul: None	♥ J92	♥ AQ6	Pass	2♥	Pass	2♠
North HCP: 3	♦ 863	♦ KQ107	AP			
South HCP: 17	♣ J3	♣ K102				
Contract: 2♠ S						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ AJ86	♠ K109742	1♥	1NT	Pass	2♥
Vul: EW	♥ KJ7	♥ A3	Pass	2♠	Pass	3♠
North HCP: 15	♦ 932	♦ 1054	Pass	4♠	AP	
South HCP: 8	♣ AQ2	♣ J7				
Contract: 4♠ N						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ KQJ			1♦	1NT
Vul: None	♥ KQ542	♥ 63	Pass	2♦	Pass	2♥
North HCP: 7	♦ J103	♦ AQ972	AP			
South HCP: 16	♣ J52	♣ A104				
Contract: 2♥ S						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ Q4	1♣	1NT	Pass	2♦
Vul: NS	♥ 74	♥ 108632	Pass	2♥	AP	
North HCP: 15	♦ AJ743	♦ 1062				
South HCP: 2	♣ K74	♣ 965				
Contract: 2♥ N						

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 1043	♠ K95			1♣	1NT
Vul: Both	♥ 87532	♥ AJ	Pass	2♦	3♣	AP
North HCP: 5	♦ KQ1085	♦ A92				
South HCP: 16	♣ —	♣ A9753				
Contract: 3♣ E						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 266
Dealer: W
Vul: None
HCP: 16

♠ A3
♥ KQ5
♦ K102
♣ A10763

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

You bid first.

Board: 267
Dealer: E
Vul: None
HCP: 6

♠ Q10872
♥ J106
♦ K54
♣ 73

East Opens 1♥.

Partner bids first.

Board: 268
Dealer: W
Vul: EW
HCP: 17

♠ A4
♥ AQ4
♦ A1083
♣ K654

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

You bid first.

Board: 269
Dealer: E
Vul: Both
HCP: 9

♠ KJ1043
♥ Q96
♦ K73
♣ 63

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

Partner bids first.

Board: 270
Dealer: W
Vul: NS
HCP: 15

♠ Q42
♥ A1086
♦ AQ10
♣ QJ4

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

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 108	1♦	1NT	Pass	2♦
Vul: None	♥ KQ5	♥ J10974	Pass	2♥	Pass	Pass
North HCP: 16	♦ K102	♦ Q95	X	Pass	4♠	AP
South HCP: 4	♣ A10763	♣ J84				
Contract: 4♠ E						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ Q10872	♠ 96			1♥	1NT
Vul: None	♥ J106	♥ K75	Pass	2♥	Pass	2♠
North HCP: 6	♦ K54	♦ A76	AP			
South HCP: 17	♣ 73	♣ AKQJ4				
Contract: 2♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ QJ975	1♦	1NT	Pass	2♥
Vul: EW	♥ AQ4	♥ 862	3♦	AP		
North HCP: 17	♦ A1083	♦ —				
South HCP: 4	♣ K654	♣ J10987				
Contract: 3♦ W						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ KJ1043	♠ A86			1♥	1NT
Vul: Both	♥ Q96	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 9	♦ K73	♦ A10852	Pass	2NT	3♣	3♠
South HCP: 15	♣ 63	♣ 72	AP			
Contract: 3♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ 753	1♣	1NT	Pass	2♦
Vul: NS	♥ A1086	♥ KQJ74	3♣	AP		
North HCP: 15	♦ AQ10	♦ 97				
South HCP: 6	♣ QJ4	♣ 965				
Contract: 3♣ W						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 266 ♠ 108
Dealer: W ♥ J10974
Vul: None ♦ Q95
HCP: 4 ♣ J84

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

Partner bids first.

Board: 267 ♠ 96
Dealer: E ♥ K75
Vul: None ♦ A76
HCP: 17 ♣ AKQJ4

East Opens 1♥.

You bid first.

Board: 268 ♠ QJ975
Dealer: W ♥ 862
Vul: EW ♦ —
HCP: 4 ♣ J10987

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

Partner bids first.

Board: 269 ♠ A86
Dealer: E ♥ AK7
Vul: Both ♦ A10852
HCP: 15 ♣ 72

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

You bid first.

Board: 270 ♠ 753
Dealer: W ♥ KQJ74
Vul: NS ♦ 97
HCP: 6 ♣ 965

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

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 108	1♦	1NT	Pass	2♦
Vul: None	♥ KQ5	♥ J10974	Pass	2♥	Pass	Pass
North HCP: 16	♦ K102	♦ Q95	X	Pass	4♠	AP
South HCP: 4	♣ A10763	♣ J84				
Contract: 4♠ E						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ Q10872	♠ 96			1♥	1NT
Vul: None	♥ J106	♥ K75	Pass	2♥	Pass	2♠
North HCP: 6	♦ K54	♦ A76	AP			
South HCP: 17	♣ 73	♣ AKQJ4				
Contract: 2♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ QJ975	1♦	1NT	Pass	2♥
Vul: EW	♥ AQ4	♥ 862	3♦	AP		
North HCP: 17	♦ A1083	♦ —				
South HCP: 4	♣ K654	♣ J10987				
Contract: 3♦ W						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ KJ1043	♠ A86			1♥	1NT
Vul: Both	♥ Q96	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 9	♦ K73	♦ A10852	Pass	2NT	3♣	3♠
South HCP: 15	♣ 63	♣ 72	AP			
Contract: 3♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ 753	1♣	1NT	Pass	2♦
Vul: NS	♥ A1086	♥ KQJ74	3♣	AP		
North HCP: 15	♦ AQ10	♦ 97				
South HCP: 6	♣ QJ4	♣ 965				
Contract: 3♣ W						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 271	♠ 654	East Opens 1♣.
Dealer: E	♥ QJ1084	
Vul: Both	♦ J4	Partner bids first.
HCP: 4	♣ 654	

Board: 272	♠ KJ4	West Opens 1♣.
Dealer: W	♥ Q53	
Vul: None	♦ A3	You bid first.
HCP: 17	♣ AQJ85	

Board: 273	♠ J10962	East Opens 1♥.
Dealer: E	♥ 863	
Vul: Both	♦ 1097	Partner bids first.
HCP: 1	♣ 76	

Board: 274	♠ 72	West Opens 1♣.
Dealer: W	♥ AQ76	
Vul: NS	♦ A762	You bid first.
HCP: 15	♣ AJ8	

Board: 275	♠ 762	East Opens 1♦.
Dealer: E	♥ J10973	
Vul: NS	♦ K107	Partner bids first.
HCP: 4	♣ 32	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 654	♠ AK			1♣	1NT
Vul: Both	♥ QJ1084	♥ 9653	Pass	2♦	Pass	3♥ ¹
North HCP: 4	♦ J4	♦ AQ85	AP			
South HCP: 16	♣ 654	♣ QJ9				
Contract: 3♥ S						

1. Super acceptance after NT

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ 106532	1♣	1NT	Pass	2♥
Vul: None	♥ Q53	♥ J107	Pass	2♠	AP	
North HCP: 17	♦ A3	♦ K8742				
South HCP: 4	♣ AQJ85	♣ —				
Contract: 2♠ N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ J10962	♠ KQ5			1♥	1NT
Vul: Both	♥ 863	♥ AQ92	Pass	2♥	Pass	2♠
North HCP: 1	♦ 1097	♦ Q2	AP			
South HCP: 17	♣ 76	♣ A1084				
Contract: 2♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ KJ3	1♣	1NT	Pass	2♦
Vul: NS	♥ AQ76	♥ J10842	Pass	2♥	AP	
North HCP: 15	♦ A762	♦ J84				
South HCP: 6	♣ AJ8	♣ 106				
Contract: 2♥ N						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KQJ8			1♦	1NT
Vul: NS	♥ J10973	♥ K5	Pass	2♦	Pass	2♥
North HCP: 4	♦ K107	♦ QJ9	AP			
South HCP: 16	♣ 32	♣ KJ109				
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 271	♠ AK	East Opens 1♣.
Dealer: E	♥ 9653	
Vul: Both	♦ AQ85	You bid first.
HCP: 16	♣ QJ9	
Board: 272	♠ 106532	West Opens 1♣.
Dealer: W	♥ J107	
Vul: None	♦ K8742	Partner bids first.
HCP: 4	♣ —	
Board: 273	♠ KQ5	East Opens 1♥.
Dealer: E	♥ AQ92	
Vul: Both	♦ Q2	You bid first.
HCP: 17	♣ A1084	
Board: 274	♠ KJ3	West Opens 1♣.
Dealer: W	♥ J10842	
Vul: NS	♦ J84	Partner bids first.
HCP: 6	♣ 106	
Board: 275	♠ KQJ8	East Opens 1♦.
Dealer: E	♥ K5	
Vul: NS	♦ QJ9	You bid first.
HCP: 16	♣ KJ109	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ 654	♠ AK			1♣	1NT
Vul: Both	♥ QJ1084	♥ 9653	Pass	2♦	Pass	3♥ ¹
North HCP: 4	♦ J4	♦ AQ85	AP			
South HCP: 16	♣ 654	♣ QJ9				
Contract: 3♥ S						

1. Super acceptance after NT

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ 106532	1♣	1NT	Pass	2♥
Vul: None	♥ Q53	♥ J107	Pass	2♠	AP	
North HCP: 17	♦ A3	♦ K8742				
South HCP: 4	♣ AQJ85	♣ —				
Contract: 2♠ N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ J10962	♠ KQ5			1♥	1NT
Vul: Both	♥ 863	♥ AQ92	Pass	2♥	Pass	2♠
North HCP: 1	♦ 1097	♦ Q2	AP			
South HCP: 17	♣ 76	♣ A1084				
Contract: 2♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ KJ3	1♣	1NT	Pass	2♦
Vul: NS	♥ AQ76	♥ J10842	Pass	2♥	AP	
North HCP: 15	♦ A762	♦ J84				
South HCP: 6	♣ AJ8	♣ 106				
Contract: 2♥ N						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KQJ8			1♦	1NT
Vul: NS	♥ J10973	♥ K5	Pass	2♦	Pass	2♥
North HCP: 4	♦ K107	♦ QJ9	AP			
South HCP: 16	♣ 32	♣ KJ109				
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 276
Dealer: W
Vul: None
HCP: 16

♠ QJ
♥ AJ74
♦ A109
♣ A743

West Opens 1♦.

You bid first.

Board: 277
Dealer: E
Vul: NS
HCP: 6

♠ J10853
♥ 1064
♦ AJ2
♣ 92

East Opens 1♣.

Partner bids first.

Board: 278
Dealer: W
Vul: EW
HCP: 16

♠ QJ97
♥ AK
♦ K86
♣ K964

West Opens 1♦.

West Doubles 2♦ if possible.

You bid first.

Board: 279
Dealer: E
Vul: Both
HCP: 4

♠ J75
♥ QJ10642
♦ 104
♣ 106

East Opens 1♣.

East Doubles Pass if possible.

West Bids 2♠ if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 280
Dealer: W
Vul: NS
HCP: 17

♠ K843
♥ KJ104
♦ AJ
♣ KQ2

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ 86432	1♦	1NT	Pass	2♥
Vul: None	♥ AJ74	♥ 986	Pass	2♠	AP	
North HCP: 16	♦ A109	♦ 732				
South HCP: 3	♣ A743	♣ K8				
Contract: 2♠ N						

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ J10853	♠ K76			1♣	1NT
Vul: NS	♥ 1064	♥ KQ7	Pass	2♥	Pass	2♠
North HCP: 6	♦ AJ2	♦ 763	AP			
South HCP: 15	♣ 92	♣ AQJ8				
Contract: 2♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ QJ97	♠ K108	1♦	1NT	Pass	2♦
Vul: EW	♥ AK	♥ J8743	X	XX ¹	Pass	2NT
North HCP: 16	♦ K86	♦ Q5	Pass	3♥	AP	
South HCP: 8	♣ K964	♣ Q105	1. artificial			
Contract: 3♥ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ J75	♠ A6			1♣	1NT
Vul: Both	♥ QJ10642	♥ K83	Pass	2♦	Pass	2♥
North HCP: 4	♦ 104	♦ AQ95	Pass	Pass	X	Pass
South HCP: 16	♣ 106	♣ K832	2♠	3♥	Pass	Pass
Contract: 3♥ X S			X	AP		

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ K843	♠ —	1♠	1NT	Pass	2♦
Vul: NS	♥ KJ104	♥ A98753	2♠	3♥	3♠	4♥
North HCP: 17	♦ AJ	♦ 107643	4♠	AP		
South HCP: 4	♣ KQ2	♣ 74				
Contract: 4♠ W						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 276 ♠ 86432
Dealer: W ♥ 986
Vul: None ♦ 732
HCP: 3 ♣ K8

West Opens 1♦.

Partner bids first.

Board: 277 ♠ K76
Dealer: E ♥ KQ7
Vul: NS ♦ 763
HCP: 15 ♣ AQJ8

East Opens 1♣.

You bid first.

Board: 278 ♠ K108
Dealer: W ♥ J8743
Vul: EW ♦ Q5
HCP: 8 ♣ Q105

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 279 ♠ A6
Dealer: E ♥ K83
Vul: Both ♦ AQ95
HCP: 16 ♣ K832

East Opens 1♣.

East Doubles Pass if possible.

West Bids 2♠ if possible.

West Doubles Pass if possible.

You bid first.

Board: 280 ♠ —
Dealer: W ♥ A98753
Vul: NS ♦ 107643
HCP: 4 ♣ 74

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 276

Dealer: W

Vul: None

North HCP: 16

South HCP: 3

Contract: 2♠ N

North:

♠ QJ

♥ AJ74

♦ A109

♣ A743

South:

♠ 86432

♥ 986

♦ 732

♣ K8

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 277

Dealer: E

Vul: NS

North HCP: 6

South HCP: 15

Contract: 2♠ S

North:

♠ J10853

♥ 1064

♦ AJ2

♣ 92

South:

♠ K76

♥ KQ7

♦ 763

♣ AQJ8

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP

Board: 278

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 3♥ N

North:

♠ QJ97

♥ AK

♦ K86

♣ K964

South:

♠ K108

♥ J8743

♦ Q5

♣ Q105

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

X	XX ¹	Pass	2NT
---	-----------------	------	-----

Pass	3♥	AP	
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1. artificial

Board: 279

Dealer: E

Vul: Both

North HCP: 4

South HCP: 16

Contract: 3♥ X S

North:

♠ J75

♥ QJ10642

♦ 104

♣ 106

South:

♠ A6

♥ K83

♦ AQ95

♣ K832

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

Pass	Pass	X	Pass
------	------	---	------

2♠	3♥	Pass	Pass
----	----	------	------

X	AP		
---	----	--	--

Board: 280

Dealer: W

Vul: NS

North HCP: 17

South HCP: 4

Contract: 4♠ W

North:

♠ K843

♥ KJ104

♦ AJ

♣ KQ2

South:

♠ —

♥ A98753

♦ 107643

♣ 74

West	North	East	South
------	-------	------	-------

1♠	1NT	Pass	2♦
----	-----	------	----

2♠	3♥	3♠	4♥
----	----	----	----

4♠	AP		
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North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 281 ♠ K10983 East Opens 1♦.
Dealer: E ♥ QJ10
Vul: EW ♦ 107 Partner bids first.
HCP: 6 ♣ 752

Board: 282 ♠ AJ2 West Opens 1♦.
Dealer: W ♥ J8
Vul: Both ♦ AQ7 You bid first.
HCP: 17 ♣ KQ532

Board: 283 ♠ 1098732 East Opens 1♣.
Dealer: E ♥ J53
Vul: EW ♦ AQ Partner bids first.
HCP: 7 ♣ 103

Board: 284 ♠ AJ73 West Opens 1♦.
Dealer: W ♥ J87
Vul: Both ♦ KQ7 You bid first.
HCP: 16 ♣ KQ3

Board: 285 ♠ Q8753 East Opens 1♣.
Dealer: E ♥ J2 East Doubles 2♥ if possible.
Vul: NS ♦ 8 East Doubles Pass if possible.
HCP: 5 ♣ Q7642 West Bids 3♥ if possible.
Partner bids first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ K10983	♠ Q4			1♦	1NT
Vul: EW	♥ QJ10	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 6	♦ 107	♦ AQ4	AP			
South HCP: 16	♣ 752	♣ J10863				
Contract: 2♠ S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ AJ2	♠ 109				
Vul: Both	♥ J8	♥ A10972	1♦	1NT	Pass	2♦
North HCP: 17	♦ AQ7	♦ J108	Pass	2♥	AP	
South HCP: 5	♣ KQ532	♣ 964				
Contract: 2♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ 1098732	♠ AQ			1♣	1NT
Vul: EW	♥ J53	♥ A986	Pass	2♥	Pass	2♠
North HCP: 7	♦ AQ	♦ J1087	Pass	3♠	AP	
South HCP: 17	♣ 103	♣ AQ2				
Contract: 3♠ S						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ K96542				
Vul: Both	♥ J87	♥ 1095	1♦	1NT	Pass	2♥
North HCP: 16	♦ KQ7	♦ A3	Pass	2♠	Pass	3♠
South HCP: 7	♣ KQ3	♣ 105	AP			
Contract: 3♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ Q8753	♠ J62			1♣	1NT
Vul: NS	♥ J2	♥ Q10	Pass	2♥	X	2♠
North HCP: 5	♦ 8	♦ AK52	Pass	Pass	X	Pass
South HCP: 15	♣ Q7642	♣ AJ105	3♥	AP		
Contract: 3♥ W						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 281
Dealer: E
Vul: EW
HCP: 16

♠ Q4
♥ AK8
♦ AQ4
♣ J10863

East Opens 1♦.

You bid first.

Board: 282
Dealer: W
Vul: Both
HCP: 5

♠ 109
♥ A10972
♦ J108
♣ 964

West Opens 1♦.

Partner bids first.

Board: 283
Dealer: E
Vul: EW
HCP: 17

♠ AQ
♥ A986
♦ J1087
♣ AQ2

East Opens 1♣.

You bid first.

Board: 284
Dealer: W
Vul: Both
HCP: 7

♠ K96542
♥ 1095
♦ A3
♣ 105

West Opens 1♦.

Partner bids first.

Board: 285
Dealer: E
Vul: NS
HCP: 15

♠ J62
♥ Q10
♦ AK52
♣ AJ105

East Opens 1♣.

East Doubles 2♥ if possible.

East Doubles Pass if possible.

West Bids 3♥ if possible.

You bid first.

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ K10983	♠ Q4			1♦	1NT
Vul: EW	♥ QJ10	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 6	♦ 107	♦ AQ4	AP			
South HCP: 16	♣ 752	♣ J10863				
Contract: 2♠ S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ AJ2	♠ 109	1♦	1NT	Pass	2♦
Vul: Both	♥ J8	♥ A10972	Pass	2♥	AP	
North HCP: 17	♦ AQ7	♦ J108				
South HCP: 5	♣ KQ532	♣ 964				
Contract: 2♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ 1098732	♠ AQ			1♣	1NT
Vul: EW	♥ J53	♥ A986	Pass	2♥	Pass	2♠
North HCP: 7	♦ AQ	♦ J1087	Pass	3♠	AP	
South HCP: 17	♣ 103	♣ AQ2				
Contract: 3♠ S						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ K96542	1♦	1NT	Pass	2♥
Vul: Both	♥ J87	♥ 1095	Pass	2♠	Pass	3♠
North HCP: 16	♦ KQ7	♦ A3	AP			
South HCP: 7	♣ KQ3	♣ 105				
Contract: 3♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ Q8753	♠ J62			1♣	1NT
Vul: NS	♥ J2	♥ Q10	Pass	2♥	X	2♠
North HCP: 5	♦ 8	♦ AK52	Pass	Pass	X	Pass
South HCP: 15	♣ Q7642	♣ AJ105	3♥	AP		
Contract: 3♥ W						

North hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 286	♠ A97	West Opens 1♦.
Dealer: W	♥ AJ7	West Bids 3♦ if possible.
Vul: NS	♦ KQ93	
HCP: 16	♣ Q43	You bid first.

Board: 287	♠ Q97432	East Opens 1♦.
Dealer: E	♥ J95	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ AK2	

Board: 288	♠ A3	West Opens 1♣.
Dealer: W	♥ J982	
Vul: None	♦ AQJ	You bid first.
HCP: 17	♣ KQ108	

Board: 289	♠ 105	East Opens 1♦.
Dealer: E	♥ J10432	
Vul: EW	♦ 732	Partner bids first.
HCP: 1	♣ 853	

Board: 290	♠ KJ2	West Opens 1♣.
Dealer: W	♥ QJ9	
Vul: Both	♦ AK65	You bid first.
HCP: 17	♣ K82	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ A97	♠ Q4	1♦	1NT	Pass	2♦
Vul: NS	♥ AJ7	♥ KQ1085	3♦	Pass	Pass	3NT
North HCP: 16	♦ KQ93	♦ 8	Pass	4♦ ¹	Pass	4♥
South HCP: 11	♣ Q43	♣ KJ1072	AP			
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ Q97432	♠ AJ5			1♦	1NT
Vul: EW	♥ J95	♥ A62	Pass	2♥	Pass	2♠
North HCP: 10	♦ 9	♦ KJ103	Pass	4♠	AP	
South HCP: 15	♣ AK2	♣ Q96				
Contract: 4♠ S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 987542	1♣	1NT	Pass	2♥
Vul: None	♥ J982	♥ 104	Pass	2♠	Pass	3♠
North HCP: 17	♦ AQJ	♦ 42	AP			
South HCP: 4	♣ KQ108	♣ A93				
Contract: 3♠ N						

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ QJ82			1♦	1NT
Vul: EW	♥ J10432	♥ Q85	Pass	2♦	Pass	2♥
North HCP: 1	♦ 732	♦ AK5	AP			
South HCP: 16	♣ 853	♣ A74				
Contract: 2♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ KJ2	♠ Q43	1♣	1NT	Pass	2♦
Vul: Both	♥ QJ9	♥ A10832	Pass	2♥	AP	
North HCP: 17	♦ AK65	♦ 942				
South HCP: 6	♣ K82	♣ 105				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT then partner transfers to 2!H or 2!S.

Board: 286	♠ Q4	West Opens 1♦.
Dealer: W	♥ KQ1085	West Bids 3♦ if possible.
Vul: NS	♦ 8	
HCP: 11	♣ KJ1072	Partner bids first.

Board: 287	♠ AJ5	East Opens 1♦.
Dealer: E	♥ A62	
Vul: EW	♦ KJ103	You bid first.
HCP: 15	♣ Q96	

Board: 288	♠ 987542	West Opens 1♣.
Dealer: W	♥ 104	
Vul: None	♦ 42	Partner bids first.
HCP: 4	♣ A93	

Board: 289	♠ QJ82	East Opens 1♦.
Dealer: E	♥ Q85	
Vul: EW	♦ AK5	You bid first.
HCP: 16	♣ A74	

Board: 290	♠ Q43	West Opens 1♣.
Dealer: W	♥ A10832	
Vul: Both	♦ 942	Partner bids first.
HCP: 6	♣ 105	

We Overcall 1NT then partner transfers to 2!H or 2!S. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ A97	♠ Q4	1♦	1NT	Pass	2♦
Vul: NS	♥ AJ7	♥ KQ1085	3♦	Pass	Pass	3NT
North HCP: 16	♦ KQ93	♦ 8	Pass	4♦ ¹	Pass	4♥
South HCP: 11	♣ Q43	♣ KJ1072	AP			
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ Q97432	♠ AJ5			1♦	1NT
Vul: EW	♥ J95	♥ A62	Pass	2♥	Pass	2♠
North HCP: 10	♦ 9	♦ KJ103	Pass	4♠	AP	
South HCP: 15	♣ AK2	♣ Q96				
Contract: 4♠ S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 987542	1♣	1NT	Pass	2♥
Vul: None	♥ J982	♥ 104	Pass	2♠	Pass	3♠
North HCP: 17	♦ AQJ	♦ 42	AP			
South HCP: 4	♣ KQ108	♣ A93				
Contract: 3♠ N						

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ QJ82			1♦	1NT
Vul: EW	♥ J10432	♥ Q85	Pass	2♦	Pass	2♥
North HCP: 1	♦ 732	♦ AK5	AP			
South HCP: 16	♣ 853	♣ A74				
Contract: 2♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ KJ2	♠ Q43	1♣	1NT	Pass	2♦
Vul: Both	♥ QJ9	♥ A10832	Pass	2♥	AP	
North HCP: 17	♦ AK65	♦ 942				
South HCP: 6	♣ K82	♣ 105				
Contract: 2♥ N						