

North hands

Opps_Overcall_1NT

Board: 1 ♠ A97 RHO opens the bidding 1♠.

Dealer: West ♥ K3 You bid next.

Vul: E-W ♦ AK87

HCP: 15 ♣ J962

Board: 2 ♠ T64 Partner bids first.

Dealer: South ♥ 865 West (RHO) bids 1NT if possible.

Vul: E-W ♦ QJ7

HCP: 3 ♣ 9743

Board: 3 ♠ AQ RHO opens the bidding 1♣.

Dealer: West ♥ 865 You bid next.

Vul: Both ♦ AQJ82 East (LHO) Doubles 1NT if possible.

HCP: 17+1 ♣ A52

Board: 4 ♠ 32 LHO opens the bidding 1♥.

Dealer: East ♥ T73 Partner bids next.

Vul: E-W ♦ AT96

HCP: 6 ♣ Q972

Board: 5 ♠ KJ4 RHO opens the bidding 1♠.

Dealer: West ♥ AK2 You bid next.

Vul: N-S ♦ Q54

HCP: 17 ♣ A854

Both hands (Answers Page)

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

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

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

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

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

South hands**Opps_Overcall_1NT**

Board: 1 ♠ T62 LHO opens the bidding 1♠.

Dealer: West ♥ T876 Partner bids next.

Vul: E-W ♦ 543

HCP: 4 ♣ A74

Board: 2 ♠ KQJ7 You bid first.

Dealer: South ♥ AJT97 West (LHO) bids 1NT if possible.

Vul: E-W ♦ K6

HCP: 17+1 ♣ KT

Board: 3 ♠ T87 LHO opens the bidding 1♣.

Dealer: West ♥ T32 Partner bids next.

Vul: Both ♦ 9765 East (RHO) Doubles 1NT if possible.

HCP: 0 ♣ 763

Board: 4 ♠ K96 RHO opens the bidding 1♥.

Dealer: East ♥ AJ62 You bid next.

Vul: E-W ♦ QJ4

HCP: 15 ♣ A53

Board: 5 ♠ Q972 LHO opens the bidding 1♠.

Dealer: West ♥ 85 Partner bids next.

Vul: N-S ♦ 62

HCP: 5+1 ♣ KT763

Both hands (Answers Page)

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

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

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

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

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

North hands

Opps_Overcall_1NT

Board: 6 ♠ T875 LHO opens the bidding 1♦.

Dealer: East ♥ 843 Partner bids next.

Vul: Both ♦ T9

HCP: 3 ♣ KT52

Board: 7 ♠ K9 RHO opens the bidding 1♣.

Dealer: West ♥ A976 You bid next.

Vul: None ♦ J32

HCP: 15 ♣ AQJ4

Board: 8 ♠ J752 Partner bids first.

Dealer: South ♥ 943 West (RHO) bids 1NT if possible.

Vul: E-W ♦ AJ6 East (LHO) Doubles 2♥ if possible.

HCP: 6 ♣ T52 West (RHO) bids 2♠ if possible.

Board: 9 ♠ T74 You bid first.

Dealer: North ♥ AT654 East (LHO) bids 1NT if possible.

Vul: Both ♦ KQJ

HCP: 14+1 ♣ A8

Board: 10 ♠ AQJ4 You bid first.

Dealer: North ♥ T9 East (LHO) bids 1NT if possible.

Vul: None ♦ AT87

HCP: 14 ♣ K83

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T875	♠ AJ			1♦	1NT
Vul: Both	♥ 843	♥ T952		All Pass		
North HCP: 3	♦ T9	♦ AK83				
South HCP: 17	♣ KT52	♣ AJ8				
Contract: 1NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ A873	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ A976	♥ J85	Pass	2♥	All Pass	
North HCP: 15	♦ J32	♦ T874				
South HCP: 8	♣ AQJ4	♣ K3		1. Stayman		
Contract: 2♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J752	♠ A9			1♥	
Vul: E-W	♥ 943	♥ AQJ75	1NT	2♥	X	Pass
North HCP: 6	♦ AJ6	♦ Q3	2♠	Pass	Pass	3♥
South HCP: 13+1	♣ T52	♣ 9863	All Pass			
Contract: 3♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ T74	♠ A5		1♥	1NT	2♥
Vul: Both	♥ AT654	♥ Q98		All Pass		
North HCP: 14+1	♦ KQJ	♦ 8732				
South HCP: 9	♣ A8	♣ QJT9				
Contract: 2♥ South						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ 9873		1♦	1NT	2♣
Vul: None	♥ T9	♥ AJ	Pass	3♣	All Pass	
North HCP: 14	♦ AT87	♦ 2				
South HCP: 8+2	♣ K83	♣ QJT742				
Contract: 3♣ North						

South hands**Opps_Overcall_1NT**

Board: 6	♠ AJ	RHO opens the bidding 1♦.
Dealer: East	♥ T952	You bid next.
Vul: Both	♦ AK83	
HCP: 17	♣ AJ8	

Board: 7	♠ A873	LHO opens the bidding 1♣.
Dealer: West	♥ J85	Partner bids next.
Vul: None	♦ T874	
HCP: 8	♣ K3	

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

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

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

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T875	♠ AJ			1♦	1NT
Vul: Both	♥ 843	♥ T952		All Pass		
North HCP: 3	♦ T9	♦ AK83				
South HCP: 17	♣ KT52	♣ AJ8				
Contract: 1NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ A873	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ A976	♥ J85	Pass	2♥	All Pass	
North HCP: 15	♦ J32	♦ T874				
South HCP: 8	♣ AQJ4	♣ K3		1. Stayman		
Contract: 2♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J752	♠ A9			1♥	
Vul: E-W	♥ 943	♥ AQJ75	1NT	2♥	X	Pass
North HCP: 6	♦ AJ6	♦ Q3	2♠	Pass	Pass	3♥
South HCP: 13+1	♣ T52	♣ 9863	All Pass			
Contract: 3♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ T74	♠ A5		1♥	1NT	2♥
Vul: Both	♥ AT654	♥ Q98		All Pass		
North HCP: 14+1	♦ KQJ	♦ 8732				
South HCP: 9	♣ A8	♣ QJT9				
Contract: 2♥ South						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ 9873		1♦	1NT	2♣
Vul: None	♥ T9	♥ AJ	Pass	3♣	All Pass	
North HCP: 14	♦ AT87	♦ 2				
South HCP: 8+2	♣ K83	♣ QJT742				
Contract: 3♣ North						

North hands

Opps_Overcall_1NT

Board: 11 ♠ 73 RHO opens the bidding 1♣.

Dealer: West ♥ A932 You bid next.

Vul: E-W ♦ AK7

HCP: 16 ♣ AJ53

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

Dealer: East ♥ 85 Partner bids next.

Vul: Both ♦ 952

HCP: 6+1 ♣ A8754

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

Dealer: East ♥ 7 Partner bids next.

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

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

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

Dealer: East ♥ 9874 Partner bids next.

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

HCP: 7+1 ♣ 32

Board: 15 ♠ K9 You bid first.

Dealer: North ♥ AJ7 East (LHO) bids 1NT if possible.

Vul: E-W ♦ KJ9843 West (RHO) bids 2♠ if possible.

HCP: 16+2 ♣ KJ

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ 73	♠ 2	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ A932	♥ KT654	Pass	3 ♥ ¹	All Pass	
North HCP: 16	♦ AK7	♦ 9865				
South HCP: 6+1	♣ AJ53	♣ K86				1. Super acceptance after NT
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ Q86	♠ KJ4			1 ♦	1NT
Vul: Both	♥ 85	♥ QJ3		All Pass		
North HCP: 6+1	♦ 952	♦ AQ6				
South HCP: 17	♣ A8754	♣ KJ92				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ JT762	♠ KQ9			1 ♦	1NT
Vul: None	♥ 7	♥ A853	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 5+1	♦ QT9	♦ K852	All Pass			
South HCP: 15	♣ Q962	♣ KT				
Contract: 3 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AJ987	♠ KQT			1 ♣	1NT
Vul: E-W	♥ 9874	♥ KQ63	Pass	2 ♣ ¹	X	2 ♥
North HCP: 7+1	♦ Q4	♦ J3	Pass	3 ♥	All Pass	
South HCP: 16	♣ 32	♣ KQ87				1. Stayman
Contract: 3 ♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ T7642		1 ♦	1NT	Pass
Vul: E-W	♥ AJ7	♥ Q952	2 ♠ ¹	3 ♦	All Pass	
North HCP: 16+2	♦ KJ9843	♦ 76				
South HCP: 2+1	♣ KJ	♣ 42				1. 1N-2S transfer to clubs
Contract: 3 ♦ North						

South hands**Opps_Overcall_1NT**

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

Dealer: West ♥ KT654 Partner bids next.

Vul: E-W ♦ 9865

HCP: 6+1 ♣ K86

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

Dealer: East ♥ QJ3 You bid next.

Vul: Both ♦ AQ6

HCP: 17 ♣ KJ92

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

Dealer: East ♥ A853 You bid next.

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

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

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

Dealer: East ♥ KQ63 You bid next.

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

HCP: 16 ♣ KQ87

Board: 15 ♠ T7642 Partner bids first.

Dealer: North ♥ Q952 East (RHO) bids 1NT if possible.

Vul: E-W ♦ 76 West (LHO) bids 2♠ if possible.

HCP: 2+1 ♣ 42

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ 73	♠ 2	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ A932	♥ KT654	Pass	3 ♥ ¹	All Pass	
North HCP: 16	♦ AK7	♦ 9865				
South HCP: 6+1	♣ AJ53	♣ K86				1. Super acceptance after NT
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ Q86	♠ KJ4			1 ♦	1NT
Vul: Both	♥ 85	♥ QJ3		All Pass		
North HCP: 6+1	♦ 952	♦ AQ6				
South HCP: 17	♣ A8754	♣ KJ92				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ JT762	♠ KQ9			1 ♦	1NT
Vul: None	♥ 7	♥ A853	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 5+1	♦ QT9	♦ K852	All Pass			
South HCP: 15	♣ Q962	♣ KT				
Contract: 3 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AJ987	♠ KQT			1 ♣	1NT
Vul: E-W	♥ 9874	♥ KQ63	Pass	2 ♣ ¹	X	2 ♥
North HCP: 7+1	♦ Q4	♦ J3	Pass	3 ♥	All Pass	
South HCP: 16	♣ 32	♣ KQ87				1. Stayman
Contract: 3 ♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ T7642		1 ♦	1NT	Pass
Vul: E-W	♥ AJ7	♥ Q952	2 ♠ ¹	3 ♦	All Pass	
North HCP: 16+2	♦ KJ9843	♦ 76				
South HCP: 2+1	♣ KJ	♣ 42				1. 1N-2S transfer to clubs
Contract: 3 ♦ North						

North hands

Opps_Overcall_1NT

Board: 16 ♠ KT54

Partner bids first.

Dealer: South ♥ K72

West (RHO) bids 1NT if possible.

Vul: None ♦ Q97

HCP: 8 ♣ T85

Board: 17 ♠ Q87

RHO opens the bidding 1♣.

Dealer: West ♥ A52

You bid next.

Vul: E-W ♦ QJ4

HCP: 15 ♣ AQT3

Board: 18 ♠ KJ43

RHO opens the bidding 1♦.

Dealer: West ♥ KQ9

You bid next.

Vul: N-S ♦ A85

East (LHO) bids 3♦ if possible.

HCP: 15 ♣ QT3

Board: 19 ♠ A9843

You bid first.

Dealer: North ♥ Q7

East (LHO) bids 1NT if possible.

Vul: Both ♦ KT52

West (RHO) Doubles 2♠ if possible.

HCP: 13+1 ♣ A5

Board: 20 ♠ Q42

LHO opens the bidding 1♦.

Dealer: East ♥ 865

Partner bids next.

Vul: E-W ♦ Q74

HCP: 7 ♣ KT43

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT54	♠ 98632				1 ♠
Vul: None	♥ K72	♥ JT6	1NT	2 ♠	All Pass	
North HCP: 8	♦ Q97	♦ AK6				
South HCP: 12+1	♣ T85	♣ KJ				
Contract: 2 ♠ North						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ 63	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A52	♥ QT84	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ QJ4	♦ K76	All Pass			
South HCP: 8	♣ AQT3	♣ K654				
Contract: 2NT South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ KJ43	♠ Q6	1 ♦	1NT	3 ♦	3 ♥
Vul: N-S	♥ KQ9	♥ AJT7542	Pass	4 ♥	All Pass	
North HCP: 15	♦ A85	♦ 7				
South HCP: 8+3	♣ QT3	♣ J42				
Contract: 4 ♥ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A9843	♠ K765		1 ♠	1NT	2 ♠
Vul: Both	♥ Q7	♥ 943	X	All Pass		
North HCP: 13+1	♦ KT52	♦ J987				
South HCP: 4	♣ A5	♣ T2				
Contract: 2 ♠ X South						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ Q42	♠ AJ96			1 ♦	1NT
Vul: E-W	♥ 865	♥ K3	Pass	2NT	All Pass	
North HCP: 7	♦ Q74	♦ A986				
South HCP: 16	♣ KT43	♣ A98				
Contract: 2NT North						

South hands**Opps_Overcall_1NT**

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

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT54	♠ 98632				1 ♠
Vul: None	♥ K72	♥ JT6	1NT	2 ♠	All Pass	
North HCP: 8	♦ Q97	♦ AK6				
South HCP: 12+1	♣ T85	♣ KJ				
Contract: 2 ♠ North						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ 63	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A52	♥ QT84	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ QJ4	♦ K76	All Pass			
South HCP: 8	♣ AQT3	♣ K654				
Contract: 2NT South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ KJ43	♠ Q6	1 ♦	1NT	3 ♦	3 ♥
Vul: N-S	♥ KQ9	♥ AJT7542	Pass	4 ♥	All Pass	
North HCP: 15	♦ A85	♦ 7				
South HCP: 8+3	♣ QT3	♣ J42				
Contract: 4 ♥ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A9843	♠ K765		1 ♠	1NT	2 ♠
Vul: Both	♥ Q7	♥ 943	X	All Pass		
North HCP: 13+1	♦ KT52	♦ J987				
South HCP: 4	♣ A5	♣ T2				
Contract: 2 ♠ X South						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ Q42	♠ AJ96			1 ♦	1NT
Vul: E-W	♥ 865	♥ K3	Pass	2NT	All Pass	
North HCP: 7	♦ Q74	♦ A986				
South HCP: 16	♣ KT43	♣ A98				
Contract: 2NT North						

North hands

Opps_Overcall_1NT

Board: 21 ♠ AJ6 RHO opens the bidding 1♣.

Dealer: West ♥ Q973 You bid next.

Vul: N-S ♦ AQ

HCP: 17 ♣ A843

Board: 22 ♠ J84 Partner bids first.

Dealer: South ♥ J4 West (RHO) bids 1NT if possible.

Vul: Both ♦ J62 East (LHO) bids 2♥ if possible.

HCP: 6+1 ♣ QJ765

Board: 23 ♠ J53 Partner bids first.

Dealer: South ♥ 86543 West (RHO) bids 1NT if possible.

Vul: None ♦ J53

HCP: 2+1 ♣ 82

Board: 24 ♠ 94 You bid first.

Dealer: North ♥ A872 East (LHO) bids 1NT if possible.

Vul: E-W ♦ A76

HCP: 12 ♣ A532

Board: 25 ♠ K752 Partner bids first.

Dealer: South ♥ K4 West (RHO) bids 1NT if possible.

Vul: Both ♦ T94 East (LHO) bids 2♥ if possible.

HCP: 6 ♣ 8752 West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ K82	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ Q973	♥ AJT8	Pass	2♥	Pass	3♥
North HCP: 17	♦ AQ	♦ T73	All Pass			
South HCP: 9	♣ A843	♣ J96				
Contract: 3♥ South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ K9				1♥
Vul: Both	♥ J4	♥ KQT972	1NT	Pass	2♥	3♥
North HCP: 6+1	♦ J62	♦ AKT	All Pass			
South HCP: 15+2	♣ QJ765	♣ 42				
Contract: 3♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ AK86				1♣
Vul: None	♥ 86543	♥ AJ	1NT	Pass	Pass	X
North HCP: 2+1	♦ J53	♦ QT	Pass	2♥	All Pass	
South HCP: 18+1	♣ 82	♣ KJT65				
Contract: 2♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AT8752		1♣	1NT	2♠
Vul: E-W	♥ A872	♥ J9	All Pass			
North HCP: 12	♦ A76	♦ K5				
South HCP: 8+2	♣ A532	♣ T87				
Contract: 2♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ T				1♦
Vul: Both	♥ K4	♥ AQ86	1NT	Pass	2♥	Pass
North HCP: 6	♦ T94	♦ AJ85	2♠	Pass	Pass	X
South HCP: 13	♣ 8752	♣ QT43	Pass	3♣	All Pass	
Contract: 3♣ North						

South hands**Opps_Overcall_1NT**

Board: 21 ♠ K82 LHO opens the bidding 1♣.

Dealer: West ♥ AJT8 Partner bids next.

Vul: N-S ♦ T73

HCP: 9 ♣ J96

Board: 22 ♠ K9 You bid first.

Dealer: South ♥ KQT972 West (LHO) bids 1NT if possible.

Vul: Both ♦ AKT East (RHO) bids 2♥ if possible.

HCP: 15+2 ♣ 42

Board: 23 ♠ AK86 You bid first.

Dealer: South ♥ AJ West (LHO) bids 1NT if possible.

Vul: None ♦ QT

HCP: 18+1 ♣ KJT65

Board: 24 ♠ AT8752 Partner bids first.

Dealer: North ♥ J9 East (RHO) bids 1NT if possible.

Vul: E-W ♦ K5

HCP: 8+2 ♣ T87

Board: 25 ♠ T You bid first.

Dealer: South ♥ AQ86 West (LHO) bids 1NT if possible.

Vul: Both ♦ AJ85 East (RHO) bids 2♥ if possible.

HCP: 13 ♣ QT43 West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ K82	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ Q973	♥ AJT8	Pass	2♥	Pass	3♥
North HCP: 17	♦ AQ	♦ T73	All Pass			
South HCP: 9	♣ A843	♣ J96				
Contract: 3♥ South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ K9				1♥
Vul: Both	♥ J4	♥ KQT972	1NT	Pass	2♥	3♥
North HCP: 6+1	♦ J62	♦ AKT	All Pass			
South HCP: 15+2	♣ QJ765	♣ 42				
Contract: 3♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ AK86				1♣
Vul: None	♥ 86543	♥ AJ	1NT	Pass	Pass	X
North HCP: 2+1	♦ J53	♦ QT	Pass	2♥	All Pass	
South HCP: 18+1	♣ 82	♣ KJT65				
Contract: 2♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AT8752		1♣	1NT	2♠
Vul: E-W	♥ A872	♥ J9	All Pass			
North HCP: 12	♦ A76	♦ K5				
South HCP: 8+2	♣ A532	♣ T87				
Contract: 2♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ T				1♦
Vul: Both	♥ K4	♥ AQ86	1NT	Pass	2♥	Pass
North HCP: 6	♦ T94	♦ AJ85	2♠	Pass	Pass	X
South HCP: 13	♣ 8752	♣ QT43	Pass	3♣	All Pass	
Contract: 3♣ North						

North hands

Opps_Overcall_1NT

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

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

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

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

Board: 30	♠ 92	LHO opens the bidding 1♠.
Dealer: East	♥ K5	Partner bids next.
Vul: E-W	♦ AQ9865	
HCP: 10+2	♣ J94	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ AT6	♠ Q5			1♦	1NT
Vul: None	♥ T65	♥ AJ43		All Pass		
North HCP: 4+1	♦ 87	♦ KJ53				
South HCP: 15	♣ 65432	♣ A98				
Contract: 1NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AJT8	♠ 62	1♦	1NT	Pass	4♦ ¹
Vul: E-W	♥ AT8	♥ Q96542	Pass	4♥	All Pass	
North HCP: 17	♦ A53	♦ KT4				
South HCP: 7+2	♣ KJ6	♣ Q7		1. Texas		
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ A9764	♠ J52			1♦	1NT
Vul: Both	♥ J743	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 62	♦ KQ5		All Pass		
South HCP: 17	♣ 63	♣ KJ98				
Contract: 2♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ A986542	♠ K7			1♥	
Vul: None	♥ 8	♥ KQ742	1NT	4♠	All Pass	
North HCP: 8+3	♦ 63	♦ AJ7				
South HCP: 13+1	♣ AT8	♣ 542				
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ KQJ3			1♠	1NT
Vul: E-W	♥ K5	♥ QJ7	Pass	3NT	All Pass	
North HCP: 10+2	♦ AQ9865	♦ T7				
South HCP: 15	♣ J94	♣ AQ52				
Contract: 3NT North						

South hands**Opps_Overcall_1NT**

Board: 26	♠ Q5	RHO opens the bidding 1♦.
Dealer: East	♥ AJ43	You bid next.
Vul: None	♦ KJ53	
HCP: 15	♣ A98	

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

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

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

Board: 30	♠ KQJ3	RHO opens the bidding 1♠.
Dealer: East	♥ QJ7	You bid next.
Vul: E-W	♦ T7	
HCP: 15	♣ AQ52	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ AT6	♠ Q5			1♦	1NT
Vul: None	♥ T65	♥ AJ43		All Pass		
North HCP: 4+1	♦ 87	♦ KJ53				
South HCP: 15	♣ 65432	♣ A98				
Contract: 1NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AJT8	♠ 62	1♦	1NT	Pass	4♦ ¹
Vul: E-W	♥ AT8	♥ Q96542	Pass	4♥	All Pass	
North HCP: 17	♦ A53	♦ KT4				
South HCP: 7+2	♣ KJ6	♣ Q7		1. Texas		
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ A9764	♠ J52			1♦	1NT
Vul: Both	♥ J743	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 62	♦ KQ5		All Pass		
South HCP: 17	♣ 63	♣ KJ98				
Contract: 2♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ A986542	♠ K7			1♥	
Vul: None	♥ 8	♥ KQ742	1NT	4♠	All Pass	
North HCP: 8+3	♦ 63	♦ AJ7				
South HCP: 13+1	♣ AT8	♣ 542				
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ KQJ3			1♠	1NT
Vul: E-W	♥ K5	♥ QJ7	Pass	3NT	All Pass	
North HCP: 10+2	♦ AQ9865	♦ T7				
South HCP: 15	♣ J94	♣ AQ52				
Contract: 3NT North						

North hands

Opps_Overcall_1NT

Board: 31 ♠ K983 RHO opens the bidding 1♦.

Dealer: West ♥ KQ8 You bid next.

Vul: N-S ♦ A82

HCP: 16 ♣ KJ6

Board: 32 ♠ Q7 LHO opens the bidding 1♦.

Dealer: East ♥ KT842 Partner bids next.

Vul: None ♦ 95

HCP: 6+1 ♣ J962

Board: 33 ♠ Q Partner bids first.

Dealer: South ♥ QJT987 West (RHO) bids 1NT if possible.

Vul: N-S ♦ J98 West (RHO) bids 3♣ if possible.

HCP: 8+2 ♣ Q54

Board: 34 ♠ 93 LHO opens the bidding 1♥.

Dealer: East ♥ T98 Partner bids next.

Vul: N-S ♦ AQ73

HCP: 6 ♣ T983

Board: 35 ♠ T8 RHO opens the bidding 1♣.

Dealer: West ♥ AKQ6 You bid next.

Vul: Both ♦ KQT9

HCP: 17 ♣ QJ8

Both hands (Answers Page)

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

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

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

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

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

South hands**Opps_Overcall_1NT**

Board: 31	♠ 752	LHO opens the bidding 1♦.
Dealer: West	♥ T72	Partner bids next.
Vul: N-S	♦ JT6	
HCP: 1	♣ T852	

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

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

Board: 34	♠ A62	RHO opens the bidding 1♥.
Dealer: East	♥ KQ53	You bid next.
Vul: N-S	♦ KJ9	
HCP: 15	♣ Q52	

Board: 35	♠ 962	LHO opens the bidding 1♣.
Dealer: West	♥ J984	Partner bids next.
Vul: Both	♦ 82	
HCP: 5	♣ A732	

Both hands (Answers Page)

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

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

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

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

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

North hands

Opps_Overcall_1NT

Board: 36 ♠ 983 LHO opens the bidding 1♦.

Dealer: East ♥ 9863 Partner bids next.

Vul: E-W ♦ T974 West (RHO) Doubles 1NT if possible.

HCP: 0 ♣ 43

Board: 37 ♠ AJ864 Partner bids first.

Dealer: South ♥ 98 West (RHO) bids 1NT if possible.

Vul: E-W ♦ KT4

HCP: 8+1 ♣ 976

Board: 38 ♠ KQ872 LHO opens the bidding 1♦.

Dealer: East ♥ KJ72 Partner bids next.

Vul: Both ♦ 96

HCP: 9+1 ♣ T5

Board: 39 ♠ KT984 LHO opens the bidding 1♣.

Dealer: East ♥ A6543 Partner bids next.

Vul: None ♦ 54

HCP: 7+2 ♣ 5

Board: 40 ♠ 965 Partner bids first.

Dealer: South ♥ Q842 West (RHO) bids 1NT if possible.

Vul: E-W ♦ A8753

HCP: 6+1 ♣ 9

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ T52			1♦	1NT
Vul: E-W	♥ 9863	♥ AJ7	X	All Pass		
North HCP: 0	♦ T974	♦ A65				
South HCP: 16	♣ 43	♣ AK95				
Contract: 1NTX South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AJ864	♠ 5				1♣
Vul: E-W	♥ 98	♥ AQ54	1NT	2♠	All Pass	
North HCP: 8+1	♦ KT4	♦ Q62				
South HCP: 14+1	♣ 976	♣ KQJ52				
Contract: 2♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ KQ872	♠ AT95			1♦	1NT
Vul: Both	♥ KJ72	♥ Q984	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ 96	♦ AQ7	Pass	4♥	All Pass	
South HCP: 15	♣ T5	♣ QJ				
Contract: 4♥ North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ KT984	♠ AQ			1♣	1NT
Vul: None	♥ A6543	♥ JT72	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 54	♦ QJ98	Pass	4♥	All Pass	
South HCP: 15	♣ 5	♣ AJ9				
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AQT73				1♠
Vul: E-W	♥ Q842	♥ KJT73	1NT	2♠	Pass	3♠
North HCP: 6+1	♦ A8753	♦ 6	All Pass			
South HCP: 15+2	♣ 9	♣ AJ				
Contract: 3♠ South						

South hands**Opps_Overcall_1NT**

Board: 36 ♠ T52 RHO opens the bidding 1♦.

Dealer: East ♥ AJ7 You bid next.

Vul: E-W ♦ A65 West (LHO) Doubles 1NT if possible.

HCP: 16 ♣ AK95

Board: 37 ♠ 5 You bid first.

Dealer: South ♥ AQ54 West (LHO) bids 1NT if possible.

Vul: E-W ♦ Q62

HCP: 14+1 ♣ KQJ52

Board: 38 ♠ AT95 RHO opens the bidding 1♦.

Dealer: East ♥ Q984 You bid next.

Vul: Both ♦ AQ7

HCP: 15 ♣ QJ

Board: 39 ♠ AQ RHO opens the bidding 1♣.

Dealer: East ♥ JT72 You bid next.

Vul: None ♦ QJ98

HCP: 15 ♣ AJ9

Board: 40 ♠ AQT73 You bid first.

Dealer: South ♥ KJT73 West (LHO) bids 1NT if possible.

Vul: E-W ♦ 6

HCP: 15+2 ♣ AJ

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ T52			1♦	1NT
Vul: E-W	♥ 9863	♥ AJ7	X	All Pass		
North HCP: 0	♦ T974	♦ A65				
South HCP: 16	♣ 43	♣ AK95				
Contract: 1NTX South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AJ864	♠ 5				1♣
Vul: E-W	♥ 98	♥ AQ54	1NT	2♠	All Pass	
North HCP: 8+1	♦ KT4	♦ Q62				
South HCP: 14+1	♣ 976	♣ KQJ52				
Contract: 2♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ KQ872	♠ AT95			1♦	1NT
Vul: Both	♥ KJ72	♥ Q984	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ 96	♦ AQ7	Pass	4♥	All Pass	
South HCP: 15	♣ T5	♣ QJ				
Contract: 4♥ North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ KT984	♠ AQ			1♣	1NT
Vul: None	♥ A6543	♥ JT72	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 54	♦ QJ98	Pass	4♥	All Pass	
South HCP: 15	♣ 5	♣ AJ9				
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AQT73				1♠
Vul: E-W	♥ Q842	♥ KJT73	1NT	2♠	Pass	3♠
North HCP: 6+1	♦ A8753	♦ 6	All Pass			
South HCP: 15+2	♣ 9	♣ AJ				
Contract: 3♠ South						

North hands

Opps_Overcall_1NT

Board: 41 ♠ JT7 RHO opens the bidding 1♣.

Dealer: West ♥ AJ You bid next.

Vul: Both ♦ AT632 East (LHO) Doubles 1NT if possible.

HCP: 15+1 ♣ AJ9 East (LHO) Doubles 2♦ if possible.

Board: 42 ♠ KQT4 LHO opens the bidding 1♣.

Dealer: East ♥ QJ86 Partner bids next.

Vul: None ♦ 743

HCP: 8 ♣ 64

Board: 43 ♠ 8 You bid first.

Dealer: North ♥ AJ543 East (LHO) bids 1NT if possible.

Vul: Both ♦ K7 West (RHO) bids 2NT if possible.

HCP: 12+2 ♣ KJT93 East (LHO) Doubles 3♣ if possible.

Board: 44 ♠ 753 LHO opens the bidding 1♣.

Dealer: East ♥ JT32 Partner bids next.

Vul: None ♦ 852

HCP: 4 ♣ K93

Board: 45 ♠ AQ9 RHO opens the bidding 1♦.

Dealer: West ♥ Q742 You bid next.

Vul: E-W ♦ AK52

HCP: 15 ♣ 92

Both hands (Answers Page)

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

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

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

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

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

South hands**Opps_Overcall_1NT**

Board: 41	♠ 532	LHO opens the bidding 1♣.
Dealer: West	♥ T764	Partner bids next.
Vul: Both	♦ 98	East (RHO) Doubles 1NT if possible.
HCP: 0	♣ 8542	East (RHO) Doubles 2♦ if possible.

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

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

Board: 44	♠ K96	RHO opens the bidding 1♣.
Dealer: East	♥ AK94	You bid next.
Vul: None	♦ K7	
HCP: 17	♣ A742	

Board: 45	♠ J72	LHO opens the bidding 1♦.
Dealer: West	♥ J8653	Partner bids next.
Vul: E-W	♦ Q6	
HCP: 8+1	♣ A53	

Both hands (Answers Page)

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

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

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

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

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

North hands

Opps_Overcall_1NT

Board: 46 ♠ T643 Partner bids first.

Dealer: South ♥ KQ764 West (RHO) bids 1NT if possible.

Vul: E-W ♦ T6

HCP: 6+1 ♣ J6

Board: 47 ♠ QJ2 RHO opens the bidding 1♦.

Dealer: West ♥ AT85 You bid next.

Vul: None ♦ A76 West (RHO) bids 3♦ if possible.

HCP: 15 ♣ KJ2

Board: 48 ♠ 98 LHO opens the bidding 1♦.

Dealer: East ♥ J853 Partner bids next.

Vul: N-S ♦ K9532

HCP: 5+1 ♣ J4

Board: 49 ♠ 4 LHO opens the bidding 1♣.

Dealer: East ♥ K843 Partner bids next.

Vul: Both ♦ J97654 West (RHO) bids 2♠ if possible.

HCP: 4+2 ♣ 97 East (LHO) bids 3♠ if possible.

Board: 50 ♠ Q5 Partner bids first.

Dealer: South ♥ AJ32 West (RHO) bids 1NT if possible.

Vul: N-S ♦ KJ52 East (LHO) bids 2♥ if possible.

HCP: 13 ♣ Q97

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ KQ952				1 ♠
Vul: E-W	♥ KQ764	♥ 82	1NT	3 ♠	All Pass	
North HCP: 6+1	♦ T6	♦ KQJ				
South HCP: 13+1	♣ J6	♣ Q85				
Contract: 3 ♠ North						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ QJ2	♠ AT3	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ AT85	♥ K942	3 ♦	Pass	Pass	3NT
North HCP: 15	♦ A76	♦ T	All Pass			
South HCP: 11+1	♣ KJ2	♣ A9865				
Contract: 3NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KT7			1 ♦	1NT
Vul: N-S	♥ J853	♥ A72	All Pass			
North HCP: 5+1	♦ K9532	♦ AQ8				
South HCP: 17	♣ J4	♣ A852				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ K65			1 ♣	1NT
Vul: Both	♥ K843	♥ AT52	2 ♠	Pass	3 ♠	Pass
North HCP: 4+2	♦ J97654	♦ A8	Pass	4 ♦	All Pass	
South HCP: 15	♣ 97	♣ A852				
Contract: 4 ♦ North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AJ86				1 ♣
Vul: N-S	♥ AJ32	♥ KT5	1NT	X	2 ♥	2NT
North HCP: 13	♦ KJ52	♦ A98	Pass	3NT	All Pass	
South HCP: 12	♣ Q97	♣ T83				
Contract: 3NT North						

South hands**Opps_Overcall_1NT**

Board: 46	♠ KQ952	You bid first.
Dealer: South	♥ 82	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KQJ	
HCP: 13+1	♣ Q85	
Board: 47	♠ AT3	LHO opens the bidding 1♦.
Dealer: West	♥ K942	Partner bids next.
Vul: None	♦ T	West (LHO) bids 3♦ if possible.
HCP: 11+1	♣ A9865	
Board: 48	♠ KT7	RHO opens the bidding 1♦.
Dealer: East	♥ A72	You bid next.
Vul: N-S	♦ AQ8	
HCP: 17	♣ A852	
Board: 49	♠ K65	RHO opens the bidding 1♣.
Dealer: East	♥ AT52	You bid next.
Vul: Both	♦ A8	West (LHO) bids 2♠ if possible.
HCP: 15	♣ A852	East (RHO) bids 3♠ if possible.
Board: 50	♠ AJ86	You bid first.
Dealer: South	♥ KT5	West (LHO) bids 1NT if possible.
Vul: N-S	♦ A98	East (RHO) bids 2♥ if possible.
HCP: 12	♣ T83	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ KQ952				1 ♠
Vul: E-W	♥ KQ764	♥ 82	1NT	3 ♠	All Pass	
North HCP: 6+1	♦ T6	♦ KQJ				
South HCP: 13+1	♣ J6	♣ Q85				
Contract: 3 ♠ North						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ QJ2	♠ AT3	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ AT85	♥ K942	3 ♦	Pass	Pass	3NT
North HCP: 15	♦ A76	♦ T	All Pass			
South HCP: 11+1	♣ KJ2	♣ A9865				
Contract: 3NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KT7			1 ♦	1NT
Vul: N-S	♥ J853	♥ A72	All Pass			
North HCP: 5+1	♦ K9532	♦ AQ8				
South HCP: 17	♣ J4	♣ A852				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ K65			1 ♣	1NT
Vul: Both	♥ K843	♥ AT52	2 ♠	Pass	3 ♠	Pass
North HCP: 4+2	♦ J97654	♦ A8	Pass	4 ♦	All Pass	
South HCP: 15	♣ 97	♣ A852				
Contract: 4 ♦ North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AJ86				1 ♣
Vul: N-S	♥ AJ32	♥ KT5	1NT	X	2 ♥	2NT
North HCP: 13	♦ KJ52	♦ A98	Pass	3NT	All Pass	
South HCP: 12	♣ Q97	♣ T83				
Contract: 3NT North						