

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

1. limit raise or better in ♠

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

1. limit raise or better in ♠

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 13	♠ J104	West Bids 1NT if possible.
Dealer: S	♥ AQ1082	East Bids 2♥ if possible.
Vul: None	♦ Q	West Bids 2♠ if possible.
HCP: 9	♣ 9864	Partner bids first.

Board: 14	♠ QJ7	East Bids 1NT if possible.
Dealer: N	♥ KJ6	West Bids 2♥ if possible.
Vul: NS	♦ AQ864	East Bids 2♠ if possible.
HCP: 13	♣ 65	You bid first.

Board: 15	♠ J87	West Bids 1NT if possible.
Dealer: S	♥ 53	East Bids 2♥ if possible.
Vul: None	♦ 10864	West Bids 3♠ if possible.
HCP: 2	♣ J653	Partner bids first.

Board: 16	♠ 2	East Bids 1NT if possible.
Dealer: N	♥ AJ1074	West Bids 2♠ if possible.
Vul: NS	♦ AJ93	East Bids 5♠ if possible.
HCP: 14	♣ A105	You bid first.

Board: 17	♠ 108765	West Bids 1NT if possible.
Dealer: S	♥ Q7	East Bids 2♦ if possible.
Vul: EW	♦ 75	West Bids 2♥ if possible.
HCP: 2	♣ 8743	East Bids 3NT if possible.
		West Bids 4♥ if possible.
		Partner bids first.

Board: 18	♠ Q7	East Bids 1NT if possible.
Dealer: N	♥ K6	West Bids 4♥ if possible.
Vul: Both	♦ KQJ632	East Bids 4♠ if possible.
HCP: 15	♣ A97	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J103				
Vul: Both	♥ KQ1098	♥ 42		1♥	1NT	X
North HCP: 12	♦ A103	♦ Q986	2♥	3♣	AP	
South HCP: 9	♣ K743	♣ AQ92				
Contract: 3♣ N						

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 106432		1♣	1NT	Pass
Vul: NS	♥ K873	♥ J9542	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	Pass
North HCP: 13	♦ 7	♦ 83	4NT <sup>3</sup>	Pass	5♦	AP
South HCP: 1	♣ A1062	♣ 9	1. Minor Suit Transfers after 1NT			
Contract: 5♦ E			2. automat			
			3. Blackwood 0314, for ♦			

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J103				
Vul: Both	♥ KQ1098	♥ 42		1♥	1NT	X
North HCP: 12	♦ A103	♦ Q986	2♥	3♣	AP	
South HCP: 9	♣ K743	♣ AQ92				
Contract: 3♣ N						

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 106432		1♣	1NT	Pass
Vul: NS	♥ K873	♥ J9542	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	Pass
North HCP: 13	♦ 7	♦ 83	4NT <sup>3</sup>	Pass	5♦	AP
South HCP: 1	♣ A1062	♣ 9	1. Minor Suit Transfers after 1NT			
Contract: 5♦ E			2. automat			
			3. Blackwood 0314, for ♦			

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 55     ♠ AJ864     West Bids 1NT if possible.  
Dealer: S     ♥ Q42     East Bids 2♠ if possible.  
Vul: NS     ♦ 84     West Bids 3♣ if possible.  
HCP: 7     ♣ 972

Partner bids first.

Board: 56     ♠ KJ1086     East Bids 1NT if possible.  
Dealer: N     ♥ A1064     West Bids 2♥ if possible.  
Vul: Both     ♦ A2  
HCP: 12     ♣ 53

You bid first.

Board: 57     ♠ 9853     West Bids 1NT if possible.  
Dealer: S     ♥ 65  
Vul: None     ♦ J87  
HCP: 5     ♣ A962

Partner bids first.

Board: 58     ♠ K92     East Bids 1NT if possible.  
Dealer: N     ♥ K8     West Bids 4♦ if possible.  
Vul: EW     ♦ K742     East Bids 4♥ if possible.  
HCP: 14     ♣ KQ94

You bid first.

Board: 59     ♠ 5432     West Bids 1NT if possible.  
Dealer: S     ♥ A7     East Bids 2♦ if possible.  
Vul: None     ♦ 1085     West Bids 2♥ if possible.  
HCP: 6     ♣ Q754

Partner bids first.

Board: 60     ♠ A65     East Bids 1NT if possible.  
Dealer: N     ♥ A5  
Vul: EW     ♦ 1095  
HCP: 14     ♣ KQJ87

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

East Bids 1NT if possible.  
West Bids 2♥ if possible.  
  
Partner bids first.

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

West Bids 1NT if possible.  
  
You bid first.

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

East Bids 1NT if possible.  
West Bids 4♦ if possible.  
East Bids 4♥ if possible.  
  
Partner bids first.

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

West Bids 1NT if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
  
You bid first.

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

East Bids 1NT if possible.  
  
Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 61	♠ K10962	West Bids 1NT if possible.
Dealer: S	♥ 98532	
Vul: Both	♦ —	Partner bids first.
HCP: 7	♣ A43	

Board: 62	♠ A85	East Bids 1NT if possible.
Dealer: N	♥ Q10	
Vul: NS	♦ Q2	You bid first.
HCP: 12	♣ A87642	

Board: 63	♠ 85	West Bids 1NT if possible.
Dealer: S	♥ 94	East Bids 2♥ if possible.
Vul: EW	♦ K972	West Bids 2♠ if possible.
HCP: 4	♣ J9632	Partner bids first.

Board: 64	♠ A1084	East Bids 1NT if possible.
Dealer: N	♥ AJ3	West Bids 2♦ if possible.
Vul: Both	♦ 95	East Bids 2♥ if possible.
HCP: 13	♣ KJ105	You bid first.

Board: 65	♠ 64	West Bids 1NT if possible.
Dealer: S	♥ Q9764	East Bids 4♥ if possible.
Vul: None	♦ 1053	West Bids 4♠ if possible.
HCP: 3	♣ J72	Partner bids first.

Board: 66	♠ J	East Bids 1NT if possible.
Dealer: N	♥ 109	
Vul: Both	♦ KQJ9843	You bid first.
HCP: 12	♣ KQ7	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 67	♠ AK10753	West Bids 1NT if possible.
Dealer: S	♥ A53	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ 107	

Board: 68	♠ KJ853	East Bids 1NT if possible.
Dealer: N	♥ 63	West Bids 4♦ if possible.
Vul: NS	♦ 972	West Bids 4♥ if possible.
HCP: 4	♣ 1098	Partner bids first.

Board: 69	♠ QJ	West Bids 1NT if possible.
Dealer: S	♥ KQ4	East Bids 2♥ if possible.
Vul: Both	♦ KQ1098	West Bids 2♠ if possible.
HCP: 14	♣ J52	You bid first.

Board: 70	♠ 62	East Bids 1NT if possible.
Dealer: N	♥ A76	
Vul: None	♦ AK8764	Partner bids first.
HCP: 12	♣ J3	

Board: 71	♠ K96543	West Bids 1NT if possible.
Dealer: S	♥ J103	
Vul: NS	♦ K3	You bid first.
HCP: 12	♣ AJ	

Board: 72	♠ Q108754	East Bids 1NT if possible.
Dealer: N	♥ 8654	
Vul: EW	♦ 963	Partner bids first.
HCP: 2	♣ —	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 91	♠ K763	West Bids 1NT if possible.
Dealer: S	♥ AK2	
Vul: EW	♦ J3	Partner bids first.
HCP: 12	♣ J1075	
Board: 92	♠ AQJ10	East Bids 1NT if possible.
Dealer: N	♥ 10864	
Vul: Both	♦ J7	You bid first.
HCP: 14	♣ AQ2	
Board: 93	♠ 74	West Bids 1NT if possible.
Dealer: S	♥ 976	East Bids 3NT if possible.
Vul: NS	♦ 1095	
HCP: 1	♣ J7652	Partner bids first.
Board: 94	♠ J976	East Bids 1NT if possible.
Dealer: N	♥ QJ	West Bids 2♦ if possible.
Vul: EW	♦ A872	East Bids 2♥ if possible.
HCP: 14	♣ AQ5	You bid first.
Board: 95	♠ 1083	West Bids 1NT if possible.
Dealer: S	♥ 5	
Vul: Both	♦ Q9543	Partner bids first.
HCP: 4	♣ Q865	
Board: 96	♠ AQJ1072	East Bids 1NT if possible.
Dealer: N	♥ 2	West Bids 4♥ if possible.
Vul: None	♦ J62	East Doubles 4♠ if possible.
HCP: 12	♣ A109	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 91	♠ AJ84	West Bids 1NT if possible.
Dealer: S	♥ 865	
Vul: EW	♦ A64	You bid first.
HCP: 12	♣ K82	
Board: 92	♠ 9754	East Bids 1NT if possible.
Dealer: N	♥ KQ53	
Vul: Both	♦ 852	Partner bids first.
HCP: 5	♣ 87	
Board: 93	♠ A109865	West Bids 1NT if possible.
Dealer: S	♥ KJ3	East Bids 3NT if possible.
Vul: NS	♦ 32	
HCP: 12	♣ A10	You bid first.
Board: 94	♠ 10852	East Bids 1NT if possible.
Dealer: N	♥ A1094	West Bids 2♦ if possible.
Vul: EW	♦ 943	East Bids 2♥ if possible.
HCP: 4	♣ 103	Partner bids first.
Board: 95	♠ K42	West Bids 1NT if possible.
Dealer: S	♥ AJ632	
Vul: Both	♦ J108	You bid first.
HCP: 13	♣ KJ	
Board: 96	♠ 985	East Bids 1NT if possible.
Dealer: N	♥ A104	West Bids 4♥ if possible.
Vul: None	♦ Q8	East Doubles 4♠ if possible.
HCP: 6	♣ 76432	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 97	♠ 64	West Bids 1NT if possible.
Dealer: S	♥ A106	
Vul: Both	♦ KJ2	You bid first.
HCP: 12	♣ KJ1074	

Board: 98	♠ 972	East Bids 1NT if possible.
Dealer: N	♥ Q6542	West Bids 2NT if possible.
Vul: None	♦ 10942	
HCP: 2	♣ 7	Partner bids first.

Board: 99	♠ KQ83	West Bids 1NT if possible.
Dealer: S	♥ QJ82	East Bids 2♥ if possible.
Vul: Both	♦ K94	West Bids 2♠ if possible.
HCP: 12	♣ J5	You bid first.

Board: 100	♠ K962	East Bids 1NT if possible.
Dealer: N	♥ 10863	
Vul: None	♦ K1092	Partner bids first.
HCP: 6	♣ 6	

Board: 101	♠ Q103	West Bids 1NT if possible.
Dealer: S	♥ AJ5	East Bids 2♣ if possible.
Vul: NS	♦ K3	West Bids 2♦ if possible.
HCP: 13	♣ K10963	You bid first.

Board: 102	♠ AQ10632	East Bids 1NT if possible.
Dealer: N	♥ 1064	
Vul: EW	♦ K54	Partner bids first.
HCP: 9	♣ 10	

# Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 103     ♠ Q974  
Dealer: S       ♥ 1072  
Vul: None      ♦ J53  
HCP: 3          ♣ 986

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

Partner bids first.

Board: 104     ♠ A852  
Dealer: N       ♥ K10975  
Vul: NS         ♦ 5  
HCP: 12        ♣ KQ2

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

You bid first.

Board: 105     ♠ J  
Dealer: S       ♥ J762  
Vul: NS         ♦ 97543  
HCP: 2          ♣ 863

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

Partner bids first.

Board: 106     ♠ Q84  
Dealer: N       ♥ A8  
Vul: EW         ♦ AJ106  
HCP: 14        ♣ K765

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

You bid first.

Board: 107     ♠ 832  
Dealer: S       ♥ J8654  
Vul: Both      ♦ 84  
HCP: 4          ♣ K98

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

Partner bids first.

Board: 108     ♠ AQ973  
Dealer: N       ♥ 65  
Vul: None      ♦ AKQ86  
HCP: 15        ♣ 4

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

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

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

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

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

Board: 118     ♠ AK8  
Dealer: N     ♥ 976  
Vul: NS     ♦ 92  
HCP: 13     ♣ AQ1085

East Bids 1♦ if possible.

You bid first.

Board: 119     ♠ J763  
Dealer: S     ♥ K9  
Vul: EW     ♦ 964  
HCP: 7     ♣ K1062

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

Partner bids first.

Board: 120     ♠ K  
Dealer: N     ♥ J8763  
Vul: Both     ♦ K1094  
HCP: 13     ♣ AQ10

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q94				
Vul: NS	♥ 976	♥ AK10		1♣	1♦	1NT
North HCP: 13	♦ 92	♦ 1064	AP			
South HCP: 10	♣ AQ1085	♣ J732				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J763	♠ Q				1♦
Vul: EW	♥ K9	♥ A653				
North HCP: 7	♦ 964	♦ QJ875	1NT	Pass	2♥	Pass
South HCP: 14	♣ K1062	♣ AJ7	2♠	AP		
Contract: 2♠ W						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ AJ9872				
Vul: Both	♥ J8763	♥ Q10		1♥	1NT	2♠
North HCP: 13	♦ K1094	♦ 8752	3♣	AP		
South HCP: 7	♣ AQ10	♣ 2				
Contract: 3♣ W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

Board: 118     ♠ Q94  
Dealer: N       ♥ AK10  
Vul: NS       ♦ 1064  
HCP: 10       ♣ J732

East Bids 1♦ if possible.

Partner bids first.

Board: 119     ♠ Q  
Dealer: S       ♥ A653  
Vul: EW       ♦ QJ875  
HCP: 14       ♣ AJ7

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

You bid first.

Board: 120     ♠ AJ9872  
Dealer: N       ♥ Q10  
Vul: Both      ♦ 8752  
HCP: 7       ♣ 2

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

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

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

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

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q94				
Vul: NS	♥ 976	♥ AK10		1♣	1♦	1NT
North HCP: 13	♦ 92	♦ 1064	AP			
South HCP: 10	♣ AQ1085	♣ J732				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J763	♠ Q				1♦
Vul: EW	♥ K9	♥ A653				
North HCP: 7	♦ 964	♦ QJ875	1NT	Pass	2♥	Pass
South HCP: 14	♣ K1062	♣ AJ7	2♠	AP		
Contract: 2♠ W						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ AJ9872				
Vul: Both	♥ J8763	♥ Q10		1♥	1NT	2♠
North HCP: 13	♦ K1094	♦ 8752	3♣	AP		
South HCP: 7	♣ AQ10	♣ 2				
Contract: 3♣ W						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 121	♠ 93	West Bids 1NT if possible.
Dealer: S	♥ KQ92	East Bids 2♦ if possible.
Vul: NS	♦ J32	
HCP: 11	♣ AJ109	Partner bids first.

Board: 122	♠ A42	East Bids 1NT if possible.
Dealer: N	♥ A52	
Vul: EW	♦ QJ862	You bid first.
HCP: 14	♣ QJ	

Board: 123	♠ 10754	West Bids 1NT if possible.
Dealer: S	♥ 965	
Vul: Both	♦ Q85	Partner bids first.
HCP: 4	♣ Q97	

Board: 124	♠ AJ43	East Bids 1NT if possible.
Dealer: N	♥ 52	
Vul: None	♦ KQJ102	You bid first.
HCP: 14	♣ K2	

Board: 125	♠ K852	West Bids 1NT if possible.
Dealer: S	♥ 8654	
Vul: EW	♦ —	Partner bids first.
HCP: 5	♣ Q9543	

Board: 126	♠ J74	East Bids 1NT if possible.
Dealer: N	♥ K7	West Bids 2♥ if possible.
Vul: Both	♦ K52	East Bids 2♠ if possible.
HCP: 13	♣ AQ1098	West Bids 2NT if possible.
		You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQJ52				1♠
Vul: NS	♥ KQ92	♥ 8	1NT	X	2♦	3♣
North HCP: 11	♦ J32	♦ KQ6	AP			
South HCP: 13	♣ AJ109	♣ Q872				
Contract: 3♣ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ J5				
Vul: EW	♥ A52	♥ QJ97		1♦	1NT	AP
North HCP: 14	♦ QJ862	♦ 1075				
South HCP: 4	♣ QJ	♣ 10543				
Contract: 1N E						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ K2				1♦
Vul: Both	♥ 965	♥ KJ10	1NT	AP		
North HCP: 4	♦ Q85	♦ A974				
South HCP: 14	♣ Q97	♣ K632				
Contract: 1N W						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 1096				
Vul: None	♥ 52	♥ 9876		1♦	1NT	AP
North HCP: 14	♦ KQJ102	♦ 8				
South HCP: 4	♣ K2	♣ A10986				
Contract: 1N E						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ QJ96				1♥
Vul: EW	♥ 8654	♥ KQJ32	1NT	3♥	AP	
North HCP: 5	♦ —	♦ AJ108				
South HCP: 14	♣ Q9543	♣ —				
Contract: 3♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ 1093				
Vul: Both	♥ K7	♥ 10652		1♣	1NT	Pass
North HCP: 13	♦ K52	♦ QJ1087	2♥	Pass	2♠	Pass
South HCP: 3	♣ AQ1098	♣ 6	2NT	AP		
Contract: 2N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 121	♠ KQJ52	West Bids 1NT if possible.
Dealer: S	♥ 8	East Bids 2♦ if possible.
Vul: NS	♦ KQ6	
HCP: 13	♣ Q872	You bid first.

Board: 122	♠ J5	East Bids 1NT if possible.
Dealer: N	♥ QJ97	
Vul: EW	♦ 1075	Partner bids first.
HCP: 4	♣ 10543	

Board: 123	♠ K2	West Bids 1NT if possible.
Dealer: S	♥ KJ10	
Vul: Both	♦ A974	You bid first.
HCP: 14	♣ K632	

Board: 124	♠ 1096	East Bids 1NT if possible.
Dealer: N	♥ 9876	
Vul: None	♦ 8	Partner bids first.
HCP: 4	♣ A10986	

Board: 125	♠ QJ96	West Bids 1NT if possible.
Dealer: S	♥ KQJ32	
Vul: EW	♦ AJ108	You bid first.
HCP: 14	♣ —	

Board: 126	♠ 1093	East Bids 1NT if possible.
Dealer: N	♥ 10652	West Bids 2♥ if possible.
Vul: Both	♦ QJ1087	East Bids 2♠ if possible.
HCP: 3	♣ 6	West Bids 2NT if possible.
		Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQJ52				1♠
Vul: NS	♥ KQ92	♥ 8	1NT	X	2♦	3♣
North HCP: 11	♦ J32	♦ KQ6	AP			
South HCP: 13	♣ AJ109	♣ Q872				
Contract: 3♣ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ J5				
Vul: EW	♥ A52	♥ QJ97		1♦	1NT	AP
North HCP: 14	♦ QJ862	♦ 1075				
South HCP: 4	♣ QJ	♣ 10543				
Contract: 1N E						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ K2				1♦
Vul: Both	♥ 965	♥ KJ10	1NT	AP		
North HCP: 4	♦ Q85	♦ A974				
South HCP: 14	♣ Q97	♣ K632				
Contract: 1N W						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 1096				
Vul: None	♥ 52	♥ 9876		1♦	1NT	AP
North HCP: 14	♦ KQJ102	♦ 8				
South HCP: 4	♣ K2	♣ A10986				
Contract: 1N E						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ QJ96				1♥
Vul: EW	♥ 8654	♥ KQJ32	1NT	3♥	AP	
North HCP: 5	♦ —	♦ AJ108				
South HCP: 14	♣ Q9543	♣ —				
Contract: 3♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ 1093				
Vul: Both	♥ K7	♥ 10652		1♣	1NT	Pass
North HCP: 13	♦ K52	♦ QJ1087	2♥	Pass	2♠	Pass
South HCP: 3	♣ AQ1098	♣ 6	2NT	AP		
Contract: 2N E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 127	♠ Q643	West Bids 1NT if possible.
Dealer: S	♥ K85	East Bids 2♦ if possible.
Vul: None	♦ A1097	
HCP: 9	♣ 84	Partner bids first.
Board: 128	♠ AK	East Bids 1NT if possible.
Dealer: N	♥ A87	
Vul: NS	♦ KJ10832	You bid first.
HCP: 15	♣ 73	
Board: 129	♠ 752	West Bids 1NT if possible.
Dealer: S	♥ 753	East Bids 3♥ if possible.
Vul: Both	♦ 85	
HCP: 2	♣ Q10964	Partner bids first.
Board: 130	♠ 95	East Bids 1NT if possible.
Dealer: N	♥ A632	West Bids 4♥ if possible.
Vul: None	♦ A103	East Bids 4♠ if possible.
HCP: 13	♣ AJ109	You bid first.
Board: 131	♠ 875	West Bids 1NT if possible.
Dealer: S	♥ Q	East Bids 5♦ if possible.
Vul: NS	♦ K5	West Doubles 5♠ if possible.
HCP: 6	♣ J986432	Partner bids first.
Board: 132	♠ QJ	East Bids 1NT if possible.
Dealer: N	♥ KJ94	
Vul: EW	♦ A32	You bid first.
HCP: 13	♣ Q1052	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ J875				1♣
Vul: None	♥ K85	♥ 104				
North HCP: 9	♦ A1097	♦ KQ	1NT	X	2♦	2♠
South HCP: 13	♣ 84	♣ AQJ109	AP			
Contract: 2♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q753				
Vul: NS	♥ A87	♥ 63		1♦	1NT	Pass
North HCP: 15	♦ KJ10832	♦ 6	Pass	2♦	AP	
South HCP: 6	♣ 73	♣ A109864				
Contract: 2♦ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AJ10				1♣
Vul: Both	♥ 753	♥ KQ9				
North HCP: 2	♦ 85	♦ 976	1NT	3♣	3♥	AP
South HCP: 14	♣ Q10964	♣ KJ85				
Contract: 3♥ E						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ 103		1♣	1NT	Pass
Vul: None	♥ A632	♥ 9854	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 13	♦ A103	♦ Q8754	1. Texas			
South HCP: 2	♣ AJ109	♣ 65				
Contract: 4♠ E						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AQJ1063				1♠
Vul: NS	♥ Q	♥ KJ86	1NT	2♠	Pass	4♠
North HCP: 6	♦ K5	♦ Q43	Pass	Pass	5♦	5♠
South HCP: 13	♣ J986432	♣ —	X	AP		
Contract: 5♠X S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K763				
Vul: EW	♥ KJ94	♥ Q75		1♣	1NT	AP
North HCP: 13	♦ A32	♦ 1075				
South HCP: 6	♣ Q1052	♣ J97				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 127	♠ J875	West Bids 1NT if possible.
Dealer: S	♥ 104	East Bids 2♦ if possible.
Vul: None	♦ KQ	
HCP: 13	♣ AQJ109	You bid first.

Board: 128	♠ Q753	East Bids 1NT if possible.
Dealer: N	♥ 63	
Vul: NS	♦ 6	Partner bids first.
HCP: 6	♣ A109864	

Board: 129	♠ AJ10	West Bids 1NT if possible.
Dealer: S	♥ KQ9	East Bids 3♥ if possible.
Vul: Both	♦ 976	
HCP: 14	♣ KJ85	You bid first.

Board: 130	♠ 103	East Bids 1NT if possible.
Dealer: N	♥ 9854	West Bids 4♥ if possible.
Vul: None	♦ Q8754	East Bids 4♠ if possible.
HCP: 2	♣ 65	Partner bids first.

Board: 131	♠ AQJ1063	West Bids 1NT if possible.
Dealer: S	♥ KJ86	East Bids 5♦ if possible.
Vul: NS	♦ Q43	West Doubles 5♠ if possible.
HCP: 13	♣ —	You bid first.

Board: 132	♠ K763	East Bids 1NT if possible.
Dealer: N	♥ Q75	
Vul: EW	♦ 1075	Partner bids first.
HCP: 6	♣ J97	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ J875				1♣
Vul: None	♥ K85	♥ 104				
North HCP: 9	♦ A1097	♦ KQ	1NT	X	2♦	2♠
South HCP: 13	♣ 84	♣ AQJ109	AP			
Contract: 2♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q753				
Vul: NS	♥ A87	♥ 63		1♦	1NT	Pass
North HCP: 15	♦ KJ10832	♦ 6	Pass	2♦	AP	
South HCP: 6	♣ 73	♣ A109864				
Contract: 2♦ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AJ10				1♣
Vul: Both	♥ 753	♥ KQ9				
North HCP: 2	♦ 85	♦ 976	1NT	3♣	3♥	AP
South HCP: 14	♣ Q10964	♣ KJ85				
Contract: 3♥ E						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ 103		1♣	1NT	Pass
Vul: None	♥ A632	♥ 9854	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 13	♦ A103	♦ Q8754	1. Texas			
South HCP: 2	♣ AJ109	♣ 65				
Contract: 4♠ E						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AQJ1063				1♠
Vul: NS	♥ Q	♥ KJ86	1NT	2♠	Pass	4♠
North HCP: 6	♦ K5	♦ Q43	Pass	Pass	5♦	5♠
South HCP: 13	♣ J986432	♣ —	X	AP		
Contract: 5♠X S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K763				
Vul: EW	♥ KJ94	♥ Q75		1♣	1NT	AP
North HCP: 13	♦ A32	♦ 1075				
South HCP: 6	♣ Q1052	♣ J97				
Contract: 1N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 133	♠ 872	West Bids 1NT if possible.
Dealer: S	♥ 10	East Bids 2♦ if possible.
Vul: None	♦ 10432	
HCP: 3	♣ K10653	Partner bids first.

Board: 134	♠ QJ10872	East Bids 1NT if possible.
Dealer: N	♥ 3	West Bids 2NT if possible.
Vul: NS	♦ AK42	
HCP: 13	♣ K10	You bid first.

Board: 135	♠ J1064	West Bids 1NT if possible.
Dealer: S	♥ 10753	East Bids 2♠ if possible.
Vul: Both	♦ 84	West Bids 3♣ if possible.
HCP: 4	♣ K53	Partner bids first.

Board: 136	♠ QJ65	East Bids 1NT if possible.
Dealer: N	♥ 1052	West Bids 3♣ if possible.
Vul: NS	♦ A	West Bids 3♥ if possible.
HCP: 13	♣ AQ987	East Bids 3♠ if possible.
		West Bids 4♦ if possible.
		You bid first.

Board: 137	♠ 976	West Bids 1NT if possible.
Dealer: S	♥ J4	East Bids 2♥ if possible.
Vul: Both	♦ 9752	West Bids 2♠ if possible.
HCP: 2	♣ J762	Partner bids first.

Board: 138	♠ AQ6	East Bids 1NT if possible.
Dealer: N	♥ A732	West Bids 2♥ if possible.
Vul: None	♦ 532	East Bids 2♠ if possible.
HCP: 13	♣ K54	West Bids 2NT if possible.
		You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ KQJ1096				1♠
Vul: None	♥ 10	♥ AJ9				
North HCP: 3	♦ 10432	♦ AJ9	1NT	Pass	2♦	3♠
South HCP: 17	♣ K10653	♣ J	Pass	4♠	AP	
Contract: 4♠ S						
Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ QJ10872	♠ 54				
Vul: NS	♥ 3	♥ J10952		1♠	1NT	Pass
North HCP: 13	♦ AK42	♦ 108	2NT	AP		
South HCP: 3	♣ K10	♣ Q932				
Contract: 2N E						
Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J1064	♠ AQ93				1♦
Vul: Both	♥ 10753	♥ K864	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 4	♦ 84	♦ QJ7	3♣ <sup>2</sup>	AP		
South HCP: 13	♣ K53	♣ J8	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			
Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ 10972		1♣	1NT	Pass
Vul: NS	♥ 1052	♥ KJ3	3♣ <sup>1</sup>	X	Pass	Pass
North HCP: 13	♦ A	♦ 10754	3♥	Pass	3♠	Pass
South HCP: 4	♣ AQ987	♣ 63	4♦	AP		
Contract: 4♦ W			1. Minor Suit Transfers after 1NT			
Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AK8				1♥
Vul: Both	♥ J4	♥ A10862				
North HCP: 2	♦ 9752	♦ Q10	1NT	Pass	2♥	Pass
South HCP: 19	♣ J762	♣ AQ10	2♠	AP		
Contract: 2♠ W						
Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 432		1♣	1NT	Pass
Vul: None	♥ A732	♥ 654				
North HCP: 13	♦ 532	♦ Q96	2♥	Pass	2♠	Pass
South HCP: 3	♣ K54	♣ J872	2NT	AP		
Contract: 2N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 133	♠ KQJ1096	West Bids 1NT if possible.
Dealer: S	♥ AJ9	East Bids 2♦ if possible.
Vul: None	♦ AJ9	
HCP: 17	♣ J	You bid first.

Board: 134	♠ 54	East Bids 1NT if possible.
Dealer: N	♥ J10952	West Bids 2NT if possible.
Vul: NS	♦ 108	
HCP: 3	♣ Q932	Partner bids first.

Board: 135	♠ AQ93	West Bids 1NT if possible.
Dealer: S	♥ K864	East Bids 2♠ if possible.
Vul: Both	♦ QJ7	West Bids 3♣ if possible.
HCP: 13	♣ J8	You bid first.

Board: 136	♠ 10972	East Bids 1NT if possible.
Dealer: N	♥ KJ3	West Bids 3♣ if possible.
Vul: NS	♦ 10754	West Bids 3♥ if possible.
HCP: 4	♣ 63	East Bids 3♠ if possible.
		West Bids 4♦ if possible.
		Partner bids first.

Board: 137	♠ AK8	West Bids 1NT if possible.
Dealer: S	♥ A10862	East Bids 2♥ if possible.
Vul: Both	♦ Q10	West Bids 2♠ if possible.
HCP: 19	♣ AQ10	You bid first.

Board: 138	♠ 432	East Bids 1NT if possible.
Dealer: N	♥ 654	West Bids 2♥ if possible.
Vul: None	♦ Q96	East Bids 2♠ if possible.
HCP: 3	♣ J872	West Bids 2NT if possible.
		Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ KQJ1096				1♠
Vul: None	♥ 10	♥ AJ9				
North HCP: 3	♦ 10432	♦ AJ9	1NT	Pass	2♦	3♠
South HCP: 17	♣ K10653	♣ J	Pass	4♠	AP	
Contract: 4♠ S						
Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ QJ10872	♠ 54				
Vul: NS	♥ 3	♥ J10952		1♠	1NT	Pass
North HCP: 13	♦ AK42	♦ 108	2NT	AP		
South HCP: 3	♣ K10	♣ Q932				
Contract: 2N E						
Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J1064	♠ AQ93				1♦
Vul: Both	♥ 10753	♥ K864	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 4	♦ 84	♦ QJ7	3♣ <sup>2</sup>	AP		
South HCP: 13	♣ K53	♣ J8	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			
Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ 10972		1♣	1NT	Pass
Vul: NS	♥ 1052	♥ KJ3	3♣ <sup>1</sup>	X	Pass	Pass
North HCP: 13	♦ A	♦ 10754	3♥	Pass	3♠	Pass
South HCP: 4	♣ AQ987	♣ 63	4♦	AP		
Contract: 4♦ W			1. Minor Suit Transfers after 1NT			
Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AK8				1♥
Vul: Both	♥ J4	♥ A10862				
North HCP: 2	♦ 9752	♦ Q10	1NT	Pass	2♥	Pass
South HCP: 19	♣ J762	♣ AQ10	2♠	AP		
Contract: 2♠ W						
Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 432		1♣	1NT	Pass
Vul: None	♥ A732	♥ 654				
North HCP: 13	♦ 532	♦ Q96	2♥	Pass	2♠	Pass
South HCP: 3	♣ K54	♣ J872	2NT	AP		
Contract: 2N E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 139     ♠ 8543  
Dealer: S     ♥ A10975  
Vul: EW     ♦ 987  
HCP: 4     ♣ 6

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

Partner bids first.

Board: 140     ♠ J652  
Dealer: N     ♥ AQ  
Vul: None     ♦ A5  
HCP: 12     ♣ J10843

East Bids 1NT if possible.

You bid first.

Board: 141     ♠ K6  
Dealer: S     ♥ 76  
Vul: NS     ♦ 653  
HCP: 3     ♣ 1097632

West Bids 1NT if possible.

Partner bids first.

Board: 142     ♠ 73  
Dealer: N     ♥ A9765  
Vul: Both     ♦ A1076  
HCP: 12     ♣ A2

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

You bid first.

Board: 143     ♠ J9  
Dealer: S     ♥ J5  
Vul: None     ♦ 9863  
HCP: 5     ♣ QJ543

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

Partner bids first.

Board: 144     ♠ 43  
Dealer: N     ♥ QJ4  
Vul: NS     ♦ AQ53  
HCP: 12     ♣ K652

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ Q96				1♣
Vul: EW	♥ A10975	♥ KQ	1NT	Pass	3♣ <sup>1</sup>	X
North HCP: 4	♦ 987	♦ 106	XX	Pass	5♦	AP
South HCP: 12	♣ 6	♣ KQ10932	1. Minor Suit Transfers after 1NT			
Contract: 5♦ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J652	♠ AQ843				
Vul: None	♥ AQ	♥ 985	1♣		1NT	AP
North HCP: 12	♦ A5	♦ 10864				
South HCP: 6	♣ J10843	♣ 2				
Contract: 1N E						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQ854				
Vul: NS	♥ 76	♥ KQJ985				1♥
North HCP: 3	♦ 653	♦ J7	1NT	AP		
South HCP: 13	♣ 1097632	♣ —				
Contract: 1N W						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ J862				
Vul: Both	♥ A9765	♥ J32		1♥	1NT	Pass
North HCP: 12	♦ A1076	♦ Q843	2NT	AP		
South HCP: 4	♣ A2	♣ 63				
Contract: 2N E						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ54				1♥
Vul: None	♥ J5	♥ 108762	1NT	Pass	2♥	Pass
North HCP: 5	♦ 9863	♦ K5	2♠	AP		
South HCP: 12	♣ QJ543	♣ K8				
Contract: 2♠ W						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ Q8				
Vul: NS	♥ QJ4	♥ 109863		1♦	1NT	Pass
North HCP: 12	♦ AQ53	♦ 10972	2♥	Pass	2♠	Pass
South HCP: 6	♣ K652	♣ A8	3♠	AP		
Contract: 3♠ E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 139     ♠ Q96  
Dealer: S       ♥ KQ  
Vul: EW       ♦ 106  
HCP: 12       ♣ KQ10932

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

You bid first.

Board: 140     ♠ AQ843  
Dealer: N       ♥ 985  
Vul: None      ♦ 10864  
HCP: 6       ♣ 2

East Bids 1NT if possible.

Partner bids first.

Board: 141     ♠ AQ854  
Dealer: S       ♥ KQJ985  
Vul: NS       ♦ J7  
HCP: 13       ♣ —

West Bids 1NT if possible.

You bid first.

Board: 142     ♠ J862  
Dealer: N       ♥ J32  
Vul: Both      ♦ Q843  
HCP: 4       ♣ 63

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

Partner bids first.

Board: 143     ♠ AQ54  
Dealer: S       ♥ 108762  
Vul: None      ♦ K5  
HCP: 12       ♣ K8

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

You bid first.

Board: 144     ♠ Q8  
Dealer: N       ♥ 109863  
Vul: NS       ♦ 10972  
HCP: 6       ♣ A8

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ Q96				1♣
Vul: EW	♥ A10975	♥ KQ	1NT	Pass	3♣ <sup>1</sup>	X
North HCP: 4	♦ 987	♦ 106	XX	Pass	5♦	AP
South HCP: 12	♣ 6	♣ KQ10932	1. Minor Suit Transfers after 1NT			
Contract: 5♦ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J652	♠ AQ843				
Vul: None	♥ AQ	♥ 985	1♣		1NT	AP
North HCP: 12	♦ A5	♦ 10864				
South HCP: 6	♣ J10843	♣ 2				
Contract: 1N E						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQ854				
Vul: NS	♥ 76	♥ KQJ985				1♥
North HCP: 3	♦ 653	♦ J7	1NT	AP		
South HCP: 13	♣ 1097632	♣ —				
Contract: 1N W						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ J862				
Vul: Both	♥ A9765	♥ J32		1♥	1NT	Pass
North HCP: 12	♦ A1076	♦ Q843	2NT	AP		
South HCP: 4	♣ A2	♣ 63				
Contract: 2N E						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ54				1♥
Vul: None	♥ J5	♥ 108762	1NT	Pass	2♥	Pass
North HCP: 5	♦ 9863	♦ K5	2♠	AP		
South HCP: 12	♣ QJ543	♣ K8				
Contract: 2♠ W						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ Q8				
Vul: NS	♥ QJ4	♥ 109863		1♦	1NT	Pass
North HCP: 12	♦ AQ53	♦ 10972	2♥	Pass	2♠	Pass
South HCP: 6	♣ K652	♣ A8	3♠	AP		
Contract: 3♠ E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 145     ♠ 753  
Dealer: S       ♥ K7  
Vul: EW       ♦ K8742  
HCP: 8       ♣ Q95

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

Partner bids first.

Board: 146     ♠ A7  
Dealer: N       ♥ KQ97  
Vul: None      ♦ K962  
HCP: 12       ♣ 953

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

You bid first.

Board: 147     ♠ QJ104  
Dealer: S       ♥ J1043  
Vul: NS       ♦ 73  
HCP: 5       ♣ J95

West Bids 1NT if possible.

Partner bids first.

Board: 148     ♠ K85  
Dealer: N       ♥ J9  
Vul: EW       ♦ 10543  
HCP: 13       ♣ AKQ4

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

You bid first.

Board: 149     ♠ 42  
Dealer: S       ♥ Q984  
Vul: Both      ♦ 1043  
HCP: 7       ♣ AJ53

West Bids 1NT if possible.

Partner bids first.

Board: 150     ♠ 1076  
Dealer: N       ♥ A843  
Vul: NS       ♦ AK10  
HCP: 14       ♣ K87

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQ2				1♣
Vul: EW	♥ K7	♥ Q82				
North HCP: 8	♦ K8742	♦ 1096	1NT	Pass	2♦	Pass
South HCP: 12	♣ Q95	♣ A732	2♥	AP		
Contract: 2♥ W						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q653		1♦	1NT	Pass
Vul: None	♥ KQ97	♥ 654	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 12	♦ K962	♦ 10843	3NT	AP		
South HCP: 2	♣ 953	♣ 86	1. Stayman			
Contract: 3N E						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ 982				1♣
Vul: NS	♥ J1043	♥ AQ7				
North HCP: 5	♦ 73	♦ AK	1NT	AP		
South HCP: 13	♣ J95	♣ 107643				
Contract: 1N W						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ QJ7		1♦	1NT	Pass
Vul: EW	♥ J9	♥ 10432	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 13	♦ 10543	♦ 986	2NT	AP		
South HCP: 3	♣ AKQ4	♣ 1062	1. Stayman			
Contract: 2N E						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK873				1♠
Vul: Both	♥ Q984	♥ J65				
North HCP: 7	♦ 1043	♦ KQ86	1NT	AP		
South HCP: 13	♣ AJ53	♣ 8				
Contract: 1N W						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 1076	♠ 42				
Vul: NS	♥ A843	♥ 75		1♣	1NT	3♣
North HCP: 14	♦ AK10	♦ 9752	3♠	Pass	4♠	AP
South HCP: 1	♣ K87	♣ J10542				
Contract: 4♠ W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 145     ♠ AQ2  
Dealer: S       ♥ Q82  
Vul: EW       ♦ 1096  
HCP: 12       ♣ A732

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

You bid first.

Board: 146     ♠ Q653  
Dealer: N       ♥ 654  
Vul: None     ♦ 10843  
HCP: 2       ♣ 86

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

Partner bids first.

Board: 147     ♠ 982  
Dealer: S       ♥ AQ7  
Vul: NS       ♦ AK  
HCP: 13       ♣ 107643

West Bids 1NT if possible.

You bid first.

Board: 148     ♠ QJ7  
Dealer: N       ♥ 10432  
Vul: EW       ♦ 986  
HCP: 3       ♣ 1062

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

Partner bids first.

Board: 149     ♠ AK873  
Dealer: S       ♥ J65  
Vul: Both     ♦ KQ86  
HCP: 13       ♣ 8

West Bids 1NT if possible.

You bid first.

Board: 150     ♠ 42  
Dealer: N       ♥ 75  
Vul: NS       ♦ 9752  
HCP: 1       ♣ J10542

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQ2				1♣
Vul: EW	♥ K7	♥ Q82				
North HCP: 8	♦ K8742	♦ 1096	1NT	Pass	2♦	Pass
South HCP: 12	♣ Q95	♣ A732	2♥	AP		
Contract: 2♥ W						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q653		1♦	1NT	Pass
Vul: None	♥ KQ97	♥ 654	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 12	♦ K962	♦ 10843	3NT	AP		
South HCP: 2	♣ 953	♣ 86	1. Stayman			
Contract: 3N E						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ 982				1♣
Vul: NS	♥ J1043	♥ AQ7				
North HCP: 5	♦ 73	♦ AK	1NT	AP		
South HCP: 13	♣ J95	♣ 107643				
Contract: 1N W						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ QJ7		1♦	1NT	Pass
Vul: EW	♥ J9	♥ 10432	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 13	♦ 10543	♦ 986	2NT	AP		
South HCP: 3	♣ AKQ4	♣ 1062	1. Stayman			
Contract: 2N E						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK873				1♠
Vul: Both	♥ Q984	♥ J65				
North HCP: 7	♦ 1043	♦ KQ86	1NT	AP		
South HCP: 13	♣ AJ53	♣ 8				
Contract: 1N W						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 1076	♠ 42				
Vul: NS	♥ A843	♥ 75		1♣	1NT	3♣
North HCP: 14	♦ AK10	♦ 9752	3♠	Pass	4♠	AP
South HCP: 1	♣ K87	♣ J10542				
Contract: 4♠ W						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 151      ♠ A976      West Bids 1NT if possible.  
Dealer: S      ♥ Q9853  
Vul: EW      ♦ J9      Partner bids first.  
HCP: 7      ♣ 96

Board: 152      ♠ AQ765      East Bids 1NT if possible.  
Dealer: N      ♥ Q  
Vul: Both      ♦ A764      You bid first.  
HCP: 12      ♣ 987

Board: 153      ♠ K843      West Bids 1NT if possible.  
Dealer: S      ♥ A832  
Vul: None      ♦ Q4      Partner bids first.  
HCP: 9      ♣ 986

Board: 154      ♠ Q982      East Bids 1NT if possible.  
Dealer: N      ♥ AK94      West Bids 2♣ if possible.  
Vul: EW      ♦ AJ82      East Bids 2♦ if possible.  
HCP: 14      ♣ 10      West Bids 2NT if possible.  
You bid first.

Board: 155      ♠ K872      West Bids 1NT if possible.  
Dealer: S      ♥ 10962      East Redoubles if possible.  
Vul: Both      ♦ 4      West Bids 2♣ if possible.  
HCP: 4      ♣ J742      Partner bids first.

Board: 156      ♠ AJ5      East Bids 1NT if possible.  
Dealer: N      ♥ KJ92      West Bids 2NT if possible.  
Vul: None      ♦ 42  
HCP: 14      ♣ AJ84      You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A976	♠ K104				1♦
Vul: EW	♥ Q9853	♥ J4				
North HCP: 7	♦ J9	♦ Q1072	1NT	AP		
South HCP: 13	♣ 96	♣ AQJ4				
Contract: 1N W						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ765	♠ 432		1♠	1NT	2♠
Vul: Both	♥ Q	♥ A65	AP			
North HCP: 12	♦ A764	♦ 10853				
South HCP: 6	♣ 987	♣ Q64				
Contract: 2♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K843	♠ AJ105				1♣
Vul: None	♥ A832	♥ KQ6				
North HCP: 9	♦ Q4	♦ J105	1NT	AP		
South HCP: 13	♣ 986	♣ Q32				
Contract: 1N W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ Q982	♠ 10543		1♦	1NT	Pass
Vul: EW	♥ AK94	♥ 108	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 14	♦ AJ82	♦ 973	2NT	AP		
South HCP: 2	♣ 10	♣ Q752	1. Stayman			
Contract: 2N E						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K872	♠ J53				1♦
Vul: Both	♥ 10962	♥ AK83	1NT	Pass	Pass	X
North HCP: 4	♦ 4	♦ A962	Pass	Pass	XX <sup>1</sup>	Pass
South HCP: 18	♣ J742	♣ AQ	2♣ <sup>2</sup>	AP		
Contract: 2♣ W			1. 4432 or 4441			
			2. artificial			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 9742				
Vul: None	♥ KJ92	♥ 54		1♣	1NT	Pass
North HCP: 14	♦ 42	♦ J9865	2NT	AP		
South HCP: 3	♣ AJ84	♣ Q10				
Contract: 2N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 151	♠ K104	West Bids 1NT if possible.
Dealer: S	♥ J4	
Vul: EW	♦ Q1072	You bid first.
HCP: 13	♣ AQJ4	

Board: 152	♠ 432	East Bids 1NT if possible.
Dealer: N	♥ A65	
Vul: Both	♦ 10853	Partner bids first.
HCP: 6	♣ Q64	

Board: 153	♠ AJ105	West Bids 1NT if possible.
Dealer: S	♥ KQ6	
Vul: None	♦ J105	You bid first.
HCP: 13	♣ Q32	

Board: 154	♠ 10543	East Bids 1NT if possible.
Dealer: N	♥ 108	West Bids 2♣ if possible.
Vul: EW	♦ 973	East Bids 2♦ if possible.
HCP: 2	♣ Q752	West Bids 2NT if possible.
		Partner bids first.

Board: 155	♠ J53	West Bids 1NT if possible.
Dealer: S	♥ AK83	East Redoubles if possible.
Vul: Both	♦ A962	West Bids 2♣ if possible.
HCP: 18	♣ AQ	You bid first.

Board: 156	♠ 9742	East Bids 1NT if possible.
Dealer: N	♥ 54	West Bids 2NT if possible.
Vul: None	♦ J9865	
HCP: 3	♣ Q10	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 151  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 13  
 Contract: 1N W

North:	South:		West	North	East	South
♠ A976	♠ K104					
♥ Q9853	♥ J4					1♦
♦ J9	♦ Q1072		1NT	AP		
♣ 96	♣ AQJ4					

Board: 152  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 6  
 Contract: 2♠ N

North:	South:		West	North	East	South
♠ AQ765	♠ 432					
♥ Q	♥ A65			1♠	1NT	2♠
♦ A764	♦ 10853		AP			
♣ 987	♣ Q64					

Board: 153  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N W

North:	South:		West	North	East	South
♠ K843	♠ AJ105					
♥ A832	♥ KQ6					1♣
♦ Q4	♦ J105		1NT	AP		
♣ 986	♣ Q32					

Board: 154  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 2  
 Contract: 2N E

North:	South:		West	North	East	South
♠ Q982	♠ 10543			1♦	1NT	Pass
♥ AK94	♥ 108		2♣ <sup>1</sup>	Pass	2♦	Pass
♦ AJ82	♦ 973		2NT	AP		
♣ 10	♣ Q752		1. Stayman			

Board: 155  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 18  
 Contract: 2♣ W

North:	South:		West	North	East	South
♠ K872	♠ J53					1♦
♥ 10962	♥ AK83		1NT	Pass	Pass	X
♦ 4	♦ A962		Pass	Pass	XX <sup>1</sup>	Pass
♣ J742	♣ AQ		2♣ <sup>2</sup>	AP		
			1. 4432 or 4441			
			2. artificial			

Board: 156  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 3  
 Contract: 2N E

North:	South:		West	North	East	South
♠ AJ5	♠ 9742					
♥ KJ92	♥ 54			1♣	1NT	Pass
♦ 42	♦ J9865		2NT	AP		
♣ AJ84	♣ Q10					



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 157     ♠ QJ742  
Dealer: S     ♥ Q5  
Vul: NS     ♦ 943  
HCP: 5     ♣ 642

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

Partner bids first.

Board: 158     ♠ Q62  
Dealer: N     ♥ K954  
Vul: Both     ♦ A92  
HCP: 13     ♣ A32

East Bids 1NT if possible.

You bid first.

Board: 159     ♠ 9876  
Dealer: S     ♥ 103  
Vul: None     ♦ Q109874  
HCP: 2     ♣ 7

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

Partner bids first.

Board: 160     ♠ KQJ7  
Dealer: N     ♥ 7  
Vul: NS     ♦ A754  
HCP: 13     ♣ K764

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

You bid first.

Board: 161     ♠ 987643  
Dealer: S     ♥ 10  
Vul: EW     ♦ J5  
HCP: 4     ♣ QJ63

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

Partner bids first.

Board: 162     ♠ KQJ1065  
Dealer: N     ♥ 107  
Vul: None     ♦ —  
HCP: 13     ♣ AK1032

East Bids 1NT if possible.  
West Bids 4♦ if possible.  
East Bids 5♥ if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ QJ742	♠ K86				1♣
Vul: NS	♥ Q5	♥ A974				
North HCP: 5	♦ 943	♦ KQ5	1NT	Pass	2♦	Pass
South HCP: 13	♣ 642	♣ J83	2♥	AP		
Contract: 2♥ W						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K985				
Vul: Both	♥ K954	♥ Q872		1♣	1NT	X
North HCP: 13	♦ A92	♦ KJ7	Pass	2♥	AP	
South HCP: 9	♣ A32	♣ 108				
Contract: 2♥ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ Q4				1♣
Vul: None	♥ 103	♥ 7542	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ Q109874	♦ AK5	2♦	Pass	2NT	AP
South HCP: 13	♣ 7	♣ A986	1. Stayman			
Contract: 2N W						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 1063				
Vul: NS	♥ 7	♥ J1096432		1♦	1NT	Pass
North HCP: 13	♦ A754	♦ QJ	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
South HCP: 4	♣ K764	♣ 8	1. Minor Suit Transfers after 1NT			
Contract: 3♣ E			2. automat			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 987643	♠ KJ105				
Vul: EW	♥ 10	♥ J7652				1♥
North HCP: 4	♦ J5	♦ K72	1NT	Pass	2NT	AP
South HCP: 12	♣ QJ63	♣ A				
Contract: 2N W						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KQJ1065	♠ 42				
Vul: None	♥ 107	♥ 4		1♠	1NT	Pass
North HCP: 13	♦ —	♦ Q10942	4♦ <sup>1</sup>	4♠	5♥	X
South HCP: 5	♣ AK1032	♣ QJ854	AP			
Contract: 5♥ X E			1. Texas			

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 157     ♠ K86  
Dealer: S     ♥ A974  
Vul: NS     ♦ KQ5  
HCP: 13     ♣ J83

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

You bid first.

Board: 158     ♠ K985  
Dealer: N     ♥ Q872  
Vul: Both     ♦ KJ7  
HCP: 9     ♣ 108

East Bids 1NT if possible.

Partner bids first.

Board: 159     ♠ Q4  
Dealer: S     ♥ 7542  
Vul: None     ♦ AK5  
HCP: 13     ♣ A986

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

You bid first.

Board: 160     ♠ 1063  
Dealer: N     ♥ J1096432  
Vul: NS     ♦ QJ  
HCP: 4     ♣ 8

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

Partner bids first.

Board: 161     ♠ KJ105  
Dealer: S     ♥ J7652  
Vul: EW     ♦ K72  
HCP: 12     ♣ A

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

You bid first.

Board: 162     ♠ 42  
Dealer: N     ♥ 4  
Vul: None     ♦ Q10942  
HCP: 5     ♣ QJ854

East Bids 1NT if possible.  
West Bids 4♦ if possible.  
East Bids 5♥ if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ QJ742	♠ K86				1♣
Vul: NS	♥ Q5	♥ A974				
North HCP: 5	♦ 943	♦ KQ5	1NT	Pass	2♦	Pass
South HCP: 13	♣ 642	♣ J83	2♥	AP		
Contract: 2♥ W						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K985				
Vul: Both	♥ K954	♥ Q872		1♣	1NT	X
North HCP: 13	♦ A92	♦ KJ7	Pass	2♥	AP	
South HCP: 9	♣ A32	♣ 108				
Contract: 2♥ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ Q4				1♣
Vul: None	♥ 103	♥ 7542	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ Q109874	♦ AK5	2♦	Pass	2NT	AP
South HCP: 13	♣ 7	♣ A986	1. Stayman			
Contract: 2N W						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 1063				
Vul: NS	♥ 7	♥ J1096432		1♦	1NT	Pass
North HCP: 13	♦ A754	♦ QJ	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
South HCP: 4	♣ K764	♣ 8	1. Minor Suit Transfers after 1NT			
Contract: 3♣ E			2. automat			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 987643	♠ KJ105				
Vul: EW	♥ 10	♥ J7652				1♥
North HCP: 4	♦ J5	♦ K72	1NT	Pass	2NT	AP
South HCP: 12	♣ QJ63	♣ A				
Contract: 2N W						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KQJ1065	♠ 42				
Vul: None	♥ 107	♥ 4		1♠	1NT	Pass
North HCP: 13	♦ —	♦ Q10942	4♦ <sup>1</sup>	4♠	5♥	X
South HCP: 5	♣ AK1032	♣ QJ854	AP			
Contract: 5♥ X E			1. Texas			

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 163     ♠ A83  
Dealer: S     ♥ 76432  
Vul: NS     ♦ 106  
HCP: 6     ♣ Q107

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

Partner bids first.

Board: 164     ♠ 974  
Dealer: N     ♥ KJ6  
Vul: EW     ♦ KJ73  
HCP: 12     ♣ A98

East Bids 1NT if possible.

You bid first.

Board: 165     ♠ 2  
Dealer: S     ♥ K10854  
Vul: Both     ♦ 9865  
HCP: 4     ♣ J108

West Bids 1NT if possible.

Partner bids first.

Board: 166     ♠ Q10852  
Dealer: N     ♥ AK1053  
Vul: NS     ♦ K6  
HCP: 12     ♣ 6

East Bids 1NT if possible.

You bid first.

Board: 167     ♠ Q1065  
Dealer: S     ♥ 984  
Vul: EW     ♦ 1075  
HCP: 4     ♣ Q53

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

Partner bids first.

Board: 168     ♠ J832  
Dealer: N     ♥ Q9  
Vul: Both     ♦ AK  
HCP: 13     ♣ K9843

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ Q9				1♣
Vul: NS	♥ 76432	♥ 85	1NT	Pass	2♥	Pass
North HCP: 6	♦ 106	♦ AQ43	2♠	Pass	3♠	Pass
South HCP: 12	♣ Q107	♣ KJ653	4♠	AP		
Contract: 4♠ W						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ A62				
Vul: EW	♥ KJ6	♥ Q985		1♦	1NT	AP
North HCP: 12	♦ KJ73	♦ Q109				
South HCP: 8	♣ A98	♣ 1053				
Contract: 1N E						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK98				1♥
Vul: Both	♥ K10854	♥ QJ763				
North HCP: 4	♦ 9865	♦ KQ	1NT	4♥	AP	
South HCP: 15	♣ J108	♣ 95				
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ Q10852	♠ —		1♠	1NT	2♣
Vul: NS	♥ AK1053	♥ QJ96	Pass	2♥	Pass	3♥
North HCP: 12	♦ K6	♦ QJ3	Pass	4♥	AP	
South HCP: 9	♣ 6	♣ QJ9532				
Contract: 4♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ Q1065	♠ K7				1♣
Vul: EW	♥ 984	♥ A532	1NT	Pass	2♥	Pass
North HCP: 4	♦ 1075	♦ K3	2♠	AP		
South HCP: 13	♣ Q53	♣ K7642				
Contract: 2♠ W						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ J832	♠ Q95		1♣	1NT	Pass
Vul: Both	♥ Q9	♥ 754	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 13	♦ AK	♦ 108763	3♣ <sup>2</sup>	Pass	4♥	AP
South HCP: 3	♣ K9843	♣ J7				
Contract: 4♥ E						

1. Stayman
2. limit raise or better in ♥

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 163     ♠ Q9  
Dealer: S       ♥ 85  
Vul: NS         ♦ AQ43  
HCP: 12         ♣ KJ653

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

You bid first.

Board: 164     ♠ A62  
Dealer: N       ♥ Q985  
Vul: EW         ♦ Q109  
HCP: 8           ♣ 1053

East Bids 1NT if possible.

Partner bids first.

Board: 165     ♠ AK98  
Dealer: S       ♥ QJ763  
Vul: Both       ♦ KQ  
HCP: 15         ♣ 95

West Bids 1NT if possible.

You bid first.

Board: 166     ♠ —  
Dealer: N       ♥ QJ96  
Vul: NS         ♦ QJ3  
HCP: 9           ♣ QJ9532

East Bids 1NT if possible.

Partner bids first.

Board: 167     ♠ K7  
Dealer: S       ♥ A532  
Vul: EW         ♦ K3  
HCP: 13         ♣ K7642

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

You bid first.

Board: 168     ♠ Q95  
Dealer: N       ♥ 754  
Vul: Both       ♦ 108763  
HCP: 3           ♣ J7

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ Q9				1♣
Vul: NS	♥ 76432	♥ 85	1NT	Pass	2♥	Pass
North HCP: 6	♦ 106	♦ AQ43	2♠	Pass	3♠	Pass
South HCP: 12	♣ Q107	♣ KJ653	4♠	AP		
Contract: 4♠ W						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ A62				
Vul: EW	♥ KJ6	♥ Q985		1♦	1NT	AP
North HCP: 12	♦ KJ73	♦ Q109				
South HCP: 8	♣ A98	♣ 1053				
Contract: 1N E						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK98				1♥
Vul: Both	♥ K10854	♥ QJ763				
North HCP: 4	♦ 9865	♦ KQ	1NT	4♥	AP	
South HCP: 15	♣ J108	♣ 95				
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ Q10852	♠ —		1♠	1NT	2♣
Vul: NS	♥ AK1053	♥ QJ96	Pass	2♥	Pass	3♥
North HCP: 12	♦ K6	♦ QJ3	Pass	4♥	AP	
South HCP: 9	♣ 6	♣ QJ9532				
Contract: 4♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ Q1065	♠ K7				1♣
Vul: EW	♥ 984	♥ A532	1NT	Pass	2♥	Pass
North HCP: 4	♦ 1075	♦ K3	2♠	AP		
South HCP: 13	♣ Q53	♣ K7642				
Contract: 2♠ W						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ J832	♠ Q95		1♣	1NT	Pass
Vul: Both	♥ Q9	♥ 754	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 13	♦ AK	♦ 108763	3♣ <sup>2</sup>	Pass	4♥	AP
South HCP: 3	♣ K9843	♣ J7				
Contract: 4♥ E						

1. Stayman
2. limit raise or better in ♥



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 169     ♠ J3  
Dealer: S     ♥ QJ1065  
Vul: None     ♦ A654  
HCP: 11     ♣ K3

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

Partner bids first.

Board: 170     ♠ K9  
Dealer: N     ♥ 52  
Vul: EW     ♦ AJ108  
HCP: 12     ♣ A6542

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

You bid first.

Board: 171     ♠ Q865  
Dealer: S     ♥ 104  
Vul: Both     ♦ 62  
HCP: 6     ♣ A8765

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

Partner bids first.

Board: 172     ♠ K53  
Dealer: N     ♥ K7432  
Vul: None     ♦ 6  
HCP: 13     ♣ AK96

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

You bid first.

Board: 173     ♠ J65  
Dealer: S     ♥ A1096  
Vul: NS     ♦ Q8  
HCP: 7     ♣ 9652

West Bids 1NT if possible.

Partner bids first.

Board: 174     ♠ Q64  
Dealer: N     ♥ AJ2  
Vul: Both     ♦ J753  
HCP: 13     ♣ KQ10

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ KQ7				1♣
Vul: None	♥ QJ1065	♥ 842	1NT	X	Pass	Pass
North HCP: 11	♦ A654	♦ KJ9	XX <sup>1</sup>	Pass	2♣	2NT
South HCP: 12	♣ K3	♣ QJ52	AP			
Contract: 2N S			1. SOS			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J1082				
Vul: EW	♥ 52	♥ KQJ7		1♣	1NT	X
North HCP: 12	♦ AJ108	♦ Q542	2♦	3♦	AP	
South HCP: 9	♣ A6542	♣ 10				
Contract: 3♦ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ AJ9				1♦
Vul: Both	♥ 104	♥ A82	1NT	Pass	2♦	Pass
North HCP: 6	♦ 62	♦ QJ984	2♥	AP		
South HCP: 12	♣ A8765	♣ 102				
Contract: 2♥ W						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q84				
Vul: None	♥ K7432	♥ Q1095		1♥	1NT	3♥
North HCP: 13	♦ 6	♦ 84	5♦	AP		
South HCP: 4	♣ AK96	♣ 10754				
Contract: 5♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AKQ2				1♦
Vul: NS	♥ A1096	♥ J74				
North HCP: 7	♦ Q8	♦ J10432	1NT	AP		
South HCP: 14	♣ 9652	♣ K				
Contract: 1N W						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ 9832				
Vul: Both	♥ AJ2	♥ Q107		1♦	1NT	AP
North HCP: 13	♦ J753	♦ K2				
South HCP: 5	♣ KQ10	♣ 9874				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 169	♠ KQ7	West Bids 1NT if possible.
Dealer: S	♥ 842	West Redoubles if possible.
Vul: None	♦ KJ9	East Bids 2♠ if possible.
HCP: 12	♣ QJ52	You bid first.

Board: 170	♠ J1082	East Bids 1NT if possible.
Dealer: N	♥ KQJ7	West Bids 2♦ if possible.
Vul: EW	♦ Q542	
HCP: 9	♣ 10	Partner bids first.

Board: 171	♠ AJ9	West Bids 1NT if possible.
Dealer: S	♥ A82	East Bids 2♦ if possible.
Vul: Both	♦ QJ984	West Bids 2♥ if possible.
HCP: 12	♣ 102	You bid first.

Board: 172	♠ Q84	East Bids 1NT if possible.
Dealer: N	♥ Q1095	West Bids 5♦ if possible.
Vul: None	♦ 84	
HCP: 4	♣ 10754	Partner bids first.

Board: 173	♠ AKQ2	West Bids 1NT if possible.
Dealer: S	♥ J74	
Vul: NS	♦ J10432	You bid first.
HCP: 14	♣ K	

Board: 174	♠ 9832	East Bids 1NT if possible.
Dealer: N	♥ Q107	
Vul: Both	♦ K2	Partner bids first.
HCP: 5	♣ 9874	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ KQ7				1♣
Vul: None	♥ QJ1065	♥ 842	1NT	X	Pass	Pass
North HCP: 11	♦ A654	♦ KJ9	XX <sup>1</sup>	Pass	2♣	2NT
South HCP: 12	♣ K3	♣ QJ52	AP			
Contract: 2N S			1. SOS			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J1082				
Vul: EW	♥ 52	♥ KQJ7		1♣	1NT	X
North HCP: 12	♦ AJ108	♦ Q542	2♦	3♦	AP	
South HCP: 9	♣ A6542	♣ 10				
Contract: 3♦ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ AJ9				1♦
Vul: Both	♥ 104	♥ A82	1NT	Pass	2♦	Pass
North HCP: 6	♦ 62	♦ QJ984	2♥	AP		
South HCP: 12	♣ A8765	♣ 102				
Contract: 2♥ W						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q84				
Vul: None	♥ K7432	♥ Q1095		1♥	1NT	3♥
North HCP: 13	♦ 6	♦ 84	5♦	AP		
South HCP: 4	♣ AK96	♣ 10754				
Contract: 5♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AKQ2				1♦
Vul: NS	♥ A1096	♥ J74				
North HCP: 7	♦ Q8	♦ J10432	1NT	AP		
South HCP: 14	♣ 9652	♣ K				
Contract: 1N W						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ 9832				
Vul: Both	♥ AJ2	♥ Q107		1♦	1NT	AP
North HCP: 13	♦ J753	♦ K2				
South HCP: 5	♣ KQ10	♣ 9874				
Contract: 1N E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 175     ♠ K52  
Dealer: S       ♥ 95  
Vul: None      ♦ K9763  
HCP: 7          ♣ J95

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

Partner bids first.

Board: 176     ♠ A3  
Dealer: N       ♥ KQJ6  
Vul: EW        ♦ KQ7  
HCP: 18        ♣ QJ52

East Bids 1NT if possible.

You bid first.

Board: 177     ♠ 82  
Dealer: S       ♥ 10962  
Vul: NS        ♦ KJ  
HCP: 10        ♣ AQ1085

West Bids 1NT if possible.  
West Redoubles if possible.

Partner bids first.

Board: 178     ♠ Q82  
Dealer: N       ♥ 72  
Vul: EW        ♦ AK52  
HCP: 12        ♣ K932

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

You bid first.

Board: 179     ♠ Q1032  
Dealer: S       ♥ J96  
Vul: Both      ♦ J8754  
HCP: 4          ♣ 8

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

Partner bids first.

Board: 180     ♠ 76  
Dealer: N       ♥ AJ10976  
Vul: NS        ♦ KJ107  
HCP: 13        ♣ A

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q7643				1♠
Vul: None	♥ 95	♥ AK74	1NT	2♣	X	Pass
North HCP: 7	♦ K9763	♦ J54	3♥	Pass	Pass	X
South HCP: 13	♣ J95	♣ K	AP			
Contract: 3♥ X W						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K764		1♣	1NT	Pass
Vul: EW	♥ KQJ6	♥ 1074	Pass	X	Pass	2♠
North HCP: 18	♦ KQ7	♦ 32	AP			
South HCP: 3	♣ QJ52	♣ 9864				
Contract: 2♠ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ KJ1095				1♠
Vul: NS	♥ 10962	♥ AJ3	1NT	X	Pass	Pass
North HCP: 10	♦ KJ	♦ 62	XX <sup>1</sup>	2♣	AP	
South HCP: 12	♣ AQ1085	♣ K94	1. SOS			
Contract: 2♣ N						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 974		1♦	1NT	Pass
Vul: EW	♥ 72	♥ AQJ5	2♦	Pass	2♥	AP
North HCP: 12	♦ AK52	♦ 93				
South HCP: 8	♣ K932	♣ J1087				
Contract: 2♥ E						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A				1♣
Vul: Both	♥ J96	♥ K42	1NT	Pass	2♥	Pass
North HCP: 4	♦ J8754	♦ 1093	2♠	AP		
South HCP: 12	♣ 8	♣ KQ10543				
Contract: 2♠ W						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ J982		1♥	1NT	Pass
Vul: NS	♥ AJ10976	♥ 842	3NT	AP		
North HCP: 13	♦ KJ107	♦ 652				
South HCP: 1	♣ A	♣ 986				
Contract: 3N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 175     ♠ Q7643  
Dealer: S       ♥ AK74  
Vul: None      ♦ J54  
HCP: 13        ♣ K

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

You bid first.

Board: 176     ♠ K764  
Dealer: N       ♥ 1074  
Vul: EW        ♦ 32  
HCP: 3         ♣ 9864

East Bids 1NT if possible.

Partner bids first.

Board: 177     ♠ KJ1095  
Dealer: S       ♥ AJ3  
Vul: NS        ♦ 62  
HCP: 12        ♣ K94

West Bids 1NT if possible.  
West Redoubles if possible.

You bid first.

Board: 178     ♠ 974  
Dealer: N       ♥ AQJ5  
Vul: EW        ♦ 93  
HCP: 8         ♣ J1087

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

Partner bids first.

Board: 179     ♠ A  
Dealer: S       ♥ K42  
Vul: Both      ♦ 1093  
HCP: 12        ♣ KQ10543

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

You bid first.

Board: 180     ♠ J982  
Dealer: N       ♥ 842  
Vul: NS        ♦ 652  
HCP: 1         ♣ 986

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q7643				1♠
Vul: None	♥ 95	♥ AK74	1NT	2♣	X	Pass
North HCP: 7	♦ K9763	♦ J54	3♥	Pass	Pass	X
South HCP: 13	♣ J95	♣ K	AP			
Contract: 3♥ X W						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K764		1♣	1NT	Pass
Vul: EW	♥ KQJ6	♥ 1074	Pass	X	Pass	2♠
North HCP: 18	♦ KQ7	♦ 32	AP			
South HCP: 3	♣ QJ52	♣ 9864				
Contract: 2♠ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ KJ1095				1♠
Vul: NS	♥ 10962	♥ AJ3	1NT	X	Pass	Pass
North HCP: 10	♦ KJ	♦ 62	XX <sup>1</sup>	2♣	AP	
South HCP: 12	♣ AQ1085	♣ K94	1. SOS			
Contract: 2♣ N						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 974		1♦	1NT	Pass
Vul: EW	♥ 72	♥ AQJ5	2♦	Pass	2♥	AP
North HCP: 12	♦ AK52	♦ 93				
South HCP: 8	♣ K932	♣ J1087				
Contract: 2♥ E						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A				1♣
Vul: Both	♥ J96	♥ K42	1NT	Pass	2♥	Pass
North HCP: 4	♦ J8754	♦ 1093	2♠	AP		
South HCP: 12	♣ 8	♣ KQ10543				
Contract: 2♠ W						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ J982		1♥	1NT	Pass
Vul: NS	♥ AJ10976	♥ 842	3NT	AP		
North HCP: 13	♦ KJ107	♦ 652				
South HCP: 1	♣ A	♣ 986				
Contract: 3N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 181	♠ K108632	West Bids 1NT if possible.
Dealer: S	♥ J842	
Vul: EW	♦ 6	Partner bids first.
HCP: 5	♣ J6	
Board: 182	♠ K10764	East Bids 1NT if possible.
Dealer: N	♥ 6	
Vul: Both	♦ K6	You bid first.
HCP: 16	♣ AKQJ7	
Board: 183	♠ 986	West Bids 1NT if possible.
Dealer: S	♥ 107	East Bids 4♥ if possible.
Vul: None	♦ 865	West Bids 4♠ if possible.
HCP: 3	♣ QJ943	Partner bids first.
Board: 184	♠ AJ2	East Bids 1NT if possible.
Dealer: N	♥ KJ7652	East Bids 2♣ if possible.
Vul: EW	♦ AK4	
HCP: 16	♣ 7	You bid first.
Board: 185	♠ 10754	West Bids 1NT if possible.
Dealer: S	♥ J73	East Bids 3♣ if possible.
Vul: Both	♦ AK84	West Bids 3♦ if possible.
HCP: 9	♣ J6	Partner bids first.
Board: 186	♠ KQ985	East Bids 1NT if possible.
Dealer: N	♥ KQ74	West Bids 2♠ if possible.
Vul: None	♦ Q1093	East Bids 3♣ if possible.
HCP: 12	♣ —	You bid first.

# Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K108632	♠ A5				1♦
Vul: EW	♥ J842	♥ 963				
North HCP: 5	♦ 6	♦ AJ1098	1NT	AP		
South HCP: 12	♣ J6	♣ K108				
Contract: 1N W						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K10764	♠ Q98		1♠	1NT	2♠
Vul: Both	♥ 6	♥ KQJ8				
North HCP: 16	♦ K6	♦ 85	Pass	4♠	AP	
South HCP: 8	♣ AKQJ7	♣ 10942				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q				1♥
Vul: None	♥ 107	♥ AJ95432	1NT	Pass	4♥ <sup>1</sup>	X
North HCP: 3	♦ 865	♦ AK109	4♠	AP		
South HCP: 14	♣ QJ943	♣ 2	1. Texas			
Contract: 4♠ W						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1096		1♥	1NT	X
Vul: EW	♥ KJ7652	♥ Q8	Pass	Pass	2♣	Pass
North HCP: 16	♦ AK4	♦ QJ653	Pass	X	AP	
South HCP: 9	♣ 7	♣ A63				
Contract: 2♣ X E						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ AJ63				1♣
Vul: Both	♥ J73	♥ Q82	1NT	X	3♣ <sup>1</sup>	Pass
North HCP: 9	♦ AK84	♦ 5	3♦ <sup>2</sup>	AP		
South HCP: 12	♣ J6	♣ KQ543	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQ985	♠ J6		1♠	1NT	Pass
Vul: None	♥ KQ74	♥ A1098	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
North HCP: 12	♦ Q1093	♦ 8765	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ —	♣ 1054	2. automat			
Contract: 3♣ E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 181	♠ A5	West Bids 1NT if possible.
Dealer: S	♥ 963	
Vul: EW	♦ AJ1098	You bid first.
HCP: 12	♣ K108	
Board: 182	♠ Q98	East Bids 1NT if possible.
Dealer: N	♥ KQJ8	
Vul: Both	♦ 85	Partner bids first.
HCP: 8	♣ 10942	
Board: 183	♠ Q	West Bids 1NT if possible.
Dealer: S	♥ AJ95432	East Bids 4♥ if possible.
Vul: None	♦ AK109	West Bids 4♠ if possible.
HCP: 14	♣ 2	You bid first.
Board: 184	♠ 1096	East Bids 1NT if possible.
Dealer: N	♥ Q8	East Bids 2♣ if possible.
Vul: EW	♦ QJ653	
HCP: 9	♣ A63	Partner bids first.
Board: 185	♠ AJ63	West Bids 1NT if possible.
Dealer: S	♥ Q82	East Bids 3♣ if possible.
Vul: Both	♦ 5	West Bids 3♦ if possible.
HCP: 12	♣ KQ543	You bid first.
Board: 186	♠ J6	East Bids 1NT if possible.
Dealer: N	♥ A1098	West Bids 2♠ if possible.
Vul: None	♦ 8765	East Bids 3♣ if possible.
HCP: 5	♣ 1054	Partner bids first.

# Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K108632	♠ A5				1♦
Vul: EW	♥ J842	♥ 963				
North HCP: 5	♦ 6	♦ AJ1098	1NT	AP		
South HCP: 12	♣ J6	♣ K108				
Contract: 1N W						
Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K10764	♠ Q98		1♠	1NT	2♠
Vul: Both	♥ 6	♥ KQJ8	Pass	4♠	AP	
North HCP: 16	♦ K6	♦ 85				
South HCP: 8	♣ AKQJ7	♣ 10942				
Contract: 4♠ N						
Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q				1♥
Vul: None	♥ 107	♥ AJ95432	1NT	Pass	4♥ <sup>1</sup>	X
North HCP: 3	♦ 865	♦ AK109	4♠	AP		
South HCP: 14	♣ QJ943	♣ 2	1. Texas			
Contract: 4♠ W						
Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1096		1♥	1NT	X
Vul: EW	♥ KJ7652	♥ Q8	Pass	Pass	2♣	Pass
North HCP: 16	♦ AK4	♦ QJ653	Pass	X	AP	
South HCP: 9	♣ 7	♣ A63				
Contract: 2♣ X E						
Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ AJ63				1♣
Vul: Both	♥ J73	♥ Q82	1NT	X	3♣ <sup>1</sup>	Pass
North HCP: 9	♦ AK84	♦ 5	3♦ <sup>2</sup>	AP		
South HCP: 12	♣ J6	♣ KQ543	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			
Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQ985	♠ J6		1♠	1NT	Pass
Vul: None	♥ KQ74	♥ A1098	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
North HCP: 12	♦ Q1093	♦ 8765	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ —	♣ 1054	2. automat			
Contract: 3♣ E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 187	♠ 1095	West Bids 1NT if possible.
Dealer: S	♥ J953	
Vul: NS	♦ 52	Partner bids first.
HCP: 6	♣ AJ84	

Board: 188	♠ 10	East Bids 1NT if possible.
Dealer: N	♥ K	West Bids 2♥ if possible.
Vul: Both	♦ A10873	East Bids 2♠ if possible.
HCP: 13	♣ AQ10974	You bid first.

Board: 189	♠ Q1076	West Bids 1NT if possible.
Dealer: S	♥ Q952	
Vul: None	♦ QJ62	Partner bids first.
HCP: 7	♣ 10	

Board: 190	♠ A854	East Bids 1NT if possible.
Dealer: N	♥ AJ986	
Vul: NS	♦ A5	You bid first.
HCP: 17	♣ KJ	

Board: 191	♠ QJ1084	West Bids 1NT if possible.
Dealer: S	♥ 102	
Vul: EW	♦ 842	Partner bids first.
HCP: 7	♣ A87	

Board: 192	♠ 32	East Bids 1NT if possible.
Dealer: N	♥ AQ64	
Vul: None	♦ 1065	You bid first.
HCP: 12	♣ AQ93	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ QJ				1♦
Vul: NS	♥ J953	♥ A82				
North HCP: 6	♦ 52	♦ KJ73	1NT	AP		
South HCP: 13	♣ AJ84	♣ Q753				
Contract: 1N W						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ 8543		1♣	1NT	Pass
Vul: Both	♥ K	♥ A972	2♥	Pass	2♠	AP
North HCP: 13	♦ A10873	♦ QJ62				
South HCP: 7	♣ AQ10974	♣ 3				
Contract: 2♠ E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ J92				1♣
Vul: None	♥ Q952	♥ A10				
North HCP: 7	♦ QJ62	♦ A4	1NT	AP		
South HCP: 12	♣ 10	♣ QJ5432				
Contract: 1N W						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ 93		1♥	1NT	Pass
Vul: NS	♥ AJ986	♥ 1042	Pass	X	Pass	2♥
North HCP: 17	♦ A5	♦ J42	AP			
South HCP: 3	♣ KJ	♣ Q10987				
Contract: 2♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ QJ1084	♠ K7				1♥
Vul: EW	♥ 102	♥ KQ9765				
North HCP: 7	♦ 842	♦ AQ9	1NT	AP		
South HCP: 14	♣ A87	♣ 92				
Contract: 1N W						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ J10654		1♣	1NT	AP
Vul: None	♥ AQ64	♥ K107				
North HCP: 12	♦ 1065	♦ 43				
South HCP: 4	♣ AQ93	♣ 1085				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 187	♠ QJ	West Bids 1NT if possible.
Dealer: S	♥ A82	
Vul: NS	♦ KJ73	You bid first.
HCP: 13	♣ Q753	

Board: 188	♠ 8543	East Bids 1NT if possible.
Dealer: N	♥ A972	West Bids 2♥ if possible.
Vul: Both	♦ QJ62	East Bids 2♠ if possible.
HCP: 7	♣ 3	Partner bids first.

Board: 189	♠ J92	West Bids 1NT if possible.
Dealer: S	♥ A10	
Vul: None	♦ A4	You bid first.
HCP: 12	♣ QJ5432	

Board: 190	♠ 93	East Bids 1NT if possible.
Dealer: N	♥ 1042	
Vul: NS	♦ J42	Partner bids first.
HCP: 3	♣ Q10987	

Board: 191	♠ K7	West Bids 1NT if possible.
Dealer: S	♥ KQ9765	
Vul: EW	♦ AQ9	You bid first.
HCP: 14	♣ 92	

Board: 192	♠ J10654	East Bids 1NT if possible.
Dealer: N	♥ K107	
Vul: None	♦ 43	Partner bids first.
HCP: 4	♣ 1085	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ QJ				1♦
Vul: NS	♥ J953	♥ A82				
North HCP: 6	♦ 52	♦ KJ73	1NT	AP		
South HCP: 13	♣ AJ84	♣ Q753				
Contract: 1N W						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ 8543		1♣	1NT	Pass
Vul: Both	♥ K	♥ A972	2♥	Pass	2♠	AP
North HCP: 13	♦ A10873	♦ QJ62				
South HCP: 7	♣ AQ10974	♣ 3				
Contract: 2♠ E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ J92				1♣
Vul: None	♥ Q952	♥ A10				
North HCP: 7	♦ QJ62	♦ A4	1NT	AP		
South HCP: 12	♣ 10	♣ QJ5432				
Contract: 1N W						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ 93		1♥	1NT	Pass
Vul: NS	♥ AJ986	♥ 1042	Pass	X	Pass	2♥
North HCP: 17	♦ A5	♦ J42	AP			
South HCP: 3	♣ KJ	♣ Q10987				
Contract: 2♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ QJ1084	♠ K7				1♥
Vul: EW	♥ 102	♥ KQ9765				
North HCP: 7	♦ 842	♦ AQ9	1NT	AP		
South HCP: 14	♣ A87	♣ 92				
Contract: 1N W						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ J10654		1♣	1NT	AP
Vul: None	♥ AQ64	♥ K107				
North HCP: 12	♦ 1065	♦ 43				
South HCP: 4	♣ AQ93	♣ 1085				
Contract: 1N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 193	♠ 107	West Bids 1NT if possible.
Dealer: S	♥ 1083	East Bids 3NT if possible.
Vul: NS	♦ 8632	
HCP: 2	♣ Q754	Partner bids first.

Board: 194	♠ A95	East Bids 1NT if possible.
Dealer: N	♥ Q73	West Bids 2♦ if possible.
Vul: EW	♦ AQ932	
HCP: 14	♣ Q3	You bid first.

Board: 195	♠ 87432	West Bids 1NT if possible.
Dealer: S	♥ 2	East Bids 3♣ if possible.
Vul: Both	♦ Q985	West Bids 3♥ if possible.
HCP: 2	♣ 876	East Bids 3♠ if possible.
		West Bids 4♣ if possible.
		Partner bids first.

Board: 196	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ KQ10862	West Bids 2♥ if possible.
Vul: NS	♦ AQJ72	East Redoubles if possible.
HCP: 15	♣ K	West Bids 3♣ if possible.
		You bid first.

Board: 197	♠ 854	West Bids 1NT if possible.
Dealer: S	♥ Q83	
Vul: EW	♦ A10853	Partner bids first.
HCP: 6	♣ 84	

Board: 198	♠ 3	East Bids 1NT if possible.
Dealer: N	♥ A1082	West Bids 4♥ if possible.
Vul: Both	♦ KQ109	East Bids 4♠ if possible.
HCP: 14	♣ KQ94	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ 98642				1♠
Vul: NS	♥ 1083	♥ 764	1NT	Pass	3NT	AP
North HCP: 2	♦ 8632	♦ A7				
South HCP: 12	♣ Q754	♣ AKJ				
Contract: 3N W						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ KQ1083				
Vul: EW	♥ Q73	♥ K6		1♦	1NT	X
North HCP: 14	♦ AQ932	♦ 106	2♦	3NT	AP	
South HCP: 9	♣ Q3	♣ J642				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 87432	♠ AQ				1♥
Vul: Both	♥ 2	♥ 10987543	1NT	Pass	Pass	2♥
North HCP: 2	♦ Q985	♦ AK7	Pass	Pass	3♣	Pass
South HCP: 14	♣ 876	♣ J	3♥ <sup>1</sup>	Pass	3♠	Pass
Contract: 4♣ E			4♣	AP		
			1. limit raise or better in ♣			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ K10976				
Vul: NS	♥ KQ10862	♥ 97		1♥	1NT	Pass
North HCP: 15	♦ AQJ72	♦ 10865	2♥	X	XX <sup>1</sup>	Pass
South HCP: 5	♣ K	♣ Q10	3♣	AP		
Contract: 3♣ W			1. artificial			

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ KQ76				
Vul: EW	♥ Q83	♥ K64				1♣
North HCP: 6	♦ A10853	♦ J2	1NT	AP		
South HCP: 12	♣ 84	♣ K963				
Contract: 1N W						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K864				
Vul: Both	♥ A1082	♥ 973		1♦	1NT	Pass
North HCP: 14	♦ KQ109	♦ 8763	4♥ <sup>1</sup>	Pass	4♠	AP
South HCP: 4	♣ KQ94	♣ J8	1. Texas			
Contract: 4♠ E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 193	♠ 98642	West Bids 1NT if possible.
Dealer: S	♥ 764	East Bids 3NT if possible.
Vul: NS	♦ A7	
HCP: 12	♣ AKJ	You bid first.

Board: 194	♠ KQ1083	East Bids 1NT if possible.
Dealer: N	♥ K6	West Bids 2♦ if possible.
Vul: EW	♦ 106	
HCP: 9	♣ J642	Partner bids first.

Board: 195	♠ AQ	West Bids 1NT if possible.
Dealer: S	♥ 10987543	East Bids 3♣ if possible.
Vul: Both	♦ AK7	West Bids 3♥ if possible.
HCP: 14	♣ J	East Bids 3♠ if possible.
		West Bids 4♣ if possible.
		You bid first.

Board: 196	♠ K10976	East Bids 1NT if possible.
Dealer: N	♥ 97	West Bids 2♥ if possible.
Vul: NS	♦ 10865	East Redoubles if possible.
HCP: 5	♣ Q10	West Bids 3♣ if possible.
		Partner bids first.

Board: 197	♠ KQ76	West Bids 1NT if possible.
Dealer: S	♥ K64	
Vul: EW	♦ J2	You bid first.
HCP: 12	♣ K963	

Board: 198	♠ K864	East Bids 1NT if possible.
Dealer: N	♥ 973	West Bids 4♥ if possible.
Vul: Both	♦ 8763	East Bids 4♠ if possible.
HCP: 4	♣ J8	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ 98642				1♠
Vul: NS	♥ 1083	♥ 764	1NT	Pass	3NT	AP
North HCP: 2	♦ 8632	♦ A7				
South HCP: 12	♣ Q754	♣ AKJ				
Contract: 3N W						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ KQ1083				
Vul: EW	♥ Q73	♥ K6		1♦	1NT	X
North HCP: 14	♦ AQ932	♦ 106	2♦	3NT	AP	
South HCP: 9	♣ Q3	♣ J642				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 87432	♠ AQ				1♥
Vul: Both	♥ 2	♥ 10987543	1NT	Pass	Pass	2♥
North HCP: 2	♦ Q985	♦ AK7	Pass	Pass	3♣	Pass
South HCP: 14	♣ 876	♣ J	3♥ <sup>1</sup>	Pass	3♠	Pass
Contract: 4♣ E			4♣	AP		
			1. limit raise or better in ♣			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ K10976				
Vul: NS	♥ KQ10862	♥ 97		1♥	1NT	Pass
North HCP: 15	♦ AQJ72	♦ 10865	2♥	X	XX <sup>1</sup>	Pass
South HCP: 5	♣ K	♣ Q10	3♣	AP		
Contract: 3♣ W			1. artificial			

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ KQ76				
Vul: EW	♥ Q83	♥ K64				1♣
North HCP: 6	♦ A10853	♦ J2	1NT	AP		
South HCP: 12	♣ 84	♣ K963				
Contract: 1N W						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K864				
Vul: Both	♥ A1082	♥ 973		1♦	1NT	Pass
North HCP: 14	♦ KQ109	♦ 8763	4♥ <sup>1</sup>	Pass	4♠	AP
South HCP: 4	♣ KQ94	♣ J8	1. Texas			
Contract: 4♠ E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 199      ♠ Q1095  
Dealer: S        ♥ 10843  
Vul: None        ♦ 7  
HCP: 2           ♣ 10762

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

Partner bids first.

Board: 200      ♠ J9832  
Dealer: N        ♥ A  
Vul: EW         ♦ KJ5  
HCP: 13          ♣ KJ106

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

You bid first.

Board: 201      ♠ 9843  
Dealer: S        ♥ Q3  
Vul: Both       ♦ AJ7532  
HCP: 7           ♣ 3

West Bids 1NT if possible.  
Partner bids first.

Board: 202      ♠ K8742  
Dealer: N        ♥ 5  
Vul: None       ♦ 75  
HCP: 12          ♣ AKQ104

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

You bid first.

Board: 203      ♠ Q109  
Dealer: S        ♥ 632  
Vul: NS         ♦ J1093  
HCP: 6           ♣ K94

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

Partner bids first.

Board: 204      ♠ KJ84  
Dealer: N        ♥ A1084  
Vul: Both       ♦ KQ  
HCP: 13          ♣ 964

East Bids 1NT if possible.  
You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q1095	♠ 863				1♦
Vul: None	♥ 10843	♥ KQ6	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 7	♦ KJ1093	2♦	Pass	2NT	Pass
South HCP: 12	♣ 10762	♣ K9	3NT	AP		
Contract: 3N W			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ J9832	♠ 5		1♠	1NT	Pass
Vul: EW	♥ A	♥ QJ974	2♦	Pass	2♥	Pass
North HCP: 13	♦ KJ5	♦ 1043	2NT	AP		
South HCP: 3	♣ KJ106	♣ 8543				
Contract: 2N E						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ J				1♥
Vul: Both	♥ Q3	♥ KJ876	1NT	2♦	Pass	3♦
North HCP: 7	♦ AJ7532	♦ K4	AP			
South HCP: 16	♣ 3	♣ AKJ84				
Contract: 3♦ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K8742	♠ J10		1♠	1NT	Pass
Vul: None	♥ 5	♥ KJ63	2♦	Pass	2♥	Pass
North HCP: 12	♦ 75	♦ 86432	2NT	3♣	X	AP
South HCP: 5	♣ AKQ104	♣ 82				
Contract: 3♣X N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ K76				1♣
Vul: NS	♥ 632	♥ Q1074	1NT	Pass	2♥	Pass
North HCP: 6	♦ J1093	♦ A82	2♠	AP		
South HCP: 12	♣ K94	♣ QJ2				
Contract: 2♠ W						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ A2		1♣	1NT	AP
Vul: Both	♥ A1084	♥ 976				
North HCP: 13	♦ KQ	♦ 6542				
South HCP: 8	♣ 964	♣ KJ102				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 199     ♠ 863  
Dealer: S       ♥ KQ6  
Vul: None      ♦ KJ1093  
HCP: 12        ♣ K9

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

You bid first.

Board: 200     ♠ 5  
Dealer: N       ♥ QJ974  
Vul: EW        ♦ 1043  
HCP: 3         ♣ 8543

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

Partner bids first.

Board: 201     ♠ J  
Dealer: S       ♥ KJ876  
Vul: Both      ♦ K4  
HCP: 16        ♣ AKJ84

West Bids 1NT if possible.

You bid first.

Board: 202     ♠ J10  
Dealer: N       ♥ KJ63  
Vul: None      ♦ 86432  
HCP: 5         ♣ 82

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

Partner bids first.

Board: 203     ♠ K76  
Dealer: S       ♥ Q1074  
Vul: NS        ♦ A82  
HCP: 12        ♣ QJ2

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

You bid first.

Board: 204     ♠ A2  
Dealer: N       ♥ 976  
Vul: Both      ♦ 6542  
HCP: 8         ♣ KJ102

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q1095	♠ 863				1♦
Vul: None	♥ 10843	♥ KQ6	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 7	♦ KJ1093	2♦	Pass	2NT	Pass
South HCP: 12	♣ 10762	♣ K9	3NT	AP		
Contract: 3N W			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ J9832	♠ 5		1♠	1NT	Pass
Vul: EW	♥ A	♥ QJ974	2♦	Pass	2♥	Pass
North HCP: 13	♦ KJ5	♦ 1043	2NT	AP		
South HCP: 3	♣ KJ106	♣ 8543				
Contract: 2N E						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ J				1♥
Vul: Both	♥ Q3	♥ KJ876	1NT	2♦	Pass	3♦
North HCP: 7	♦ AJ7532	♦ K4	AP			
South HCP: 16	♣ 3	♣ AKJ84				
Contract: 3♦ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K8742	♠ J10		1♠	1NT	Pass
Vul: None	♥ 5	♥ KJ63	2♦	Pass	2♥	Pass
North HCP: 12	♦ 75	♦ 86432	2NT	3♣	X	AP
South HCP: 5	♣ AKQ104	♣ 82				
Contract: 3♣X N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ K76				1♣
Vul: NS	♥ 632	♥ Q1074	1NT	Pass	2♥	Pass
North HCP: 6	♦ J1093	♦ A82	2♠	AP		
South HCP: 12	♣ K94	♣ QJ2				
Contract: 2♠ W						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ A2		1♣	1NT	AP
Vul: Both	♥ A1084	♥ 976				
North HCP: 13	♦ KQ	♦ 6542				
South HCP: 8	♣ 964	♣ KJ102				
Contract: 1N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 205     ♠ J2  
Dealer: S     ♥ A832  
Vul: None     ♦ J43  
HCP: 6     ♣ 6542

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

Partner bids first.

Board: 206     ♠ A8753  
Dealer: N     ♥ AK75  
Vul: EW     ♦ Q82  
HCP: 16     ♣ K

East Bids 1NT if possible.

You bid first.

Board: 207     ♠ QJ74  
Dealer: S     ♥ J854  
Vul: None     ♦ 63  
HCP: 5     ♣ J96

West Bids 1NT if possible.

Partner bids first.

Board: 208     ♠ KQ63  
Dealer: N     ♥ 6  
Vul: NS     ♦ K10854  
HCP: 12     ♣ A95

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

You bid first.

Board: 209     ♠ Q1087  
Dealer: S     ♥ 3  
Vul: EW     ♦ J87  
HCP: 4     ♣ J9865

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

Partner bids first.

Board: 210     ♠ QJ4  
Dealer: N     ♥ 976  
Vul: Both     ♦ Q973  
HCP: 12     ♣ AK9

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AQ9864				1♠
Vul: None	♥ A832	♥ K				
North HCP: 6	♦ J43	♦ K965	1NT	Pass	2♦	Pass
South HCP: 16	♣ 6542	♣ A10	2♥	AP		
Contract: 2♥ W						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A8753	♠ Q94				
Vul: EW	♥ AK75	♥ 62		1♠	1NT	2♠
North HCP: 16	♦ Q82	♦ J65	AP			
South HCP: 6	♣ K	♣ QJ654				
Contract: 2♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ 852				
Vul: None	♥ J854	♥ KQ9				1♦
North HCP: 5	♦ 63	♦ KQ75	1NT	AP		
South HCP: 14	♣ J96	♣ A42				
Contract: 1N W						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ 7				
Vul: NS	♥ 6	♥ QJ10985		1♦	1NT	2♥
North HCP: 12	♦ K10854	♦ A2	4♠	AP		
South HCP: 7	♣ A95	♣ 8743				
Contract: 4♠ W						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ A532				
Vul: EW	♥ 3	♥ AQ2				1♦
North HCP: 4	♦ J87	♦ 10643	1NT	Pass	2♦	Pass
South HCP: 14	♣ J9865	♣ A7	2♥	AP		
Contract: 2♥ W						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 763				
Vul: Both	♥ 976	♥ K8542		1♦	1NT	Pass
North HCP: 12	♦ Q973	♦ 542	2♣ <sup>1</sup>	Pass	2♦	Pass
South HCP: 3	♣ AK9	♣ 42	3NT	AP		
Contract: 3N E			1. Stayman			

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 205     ♠ AQ9864  
Dealer: S       ♥ K  
Vul: None      ♦ K965  
HCP: 16        ♣ A10

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

You bid first.

Board: 206     ♠ Q94  
Dealer: N       ♥ 62  
Vul: EW        ♦ J65  
HCP: 6        ♣ QJ654

East Bids 1NT if possible.

Partner bids first.

Board: 207     ♠ 852  
Dealer: S       ♥ KQ9  
Vul: None      ♦ KQ75  
HCP: 14        ♣ A42

West Bids 1NT if possible.

You bid first.

Board: 208     ♠ 7  
Dealer: N       ♥ QJ10985  
Vul: NS        ♦ A2  
HCP: 7        ♣ 8743

East Bids 1NT if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 209     ♠ A532  
Dealer: S       ♥ AQ2  
Vul: EW        ♦ 10643  
HCP: 14        ♣ A7

West Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

Board: 210     ♠ 763  
Dealer: N       ♥ K8542  
Vul: Both      ♦ 542  
HCP: 3        ♣ 42

East Bids 1NT if possible.

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AQ9864				1♠
Vul: None	♥ A832	♥ K				
North HCP: 6	♦ J43	♦ K965	1NT	Pass	2♦	Pass
South HCP: 16	♣ 6542	♣ A10	2♥	AP		
Contract: 2♥ W						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A8753	♠ Q94				
Vul: EW	♥ AK75	♥ 62		1♠	1NT	2♠
North HCP: 16	♦ Q82	♦ J65	AP			
South HCP: 6	♣ K	♣ QJ654				
Contract: 2♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ 852				
Vul: None	♥ J854	♥ KQ9				1♦
North HCP: 5	♦ 63	♦ KQ75	1NT	AP		
South HCP: 14	♣ J96	♣ A42				
Contract: 1N W						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ 7				
Vul: NS	♥ 6	♥ QJ10985		1♦	1NT	2♥
North HCP: 12	♦ K10854	♦ A2	4♠	AP		
South HCP: 7	♣ A95	♣ 8743				
Contract: 4♠ W						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ A532				
Vul: EW	♥ 3	♥ AQ2				1♦
North HCP: 4	♦ J87	♦ 10643	1NT	Pass	2♦	Pass
South HCP: 14	♣ J9865	♣ A7	2♥	AP		
Contract: 2♥ W						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 763				
Vul: Both	♥ 976	♥ K8542		1♦	1NT	Pass
North HCP: 12	♦ Q973	♦ 542	2♣ <sup>1</sup>	Pass	2♦	Pass
South HCP: 3	♣ AK9	♣ 42	3NT	AP		
Contract: 3N E			1. Stayman			

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 211	♠ J654	West Bids 1NT if possible.
Dealer: S	♥ QJ8	
Vul: NS	♦ 1098	Partner bids first.
HCP: 11	♣ AQJ	

Board: 212	♠ QJ8	East Bids 1NT if possible.
Dealer: N	♥ J874	
Vul: EW	♦ Q97	You bid first.
HCP: 12	♣ AQ6	

Board: 213	♠ J75	West Bids 1NT if possible.
Dealer: S	♥ 654	
Vul: None	♦ A10864	Partner bids first.
HCP: 5	♣ 93	

Board: 214	♠ 8	East Bids 1NT if possible.
Dealer: N	♥ Q6	West Bids 2♥ if possible.
Vul: EW	♦ AQJ654	East Bids 2♠ if possible.
HCP: 13	♣ A1043	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		You bid first.

Board: 215	♠ Q862	West Bids 1NT if possible.
Dealer: S	♥ Q9	East Bids 2♥ if possible.
Vul: Both	♦ Q10832	
HCP: 8	♣ Q4	Partner bids first.

Board: 216	♠ AQ92	East Bids 1NT if possible.
Dealer: N	♥ K94	
Vul: None	♦ 7	You bid first.
HCP: 13	♣ A9875	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J654	♠ 83				1♥
Vul: NS	♥ QJ8	♥ K10753	1NT	X	Pass	2♦
North HCP: 11	♦ 1098	♦ AQ52	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQJ	♣ K10	AP			
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ 542				
Vul: EW	♥ J874	♥ Q965		1♣	1NT	X
North HCP: 12	♦ Q97	♦ AKJ63	AP			
South HCP: 11	♣ AQ6	♣ J				
Contract: 1NX E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ A64				1♣
Vul: None	♥ 654	♥ Q1082				
North HCP: 5	♦ A10864	♦ K5	1NT	AP		
South HCP: 13	♣ 93	♣ A1052				
Contract: 1N W						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ 975				
Vul: EW	♥ Q6	♥ 8742		1♦	1NT	Pass
North HCP: 13	♦ AQJ654	♦ 7	2♥	Pass	2♠	Pass
South HCP: 2	♣ A1043	♣ Q9876	4♥	Pass	4♠	AP
Contract: 4♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ K9				1♦
Vul: Both	♥ Q9	♥ K63				
North HCP: 8	♦ Q10832	♦ AJ954	1NT	2♦	2♥	3♦
South HCP: 14	♣ Q4	♣ K96	AP			
Contract: 3♦ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ 86				
Vul: None	♥ K94	♥ J752		1♣	1NT	AP
North HCP: 13	♦ 7	♦ KJ65				
South HCP: 5	♣ A9875	♣ 1063				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 211	♠ 83	West Bids 1NT if possible.
Dealer: S	♥ K10753	
Vul: NS	♦ AQ52	You bid first.
HCP: 12	♣ K10	

Board: 212	♠ 542	East Bids 1NT if possible.
Dealer: N	♥ Q965	
Vul: EW	♦ AKJ63	Partner bids first.
HCP: 11	♣ J	

Board: 213	♠ A64	West Bids 1NT if possible.
Dealer: S	♥ Q1082	
Vul: None	♦ K5	You bid first.
HCP: 13	♣ A1052	

Board: 214	♠ 975	East Bids 1NT if possible.
Dealer: N	♥ 8742	West Bids 2♥ if possible.
Vul: EW	♦ 7	East Bids 2♠ if possible.
HCP: 2	♣ Q9876	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		Partner bids first.

Board: 215	♠ K9	West Bids 1NT if possible.
Dealer: S	♥ K63	East Bids 2♥ if possible.
Vul: Both	♦ AJ954	
HCP: 14	♣ K96	You bid first.

Board: 216	♠ 86	East Bids 1NT if possible.
Dealer: N	♥ J752	
Vul: None	♦ KJ65	Partner bids first.
HCP: 5	♣ 1063	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J654	♠ 83				1♥
Vul: NS	♥ QJ8	♥ K10753	1NT	X	Pass	2♦
North HCP: 11	♦ 1098	♦ AQ52	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQJ	♣ K10	AP			
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ 542				
Vul: EW	♥ J874	♥ Q965		1♣	1NT	X
North HCP: 12	♦ Q97	♦ AKJ63	AP			
South HCP: 11	♣ AQ6	♣ J				
Contract: 1NX E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ A64				1♣
Vul: None	♥ 654	♥ Q1082				
North HCP: 5	♦ A10864	♦ K5	1NT	AP		
South HCP: 13	♣ 93	♣ A1052				
Contract: 1N W						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ 975				
Vul: EW	♥ Q6	♥ 8742		1♦	1NT	Pass
North HCP: 13	♦ AQJ654	♦ 7	2♥	Pass	2♠	Pass
South HCP: 2	♣ A1043	♣ Q9876	4♥	Pass	4♠	AP
Contract: 4♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ K9				1♦
Vul: Both	♥ Q9	♥ K63				
North HCP: 8	♦ Q10832	♦ AJ954	1NT	2♦	2♥	3♦
South HCP: 14	♣ Q4	♣ K96	AP			
Contract: 3♦ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ 86				
Vul: None	♥ K94	♥ J752		1♣	1NT	AP
North HCP: 13	♦ 7	♦ KJ65				
South HCP: 5	♣ A9875	♣ 1063				
Contract: 1N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 217	♠ 942	West Bids 1NT if possible.
Dealer: S	♥ K9762	
Vul: NS	♦ K62	Partner bids first.
HCP: 6	♣ 32	

Board: 218	♠ AJ98	East Bids 1NT if possible.
Dealer: N	♥ 72	West Bids 2♣ if possible.
Vul: Both	♦ AQ82	East Bids 2♥ if possible.
HCP: 13	♣ Q42	West Bids 2NT if possible.
		You bid first.

Board: 219	♠ J98765	West Bids 1NT if possible.
Dealer: S	♥ KJ43	East Bids 3♣ if possible.
Vul: None	♦ 8	West Bids 3♦ if possible.
HCP: 5	♣ 52	Partner bids first.

Board: 220	♠ Q1084	East Bids 1NT if possible.
Dealer: N	♥ QJ3	
Vul: NS	♦ AK1063	You bid first.
HCP: 15	♣ K	

Board: 221	♠ J10975	West Bids 1NT if possible.
Dealer: S	♥ 975	
Vul: NS	♦ A	Partner bids first.
HCP: 9	♣ KJ96	

Board: 222	♠ Q874	East Bids 1NT if possible.
Dealer: N	♥ QJ87	West Bids 2♦ if possible.
Vul: EW	♦ KQ	East Bids 2♥ if possible.
HCP: 12	♣ Q85	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AJ				
Vul: NS	♥ K9762	♥ J105				1♣
North HCP: 6	♦ K62	♦ A108	1NT	AP		
South HCP: 13	♣ 32	♣ K10976				
Contract: 1N W						
Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ Q43		1♦	1NT	Pass
Vul: Both	♥ 72	♥ 9543	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 13	♦ AQ82	♦ 43	2NT	AP		
South HCP: 3	♣ Q42	♣ J1098	1. Stayman			
Contract: 2N E						
Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ J98765	♠ AK32				1♣
Vul: None	♥ KJ43	♥ A72	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 5	♦ 8	♦ KQJ	3♦ <sup>2</sup>	Pass	Pass	X
South HCP: 18	♣ 52	♣ J64	Pass	4♣	AP	
Contract: 4♣ N			1. Minor Suit Transfers after 1NT			
			2. automat			
Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ 9752				
Vul: NS	♥ QJ3	♥ 972		1♦	1NT	AP
North HCP: 15	♦ AK1063	♦ 987				
South HCP: 4	♣ K	♣ A54				
Contract: 1N E						
Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J10975	♠ A632				1♦
Vul: NS	♥ 975	♥ AJ				
North HCP: 9	♦ A	♦ QJ75	1NT	X	Pass	2♣
South HCP: 12	♣ KJ96	♣ 873	AP			
Contract: 2♣ S						
Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q874	♠ AJ92				
Vul: EW	♥ QJ87	♥ 4		1♣	1NT	Pass
North HCP: 12	♦ KQ	♦ 9842	2♦	Pass	2♥	AP
South HCP: 6	♣ Q85	♣ J1092				
Contract: 2♥ E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 217	♠ AJ	West Bids 1NT if possible.
Dealer: S	♥ J105	
Vul: NS	♦ A108	You bid first.
HCP: 13	♣ K10976	

Board: 218	♠ Q43	East Bids 1NT if possible.
Dealer: N	♥ 9543	West Bids 2♣ if possible.
Vul: Both	♦ 43	East Bids 2♥ if possible.
HCP: 3	♣ J1098	West Bids 2NT if possible.
		Partner bids first.

Board: 219	♠ AK32	West Bids 1NT if possible.
Dealer: S	♥ A72	East Bids 3♣ if possible.
Vul: None	♦ KQJ	West Bids 3♦ if possible.
HCP: 18	♣ J64	You bid first.

Board: 220	♠ 9752	East Bids 1NT if possible.
Dealer: N	♥ 972	
Vul: NS	♦ 987	Partner bids first.
HCP: 4	♣ A54	

Board: 221	♠ A632	West Bids 1NT if possible.
Dealer: S	♥ AJ	
Vul: NS	♦ QJ75	You bid first.
HCP: 12	♣ 873	

Board: 222	♠ AJ92	East Bids 1NT if possible.
Dealer: N	♥ 4	West Bids 2♦ if possible.
Vul: EW	♦ 9842	East Bids 2♥ if possible.
HCP: 6	♣ J1092	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AJ				
Vul: NS	♥ K9762	♥ J105				1♣
North HCP: 6	♦ K62	♦ A108	1NT	AP		
South HCP: 13	♣ 32	♣ K10976				
Contract: 1N W						
Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ Q43		1♦	1NT	Pass
Vul: Both	♥ 72	♥ 9543	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 13	♦ AQ82	♦ 43	2NT	AP		
South HCP: 3	♣ Q42	♣ J1098	1. Stayman			
Contract: 2N E						
Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ J98765	♠ AK32				1♣
Vul: None	♥ KJ43	♥ A72	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 5	♦ 8	♦ KQJ	3♦ <sup>2</sup>	Pass	Pass	X
South HCP: 18	♣ 52	♣ J64	Pass	4♣	AP	
Contract: 4♣ N			1. Minor Suit Transfers after 1NT			
			2. automat			
Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ 9752				
Vul: NS	♥ QJ3	♥ 972		1♦	1NT	AP
North HCP: 15	♦ AK1063	♦ 987				
South HCP: 4	♣ K	♣ A54				
Contract: 1N E						
Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J10975	♠ A632				1♦
Vul: NS	♥ 975	♥ AJ				
North HCP: 9	♦ A	♦ QJ75	1NT	X	Pass	2♣
South HCP: 12	♣ KJ96	♣ 873	AP			
Contract: 2♣ S						
Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q874	♠ AJ92		1♣	1NT	Pass
Vul: EW	♥ QJ87	♥ 4				
North HCP: 12	♦ KQ	♦ 9842	2♦	Pass	2♥	AP
South HCP: 6	♣ Q85	♣ J1092				
Contract: 2♥ E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 223	♠ 94	West Bids 1NT if possible.
Dealer: S	♥ 752	
Vul: Both	♦ Q9854	Partner bids first.
HCP: 5	♣ K63	
Board: 224	♠ A653	East Bids 1NT if possible.
Dealer: N	♥ KQ8	
Vul: NS	♦ A8652	You bid first.
HCP: 13	♣ 10	
Board: 225	♠ 10862	West Bids 1NT if possible.
Dealer: S	♥ KJ10843	East Bids 2♠ if possible.
Vul: EW	♦ —	West Bids 3♣ if possible.
HCP: 4	♣ 643	Partner bids first.
Board: 226	♠ AQ873	East Bids 1NT if possible.
Dealer: N	♥ AQ102	East Redoubles if possible.
Vul: Both	♦ 54	West Bids 2♣ if possible.
HCP: 12	♣ 43	You bid first.
Board: 227	♠ Q653	West Bids 1NT if possible.
Dealer: S	♥ Q106	East Bids 2♣ if possible.
Vul: None	♦ 65	West Bids 2♥ if possible.
HCP: 4	♣ 9532	East Bids 2NT if possible.
		Partner bids first.
Board: 228	♠ AJ2	East Bids 1NT if possible.
Dealer: N	♥ KJ986	
Vul: EW	♦ 10963	You bid first.
HCP: 13	♣ A	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 223 Dealer: S Vul: Both North HCP: 5 South HCP: 17 Contract: 2♥ S	North: ♠ 94 ♥ 752 ♦ Q9854 ♣ K63	South: ♠ AQ732 ♥ K10643 ♦ A10 ♣ A	West 1NT AP	North Pass	East Pass	South 1♠ 2♥
Board: 224 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A653 ♥ KQ8 ♦ A8652 ♣ 10	South: ♠ K10842 ♥ J542 ♦ Q ♣ J74	West 1♦	North 1♦	East 1NT	South AP
Board: 225 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 3♣ W	North: ♠ 10862 ♥ KJ10843 ♦ — ♣ 643	South: ♠ Q973 ♥ A ♦ KQ10543 ♣ Q10	West 1NT 3♣ <sup>2</sup> 1. Minor Suit Transfers after 1NT 2. automat	North Pass AP	East 2♠ <sup>1</sup>	South Pass
Board: 226 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ N	North: ♠ AQ873 ♥ AQ102 ♦ 54 ♣ 43	South: ♠ 102 ♥ 98765 ♦ A98 ♣ KQ7	West Pass 2♣ <sup>2</sup> 1. SOS 2. artificial	North 1♠ Pass 2♥	East 1NT XX <sup>1</sup> AP	South X Pass
Board: 227 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 2N W	North: ♠ Q653 ♥ Q106 ♦ 65 ♣ 9532	South: ♠ J104 ♥ K932 ♦ K109 ♣ AQ4	West 1NT 2♥ 1. Stayman	North Pass Pass	East 2♣ <sup>1</sup> 2NT	South 1♣ Pass AP
Board: 228 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2♥ N	North: ♠ AJ2 ♥ KJ986 ♦ 10963 ♣ A	South: ♠ Q754 ♥ 10742 ♦ KJ ♣ Q107	West AP	North 1♥	East 1NT	South 2♥

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 223	♠ AQ732	West Bids 1NT if possible.
Dealer: S	♥ K10643	
Vul: Both	♦ A10	You bid first.
HCP: 17	♣ A	

Board: 224	♠ K10842	East Bids 1NT if possible.
Dealer: N	♥ J542	
Vul: NS	♦ Q	Partner bids first.
HCP: 7	♣ J74	

Board: 225	♠ Q973	West Bids 1NT if possible.
Dealer: S	♥ A	East Bids 2♠ if possible.
Vul: EW	♦ KQ10543	West Bids 3♣ if possible.
HCP: 13	♣ Q10	You bid first.

Board: 226	♠ 102	East Bids 1NT if possible.
Dealer: N	♥ 98765	East Redoubles if possible.
Vul: Both	♦ A98	West Bids 2♣ if possible.
HCP: 9	♣ KQ7	Partner bids first.

Board: 227	♠ J104	West Bids 1NT if possible.
Dealer: S	♥ K932	East Bids 2♣ if possible.
Vul: None	♦ K109	West Bids 2♥ if possible.
HCP: 13	♣ AQ4	East Bids 2NT if possible.
		You bid first.

Board: 228	♠ Q754	East Bids 1NT if possible.
Dealer: N	♥ 10742	
Vul: EW	♦ KJ	Partner bids first.
HCP: 8	♣ Q107	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 223 Dealer: S Vul: Both North HCP: 5 South HCP: 17 Contract: 2♥ S	North: ♠ 94 ♥ 752 ♦ Q9854 ♣ K63	South: ♠ AQ732 ♥ K10643 ♦ A10 ♣ A	West 1NT AP	North Pass	East Pass	South 1♠ 2♥
Board: 224 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A653 ♥ KQ8 ♦ A8652 ♣ 10	South: ♠ K10842 ♥ J542 ♦ Q ♣ J74	West 1♦	North 1♦	East 1NT	South AP
Board: 225 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 3♣ W	North: ♠ 10862 ♥ KJ10843 ♦ — ♣ 643	South: ♠ Q973 ♥ A ♦ KQ10543 ♣ Q10	West 1NT 3♣ <sup>2</sup> 1. Minor Suit Transfers after 1NT 2. automat	North Pass AP	East 2♠ <sup>1</sup>	South Pass
Board: 226 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ N	North: ♠ AQ873 ♥ AQ102 ♦ 54 ♣ 43	South: ♠ 102 ♥ 98765 ♦ A98 ♣ KQ7	West Pass 2♣ <sup>2</sup> 1. SOS 2. artificial	North 1♠ Pass 2♥	East 1NT XX <sup>1</sup> AP	South X Pass
Board: 227 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 2N W	North: ♠ Q653 ♥ Q106 ♦ 65 ♣ 9532	South: ♠ J104 ♥ K932 ♦ K109 ♣ AQ4	West 1NT 2♥ 1. Stayman	North Pass Pass	East 2♣ <sup>1</sup> 2NT	South 1♣ Pass AP
Board: 228 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2♥ N	North: ♠ AJ2 ♥ KJ986 ♦ 10963 ♣ A	South: ♠ Q754 ♥ 10742 ♦ KJ ♣ Q107	West AP	North 1♥	East 1NT	South 2♥



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 229      ♠ Q543      West Bids 1NT if possible.  
Dealer: S      ♥ 6432  
Vul: Both      ♦ J85      Partner bids first.  
HCP: 3      ♣ 74

Board: 230      ♠ AK      East Bids 1NT if possible.  
Dealer: N      ♥ 8753  
Vul: None      ♦ 864      You bid first.  
HCP: 12      ♣ AJ52

Board: 231      ♠ Q10874      West Bids 1NT if possible.  
Dealer: S      ♥ 95      East Bids 2♦ if possible.  
Vul: NS      ♦ 3      Partner bids first.  
HCP: 10      ♣ AKJ65

Board: 232      ♠ A3      East Bids 1NT if possible.  
Dealer: N      ♥ AK854      West Bids 2♥ if possible.  
Vul: Both      ♦ 1092      East Bids 2♠ if possible.  
HCP: 13      ♣ Q95      West Bids 3♣ if possible.  
East Bids 4♠ if possible.  
You bid first.

Board: 233      ♠ —      West Bids 1NT if possible.  
Dealer: S      ♥ —      East Bids 4♠ if possible.  
Vul: None      ♦ 1097432      West Doubles 5♣ if possible.  
HCP: 5      ♣ AJ108652      Partner bids first.

Board: 234      ♠ KQ93      East Bids 1NT if possible.  
Dealer: N      ♥ A7642      West Bids 3♣ if possible.  
Vul: NS      ♦ 4      East Bids 3♦ if possible.  
HCP: 14      ♣ AJ3      You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 229  
 Dealer: S  
 Vul: Both  
 North HCP: 3  
 South HCP: 12  
 Contract: 3♥ S

North:	South:				
♠ Q543	♠ 106	West	North	East	South
♥ 6432	♥ KJ1085				1♥
♦ J85	♦ Q9	1NT	3♥	AP	
♣ 74	♣ AQ96				

Board: 230  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠ S

North:	South:				
♠ AK	♠ J986542	West	North	East	South
♥ 8753	♥ 64		1♣	1NT	2♠
♦ 864	♦ A7	AP			
♣ AJ52	♣ Q8				

Board: 231  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 13  
 Contract: 2♠ S

North:	South:				
♠ Q10874	♠ A532	West	North	East	South
♥ 95	♥ AK3				1♦
♦ 3	♦ Q9862	1NT	X	2♦	2♠
♣ AKJ65	♣ 10	AP			

Board: 232  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 3  
 Contract: 4♠ E

North:	South:				
♠ A3	♠ 852	West	North	East	South
♥ AK854	♥ 1096		1♥	1NT	Pass
♦ 1092	♦ QJ873	2♥	Pass	2♠	Pass
♣ Q95	♣ 82	3♣	Pass	4♠	AP

Board: 233  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 12  
 Contract: 5♣X N

North:	South:				
♠ —	♠ 9764	West	North	East	South
♥ —	♥ AQJ96				1♥
♦ 1097432	♦ K5	1NT	3♣	4♠	5♣
♣ AJ108652	♣ Q3	X	AP		

Board: 234  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 3♦ E

North:	South:				
♠ KQ93	♠ AJ10752	West	North	East	South
♥ A7642	♥ 98		1♥	1NT	Pass
♦ 4	♦ 7	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	AP
♣ AJ3	♣ 7542	1. Minor Suit Transfers after 1NT 2. automat			

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 229	♠ 106	West Bids 1NT if possible.
Dealer: S	♥ KJ1085	
Vul: Both	♦ Q9	You bid first.
HCP: 12	♣ AQ96	
Board: 230	♠ J986542	East Bids 1NT if possible.
Dealer: N	♥ 64	
Vul: None	♦ A7	Partner bids first.
HCP: 7	♣ Q8	
Board: 231	♠ A532	West Bids 1NT if possible.
Dealer: S	♥ AK3	East Bids 2♦ if possible.
Vul: NS	♦ Q9862	
HCP: 13	♣ 10	You bid first.
Board: 232	♠ 852	East Bids 1NT if possible.
Dealer: N	♥ 1096	West Bids 2♥ if possible.
Vul: Both	♦ QJ873	East Bids 2♠ if possible.
HCP: 3	♣ 82	West Bids 3♣ if possible.
		East Bids 4♠ if possible.
		Partner bids first.
Board: 233	♠ 9764	West Bids 1NT if possible.
Dealer: S	♥ AQJ96	East Bids 4♠ if possible.
Vul: None	♦ K5	West Doubles 5♣ if possible.
HCP: 12	♣ Q3	You bid first.
Board: 234	♠ AJ10752	East Bids 1NT if possible.
Dealer: N	♥ 98	West Bids 3♣ if possible.
Vul: NS	♦ 7	East Bids 3♦ if possible.
HCP: 5	♣ 7542	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 229  
 Dealer: S  
 Vul: Both  
 North HCP: 3  
 South HCP: 12  
 Contract: 3♥ S

North:	South:	
♠ Q543	♠ 106	West North East South
♥ 6432	♥ KJ1085	
♦ J85	♦ Q9	1NT 3♥ AP
♣ 74	♣ AQ96	

Board: 230  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠ S

North:	South:	
♠ AK	♠ J986542	West North East South
♥ 8753	♥ 64	1♣ 1NT 2♠
♦ 864	♦ A7	AP
♣ AJ52	♣ Q8	

Board: 231  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 13  
 Contract: 2♠ S

North:	South:	
♠ Q10874	♠ A532	West North East South
♥ 95	♥ AK3	
♦ 3	♦ Q9862	1NT X 2♦ 2♠
♣ AKJ65	♣ 10	AP

Board: 232  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 3  
 Contract: 4♠ E

North:	South:	
♠ A3	♠ 852	West North East South
♥ AK854	♥ 1096	1♥ 1NT Pass
♦ 1092	♦ QJ873	2♥ Pass 2♠ Pass
♣ Q95	♣ 82	3♣ Pass 4♠ AP

Board: 233  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 12  
 Contract: 5♣X N

North:	South:	
♠ —	♠ 9764	West North East South
♥ —	♥ AQJ96	
♦ 1097432	♦ K5	1NT 3♣ 4♠ 5♣
♣ AJ108652	♣ Q3	X AP

Board: 234  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 3♦ E

North:	South:	
♠ KQ93	♠ AJ10752	West North East South
♥ A7642	♥ 98	1♥ 1NT Pass
♦ 4	♦ 7	3♣ <sup>1</sup> Pass 3♦ <sup>2</sup> AP
♣ AJ3	♣ 7542	1. Minor Suit Transfers after 1NT
		2. automat

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 235	♠ Q10	West Bids 1NT if possible.
Dealer: S	♥ 987	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 6	♣ J10753	

Board: 236	♠ A83	East Bids 1NT if possible.
Dealer: N	♥ 109	West Bids 2♦ if possible.
Vul: None	♦ AK10	East Bids 2♥ if possible.
HCP: 12	♣ J10963	You bid first.

Board: 237	♠ K5432	West Bids 1NT if possible.
Dealer: S	♥ 964	East Bids 2♦ if possible.
Vul: NS	♦ A973	West Bids 2♥ if possible.
HCP: 7	♣ 2	Partner bids first.

Board: 238	♠ Q7	East Bids 1NT if possible.
Dealer: N	♥ K872	West Bids 2♣ if possible.
Vul: EW	♦ K32	East Bids 2♦ if possible.
HCP: 12	♣ A972	West Bids 3NT if possible.
		You bid first.

Board: 239	♠ Q4	West Bids 1NT if possible.
Dealer: S	♥ A1084	
Vul: Both	♦ Q86	Partner bids first.
HCP: 10	♣ Q1095	

Board: 240	♠ Q1094	East Bids 1NT if possible.
Dealer: N	♥ QJ2	
Vul: NS	♦ AQ9	You bid first.
HCP: 13	♣ Q42	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ653				1♠
Vul: EW	♥ 987	♥ QJ104				
North HCP: 6	♦ QJ6	♦ A742	1NT	AP		
South HCP: 12	♣ J10753	♣ —				
Contract: 1N W						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7654		1♣	1NT	Pass
Vul: None	♥ 109	♥ K8	2♦	Pass	2♥	AP
North HCP: 12	♦ AK10	♦ Q8532				
South HCP: 6	♣ J10963	♣ 2				
Contract: 2♥ E						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K5432	♠ Q10				1♣
Vul: NS	♥ 964	♥ KQ8	1NT	Pass	2♦	Pass
North HCP: 7	♦ A973	♦ K2	2♥	AP		
South HCP: 12	♣ 2	♣ Q98765				
Contract: 2♥ W						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J10853		1♣	1NT	Pass
Vul: EW	♥ K872	♥ 63	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 12	♦ K32	♦ J95	3NT	AP		
South HCP: 2	♣ A972	♣ 543	1. Stayman			
Contract: 3N E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AJ953				1♠
Vul: Both	♥ A1084	♥ 62	1NT	X	AP	
North HCP: 10	♦ Q86	♦ K742				
South HCP: 12	♣ Q1095	♣ KJ				
Contract: 1NX W						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ Q1094	♠ 5		1♣	1NT	AP
Vul: NS	♥ QJ2	♥ K754				
North HCP: 13	♦ AQ9	♦ 10654				
South HCP: 4	♣ Q42	♣ J763				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 235	♠ AJ653	West Bids 1NT if possible.
Dealer: S	♥ QJ104	
Vul: EW	♦ A742	You bid first.
HCP: 12	♣ —	

Board: 236	♠ J7654	East Bids 1NT if possible.
Dealer: N	♥ K8	West Bids 2♦ if possible.
Vul: None	♦ Q8532	East Bids 2♥ if possible.
HCP: 6	♣ 2	Partner bids first.

Board: 237	♠ Q10	West Bids 1NT if possible.
Dealer: S	♥ KQ8	East Bids 2♦ if possible.
Vul: NS	♦ K2	West Bids 2♥ if possible.
HCP: 12	♣ Q98765	You bid first.

Board: 238	♠ J10853	East Bids 1NT if possible.
Dealer: N	♥ 63	West Bids 2♣ if possible.
Vul: EW	♦ J95	East Bids 2♦ if possible.
HCP: 2	♣ 543	West Bids 3NT if possible.
		Partner bids first.

Board: 239	♠ AJ953	West Bids 1NT if possible.
Dealer: S	♥ 62	
Vul: Both	♦ K742	You bid first.
HCP: 12	♣ KJ	

Board: 240	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ K754	
Vul: NS	♦ 10654	Partner bids first.
HCP: 4	♣ J763	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ653				1♠
Vul: EW	♥ 987	♥ QJ104				
North HCP: 6	♦ QJ6	♦ A742	1NT	AP		
South HCP: 12	♣ J10753	♣ —				
Contract: 1N W						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7654		1♣	1NT	Pass
Vul: None	♥ 109	♥ K8	2♦	Pass	2♥	AP
North HCP: 12	♦ AK10	♦ Q8532				
South HCP: 6	♣ J10963	♣ 2				
Contract: 2♥ E						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K5432	♠ Q10				1♣
Vul: NS	♥ 964	♥ KQ8	1NT	Pass	2♦	Pass
North HCP: 7	♦ A973	♦ K2	2♥	AP		
South HCP: 12	♣ 2	♣ Q98765				
Contract: 2♥ W						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J10853		1♣	1NT	Pass
Vul: EW	♥ K872	♥ 63	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 12	♦ K32	♦ J95	3NT	AP		
South HCP: 2	♣ A972	♣ 543	1. Stayman			
Contract: 3N E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AJ953				1♠
Vul: Both	♥ A1084	♥ 62				
North HCP: 10	♦ Q86	♦ K742	1NT	X	AP	
South HCP: 12	♣ Q1095	♣ KJ				
Contract: 1NX W						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ Q1094	♠ 5		1♣	1NT	AP
Vul: NS	♥ QJ2	♥ K754				
North HCP: 13	♦ AQ9	♦ 10654				
South HCP: 4	♣ Q42	♣ J763				
Contract: 1N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 241	♠ 3	West Bids 1NT if possible.
Dealer: S	♥ AJ98432	
Vul: EW	♦ 3	Partner bids first.
HCP: 8	♣ K943	
Board: 242	♠ 652	East Bids 1NT if possible.
Dealer: N	♥ KQJ	
Vul: Both	♦ KQ	You bid first.
HCP: 14	♣ K10832	
Board: 243	♠ 109854	West Bids 1NT if possible.
Dealer: S	♥ AJ8	
Vul: None	♦ 1098	Partner bids first.
HCP: 8	♣ K4	
Board: 244	♠ K4	East Bids 1NT if possible.
Dealer: N	♥ AQJ7632	West Bids 2♥ if possible.
Vul: EW	♦ A3	
HCP: 14	♣ 87	You bid first.
Board: 245	♠ Q8764	West Bids 1NT if possible.
Dealer: S	♥ 10863	East Bids 2NT if possible.
Vul: Both	♦ 104	
HCP: 4	♣ Q2	Partner bids first.
Board: 246	♠ Q5	East Bids 1NT if possible.
Dealer: N	♥ AQ64	
Vul: None	♦ Q4	You bid first.
HCP: 14	♣ A10876	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A765				1♣
Vul: EW	♥ AJ98432	♥ 1065	1NT	4♥	AP	
North HCP: 8	♦ 3	♦ AKJ				
South HCP: 12	♣ K943	♣ 1087				
Contract: 4♥ N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ KQJ83				
Vul: Both	♥ KQJ	♥ 8765		1♣	1NT	AP
North HCP: 14	♦ KQ	♦ 10954				
South HCP: 6	♣ K10832	♣ —				
Contract: 1N E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 109854	♠ KJ				1♦
Vul: None	♥ AJ8	♥ K763	1NT	AP		
North HCP: 8	♦ 1098	♦ AQ72				
South HCP: 13	♣ K4	♣ 985				
Contract: 1N W						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9875				
Vul: EW	♥ AQJ7632	♥ 54		1♥	1NT	Pass
North HCP: 14	♦ A3	♦ KQ8	2♥	4♥	AP	
South HCP: 6	♣ 87	♣ J1063				
Contract: 4♥ N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q8764	♠ J52				1♣
Vul: Both	♥ 10863	♥ A5	1NT	Pass	2NT	AP
North HCP: 4	♦ 104	♦ Q73				
South HCP: 12	♣ Q2	♣ AJ874				
Contract: 2N W						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A10987				
Vul: None	♥ AQ64	♥ J875		1♣	1NT	X
North HCP: 14	♦ Q4	♦ A83	Pass	2♥	AP	
South HCP: 9	♣ A10876	♣ 4				
Contract: 2♥ N						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 241	♠ A765	West Bids 1NT if possible.
Dealer: S	♥ 1065	
Vul: EW	♦ AKJ	You bid first.
HCP: 12	♣ 1087	

Board: 242	♠ KQJ83	East Bids 1NT if possible.
Dealer: N	♥ 8765	
Vul: Both	♦ 10954	Partner bids first.
HCP: 6	♣ —	

Board: 243	♠ KJ	West Bids 1NT if possible.
Dealer: S	♥ K763	
Vul: None	♦ AQ72	You bid first.
HCP: 13	♣ 985	

Board: 244	♠ 9875	East Bids 1NT if possible.
Dealer: N	♥ 54	West Bids 2♥ if possible.
Vul: EW	♦ KQ8	
HCP: 6	♣ J1063	Partner bids first.

Board: 245	♠ J52	West Bids 1NT if possible.
Dealer: S	♥ A5	East Bids 2NT if possible.
Vul: Both	♦ Q73	
HCP: 12	♣ AJ874	You bid first.

Board: 246	♠ A10987	East Bids 1NT if possible.
Dealer: N	♥ J875	
Vul: None	♦ A83	Partner bids first.
HCP: 9	♣ 4	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A765				1♣
Vul: EW	♥ AJ98432	♥ 1065	1NT	4♥	AP	
North HCP: 8	♦ 3	♦ AKJ				
South HCP: 12	♣ K943	♣ 1087				
Contract: 4♥ N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ KQJ83				
Vul: Both	♥ KQJ	♥ 8765		1♣	1NT	AP
North HCP: 14	♦ KQ	♦ 10954				
South HCP: 6	♣ K10832	♣ —				
Contract: 1N E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 109854	♠ KJ				1♦
Vul: None	♥ AJ8	♥ K763	1NT	AP		
North HCP: 8	♦ 1098	♦ AQ72				
South HCP: 13	♣ K4	♣ 985				
Contract: 1N W						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9875				
Vul: EW	♥ AQJ7632	♥ 54		1♥	1NT	Pass
North HCP: 14	♦ A3	♦ KQ8	2♥	4♥	AP	
South HCP: 6	♣ 87	♣ J1063				
Contract: 4♥ N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q8764	♠ J52				1♣
Vul: Both	♥ 10863	♥ A5	1NT	Pass	2NT	AP
North HCP: 4	♦ 104	♦ Q73				
South HCP: 12	♣ Q2	♣ AJ874				
Contract: 2N W						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A10987				
Vul: None	♥ AQ64	♥ J875		1♣	1NT	X
North HCP: 14	♦ Q4	♦ A83	Pass	2♥	AP	
South HCP: 9	♣ A10876	♣ 4				
Contract: 2♥ N						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 247     ♠ Q9765  
Dealer: S     ♥ K7  
Vul: NS     ♦ 9762  
HCP: 6     ♣ J3

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

Partner bids first.

Board: 248     ♠ A104  
Dealer: N     ♥ K5  
Vul: Both     ♦ 7652  
HCP: 13     ♣ AQ92

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

You bid first.

Board: 249     ♠ 94  
Dealer: S     ♥ A1084  
Vul: None     ♦ 10854  
HCP: 6     ♣ Q103

West Bids 1NT if possible.

Partner bids first.

Board: 250     ♠ KJ  
Dealer: N     ♥ KJ10982  
Vul: NS     ♦ 54  
HCP: 13     ♣ KQ10

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

You bid first.

Board: 251     ♠ 52  
Dealer: S     ♥ J7542  
Vul: EW     ♦ AKQ8  
HCP: 11     ♣ J4

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

Partner bids first.

Board: 252     ♠ A103  
Dealer: N     ♥ Q62  
Vul: None     ♦ A862  
HCP: 12     ♣ Q93

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q9765	♠ AJ				1♣
Vul: NS	♥ K7	♥ AJ63				
North HCP: 6	♦ 9762	♦ 53	1NT	Pass	2♦	Pass
South HCP: 14	♣ J3	♣ A10976	2♥	AP		
Contract: 2♥ W						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 9732		1♦	1NT	Pass
Vul: Both	♥ K5	♥ 1084				
North HCP: 13	♦ 7652	♦ J83	4♦ <sup>1</sup>	Pass	4♥	AP
South HCP: 2	♣ AQ92	♣ J73	1. Texas			
Contract: 4♥ E						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K86				1♦
Vul: None	♥ A1084	♥ J53				
North HCP: 6	♦ 10854	♦ AQJ9	1NT	AP		
South HCP: 14	♣ Q103	♣ K72				
Contract: 1N W						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 765		1♥	1NT	Pass
Vul: NS	♥ KJ10982	♥ 4				
North HCP: 13	♦ 54	♦ J973	2♥	X	2♠	Pass
South HCP: 2	♣ KQ10	♣ J9832	3♠	Pass	4♠	AP
Contract: 4♠ E						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ K97				1♣
Vul: EW	♥ J7542	♥ KQ103				
North HCP: 11	♦ AKQ8	♦ 2	1NT	X	2♥	3NT
South HCP: 13	♣ J4	♣ KQ1096	AP			
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q9		1♦	1NT	2♣
Vul: None	♥ Q62	♥ 1093				
North HCP: 12	♦ A862	♦ J3	2♠	3♣	3♠	Pass
South HCP: 8	♣ Q93	♣ AJ8752	Pass	4♣	AP	
Contract: 4♣ S						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 247     ♠ AJ  
Dealer: S     ♥ AJ63  
Vul: NS     ♦ 53  
HCP: 14     ♣ A10976

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

You bid first.

Board: 248     ♠ 9732  
Dealer: N     ♥ 1084  
Vul: Both     ♦ J83  
HCP: 2     ♣ J73

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

Partner bids first.

Board: 249     ♠ K86  
Dealer: S     ♥ J53  
Vul: None     ♦ AQJ9  
HCP: 14     ♣ K72

West Bids 1NT if possible.

You bid first.

Board: 250     ♠ 765  
Dealer: N     ♥ 4  
Vul: NS     ♦ J973  
HCP: 2     ♣ J9832

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

Partner bids first.

Board: 251     ♠ K97  
Dealer: S     ♥ KQ103  
Vul: EW     ♦ 2  
HCP: 13     ♣ KQ1096

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

You bid first.

Board: 252     ♠ Q9  
Dealer: N     ♥ 1093  
Vul: None     ♦ J3  
HCP: 8     ♣ AJ8752

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q9765	♠ AJ				1♣
Vul: NS	♥ K7	♥ AJ63	1NT	Pass	2♦	Pass
North HCP: 6	♦ 9762	♦ 53	2♥	AP		
South HCP: 14	♣ J3	♣ A10976				
Contract: 2♥ W						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 9732		1♦	1NT	Pass
Vul: Both	♥ K5	♥ 1084	4♦ <sup>1</sup>	Pass	4♥	AP
North HCP: 13	♦ 7652	♦ J83	1. Texas			
South HCP: 2	♣ AQ92	♣ J73				
Contract: 4♥ E						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K86				1♦
Vul: None	♥ A1084	♥ J53	1NT	AP		
North HCP: 6	♦ 10854	♦ AQJ9				
South HCP: 14	♣ Q103	♣ K72				
Contract: 1N W						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 765		1♥	1NT	Pass
Vul: NS	♥ KJ10982	♥ 4	2♥	X	2♠	Pass
North HCP: 13	♦ 54	♦ J973	3♠	Pass	4♠	AP
South HCP: 2	♣ KQ10	♣ J9832				
Contract: 4♠ E						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ K97				1♣
Vul: EW	♥ J7542	♥ KQ103	1NT	X	2♥	3NT
North HCP: 11	♦ AKQ8	♦ 2	AP			
South HCP: 13	♣ J4	♣ KQ1096				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q9		1♦	1NT	2♣
Vul: None	♥ Q62	♥ 1093	2♠	3♣	3♠	Pass
North HCP: 12	♦ A862	♦ J3	Pass	4♣	AP	
South HCP: 8	♣ Q93	♣ AJ8752				
Contract: 4♣ S						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 253     ♠ J9862  
Dealer: S       ♥ 1094  
Vul: NS         ♦ Q1092  
HCP: 3          ♣ 8

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

Partner bids first.

Board: 254     ♠ K5  
Dealer: N       ♥ K10  
Vul: EW         ♦ A1043  
HCP: 12        ♣ Q8654

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

You bid first.

Board: 255     ♠ 1092  
Dealer: S       ♥ K105  
Vul: Both       ♦ J8  
HCP: 4          ♣ 109852

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

Partner bids first.

Board: 256     ♠ 10987643  
Dealer: N       ♥ A2  
Vul: EW         ♦ J4  
HCP: 12        ♣ AK

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

You bid first.

Board: 257     ♠ KJ42  
Dealer: S       ♥ 987  
Vul: Both       ♦ J1032  
HCP: 5          ♣ 103

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

Partner bids first.

Board: 258     ♠ J1074  
Dealer: N       ♥ AK104  
Vul: None       ♦ AQ3  
HCP: 14        ♣ 42

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ KQ74				1♣
Vul: NS	♥ 1094	♥ J2	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 3	♦ Q1092	♦ K65	2♥	AP		
South HCP: 13	♣ 8	♣ A1094	1. Stayman			
Contract: 2♥ W						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q762		1♣	1NT	Pass
Vul: EW	♥ K10	♥ Q9	2♦	Pass	2♥	AP
North HCP: 12	♦ A1043	♦ J752				
South HCP: 6	♣ Q8654	♣ J32				
Contract: 2♥ E						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ J53				1♦
Vul: Both	♥ K105	♥ 762	1NT	Pass	2♦	Pass
North HCP: 4	♦ J8	♦ A763	2♥	Pass	2NT	AP
South HCP: 12	♣ 109852	♣ AK6				
Contract: 2N W						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 10987643	♠ J5		1♠	1NT	X
Vul: EW	♥ A2	♥ K984	2♠ <sup>1</sup>	3♠	AP	
North HCP: 12	♦ J4	♦ A10872	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ AK	♣ J2				
Contract: 3♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ KJ42	♠ Q				1♥
Vul: Both	♥ 987	♥ AJ642	1NT	Pass	2NT	AP
North HCP: 5	♦ J1032	♦ Q9876				
South HCP: 12	♣ 103	♣ QJ				
Contract: 2N W						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ J1074	♠ AQ		1♦	1NT	AP
Vul: None	♥ AK104	♥ J976				
North HCP: 14	♦ AQ3	♦ J1097				
South HCP: 8	♣ 42	♣ 875				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 253     ♠ KQ74  
Dealer: S       ♥ J2  
Vul: NS       ♦ K65  
HCP: 13       ♣ A1094

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

You bid first.

Board: 254     ♠ Q762  
Dealer: N       ♥ Q9  
Vul: EW       ♦ J752  
HCP: 6       ♣ J32

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

Partner bids first.

Board: 255     ♠ J53  
Dealer: S       ♥ 762  
Vul: Both      ♦ A763  
HCP: 12       ♣ AK6

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

You bid first.

Board: 256     ♠ J5  
Dealer: N       ♥ K984  
Vul: EW       ♦ A10872  
HCP: 9       ♣ J2

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

Partner bids first.

Board: 257     ♠ Q  
Dealer: S       ♥ AJ642  
Vul: Both      ♦ Q9876  
HCP: 12       ♣ QJ

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

You bid first.

Board: 258     ♠ AQ  
Dealer: N       ♥ J976  
Vul: None      ♦ J1097  
HCP: 8       ♣ 875

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ KQ74				1♣
Vul: NS	♥ 1094	♥ J2	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 3	♦ Q1092	♦ K65	2♥	AP		
South HCP: 13	♣ 8	♣ A1094	1. Stayman			
Contract: 2♥ W						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q762		1♣	1NT	Pass
Vul: EW	♥ K10	♥ Q9	2♦	Pass	2♥	AP
North HCP: 12	♦ A1043	♦ J752				
South HCP: 6	♣ Q8654	♣ J32				
Contract: 2♥ E						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ J53				1♦
Vul: Both	♥ K105	♥ 762	1NT	Pass	2♦	Pass
North HCP: 4	♦ J8	♦ A763	2♥	Pass	2NT	AP
South HCP: 12	♣ 109852	♣ AK6				
Contract: 2N W						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 10987643	♠ J5		1♠	1NT	X
Vul: EW	♥ A2	♥ K984	2♠ <sup>1</sup>	3♠	AP	
North HCP: 12	♦ J4	♦ A10872	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ AK	♣ J2				
Contract: 3♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ KJ42	♠ Q				1♥
Vul: Both	♥ 987	♥ AJ642	1NT	Pass	2NT	AP
North HCP: 5	♦ J1032	♦ Q9876				
South HCP: 12	♣ 103	♣ QJ				
Contract: 2N W						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ J1074	♠ AQ		1♦	1NT	AP
Vul: None	♥ AK104	♥ J976				
North HCP: 14	♦ AQ3	♦ J1097				
South HCP: 8	♣ 42	♣ 875				
Contract: 1N E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 259	♠ 6	West Bids 1NT if possible.
Dealer: S	♥ 42	
Vul: EW	♦ J10642	Partner bids first.
HCP: 7	♣ AQ1098	

Board: 260	♠ QJ9	East Bids 1NT if possible.
Dealer: N	♥ A983	East Redoubles if possible.
Vul: Both	♦ KQ42	West Bids 2♣ if possible.
HCP: 12	♣ 87	You bid first.

Board: 261	♠ 98	West Bids 1NT if possible.
Dealer: S	♥ Q108732	East Bids 2♦ if possible.
Vul: None	♦ J85	
HCP: 3	♣ 32	Partner bids first.

Board: 262	♠ AQ85	East Bids 1NT if possible.
Dealer: N	♥ A42	
Vul: NS	♦ A97	You bid first.
HCP: 14	♣ 1053	

Board: 263	♠ 54	West Bids 1NT if possible.
Dealer: S	♥ K107	
Vul: Both	♦ J954	Partner bids first.
HCP: 10	♣ AQ65	

Board: 264	♠ 986	East Bids 1NT if possible.
Dealer: N	♥ AKJ3	
Vul: None	♦ J85	You bid first.
HCP: 12	♣ QJ10	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ97				1♥
Vul: EW	♥ 42	♥ K10875	1NT	2NT <sup>1</sup>	Pass	5♣
North HCP: 7	♦ J10642	♦ —	AP			
South HCP: 12	♣ AQ1098	♣ K752	1. Unusual 2NT			
Contract: 5♣ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ K8762		1♦	1NT	X
Vul: Both	♥ A983	♥ Q106	Pass	Pass	XX <sup>1</sup>	Pass
North HCP: 12	♦ KQ42	♦ 86	2♣ <sup>2</sup>	2NT	AP	
South HCP: 9	♣ 87	♣ A92	1. SOS			
Contract: 2N N			2. artificial			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AQJ7				1♦
Vul: None	♥ Q108732	♥ —	1NT	Pass	2♦	2♠
North HCP: 3	♦ J85	♦ K9763	Pass	3♦	AP	
South HCP: 15	♣ 32	♣ KQ65				
Contract: 3♦ S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 932				
Vul: NS	♥ A42	♥ 10865	1♣		1NT	AP
North HCP: 14	♦ A97	♦ K6				
South HCP: 4	♣ 1053	♣ J876				
Contract: 1N E						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ KJ108				1♦
Vul: Both	♥ K107	♥ Q52	1NT	X	AP	
North HCP: 10	♦ J954	♦ AQ102				
South HCP: 12	♣ AQ65	♣ 74				
Contract: 1NX W						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ A107				
Vul: None	♥ AKJ3	♥ 1074	1♣		1NT	AP
North HCP: 12	♦ J85	♦ 632				
South HCP: 4	♣ QJ10	♣ 9732				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 259	♠ AQ97	West Bids 1NT if possible.
Dealer: S	♥ K10875	
Vul: EW	♦ —	You bid first.
HCP: 12	♣ K752	

Board: 260	♠ K8762	East Bids 1NT if possible.
Dealer: N	♥ Q106	East Redoubles if possible.
Vul: Both	♦ 86	West Bids 2♣ if possible.
HCP: 9	♣ A92	Partner bids first.

Board: 261	♠ AQJ7	West Bids 1NT if possible.
Dealer: S	♥ —	East Bids 2♦ if possible.
Vul: None	♦ K9763	
HCP: 15	♣ KQ65	You bid first.

Board: 262	♠ 932	East Bids 1NT if possible.
Dealer: N	♥ 10865	
Vul: NS	♦ K6	Partner bids first.
HCP: 4	♣ J876	

Board: 263	♠ KJ108	West Bids 1NT if possible.
Dealer: S	♥ Q52	
Vul: Both	♦ AQ102	You bid first.
HCP: 12	♣ 74	

Board: 264	♠ A107	East Bids 1NT if possible.
Dealer: N	♥ 1074	
Vul: None	♦ 632	Partner bids first.
HCP: 4	♣ 9732	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ97				1♥
Vul: EW	♥ 42	♥ K10875	1NT	2NT <sup>1</sup>	Pass	5♣
North HCP: 7	♦ J10642	♦ —	AP			
South HCP: 12	♣ AQ1098	♣ K752	1. Unusual 2NT			
Contract: 5♣ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ K8762		1♦	1NT	X
Vul: Both	♥ A983	♥ Q106	Pass	Pass	XX <sup>1</sup>	Pass
North HCP: 12	♦ KQ42	♦ 86	2♣ <sup>2</sup>	2NT	AP	
South HCP: 9	♣ 87	♣ A92	1. SOS			
Contract: 2N N			2. artificial			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AQJ7				1♦
Vul: None	♥ Q108732	♥ —	1NT	Pass	2♦	2♠
North HCP: 3	♦ J85	♦ K9763	Pass	3♦	AP	
South HCP: 15	♣ 32	♣ KQ65				
Contract: 3♦ S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 932				
Vul: NS	♥ A42	♥ 10865	1♣		1NT	AP
North HCP: 14	♦ A97	♦ K6				
South HCP: 4	♣ 1053	♣ J876				
Contract: 1N E						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ KJ108				1♦
Vul: Both	♥ K107	♥ Q52	1NT	X	AP	
North HCP: 10	♦ J954	♦ AQ102				
South HCP: 12	♣ AQ65	♣ 74				
Contract: 1NX W						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ A107				
Vul: None	♥ AKJ3	♥ 1074	1♣		1NT	AP
North HCP: 12	♦ J85	♦ 632				
South HCP: 4	♣ QJ10	♣ 9732				
Contract: 1N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 265      ♠ 4  
Dealer: S      ♥ J76  
Vul: NS      ♦ A1064  
HCP: 8      ♣ QJ1096

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

Partner bids first.

Board: 266      ♠ A1053  
Dealer: N      ♥ 6  
Vul: EW      ♦ KQ1075  
HCP: 12      ♣ K95

East Bids 1NT if possible.

You bid first.

Board: 267      ♠ 9843  
Dealer: S      ♥ A109  
Vul: None      ♦ J9  
HCP: 5      ♣ 10842

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

Partner bids first.

Board: 268      ♠ K63  
Dealer: N      ♥ KQ6  
Vul: NS      ♦ 10  
HCP: 12      ♣ KJ10973

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

You bid first.

Board: 269      ♠ 1032  
Dealer: S      ♥ 632  
Vul: EW      ♦ 832  
HCP: 0      ♣ 9754

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

Partner bids first.

Board: 270      ♠ 986  
Dealer: N      ♥ AK10  
Vul: Both      ♦ AQ82  
HCP: 13      ♣ 642

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 265  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 13  
Contract: 2♥ W

North:  
♠ 4  
♥ J76  
♦ A1064  
♣ QJ1096

South:  
♠ AQ75  
♥ 92  
♦ K987  
♣ A74

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

Board: 266  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 5  
Contract: 1N E

North:  
♠ A1053  
♥ 6  
♦ KQ1075  
♣ K95

South:  
♠ QJ87  
♥ Q10753  
♦ 93  
♣ 32

West	North	East	South
	1♦	1NT	AP

Board: 267  
Dealer: S  
Vul: None  
North HCP: 5  
South HCP: 12  
Contract: 3♦ W

North:  
♠ 9843  
♥ A109  
♦ J9  
♣ 10842

South:  
♠ AKJ7  
♥ Q32  
♦ 1074  
♣ Q95

West	North	East	South
			1♣
1NT	Pass	3♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 268  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 0  
Contract: 3N E

North:  
♠ K63  
♥ KQ6  
♦ 10  
♣ KJ10973

South:  
♠ 542  
♥ 10982  
♦ 98632  
♣ 4

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

Board: 269  
Dealer: S  
Vul: EW  
North HCP: 0  
South HCP: 16  
Contract: 4♠X S

North:  
♠ 1032  
♥ 632  
♦ 832  
♣ 9754

South:  
♠ A98754  
♥ KQ84  
♦ AK5  
♣ —

West	North	East	South
			1♠
1NT	Pass	2♠ <sup>1</sup>	3♥
Pass	Pass	4♣	4♠
X	AP		

1. Minor Suit Transfers after 1NT

Board: 270  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 6  
Contract: 1N E

North:  
♠ 986  
♥ AK10  
♦ AQ82  
♣ 642

South:  
♠ Q54  
♥ QJ976  
♦ 109  
♣ J87

West	North	East	South
	1♦	1NT	AP

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 265     ♠ AQ75  
Dealer: S       ♥ 92  
Vul: NS         ♦ K987  
HCP: 13        ♣ A74

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

You bid first.

Board: 266     ♠ QJ87  
Dealer: N       ♥ Q10753  
Vul: EW         ♦ 93  
HCP: 5          ♣ 32

East Bids 1NT if possible.

Partner bids first.

Board: 267     ♠ AKJ7  
Dealer: S       ♥ Q32  
Vul: None       ♦ 1074  
HCP: 12        ♣ Q95

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

You bid first.

Board: 268     ♠ 542  
Dealer: N       ♥ 10982  
Vul: NS         ♦ 98632  
HCP: 0          ♣ 4

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

Partner bids first.

Board: 269     ♠ A98754  
Dealer: S       ♥ KQ84  
Vul: EW         ♦ AK5  
HCP: 16        ♣ —

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

You bid first.

Board: 270     ♠ Q54  
Dealer: N       ♥ QJ976  
Vul: Both       ♦ 109  
HCP: 6          ♣ J87

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ75				1♦
Vul: NS	♥ J76	♥ 92				
North HCP: 8	♦ A1064	♦ K987	1NT	Pass	2♦	Pass
South HCP: 13	♣ QJ1096	♣ A74	2♥	AP		
Contract: 2♥ W						
Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ QJ87				
Vul: EW	♥ 6	♥ Q10753		1♦	1NT	AP
North HCP: 12	♦ KQ1075	♦ 93				
South HCP: 5	♣ K95	♣ 32				
Contract: 1N E						
Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AKJ7				1♣
Vul: None	♥ A109	♥ Q32	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 5	♦ J9	♦ 1074	3♦ <sup>2</sup>	AP		
South HCP: 12	♣ 10842	♣ Q95	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			
Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 542		1♣	1NT	Pass
Vul: NS	♥ KQ6	♥ 10982	2♥	Pass	2♠	Pass
North HCP: 12	♦ 10	♦ 98632	3♦	Pass	3♥	Pass
South HCP: 0	♣ KJ10973	♣ 4	3NT	AP		
Contract: 3N E						
Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ A98754				1♠
Vul: EW	♥ 632	♥ KQ84	1NT	Pass	2♠ <sup>1</sup>	3♥
North HCP: 0	♦ 832	♦ AK5	Pass	Pass	4♣	4♠
South HCP: 16	♣ 9754	♣ —	X	AP		
Contract: 4♠X S			1. Minor Suit Transfers after 1NT			
Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ Q54				
Vul: Both	♥ AK10	♥ QJ976		1♦	1NT	AP
North HCP: 13	♦ AQ82	♦ 109				
South HCP: 6	♣ 642	♣ J87				
Contract: 1N E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 271	♠ J5	West Bids 1NT if possible.
Dealer: S	♥ AQ109862	
Vul: NS	♦ Q7	Partner bids first.
HCP: 9	♣ 42	
Board: 272	♠ Q6	East Bids 1NT if possible.
Dealer: N	♥ KQJ83	
Vul: EW	♦ 74	You bid first.
HCP: 12	♣ KJ86	
Board: 273	♠ 93	West Bids 1NT if possible.
Dealer: S	♥ KQ1083	
Vul: Both	♦ AJ975	Partner bids first.
HCP: 10	♣ 8	
Board: 274	♠ 1064	East Bids 1NT if possible.
Dealer: N	♥ AJ1096	West Bids 2NT if possible.
Vul: None	♦ QJ4	
HCP: 12	♣ KJ	You bid first.
Board: 275	♠ AJ62	West Bids 1NT if possible.
Dealer: S	♥ J73	
Vul: EW	♦ 1096	Partner bids first.
HCP: 9	♣ K92	
Board: 276	♠ Q95	East Bids 1NT if possible.
Dealer: N	♥ J10962	
Vul: Both	♦ AQ10	You bid first.
HCP: 14	♣ AJ	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ7				1♣
Vul: NS	♥ AQ109862	♥ —				
North HCP: 9	♦ Q7	♦ A653	1NT	4♥	AP	
South HCP: 13	♣ 42	♣ K107653				
Contract: 4♥ N						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ J9872				
Vul: EW	♥ KQJ83	♥ 6		1♥	1NT	AP
North HCP: 12	♦ 74	♦ KJ983				
South HCP: 5	♣ KJ86	♣ 43				
Contract: 1N E						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQJ72				1♣
Vul: Both	♥ KQ1083	♥ A62	1NT	X	Pass	2♣
North HCP: 10	♦ AJ975	♦ Q	Pass	2♠	Pass	3NT
South HCP: 14	♣ 8	♣ J1042	AP			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ J32				
Vul: None	♥ AJ1096	♥ Q7		1♥	1NT	Pass
North HCP: 12	♦ QJ4	♦ 108765	2NT	AP		
South HCP: 3	♣ KJ	♣ 863				
Contract: 2N E						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AJ62	♠ KQ7				1♣
Vul: EW	♥ J73	♥ A1086				
North HCP: 9	♦ 1096	♦ A74	1NT	X	Pass	2♥
South HCP: 13	♣ K92	♣ 865	AP			
Contract: 2♥ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 108				
Vul: Both	♥ J10962	♥ KQ3		1♥	1NT	2♥
North HCP: 14	♦ AQ10	♦ K632				
South HCP: 8	♣ AJ	♣ 10872	AP			
Contract: 2♥ N						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 271	♠ AQ7	West Bids 1NT if possible.
Dealer: S	♥ —	
Vul: NS	♦ A653	You bid first.
HCP: 13	♣ K107653	

Board: 272	♠ J9872	East Bids 1NT if possible.
Dealer: N	♥ 6	
Vul: EW	♦ KJ983	Partner bids first.
HCP: 5	♣ 43	

Board: 273	♠ AQJ72	West Bids 1NT if possible.
Dealer: S	♥ A62	
Vul: Both	♦ Q	You bid first.
HCP: 14	♣ J1042	

Board: 274	♠ J32	East Bids 1NT if possible.
Dealer: N	♥ Q7	West Bids 2NT if possible.
Vul: None	♦ 108765	
HCP: 3	♣ 863	Partner bids first.

Board: 275	♠ KQ7	West Bids 1NT if possible.
Dealer: S	♥ A1086	
Vul: EW	♦ A74	You bid first.
HCP: 13	♣ 865	

Board: 276	♠ 108	East Bids 1NT if possible.
Dealer: N	♥ KQ3	
Vul: Both	♦ K632	Partner bids first.
HCP: 8	♣ 10872	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ7				1♣
Vul: NS	♥ AQ109862	♥ —	1NT	4♥	AP	
North HCP: 9	♦ Q7	♦ A653				
South HCP: 13	♣ 42	♣ K107653				
Contract: 4♥ N						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ J9872				
Vul: EW	♥ KQJ83	♥ 6		1♥	1NT	AP
North HCP: 12	♦ 74	♦ KJ983				
South HCP: 5	♣ KJ86	♣ 43				
Contract: 1N E						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQJ72				1♣
Vul: Both	♥ KQ1083	♥ A62	1NT	X	Pass	2♣
North HCP: 10	♦ AJ975	♦ Q	Pass	2♠	Pass	3NT
South HCP: 14	♣ 8	♣ J1042	AP			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ J32				
Vul: None	♥ AJ1096	♥ Q7		1♥	1NT	Pass
North HCP: 12	♦ QJ4	♦ 108765	2NT	AP		
South HCP: 3	♣ KJ	♣ 863				
Contract: 2N E						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AJ62	♠ KQ7				1♣
Vul: EW	♥ J73	♥ A1086	1NT	X	Pass	2♥
North HCP: 9	♦ 1096	♦ A74	AP			
South HCP: 13	♣ K92	♣ 865				
Contract: 2♥ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 108				
Vul: Both	♥ J10962	♥ KQ3		1♥	1NT	2♥
North HCP: 14	♦ AQ10	♦ K632	AP			
South HCP: 8	♣ AJ	♣ 10872				
Contract: 2♥ N						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 277      ♠ J5      West Bids 1NT if possible.  
Dealer: S      ♥ 65  
Vul: None      ♦ K10653      Partner bids first.  
HCP: 4      ♣ 10843

Board: 278      ♠ A3      East Bids 1NT if possible.  
Dealer: N      ♥ 1065      West Bids 2♦ if possible.  
Vul: NS      ♦ Q9873      East Bids 2♥ if possible.  
HCP: 12      ♣ AQ6      West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 279      ♠ J6      West Bids 1NT if possible.  
Dealer: S      ♥ 764      West Redoubles if possible.  
Vul: Both      ♦ A10973      East Bids 2♣ if possible.  
HCP: 9      ♣ KJ6      Partner bids first.

Board: 280      ♠ K82      East Bids 1NT if possible.  
Dealer: N      ♥ K8653  
Vul: None      ♦ KJ      You bid first.  
HCP: 13      ♣ QJ7

Board: 281      ♠ 982      West Bids 1NT if possible.  
Dealer: S      ♥ 543      East Bids 2NT if possible.  
Vul: NS      ♦ K102      Partner bids first.  
HCP: 3      ♣ 9532

Board: 282      ♠ KJ96      East Bids 1NT if possible.  
Dealer: N      ♥ K93  
Vul: EW      ♦ 9753      You bid first.  
HCP: 14      ♣ AK

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A1073				1♣
Vul: None	♥ 65	♥ QJ2				
North HCP: 4	♦ K10653	♦ 742	1NT	AP		
South HCP: 12	♣ 10843	♣ AJ9				
Contract: 1N W						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K872		1♦	1NT	Pass
Vul: NS	♥ 1065	♥ —	2♦	Pass	2♥	Pass
North HCP: 12	♦ Q9873	♦ J1054	3♥	Pass	4♥	AP
South HCP: 4	♣ AQ6	♣ 108732				
Contract: 4♥ E						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ KQ975				1♠
Vul: Both	♥ 764	♥ A98	1NT	X	Pass	Pass
North HCP: 9	♦ A10973	♦ J	XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	3♣
South HCP: 12	♣ KJ6	♣ Q984	AP			
Contract: 3♣ S			1. SOS			
			2. artificial			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ7643				
Vul: None	♥ K8653	♥ J		1♥	1NT	AP
North HCP: 13	♦ KJ	♦ 8643				
South HCP: 4	♣ QJ7	♣ 52				
Contract: 1N E						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KJ107				1♦
Vul: NS	♥ 543	♥ KJ102				
North HCP: 3	♦ K102	♦ Q95	1NT	Pass	2NT	AP
South HCP: 13	♣ 9532	♣ K10				
Contract: 2N W						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 853		1♦	1NT	AP
Vul: EW	♥ K93	♥ Q1085				
North HCP: 14	♦ 9753	♦ A2				
South HCP: 7	♣ AK	♣ J632				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 277     ♠ A1073  
Dealer: S     ♥ QJ2  
Vul: None     ♦ 742  
HCP: 12     ♣ AJ9

West Bids 1NT if possible.

You bid first.

Board: 278     ♠ K872  
Dealer: N     ♥ —  
Vul: NS     ♦ J1054  
HCP: 4     ♣ 108732

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 279     ♠ KQ975  
Dealer: S     ♥ A98  
Vul: Both     ♦ J  
HCP: 12     ♣ Q984

West Bids 1NT if possible.

West Redoubles if possible.

East Bids 2♣ if possible.

You bid first.

Board: 280     ♠ QJ7643  
Dealer: N     ♥ J  
Vul: None     ♦ 8643  
HCP: 4     ♣ 52

East Bids 1NT if possible.

Partner bids first.

Board: 281     ♠ KJ107  
Dealer: S     ♥ KJ102  
Vul: NS     ♦ Q95  
HCP: 13     ♣ K10

West Bids 1NT if possible.

East Bids 2NT if possible.

You bid first.

Board: 282     ♠ 853  
Dealer: N     ♥ Q1085  
Vul: EW     ♦ A2  
HCP: 7     ♣ J632

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A1073				1♣
Vul: None	♥ 65	♥ QJ2				
North HCP: 4	♦ K10653	♦ 742	1NT	AP		
South HCP: 12	♣ 10843	♣ AJ9				
Contract: 1N W						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K872		1♦	1NT	Pass
Vul: NS	♥ 1065	♥ —	2♦	Pass	2♥	Pass
North HCP: 12	♦ Q9873	♦ J1054	3♥	Pass	4♥	AP
South HCP: 4	♣ AQ6	♣ 108732				
Contract: 4♥ E						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ KQ975				1♠
Vul: Both	♥ 764	♥ A98	1NT	X	Pass	Pass
North HCP: 9	♦ A10973	♦ J	XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	3♣
South HCP: 12	♣ KJ6	♣ Q984	AP			
Contract: 3♣ S			1. SOS			
			2. artificial			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ7643				
Vul: None	♥ K8653	♥ J		1♥	1NT	AP
North HCP: 13	♦ KJ	♦ 8643				
South HCP: 4	♣ QJ7	♣ 52				
Contract: 1N E						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KJ107				1♦
Vul: NS	♥ 543	♥ KJ102				
North HCP: 3	♦ K102	♦ Q95	1NT	Pass	2NT	AP
South HCP: 13	♣ 9532	♣ K10				
Contract: 2N W						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 853				
Vul: EW	♥ K93	♥ Q1085		1♦	1NT	AP
North HCP: 14	♦ 9753	♦ A2				
South HCP: 7	♣ AK	♣ J632				
Contract: 1N E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 283      ♠ A103  
Dealer: S        ♥ QJ86  
Vul: None       ♦ 87  
HCP: 7           ♣ 8432

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

Partner bids first.

Board: 284      ♠ QJ74  
Dealer: N        ♥ AJ73  
Vul: NS          ♦ J  
HCP: 12          ♣ K643

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

You bid first.

Board: 285      ♠ 74  
Dealer: S        ♥ 63  
Vul: EW         ♦ AK1063  
HCP: 8           ♣ J954

West Bids 1NT if possible.

Partner bids first.

Board: 286      ♠ K3  
Dealer: N        ♥ 63  
Vul: Both       ♦ AKQ  
HCP: 14          ♣ Q87532

East Bids 1NT if possible.

You bid first.

Board: 287      ♠ K7653  
Dealer: S        ♥ 743  
Vul: NS          ♦ 1054  
HCP: 4           ♣ J2

West Bids 1NT if possible.

Partner bids first.

Board: 288      ♠ AQ102  
Dealer: N        ♥ A53  
Vul: EW         ♦ A8654  
HCP: 14          ♣ 7

East Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q5				1♦
Vul: None	♥ QJ86	♥ A7	1NT	Pass	2♦	X
North HCP: 7	♦ 87	♦ KQ109642	XX <sup>1</sup>	Pass	2♠	AP
South HCP: 14	♣ 8432	♣ K7	1. artificial			
Contract: 2♠ E						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ QJ74	♠ 1098532		1♣	1NT	Pass
Vul: NS	♥ AJ73	♥ —	4♦ <sup>1</sup>	Pass	4♥	AP
North HCP: 12	♦ J	♦ K10972	1. Texas			
South HCP: 4	♣ K643	♣ J9				
Contract: 4♥ E						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ10986				1♠
Vul: EW	♥ 63	♥ QJ107	1NT	AP		
North HCP: 8	♦ AK1063	♦ Q8				
South HCP: 14	♣ J954	♣ K				
Contract: 1N W						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A1096		1♣	1NT	AP
Vul: Both	♥ 63	♥ Q875				
North HCP: 14	♦ AKQ	♦ J62				
South HCP: 8	♣ Q87532	♣ J10				
Contract: 1N E						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ K7653	♠ 84				1♦
Vul: NS	♥ 743	♥ AK	1NT	Pass	Pass	2♣
North HCP: 4	♦ 1054	♦ AK963	Pass	2♦	AP	
South HCP: 18	♣ J2	♣ A1064				
Contract: 2♦ S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ 964		1♦	1NT	AP
Vul: EW	♥ A53	♥ KQ64				
North HCP: 14	♦ A8654	♦ Q2				
South HCP: 7	♣ 7	♣ 8543				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 283      ♠ Q5  
Dealer: S        ♥ A7  
Vul: None       ♦ KQ109642  
HCP: 14         ♣ K7

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

You bid first.

Board: 284      ♠ 1098532  
Dealer: N        ♥ —  
Vul: NS         ♦ K10972  
HCP: 4         ♣ J9

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

Partner bids first.

Board: 285      ♠ AQ10986  
Dealer: S        ♥ QJ107  
Vul: EW         ♦ Q8  
HCP: 14         ♣ K

West Bids 1NT if possible.

You bid first.

Board: 286      ♠ A1096  
Dealer: N        ♥ Q875  
Vul: Both       ♦ J62  
HCP: 8         ♣ J10

East Bids 1NT if possible.

Partner bids first.

Board: 287      ♠ 84  
Dealer: S        ♥ AK  
Vul: NS         ♦ AK963  
HCP: 18         ♣ A1064

West Bids 1NT if possible.

You bid first.

Board: 288      ♠ 964  
Dealer: N        ♥ KQ64  
Vul: EW         ♦ Q2  
HCP: 7         ♣ 8543

East Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q5				1♦
Vul: None	♥ QJ86	♥ A7	1NT	Pass	2♦	X
North HCP: 7	♦ 87	♦ KQ109642	XX <sup>1</sup>	Pass	2♠	AP
South HCP: 14	♣ 8432	♣ K7	1. artificial			
Contract: 2♠ E						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ QJ74	♠ 1098532		1♣	1NT	Pass
Vul: NS	♥ AJ73	♥ —	4♦ <sup>1</sup>	Pass	4♥	AP
North HCP: 12	♦ J	♦ K10972	1. Texas			
South HCP: 4	♣ K643	♣ J9				
Contract: 4♥ E						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ10986				1♠
Vul: EW	♥ 63	♥ QJ107	1NT	AP		
North HCP: 8	♦ AK1063	♦ Q8				
South HCP: 14	♣ J954	♣ K				
Contract: 1N W						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A1096		1♣	1NT	AP
Vul: Both	♥ 63	♥ Q875				
North HCP: 14	♦ AKQ	♦ J62				
South HCP: 8	♣ Q87532	♣ J10				
Contract: 1N E						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ K7653	♠ 84				1♦
Vul: NS	♥ 743	♥ AK	1NT	Pass	Pass	2♣
North HCP: 4	♦ 1054	♦ AK963	Pass	2♦	AP	
South HCP: 18	♣ J2	♣ A1064				
Contract: 2♦ S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ 964		1♦	1NT	AP
Vul: EW	♥ A53	♥ KQ64				
North HCP: 14	♦ A8654	♦ Q2				
South HCP: 7	♣ 7	♣ 8543				
Contract: 1N E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 289     ♠ J85  
Dealer: S       ♥ 95  
Vul: Both      ♦ J9832  
HCP: 2         ♣ 652

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

Partner bids first.

Board: 290     ♠ AK4  
Dealer: N       ♥ AJ107  
Vul: None      ♦ 2  
HCP: 13       ♣ J10532

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

You bid first.

Board: 291     ♠ Q754  
Dealer: S       ♥ 763  
Vul: EW       ♦ Q9854  
HCP: 5       ♣ J

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

Partner bids first.

Board: 292     ♠ 3  
Dealer: N       ♥ AQ10  
Vul: Both      ♦ 98652  
HCP: 13       ♣ AK92

East Bids 1NT if possible.

You bid first.

Board: 293     ♠ 987  
Dealer: S       ♥ 54  
Vul: None      ♦ A86  
HCP: 5       ♣ J10875

West Bids 1NT if possible.

Partner bids first.

Board: 294     ♠ K754  
Dealer: N       ♥ Q53  
Vul: NS       ♦ AK97  
HCP: 12       ♣ 103

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A94				1♣
Vul: Both	♥ 95	♥ J7				
North HCP: 2	♦ J9832	♦ Q5	1NT	Pass	2♥	Pass
South HCP: 14	♣ 652	♣ AK10983	2♠	Pass	4♥	AP
Contract: 4♥ E						
Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1076		1♣	1NT	Pass
Vul: None	♥ AJ107	♥ 864	2♥	Pass	2♠	Pass
North HCP: 13	♦ 2	♦ K864	2NT	AP		
South HCP: 3	♣ J10532	♣ 964				
Contract: 2N E						
Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ K2				1♣
Vul: EW	♥ 763	♥ 1082	1NT	Pass	2♣ <sup>1</sup>	X
North HCP: 5	♦ Q9854	♦ AJ2	2♦	Pass	2NT	AP
South HCP: 12	♣ J	♣ A10963	1. Stayman			
Contract: 2N W						
Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K8654				
Vul: Both	♥ AQ10	♥ KJ54		1♦	1NT	AP
North HCP: 13	♦ 98652	♦ J73				
South HCP: 8	♣ AK92	♣ 8				
Contract: 1N E						
Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ A3				1♥
Vul: None	♥ 54	♥ KJ1087				
North HCP: 5	♦ A86	♦ K43	1NT	AP		
South HCP: 13	♣ J10875	♣ Q63				
Contract: 1N W						
Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ Q1086		1♦	1NT	X
Vul: NS	♥ Q53	♥ K976	2♠ <sup>1</sup>	2NT	3♣	AP
North HCP: 12	♦ AK97	♦ 865	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ 103	♣ A8				
Contract: 3♣ E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 289      ♠ A94  
Dealer: S        ♥ J7  
Vul: Both        ♦ Q5  
HCP: 14         ♣ AK10983

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

You bid first.

Board: 290      ♠ 1076  
Dealer: N        ♥ 864  
Vul: None       ♦ K864  
HCP: 3          ♣ 964

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

Partner bids first.

Board: 291      ♠ K2  
Dealer: S        ♥ 1082  
Vul: EW         ♦ AJ2  
HCP: 12         ♣ A10963

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

You bid first.

Board: 292      ♠ K8654  
Dealer: N        ♥ KJ54  
Vul: Both       ♦ J73  
HCP: 8          ♣ 8

East Bids 1NT if possible.

Partner bids first.

Board: 293      ♠ A3  
Dealer: S        ♥ KJ1087  
Vul: None       ♦ K43  
HCP: 13         ♣ Q63

West Bids 1NT if possible.

You bid first.

Board: 294      ♠ Q1086  
Dealer: N        ♥ K976  
Vul: NS         ♦ 865  
HCP: 9          ♣ A8

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A94				1♣
Vul: Both	♥ 95	♥ J7				
North HCP: 2	♦ J9832	♦ Q5	1NT	Pass	2♥	Pass
South HCP: 14	♣ 652	♣ AK10983	2♠	Pass	4♥	AP
Contract: 4♥ E						
Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1076		1♣	1NT	Pass
Vul: None	♥ AJ107	♥ 864	2♥	Pass	2♠	Pass
North HCP: 13	♦ 2	♦ K864	2NT	AP		
South HCP: 3	♣ J10532	♣ 964				
Contract: 2N E						
Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ K2				1♣
Vul: EW	♥ 763	♥ 1082	1NT	Pass	2♣ <sup>1</sup>	X
North HCP: 5	♦ Q9854	♦ AJ2	2♦	Pass	2NT	AP
South HCP: 12	♣ J	♣ A10963	1. Stayman			
Contract: 2N W						
Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K8654				
Vul: Both	♥ AQ10	♥ KJ54		1♦	1NT	AP
North HCP: 13	♦ 98652	♦ J73				
South HCP: 8	♣ AK92	♣ 8				
Contract: 1N E						
Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ A3				1♥
Vul: None	♥ 54	♥ KJ1087				
North HCP: 5	♦ A86	♦ K43	1NT	AP		
South HCP: 13	♣ J10875	♣ Q63				
Contract: 1N W						
Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ Q1086		1♦	1NT	X
Vul: NS	♥ Q53	♥ K976	2♠ <sup>1</sup>	2NT	3♣	AP
North HCP: 12	♦ AK97	♦ 865	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ 103	♣ A8				
Contract: 3♣ E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 295      ♠ 86542  
Dealer: S        ♥ J65  
Vul: Both       ♦ Q106  
HCP: 3           ♣ 74

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

Partner bids first.

Board: 296      ♠ AK8  
Dealer: N        ♥ Q932  
Vul: None       ♦ A753  
HCP: 13          ♣ 75

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

You bid first.

Board: 297      ♠ Q  
Dealer: S        ♥ 987  
Vul: NS          ♦ A1053  
HCP: 6           ♣ 109852

West Bids 1NT if possible.

Partner bids first.

Board: 298      ♠ K8  
Dealer: N        ♥ 53  
Vul: EW          ♦ KJ42  
HCP: 13          ♣ AQ964

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

You bid first.

Board: 299      ♠ Q975  
Dealer: S        ♥ KJ4  
Vul: None       ♦ K10643  
HCP: 9           ♣ 2

West Bids 1NT if possible.

Partner bids first.

Board: 300      ♠ 2  
Dealer: N        ♥ KQ9865  
Vul: NS          ♦ AQJ32  
HCP: 12          ♣ 6

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 86542	♠ 1073				1♣
Vul: Both	♥ J65	♥ AKQ	1NT	Pass	2♦	Pass
North HCP: 3	♦ Q106	♦ J54	2♥	Pass	3NT	AP
South HCP: 13	♣ 74	♣ QJ102				
Contract: 3N W						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 1092		1♦	1NT	Pass
Vul: None	♥ Q932	♥ 864	2♥	Pass	2♠	Pass
North HCP: 13	♦ A753	♦ J1084	3NT	AP		
South HCP: 1	♣ 75	♣ 863				
Contract: 3N E						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K10854				1♠
Vul: NS	♥ 987	♥ KQ	1NT	AP		
North HCP: 6	♦ A1053	♦ K864				
South HCP: 14	♣ 109852	♣ QJ				
Contract: 1N W						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J52		1♣	1NT	Pass
Vul: EW	♥ 53	♥ 1084	2♣ <sup>1</sup>	X	2♥	Pass
North HCP: 13	♦ KJ42	♦ 9873	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>	Pass
South HCP: 2	♣ AQ964	♣ J87	3♣ <sup>4</sup>	Pass	4♥	AP
Contract: 4♥ E						

1. Stayman  
 2. limit raise or better in ♥  
 3. Cue bid, a ♦ stopper  
 4. Cue bid, a ♠ stopper

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ J82				1♣
Vul: None	♥ KJ4	♥ A986	1NT	X	Pass	2♥
North HCP: 9	♦ K10643	♦ QJ9	AP			
South HCP: 12	♣ 2	♣ KJ8				
Contract: 2♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ KJ9854		1♥	1NT	2♠
Vul: NS	♥ KQ9865	♥ 3	Pass	Pass	3♦	Pass
North HCP: 12	♦ AQJ32	♦ 7	Pass	X	AP	
South HCP: 9	♣ 6	♣ AJ543				
Contract: 3♦ X E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 295      ♠ 1073  
Dealer: S        ♥ AKQ  
Vul: Both       ♦ J54  
HCP: 13        ♣ QJ102

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

You bid first.

Board: 296      ♠ 1092  
Dealer: N        ♥ 864  
Vul: None       ♦ J1084  
HCP: 1        ♣ 863

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

Partner bids first.

Board: 297      ♠ K10854  
Dealer: S        ♥ KQ  
Vul: NS        ♦ K864  
HCP: 14        ♣ QJ

West Bids 1NT if possible.

You bid first.

Board: 298      ♠ J52  
Dealer: N        ♥ 1084  
Vul: EW        ♦ 9873  
HCP: 2        ♣ J87

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

Partner bids first.

Board: 299      ♠ J82  
Dealer: S        ♥ A986  
Vul: None       ♦ QJ9  
HCP: 12        ♣ KJ8

West Bids 1NT if possible.

You bid first.

Board: 300      ♠ KJ9854  
Dealer: N        ♥ 3  
Vul: NS        ♦ 7  
HCP: 9        ♣ AJ543

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 86542	♠ 1073				1♣
Vul: Both	♥ J65	♥ AKQ	1NT	Pass	2♦	Pass
North HCP: 3	♦ Q106	♦ J54	2♥	Pass	3NT	AP
South HCP: 13	♣ 74	♣ QJ102				
Contract: 3N W						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 1092		1♦	1NT	Pass
Vul: None	♥ Q932	♥ 864	2♥	Pass	2♠	Pass
North HCP: 13	♦ A753	♦ J1084	3NT	AP		
South HCP: 1	♣ 75	♣ 863				
Contract: 3N E						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K10854				1♠
Vul: NS	♥ 987	♥ KQ	1NT	AP		
North HCP: 6	♦ A1053	♦ K864				
South HCP: 14	♣ 109852	♣ QJ				
Contract: 1N W						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J52		1♣	1NT	Pass
Vul: EW	♥ 53	♥ 1084	2♣ <sup>1</sup>	X	2♥	Pass
North HCP: 13	♦ KJ42	♦ 9873	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>	Pass
South HCP: 2	♣ AQ964	♣ J87	3♣ <sup>4</sup>	Pass	4♥	AP
Contract: 4♥ E						

1. Stayman  
 2. limit raise or better in ♥  
 3. Cue bid, a ♦ stopper  
 4. Cue bid, a ♠ stopper

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ J82				1♣
Vul: None	♥ KJ4	♥ A986	1NT	X	Pass	2♥
North HCP: 9	♦ K10643	♦ QJ9	AP			
South HCP: 12	♣ 2	♣ KJ8				
Contract: 2♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ KJ9854		1♥	1NT	2♠
Vul: NS	♥ KQ9865	♥ 3	Pass	Pass	3♦	Pass
North HCP: 12	♦ AQJ32	♦ 7	Pass	X	AP	
South HCP: 9	♣ 6	♣ AJ543				
Contract: 3♦ X E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 301	♠ K53	West Bids 1NT if possible.
Dealer: S	♥ Q10	
Vul: Both	♦ 109543	Partner bids first.
HCP: 6	♣ J83	
Board: 302	♠ Q86	East Bids 1NT if possible.
Dealer: N	♥ 5	West Bids 2♦ if possible.
Vul: NS	♦ K109876	
HCP: 12	♣ AK5	You bid first.
Board: 303	♠ 932	West Bids 1NT if possible.
Dealer: S	♥ 10976	
Vul: EW	♦ 73	Partner bids first.
HCP: 4	♣ A754	
Board: 304	♠ AQ94	East Bids 1NT if possible.
Dealer: N	♥ K104	
Vul: Both	♦ 1092	You bid first.
HCP: 13	♣ A94	
Board: 305	♠ Q742	West Bids 1NT if possible.
Dealer: S	♥ 852	East Bids 2NT if possible.
Vul: EW	♦ 85	
HCP: 4	♣ Q1093	Partner bids first.
Board: 306	♠ K8	East Bids 1NT if possible.
Dealer: N	♥ K763	
Vul: None	♦ A43	You bid first.
HCP: 13	♣ K832	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ A874				1♥
Vul: Both	♥ Q10	♥ A9432				
North HCP: 6	♦ 109543	♦ J2	1NT	AP		
South HCP: 13	♣ J83	♣ A9				
Contract: 1N W						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A1097				
Vul: NS	♥ 5	♥ KJ97		1♦	1NT	X
North HCP: 12	♦ K109876	♦ J2	2♦	3♦	AP	
South HCP: 11	♣ AK5	♣ Q32				
Contract: 3♦ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ8				1♦
Vul: EW	♥ 10976	♥ AJ2				
North HCP: 4	♦ 73	♦ Q9865	1NT	AP		
South HCP: 14	♣ A754	♣ Q6				
Contract: 1N W						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ 65				
Vul: Both	♥ K104	♥ 763		1♣	1NT	AP
North HCP: 13	♦ 1092	♦ KQ53				
South HCP: 6	♣ A94	♣ J652				
Contract: 1N E						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ K109				1♥
Vul: EW	♥ 852	♥ QJ9763				
North HCP: 4	♦ 85	♦ Q	1NT	Pass	2NT	AP
South HCP: 12	♣ Q1093	♣ KJ4				
Contract: 2N W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J1065				
Vul: None	♥ K763	♥ QJ9		1♣	1NT	AP
North HCP: 13	♦ A43	♦ 1095				
South HCP: 6	♣ K832	♣ Q74				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 301	♠ A874	West Bids 1NT if possible.
Dealer: S	♥ A9432	
Vul: Both	♦ J2	You bid first.
HCP: 13	♣ A9	

Board: 302	♠ A1097	East Bids 1NT if possible.
Dealer: N	♥ KJ97	West Bids 2♦ if possible.
Vul: NS	♦ J2	
HCP: 11	♣ Q32	Partner bids first.

Board: 303	♠ AJ8	West Bids 1NT if possible.
Dealer: S	♥ AJ2	
Vul: EW	♦ Q9865	You bid first.
HCP: 14	♣ Q6	

Board: 304	♠ 65	East Bids 1NT if possible.
Dealer: N	♥ 763	
Vul: Both	♦ KQ53	Partner bids first.
HCP: 6	♣ J652	

Board: 305	♠ K109	West Bids 1NT if possible.
Dealer: S	♥ QJ9763	East Bids 2NT if possible.
Vul: EW	♦ Q	
HCP: 12	♣ KJ4	You bid first.

Board: 306	♠ J1065	East Bids 1NT if possible.
Dealer: N	♥ QJ9	
Vul: None	♦ 1095	Partner bids first.
HCP: 6	♣ Q74	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ A874				1♥
Vul: Both	♥ Q10	♥ A9432				
North HCP: 6	♦ 109543	♦ J2	1NT	AP		
South HCP: 13	♣ J83	♣ A9				
Contract: 1N W						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A1097				
Vul: NS	♥ 5	♥ KJ97		1♦	1NT	X
North HCP: 12	♦ K109876	♦ J2	2♦	3♦	AP	
South HCP: 11	♣ AK5	♣ Q32				
Contract: 3♦ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ8				1♦
Vul: EW	♥ 10976	♥ AJ2				
North HCP: 4	♦ 73	♦ Q9865	1NT	AP		
South HCP: 14	♣ A754	♣ Q6				
Contract: 1N W						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ 65				
Vul: Both	♥ K104	♥ 763		1♣	1NT	AP
North HCP: 13	♦ 1092	♦ KQ53				
South HCP: 6	♣ A94	♣ J652				
Contract: 1N E						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ K109				1♥
Vul: EW	♥ 852	♥ QJ9763				
North HCP: 4	♦ 85	♦ Q	1NT	Pass	2NT	AP
South HCP: 12	♣ Q1093	♣ KJ4				
Contract: 2N W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J1065				
Vul: None	♥ K763	♥ QJ9		1♣	1NT	AP
North HCP: 13	♦ A43	♦ 1095				
South HCP: 6	♣ K832	♣ Q74				
Contract: 1N E						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 307     ♠ K865  
Dealer: S       ♥ 973  
Vul: NS         ♦ 763  
HCP: 6          ♣ K82

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

Partner bids first.

Board: 308     ♠ A9432  
Dealer: N       ♥ J  
Vul: Both      ♦ KQJ53  
HCP: 13        ♣ Q2

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

You bid first.

Board: 309     ♠ K95  
Dealer: S       ♥ 10542  
Vul: NS        ♦ KJ  
HCP: 8         ♣ J832

West Bids 1NT if possible.

Partner bids first.

Board: 310     ♠ AK  
Dealer: N       ♥ Q92  
Vul: EW        ♦ A10852  
HCP: 13        ♣ 1054

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

You bid first.

Board: 311     ♠ J9874  
Dealer: S       ♥ QJ6  
Vul: None      ♦ 82  
HCP: 4         ♣ 732

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

Partner bids first.

Board: 312     ♠ KQ109  
Dealer: N       ♥ A872  
Vul: NS        ♦ 3  
HCP: 13        ♣ A1093

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ Q42				1♦
Vul: NS	♥ 973	♥ Q10	1NT	Pass	2♦	Pass
North HCP: 6	♦ 763	♦ KQJ4	2♥	Pass	3♥	Pass
South HCP: 12	♣ K82	♣ Q1073	4♥	AP		
Contract: 4♥ W						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A9432	♠ J765		1♠	1NT	Pass
Vul: Both	♥ J	♥ 73	4♦ <sup>1</sup>	Pass	4♥	AP
North HCP: 13	♦ KQJ53	♦ 1097	1. Texas			
South HCP: 2	♣ Q2	♣ J1053				
Contract: 4♥ E						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A1062				1♦
Vul: NS	♥ 10542	♥ AQJ8	1NT	AP		
North HCP: 8	♦ KJ	♦ 952				
South HCP: 13	♣ J832	♣ Q7				
Contract: 1N W						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 632		1♦	1NT	Pass
Vul: EW	♥ Q92	♥ 10865	4♥ <sup>1</sup>	Pass	4♠	AP
North HCP: 13	♦ A10852	♦ Q73	1. Texas			
South HCP: 2	♣ 1054	♣ 763				
Contract: 4♠ E						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ 62				1♦
Vul: None	♥ QJ6	♥ A952	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 4	♦ 82	♦ QJ107	2♠	Pass	2NT	AP
South HCP: 12	♣ 732	♣ AJ10	1. Stayman			
Contract: 2N W						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ J8642		1♣	1NT	Pass
Vul: NS	♥ A872	♥ 9	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 13	♦ 3	♦ J962	4♥	AP		
South HCP: 3	♣ A1093	♣ J85	1. Stayman			
Contract: 4♥ E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 307     ♠ Q42  
Dealer: S     ♥ Q10  
Vul: NS     ♦ KQJ4  
HCP: 12     ♣ Q1073

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

You bid first.

Board: 308     ♠ J765  
Dealer: N     ♥ 73  
Vul: Both     ♦ 1097  
HCP: 2     ♣ J1053

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

Partner bids first.

Board: 309     ♠ A1062  
Dealer: S     ♥ AQJ8  
Vul: NS     ♦ 952  
HCP: 13     ♣ Q7

West Bids 1NT if possible.

You bid first.

Board: 310     ♠ 632  
Dealer: N     ♥ 10865  
Vul: EW     ♦ Q73  
HCP: 2     ♣ 763

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

Partner bids first.

Board: 311     ♠ 62  
Dealer: S     ♥ A952  
Vul: None     ♦ QJ107  
HCP: 12     ♣ AJ10

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

You bid first.

Board: 312     ♠ J8642  
Dealer: N     ♥ 9  
Vul: NS     ♦ J962  
HCP: 3     ♣ J85

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ Q42				1♦
Vul: NS	♥ 973	♥ Q10	1NT	Pass	2♦	Pass
North HCP: 6	♦ 763	♦ KQJ4	2♥	Pass	3♥	Pass
South HCP: 12	♣ K82	♣ Q1073	4♥	AP		
Contract: 4♥ W						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A9432	♠ J765		1♠	1NT	Pass
Vul: Both	♥ J	♥ 73				
North HCP: 13	♦ KQJ53	♦ 1097	4♦ <sup>1</sup>	Pass	4♥	AP
South HCP: 2	♣ Q2	♣ J1053	1. Texas			
Contract: 4♥ E						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A1062				1♦
Vul: NS	♥ 10542	♥ AQJ8				
North HCP: 8	♦ KJ	♦ 952	1NT	AP		
South HCP: 13	♣ J832	♣ Q7				
Contract: 1N W						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 632		1♦	1NT	Pass
Vul: EW	♥ Q92	♥ 10865				
North HCP: 13	♦ A10852	♦ Q73	4♥ <sup>1</sup>	Pass	4♠	AP
South HCP: 2	♣ 1054	♣ 763	1. Texas			
Contract: 4♠ E						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ 62				1♦
Vul: None	♥ QJ6	♥ A952	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 4	♦ 82	♦ QJ107	2♠	Pass	2NT	AP
South HCP: 12	♣ 732	♣ AJ10	1. Stayman			
Contract: 2N W						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ J8642		1♣	1NT	Pass
Vul: NS	♥ A872	♥ 9	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 13	♦ 3	♦ J962	4♥	AP		
South HCP: 3	♣ A1093	♣ J85	1. Stayman			
Contract: 4♥ E						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 313      ♠ QJ93  
Dealer: S        ♥ A84  
Vul: EW        ♦ 1092  
HCP: 10        ♣ K53

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

Partner bids first.

Board: 314      ♠ Q93  
Dealer: N        ♥ QJ87  
Vul: Both      ♦ AK1075  
HCP: 12        ♣ 7

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

You bid first.

Board: 315      ♠ K853  
Dealer: S        ♥ Q943  
Vul: NS        ♦ 86  
HCP: 9        ♣ A72

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

Partner bids first.

Board: 316      ♠ 982  
Dealer: N        ♥ AQ3  
Vul: EW        ♦ KQ6  
HCP: 14        ♣ K762

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

You bid first.

Board: 317      ♠ K5  
Dealer: S        ♥ J9652  
Vul: Both      ♦ Q108  
HCP: 6        ♣ 1082

West Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ 2	1NT	X	Pass	1♦
Vul: EW	♥ A84	♥ QJ76	XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	3♦
North HCP: 10	♦ 1092	♦ A76543	AP			
South HCP: 12	♣ K53	♣ AJ	1. SOS			
Contract: 3♦ S			2. artificial			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ 108765		1♦	1NT	Pass
Vul: Both	♥ QJ87	♥ K	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ AK1075	♦ 92	3♦ <sup>2</sup>	X	3♠ <sup>3</sup>	Pass
South HCP: 3	♣ 7	♣ 108653	4♣ <sup>4</sup>	Pass	4♥	AP
Contract: 4♥ E			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			
			4. Cue bid, a ♣ stopper			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K853	♠ A10				1♦
Vul: NS	♥ Q943	♥ J65	1NT	X	Pass	Pass
North HCP: 9	♦ 86	♦ K9753	XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	2NT
South HCP: 12	♣ A72	♣ KJ3	AP			
Contract: 2N S			1. SOS			
			2. artificial			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ J643		1♣	1NT	Pass
Vul: EW	♥ AQ3	♥ 9862	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 14	♦ KQ6	♦ 9542	2NT	Pass	3NT	AP
South HCP: 1	♣ K762	♣ 8	1. Stayman			
Contract: 3N E						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AJ8				1♦
Vul: Both	♥ J9652	♥ AQ8				
North HCP: 6	♦ Q108	♦ J9743	1NT	AP		
South HCP: 12	♣ 1082	♣ 97				
Contract: 1N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 313      ♠ 2  
Dealer: S        ♥ QJ76  
Vul: EW        ♦ A76543  
HCP: 12        ♣ AJ

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

You bid first.

Board: 314      ♠ 108765  
Dealer: N        ♥ K  
Vul: Both      ♦ 92  
HCP: 3        ♣ 108653

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

Partner bids first.

Board: 315      ♠ A10  
Dealer: S        ♥ J65  
Vul: NS        ♦ K9753  
HCP: 12        ♣ KJ3

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

You bid first.

Board: 316      ♠ J643  
Dealer: N        ♥ 9862  
Vul: EW        ♦ 9542  
HCP: 1        ♣ 8

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

Partner bids first.

Board: 317      ♠ AJ8  
Dealer: S        ♥ AQ8  
Vul: Both      ♦ J9743  
HCP: 12        ♣ 97

West Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ 2	1NT	X	Pass	1♦
Vul: EW	♥ A84	♥ QJ76	XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	3♦
North HCP: 10	♦ 1092	♦ A76543	AP			
South HCP: 12	♣ K53	♣ AJ	1. SOS			
Contract: 3♦ S			2. artificial			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ 108765		1♦	1NT	Pass
Vul: Both	♥ QJ87	♥ K	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ AK1075	♦ 92	3♦ <sup>2</sup>	X	3♠ <sup>3</sup>	Pass
South HCP: 3	♣ 7	♣ 108653	4♣ <sup>4</sup>	Pass	4♥	AP
Contract: 4♥ E			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			
			4. Cue bid, a ♣ stopper			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K853	♠ A10				1♦
Vul: NS	♥ Q943	♥ J65	1NT	X	Pass	Pass
North HCP: 9	♦ 86	♦ K9753	XX <sup>1</sup>	Pass	2♣ <sup>2</sup>	2NT
South HCP: 12	♣ A72	♣ KJ3	AP			
Contract: 2N S			1. SOS			
			2. artificial			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ J643		1♣	1NT	Pass
Vul: EW	♥ AQ3	♥ 9862	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 14	♦ KQ6	♦ 9542	2NT	Pass	3NT	AP
South HCP: 1	♣ K762	♣ 8	1. Stayman			
Contract: 3N E						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AJ8				1♦
Vul: Both	♥ J9652	♥ AQ8				
North HCP: 6	♦ Q108	♦ J9743	1NT	AP		
South HCP: 12	♣ 1082	♣ 97				
Contract: 1N W						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 318     ♠ K4  
Dealer: N     ♥ J108  
Vul: None     ♦ A873  
HCP: 13     ♣ KQ109

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

You bid first.

Board: 319     ♠ 65  
Dealer: S     ♥ Q654  
Vul: EW     ♦ J985  
HCP: 5     ♣ Q52

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

Partner bids first.

Board: 320     ♠ 107654  
Dealer: N     ♥ A  
Vul: Both     ♦ AK2  
HCP: 15     ♣ KJ52

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

You bid first.

Board: 321     ♠ 982  
Dealer: S     ♥ 10763  
Vul: None     ♦ J86  
HCP: 5     ♣ A96

West Bids 1NT if possible.

Partner bids first.

Board: 322     ♠ A853  
Dealer: N     ♥ Q2  
Vul: NS     ♦ AQJ9  
HCP: 14     ♣ J96

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

You bid first.

Board: 323     ♠ 953  
Dealer: S     ♥ 943  
Vul: Both     ♦ J85  
HCP: 1     ♣ 10982

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9763		1♦	1NT	Pass
Vul: None	♥ J108	♥ 97542	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 13	♦ A873	♦ J10	3NT	AP		
South HCP: 1	♣ KQ109	♣ 54	1. Stayman			
Contract: 3N E						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQ102				1♥
Vul: EW	♥ Q654	♥ AJ973	1NT	3♥	4♣	AP
North HCP: 5	♦ J985	♦ Q7				
South HCP: 13	♣ Q52	♣ 87				
Contract: 4♣ E						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ 107654	♠ Q82		1♠	1NT	Pass
Vul: Both	♥ A	♥ 954	2♦	X	2♥	2♠
North HCP: 15	♦ AK2	♦ Q8743	3♥	AP		
South HCP: 4	♣ KJ52	♣ 63				
Contract: 3♥ E						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KQ654				1♠
Vul: None	♥ 10763	♥ Q852	1NT	AP		
North HCP: 5	♦ J86	♦ A5				
South HCP: 14	♣ A96	♣ K8				
Contract: 1N W						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A853	♠ J92		1♦	1NT	Pass
Vul: NS	♥ Q2	♥ K74	2♦	Pass	2♥	AP
North HCP: 14	♦ AQJ9	♦ 532				
South HCP: 7	♣ J96	♣ K752				
Contract: 2♥ E						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ 6				1♦
Vul: Both	♥ 943	♥ K862	1NT	Pass	2♥	Pass
North HCP: 1	♦ J85	♦ K10976	2♠	Pass	2NT	Pass
South HCP: 13	♣ 10982	♣ AK6	3♦ <sup>1</sup>	Pass	3♠	Pass
Contract: 4♠ W			4♠	AP		
			1. limit raise or better in ♠			

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 318      ♠ 9763  
Dealer: N        ♥ 97542  
Vul: None       ♦ J10  
HCP: 1           ♣ 54

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

Partner bids first.

Board: 319      ♠ AQ102  
Dealer: S        ♥ AJ973  
Vul: EW         ♦ Q7  
HCP: 13          ♣ 87

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

You bid first.

Board: 320      ♠ Q82  
Dealer: N        ♥ 954  
Vul: Both       ♦ Q8743  
HCP: 4           ♣ 63

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

Partner bids first.

Board: 321      ♠ KQ654  
Dealer: S        ♥ Q852  
Vul: None       ♦ A5  
HCP: 14          ♣ K8

West Bids 1NT if possible.

You bid first.

Board: 322      ♠ J92  
Dealer: N        ♥ K74  
Vul: NS         ♦ 532  
HCP: 7           ♣ K752

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

Partner bids first.

Board: 323      ♠ 6  
Dealer: S        ♥ K862  
Vul: Both       ♦ K10976  
HCP: 13          ♣ AK6

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9763		1♦	1NT	Pass
Vul: None	♥ J108	♥ 97542	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 13	♦ A873	♦ J10	3NT	AP		
South HCP: 1	♣ KQ109	♣ 54	1. Stayman			
Contract: 3N E						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQ102				1♥
Vul: EW	♥ Q654	♥ AJ973	1NT	3♥	4♣	AP
North HCP: 5	♦ J985	♦ Q7				
South HCP: 13	♣ Q52	♣ 87				
Contract: 4♣ E						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ 107654	♠ Q82		1♠	1NT	Pass
Vul: Both	♥ A	♥ 954	2♦	X	2♥	2♠
North HCP: 15	♦ AK2	♦ Q8743	3♥	AP		
South HCP: 4	♣ KJ52	♣ 63				
Contract: 3♥ E						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KQ654				1♠
Vul: None	♥ 10763	♥ Q852	1NT	AP		
North HCP: 5	♦ J86	♦ A5				
South HCP: 14	♣ A96	♣ K8				
Contract: 1N W						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A853	♠ J92		1♦	1NT	Pass
Vul: NS	♥ Q2	♥ K74	2♦	Pass	2♥	AP
North HCP: 14	♦ AQJ9	♦ 532				
South HCP: 7	♣ J96	♣ K752				
Contract: 2♥ E						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ 6				1♦
Vul: Both	♥ 943	♥ K862	1NT	Pass	2♥	Pass
North HCP: 1	♦ J85	♦ K10976	2♠	Pass	2NT	Pass
South HCP: 13	♣ 10982	♣ AK6	3♦ <sup>1</sup>	Pass	3♠	Pass
Contract: 4♠ W			4♠	AP		
			1. limit raise or better in ♠			



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 324	♠ Q432	East Bids 1NT if possible.
Dealer: N	♥ A963	
Vul: NS	♦ J84	You bid first.
HCP: 12	♣ KQ	

Board: 325	♠ J92	West Bids 1NT if possible.
Dealer: S	♥ 1072	
Vul: EW	♦ Q8	Partner bids first.
HCP: 4	♣ J10987	

Board: 326	♠ Q102	East Bids 1NT if possible.
Dealer: N	♥ K1065	West Bids 2♣ if possible.
Vul: None	♦ AK4	East Bids 2♥ if possible.
HCP: 12	♣ 1062	West Bids 3♣ if possible.
		East Bids 3♠ if possible.
		West Bids 4♥ if possible.
		You bid first.

Board: 327	♠ 8743	West Bids 1NT if possible.
Dealer: S	♥ 82	
Vul: NS	♦ K63	Partner bids first.
HCP: 6	♣ QJ83	

Board: 328	♠ Q1054	East Bids 1NT if possible.
Dealer: N	♥ K5	
Vul: EW	♦ AJ43	You bid first.
HCP: 12	♣ Q64	

Board: 329	♠ J2	West Bids 1NT if possible.
Dealer: S	♥ 10543	
Vul: Both	♦ AQ9865	Partner bids first.
HCP: 7	♣ 10	

# Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ Q432	♠ 976				
Vul: NS	♥ A963	♥ K8742		1♦	1NT	AP
North HCP: 12	♦ J84	♦ Q7				
South HCP: 5	♣ KQ	♣ 765				
Contract: 1N E						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K86				1♦
Vul: EW	♥ 1072	♥ AK	1NT	Pass	Pass	2♦
North HCP: 4	♦ Q8	♦ J107632	AP			
South HCP: 16	♣ J10987	♣ KQ				
Contract: 2♦ S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ 97654		1♣	1NT	Pass
Vul: None	♥ K1065	♥ 9	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ AK4	♦ 1095	3♣ <sup>2</sup>	Pass	3♣ <sup>3</sup>	Pass
South HCP: 3	♣ 1062	♣ K854	4♥	AP		
Contract: 4♥ E			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ J96				1♥
Vul: NS	♥ 82	♥ K10954				
North HCP: 6	♦ K63	♦ QJ	1NT	AP		
South HCP: 14	♣ QJ83	♣ AK9				
Contract: 1N W						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A9732				
Vul: EW	♥ K5	♥ 8643		1♦	1NT	AP
North HCP: 12	♦ AJ43	♦ Q5				
South HCP: 7	♣ Q64	♣ J2				
Contract: 1N E						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ95				1♣
Vul: Both	♥ 10543	♥ AKJ2	1NT	2♦	Pass	2♥
North HCP: 7	♦ AQ9865	♦ 2	Pass	4♥	AP	
South HCP: 16	♣ 10	♣ K632				
Contract: 4♥ S						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 324	♠ 976	East Bids 1NT if possible.
Dealer: N	♥ K8742	
Vul: NS	♦ Q7	Partner bids first.
HCP: 5	♣ 765	

Board: 325	♠ K86	West Bids 1NT if possible.
Dealer: S	♥ AK	
Vul: EW	♦ J107632	You bid first.
HCP: 16	♣ KQ	

Board: 326	♠ 97654	East Bids 1NT if possible.
Dealer: N	♥ 9	West Bids 2♣ if possible.
Vul: None	♦ 1095	East Bids 2♥ if possible.
HCP: 3	♣ K854	West Bids 3♣ if possible.
		East Bids 3♠ if possible.
		West Bids 4♥ if possible.
		Partner bids first.

Board: 327	♠ J96	West Bids 1NT if possible.
Dealer: S	♥ K10954	
Vul: NS	♦ QJ	You bid first.
HCP: 14	♣ AK9	

Board: 328	♠ A9732	East Bids 1NT if possible.
Dealer: N	♥ 8643	
Vul: EW	♦ Q5	Partner bids first.
HCP: 7	♣ J2	

Board: 329	♠ KQ95	West Bids 1NT if possible.
Dealer: S	♥ AKJ2	
Vul: Both	♦ 2	You bid first.
HCP: 16	♣ K632	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ Q432	♠ 976		1♦	1NT	AP
Vul: NS	♥ A963	♥ K8742				
North HCP: 12	♦ J84	♦ Q7				
South HCP: 5	♣ KQ	♣ 765				
Contract: 1N E						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K86				1♦
Vul: EW	♥ 1072	♥ AK	1NT	Pass	Pass	2♦
North HCP: 4	♦ Q8	♦ J107632	AP			
South HCP: 16	♣ J10987	♣ KQ				
Contract: 2♦ S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ 97654		1♣	1NT	Pass
Vul: None	♥ K1065	♥ 9	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ AK4	♦ 1095	3♣ <sup>2</sup>	Pass	3♣ <sup>3</sup>	Pass
South HCP: 3	♣ 1062	♣ K854	4♥	AP		
Contract: 4♥ E			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ J96				1♥
Vul: NS	♥ 82	♥ K10954				
North HCP: 6	♦ K63	♦ QJ	1NT	AP		
South HCP: 14	♣ QJ83	♣ AK9				
Contract: 1N W						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A9732		1♦	1NT	AP
Vul: EW	♥ K5	♥ 8643				
North HCP: 12	♦ AJ43	♦ Q5				
South HCP: 7	♣ Q64	♣ J2				
Contract: 1N E						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ95				1♣
Vul: Both	♥ 10543	♥ AKJ2	1NT	2♦	Pass	2♥
North HCP: 7	♦ AQ9865	♦ 2	Pass	4♥	AP	
South HCP: 16	♣ 10	♣ K632				
Contract: 4♥ S						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 330	♠ KQ962	East Bids 1NT if possible.
Dealer: N	♥ K943	
Vul: NS	♦ KQ	You bid first.
HCP: 17	♣ A4	

Board: 331	♠ 876	West Bids 1NT if possible.
Dealer: S	♥ 75	
Vul: EW	♦ Q763	Partner bids first.
HCP: 4	♣ Q1098	

Board: 332	♠ AK82	East Bids 1NT if possible.
Dealer: N	♥ 972	
Vul: None	♦ 65	You bid first.
HCP: 12	♣ AJ93	

Board: 333	♠ Q10432	West Bids 1NT if possible.
Dealer: S	♥ 10654	East Bids 2♣ if possible.
Vul: EW	♦ 102	West Bids 2♠ if possible.
HCP: 2	♣ 109	East Bids 2NT if possible.
		Partner bids first.

Board: 334	♠ 1085	East Bids 1NT if possible.
Dealer: N	♥ QJ9	
Vul: Both	♦ AQ75	You bid first.
HCP: 12	♣ QJ10	

Board: 335	♠ 10953	West Bids 1NT if possible.
Dealer: S	♥ J1076432	East Bids 3NT if possible.
Vul: None	♦ 107	
HCP: 1	♣ —	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ KQ962	♠ J		1♠	1NT	Pass
Vul: NS	♥ K943	♥ 65				
North HCP: 17	♦ KQ	♦ 95432	Pass	2♥	AP	
South HCP: 3	♣ A4	♣ Q10952				
Contract: 2♥ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AK1092				1♠
Vul: EW	♥ 75	♥ QJ6				
North HCP: 4	♦ Q763	♦ 952	1NT	AP		
South HCP: 14	♣ Q1098	♣ A3				
Contract: 1N W						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q765		1♣	1NT	X
Vul: None	♥ 972	♥ AJ108				
North HCP: 12	♦ 65	♦ K4	Pass	2♠	AP	
South HCP: 10	♣ AJ93	♣ 764				
Contract: 2♠ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ Q10432	♠ K				1♦
Vul: EW	♥ 10654	♥ A97	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 102	♦ 96543	2♠	Pass	2NT	AP
South HCP: 14	♣ 109	♣ AK64	1. Stayman			
Contract: 2N W						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ J9632		1♦	1NT	AP
Vul: Both	♥ QJ9	♥ AK87				
North HCP: 12	♦ AQ75	♦ 84				
South HCP: 8	♣ QJ10	♣ 74				
Contract: 1N E						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ KQ7				1♣
Vul: None	♥ J1076432	♥ —				
North HCP: 1	♦ 107	♦ J96	1NT	Pass	3NT	AP
South HCP: 12	♣ —	♣ KQJ9852				
Contract: 3N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 330	♠ J	East Bids 1NT if possible.
Dealer: N	♥ 65	
Vul: NS	♦ 95432	Partner bids first.
HCP: 3	♣ Q10952	

Board: 331	♠ AK1092	West Bids 1NT if possible.
Dealer: S	♥ QJ6	
Vul: EW	♦ 952	You bid first.
HCP: 14	♣ A3	

Board: 332	♠ Q765	East Bids 1NT if possible.
Dealer: N	♥ AJ108	
Vul: None	♦ K4	Partner bids first.
HCP: 10	♣ 764	

Board: 333	♠ K	West Bids 1NT if possible.
Dealer: S	♥ A97	East Bids 2♣ if possible.
Vul: EW	♦ 96543	West Bids 2♠ if possible.
HCP: 14	♣ AK64	East Bids 2NT if possible.
		You bid first.

Board: 334	♠ J9632	East Bids 1NT if possible.
Dealer: N	♥ AK87	
Vul: Both	♦ 84	Partner bids first.
HCP: 8	♣ 74	

Board: 335	♠ KQ7	West Bids 1NT if possible.
Dealer: S	♥ —	East Bids 3NT if possible.
Vul: None	♦ J96	
HCP: 12	♣ KQJ9852	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ KQ962	♠ J		1♠	1NT	Pass
Vul: NS	♥ K943	♥ 65				
North HCP: 17	♦ KQ	♦ 95432	Pass	2♥	AP	
South HCP: 3	♣ A4	♣ Q10952				
Contract: 2♥ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AK1092				1♠
Vul: EW	♥ 75	♥ QJ6				
North HCP: 4	♦ Q763	♦ 952	1NT	AP		
South HCP: 14	♣ Q1098	♣ A3				
Contract: 1N W						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q765		1♣	1NT	X
Vul: None	♥ 972	♥ AJ108				
North HCP: 12	♦ 65	♦ K4	Pass	2♠	AP	
South HCP: 10	♣ AJ93	♣ 764				
Contract: 2♠ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ Q10432	♠ K				1♦
Vul: EW	♥ 10654	♥ A97	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 102	♦ 96543	2♠	Pass	2NT	AP
South HCP: 14	♣ 109	♣ AK64	1. Stayman			
Contract: 2N W						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ J9632		1♦	1NT	AP
Vul: Both	♥ QJ9	♥ AK87				
North HCP: 12	♦ AQ75	♦ 84				
South HCP: 8	♣ QJ10	♣ 74				
Contract: 1N E						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ KQ7				1♣
Vul: None	♥ J1076432	♥ —				
North HCP: 1	♦ 107	♦ J96	1NT	Pass	3NT	AP
South HCP: 12	♣ —	♣ KQJ9852				
Contract: 3N W						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 336     ♠ KQ754  
Dealer: N       ♥ A10  
Vul: NS         ♦ Q983  
HCP: 12         ♣ J10

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

You bid first.

Board: 337     ♠ 852  
Dealer: S       ♥ J1053  
Vul: Both       ♦ 1065  
HCP: 1         ♣ 1076

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

Partner bids first.

Board: 338     ♠ KJ9  
Dealer: N       ♥ A10986  
Vul: None       ♦ A82  
HCP: 12         ♣ 87

East Bids 1NT if possible.

You bid first.

Board: 339     ♠ 92  
Dealer: S       ♥ 10864  
Vul: NS         ♦ Q109  
HCP: 2         ♣ 9742

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

Partner bids first.

Board: 340     ♠ A8432  
Dealer: N       ♥ AQ75  
Vul: EW         ♦ AK6  
HCP: 17         ♣ 6

East Bids 1NT if possible.

You bid first.

Board: 341     ♠ J95  
Dealer: S       ♥ J86  
Vul: None       ♦ 1095  
HCP: 4         ♣ Q1084

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 336  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 5  
 Contract: 2♥ E

North:	South:	West	North	East	South
♠ KQ754	♠ J86		1♠	1NT	Pass
♥ A10	♥ 43				
♦ Q983	♦ KJ762	2♦	Pass	2♥	AP
♣ J10	♣ 762				

Board: 337  
 Dealer: S  
 Vul: Both  
 North HCP: 1  
 South HCP: 16  
 Contract: 3♦ W

North:	South:	West	North	East	South
♠ 852	♠ KQ1093				1♠
♥ J1053	♥ A94	1NT	Pass	3♣ <sup>1</sup>	Pass
♦ 1065	♦ Q	3♦ <sup>2</sup>	AP		
♣ 1076	♣ KQ43	1. Minor Suit Transfers after 1NT 2. automat			

Board: 338  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 6  
 Contract: 1N E

North:	South:	West	North	East	South
♠ KJ9	♠ Q1062				
♥ A10986	♥ 75		1♥	1NT	AP
♦ A82	♦ J10				
♣ 87	♣ QJ964				

Board: 339  
 Dealer: S  
 Vul: NS  
 North HCP: 2  
 South HCP: 13  
 Contract: 3N W

North:	South:	West	North	East	South
♠ 92	♠ KJ1065				1♠
♥ 10864	♥ AQ73				
♦ Q109	♦ 876	1NT	Pass	3NT	AP
♣ 9742	♣ K				

Board: 340  
 Dealer: N  
 Vul: EW  
 North HCP: 17  
 South HCP: 1  
 Contract: 2♥ N

North:	South:	West	North	East	South
♠ A8432	♠ 75				
♥ AQ75	♥ 9863		1♠	1NT	Pass
♦ AK6	♦ J83	Pass	2♥	AP	
♣ 6	♣ 10972				

Board: 341  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 15  
 Contract: 3♥ S

North:	South:	West	North	East	South
♠ J95	♠ 84				1♥
♥ J86	♥ KQ754	1NT	Pass	2♥	3♦
♦ 1095	♦ AKQJ4	Pass	3♥	AP	
♣ Q1084	♣ 3				

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 336     ♠ J86  
Dealer: N       ♥ 43  
Vul: NS         ♦ KJ762  
HCP: 5          ♣ 762

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

Partner bids first.

Board: 337     ♠ KQ1093  
Dealer: S       ♥ A94  
Vul: Both      ♦ Q  
HCP: 16        ♣ KQ43

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

You bid first.

Board: 338     ♠ Q1062  
Dealer: N       ♥ 75  
Vul: None      ♦ J10  
HCP: 6         ♣ QJ964

East Bids 1NT if possible.

Partner bids first.

Board: 339     ♠ KJ1065  
Dealer: S       ♥ AQ73  
Vul: NS        ♦ 876  
HCP: 13       ♣ K

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

You bid first.

Board: 340     ♠ 75  
Dealer: N       ♥ 9863  
Vul: EW        ♦ J83  
HCP: 1         ♣ 10972

East Bids 1NT if possible.

Partner bids first.

Board: 341     ♠ 84  
Dealer: S       ♥ KQ754  
Vul: None      ♦ AKQJ4  
HCP: 15       ♣ 3

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ KQ754	♠ J86		1♠	1NT	Pass
Vul: NS	♥ A10	♥ 43		Pass	2♥	AP
North HCP: 12	♦ Q983	♦ KJ762	2♦			
South HCP: 5	♣ J10	♣ 762				
Contract: 2♥ E						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ KQ1093				1♠
Vul: Both	♥ J1053	♥ A94	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 1	♦ 1065	♦ Q	3♦ <sup>2</sup>	AP		
South HCP: 16	♣ 1076	♣ KQ43				
Contract: 3♦ W						

1. Minor Suit Transfers after 1NT  
2. automat

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q1062				
Vul: None	♥ A10986	♥ 75		1♥	1NT	AP
North HCP: 12	♦ A82	♦ J10				
South HCP: 6	♣ 87	♣ QJ964				
Contract: 1N E						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ1065				1♠
Vul: NS	♥ 10864	♥ AQ73				
North HCP: 2	♦ Q109	♦ 876	1NT	Pass	3NT	AP
South HCP: 13	♣ 9742	♣ K				
Contract: 3N W						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A8432	♠ 75				
Vul: EW	♥ AQ75	♥ 9863		1♠	1NT	Pass
North HCP: 17	♦ AK6	♦ J83	Pass	2♥	AP	
South HCP: 1	♣ 6	♣ 10972				
Contract: 2♥ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ 84				1♥
Vul: None	♥ J86	♥ KQ754	1NT	Pass	2♥	3♦
North HCP: 4	♦ 1095	♦ AKQJ4	Pass	3♥	AP	
South HCP: 15	♣ Q1084	♣ 3				
Contract: 3♥ S						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 342     ♠ Q10  
Dealer: N     ♥ Q72  
Vul: NS     ♦ KQJ10  
HCP: 14     ♣ KJ105

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

You bid first.

Board: 343     ♠ AK964  
Dealer: S     ♥ 1094  
Vul: EW     ♦ Q10  
HCP: 9     ♣ 1065

West Bids 1NT if possible.

Partner bids first.

Board: 344     ♠ K64  
Dealer: N     ♥ Q832  
Vul: Both     ♦ KQJ95  
HCP: 13     ♣ Q

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

You bid first.

Board: 345     ♠ 102  
Dealer: S     ♥ J10942  
Vul: NS     ♦ K82  
HCP: 4     ♣ 873

West Bids 1NT if possible.

Partner bids first.

Board: 346     ♠ KJ54  
Dealer: N     ♥ KJ9632  
Vul: EW     ♦ A10  
HCP: 12     ♣ 2

East Bids 1NT if possible.

You bid first.

Board: 347     ♠ 7  
Dealer: S     ♥ J9872  
Vul: Both     ♦ J83  
HCP: 6     ♣ A1062

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 863		1♦	1NT	Pass
Vul: NS	♥ Q72	♥ 943				
North HCP: 14	♦ KQJ10	♦ 764	2♥	Pass	2♠	AP
South HCP: 4	♣ KJ105	♣ A872				
Contract: 2♠ E						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AK964	♠ J10				1♦
Vul: EW	♥ 1094	♥ A7				
North HCP: 9	♦ Q10	♦ AJ7542	1NT	X	Pass	3♦
South HCP: 13	♣ 1065	♣ QJ3	AP			
Contract: 3♦ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q87		1♦	1NT	X
Vul: Both	♥ Q832	♥ K106				
North HCP: 13	♦ KQJ95	♦ 63	2♥	3NT	AP	
South HCP: 9	♣ Q	♣ KJ1095				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ KQ95				1♣
Vul: NS	♥ J10942	♥ A86				
North HCP: 4	♦ K82	♦ J93	1NT	AP		
South HCP: 13	♣ 873	♣ QJ4				
Contract: 1N W						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ 62		1♥	1NT	3♥
Vul: EW	♥ KJ9632	♥ 1087				
North HCP: 12	♦ A10	♦ Q7	AP			
South HCP: 6	♣ 2	♣ KJ10843				
Contract: 3♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ543				1♠
Vul: Both	♥ J9872	♥ AQ63	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 6	♦ J83	♦ Q97	3♣ <sup>2</sup>	AP		
South HCP: 14	♣ A1062	♣ J				
Contract: 3♣ W						

1. Minor Suit Transfers after 1NT  
2. automat

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 342     ♠ 863  
Dealer: N     ♥ 943  
Vul: NS     ♦ 764  
HCP: 4     ♣ A872

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

Partner bids first.

Board: 343     ♠ J10  
Dealer: S     ♥ A7  
Vul: EW     ♦ AJ7542  
HCP: 13     ♣ QJ3

West Bids 1NT if possible.

You bid first.

Board: 344     ♠ Q87  
Dealer: N     ♥ K106  
Vul: Both     ♦ 63  
HCP: 9     ♣ KJ1095

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

Partner bids first.

Board: 345     ♠ KQ95  
Dealer: S     ♥ A86  
Vul: NS     ♦ J93  
HCP: 13     ♣ QJ4

West Bids 1NT if possible.

You bid first.

Board: 346     ♠ 62  
Dealer: N     ♥ 1087  
Vul: EW     ♦ Q7  
HCP: 6     ♣ KJ10843

East Bids 1NT if possible.

Partner bids first.

Board: 347     ♠ AJ543  
Dealer: S     ♥ AQ63  
Vul: Both     ♦ Q97  
HCP: 14     ♣ J

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 863		1♦	1NT	Pass
Vul: NS	♥ Q72	♥ 943				
North HCP: 14	♦ KQJ10	♦ 764	2♥	Pass	2♠	AP
South HCP: 4	♣ KJ105	♣ A872				
Contract: 2♠ E						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AK964	♠ J10				1♦
Vul: EW	♥ 1094	♥ A7				
North HCP: 9	♦ Q10	♦ AJ7542	1NT	X	Pass	3♦
South HCP: 13	♣ 1065	♣ QJ3	AP			
Contract: 3♦ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q87		1♦	1NT	X
Vul: Both	♥ Q832	♥ K106				
North HCP: 13	♦ KQJ95	♦ 63	2♥	3NT	AP	
South HCP: 9	♣ Q	♣ KJ1095				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ KQ95				1♣
Vul: NS	♥ J10942	♥ A86				
North HCP: 4	♦ K82	♦ J93	1NT	AP		
South HCP: 13	♣ 873	♣ QJ4				
Contract: 1N W						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ 62		1♥	1NT	3♥
Vul: EW	♥ KJ9632	♥ 1087				
North HCP: 12	♦ A10	♦ Q7	AP			
South HCP: 6	♣ 2	♣ KJ10843				
Contract: 3♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ543				1♠
Vul: Both	♥ J9872	♥ AQ63	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 6	♦ J83	♦ Q97	3♣ <sup>2</sup>	AP		
South HCP: 14	♣ A1062	♣ J				
Contract: 3♣ W						

1. Minor Suit Transfers after 1NT  
2. automat



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 348     ♠ AK43  
Dealer: N       ♥ 8  
Vul: None      ♦ K1094  
HCP: 12        ♣ Q752

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

You bid first.

Board: 349     ♠ 9654  
Dealer: S       ♥ 2  
Vul: Both      ♦ A632  
HCP: 5        ♣ J1043

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

Partner bids first.

Board: 350     ♠ A1042  
Dealer: N       ♥ Q6  
Vul: None      ♦ J983  
HCP: 14        ♣ AK2

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

You bid first.

Board: 351     ♠ K10742  
Dealer: S       ♥ 943  
Vul: Both      ♦ 8  
HCP: 3        ♣ 8752

West Bids 1NT if possible.

Partner bids first.

Board: 352     ♠ J10942  
Dealer: N       ♥ A92  
Vul: None      ♦ A3  
HCP: 13        ♣ A86

East Bids 1NT if possible.

You bid first.

Board: 353     ♠ 10862  
Dealer: S       ♥ K10643  
Vul: NS        ♦ 10  
HCP: 3        ♣ 1032

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ J65		1♦	1NT	Pass
Vul: None	♥ 8	♥ K6532	2♦	Pass	2♥	Pass
North HCP: 12	♦ K1094	♦ 8653	2NT	AP		
South HCP: 4	♣ Q752	♣ 8				
Contract: 2N E						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ J82				1♦
Vul: Both	♥ 2	♥ J84	1NT	Pass	4♦ <sup>1</sup>	Pass
North HCP: 5	♦ A632	♦ QJ109	4♥	AP		
South HCP: 12	♣ J1043	♣ AK5	1. Texas			
Contract: 4♥ W						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ J765		1♦	1NT	Pass
Vul: None	♥ Q6	♥ J	2♦	Pass	2♥	Pass
North HCP: 14	♦ J983	♦ K1042	3♥	AP		
South HCP: 5	♣ AK2	♣ 9854				
Contract: 3♥ E						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ K10742	♠ J8				1♣
Vul: Both	♥ 943	♥ KQJ6	1NT	AP		
North HCP: 3	♦ 8	♦ 1093				
South HCP: 14	♣ 8752	♣ AQJ9				
Contract: 1N W						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J10942	♠ K7		1♠	1NT	AP
Vul: None	♥ A92	♥ 76543				
North HCP: 13	♦ A3	♦ J1087				
South HCP: 4	♣ A86	♣ 43				
Contract: 1N E						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ J94				1♦
Vul: NS	♥ K10643	♥ Q97	1NT	Pass	2NT	Pass
North HCP: 3	♦ 10	♦ A984	3NT	AP		
South HCP: 12	♣ 1032	♣ KQ9				
Contract: 3N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 348

♠ J65

Dealer: N

♥ K6532

Vul: None

♦ 8653

HCP: 4

♣ 8

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 2NT if possible.

Partner bids first.

Board: 349

♠ J82

Dealer: S

♥ J84

Vul: Both

♦ QJ109

HCP: 12

♣ AK5

West Bids 1NT if possible.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 350

♠ J765

Dealer: N

♥ J

Vul: None

♦ K1042

HCP: 5

♣ 9854

East Bids 1NT if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 351

♠ J8

Dealer: S

♥ KQJ6

Vul: Both

♦ 1093

HCP: 14

♣ AQJ9

West Bids 1NT if possible.

You bid first.

Board: 352

♠ K7

Dealer: N

♥ 76543

Vul: None

♦ J1087

HCP: 4

♣ 43

East Bids 1NT if possible.

Partner bids first.

Board: 353

♠ J94

Dealer: S

♥ Q97

Vul: NS

♦ A984

HCP: 12

♣ KQ9

West Bids 1NT if possible.

East Bids 2NT if possible.

West Bids 3NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ J65		1♦	1NT	Pass
Vul: None	♥ 8	♥ K6532	2♦	Pass	2♥	Pass
North HCP: 12	♦ K1094	♦ 8653	2NT	AP		
South HCP: 4	♣ Q752	♣ 8				
Contract: 2N E						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ J82				1♦
Vul: Both	♥ 2	♥ J84	1NT	Pass	4♦ <sup>1</sup>	Pass
North HCP: 5	♦ A632	♦ QJ109	4♥	AP		
South HCP: 12	♣ J1043	♣ AK5	1. Texas			
Contract: 4♥ W						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ J765		1♦	1NT	Pass
Vul: None	♥ Q6	♥ J	2♦	Pass	2♥	Pass
North HCP: 14	♦ J983	♦ K1042	3♥	AP		
South HCP: 5	♣ AK2	♣ 9854				
Contract: 3♥ E						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ K10742	♠ J8				1♣
Vul: Both	♥ 943	♥ KQJ6	1NT	AP		
North HCP: 3	♦ 8	♦ 1093				
South HCP: 14	♣ 8752	♣ AQJ9				
Contract: 1N W						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J10942	♠ K7		1♠	1NT	AP
Vul: None	♥ A92	♥ 76543				
North HCP: 13	♦ A3	♦ J1087				
South HCP: 4	♣ A86	♣ 43				
Contract: 1N E						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ J94				1♦
Vul: NS	♥ K10643	♥ Q97	1NT	Pass	2NT	Pass
North HCP: 3	♦ 10	♦ A984	3NT	AP		
South HCP: 12	♣ 1032	♣ KQ9				
Contract: 3N W						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 354	♠ AQ8	East Bids 1NT if possible.
Dealer: N	♥ Q542	
Vul: EW	♦ A85	You bid first.
HCP: 13	♣ J76	
Board: 355	♠ J96	West Bids 1NT if possible.
Dealer: S	♥ Q1094	East Doubles 2♠ if possible.
Vul: None	♦ 62	West Bids 3♣ if possible.
HCP: 8	♣ AJ97	Partner bids first.
Board: 356	♠ K83	East Bids 1NT if possible.
Dealer: N	♥ Q762	West Bids 2♣ if possible.
Vul: NS	♦ K8752	East Bids 2♥ if possible.
HCP: 12	♣ A	West Bids 2NT if possible.
		East Bids 3NT if possible.
		You bid first.
Board: 357	♠ 987	West Bids 1NT if possible.
Dealer: S	♥ KQ10876	East Bids 2♥ if possible.
Vul: EW	♦ J75	West Bids 2♠ if possible.
HCP: 6	♣ 5	Partner bids first.
Board: 358	♠ A42	East Bids 1NT if possible.
Dealer: N	♥ KQJ5	West Bids 2♥ if possible.
Vul: Both	♦ A9762	East Bids 2♠ if possible.
HCP: 14	♣ 10	You bid first.
Board: 359	♠ J3	West Bids 1NT if possible.
Dealer: S	♥ KJ8743	
Vul: NS	♦ 972	Partner bids first.
HCP: 5	♣ 102	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K9		1♣	1NT	X
Vul: EW	♥ Q542	♥ A103	Pass	2♥	AP	
North HCP: 13	♦ A85	♦ Q762				
South HCP: 9	♣ J76	♣ 10942				
Contract: 2♥ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ AQ532				1♠
Vul: None	♥ Q1094	♥ J53	1NT	2♠	X	Pass
North HCP: 8	♦ 62	♦ AQ1098	3♣	3♠	AP	
South HCP: 13	♣ AJ97	♣ —				
Contract: 3♠ S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 10942		1♦	1NT	Pass
Vul: NS	♥ Q762	♥ 83	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ K8752	♦ J64	2NT	Pass	3NT	AP
South HCP: 1	♣ A	♣ 8432	1. Stayman			
Contract: 3N E						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ 104				1♣
Vul: EW	♥ KQ10876	♥ A943	1NT	Pass	2♥	Pass
North HCP: 6	♦ J75	♦ A4	2♠	AP		
South HCP: 13	♣ 5	♣ KQ1084				
Contract: 2♠ W						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ 5		1♦	1NT	Pass
Vul: Both	♥ KQJ5	♥ 8643	2♥	Pass	2♠	AP
North HCP: 14	♦ A9762	♦ J				
South HCP: 4	♣ 10	♣ QJ86543				
Contract: 2♠ E						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ KQ94				1♦
Vul: NS	♥ KJ8743	♥ 102	1NT	AP		
North HCP: 5	♦ 972	♦ KQ104				
South HCP: 12	♣ 102	♣ Q76				
Contract: 1N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 354	♠ K9	East Bids 1NT if possible.
Dealer: N	♥ A103	
Vul: EW	♦ Q762	Partner bids first.
HCP: 9	♣ 10942	
Board: 355	♠ AQ532	West Bids 1NT if possible.
Dealer: S	♥ J53	East Doubles 2♠ if possible.
Vul: None	♦ AQ1098	West Bids 3♣ if possible.
HCP: 13	♣ —	You bid first.
Board: 356	♠ 10942	East Bids 1NT if possible.
Dealer: N	♥ 83	West Bids 2♣ if possible.
Vul: NS	♦ J64	East Bids 2♥ if possible.
HCP: 1	♣ 8432	West Bids 2NT if possible.
		East Bids 3NT if possible.
		Partner bids first.
Board: 357	♠ 104	West Bids 1NT if possible.
Dealer: S	♥ A943	East Bids 2♥ if possible.
Vul: EW	♦ A4	West Bids 2♠ if possible.
HCP: 13	♣ KQ1084	You bid first.
Board: 358	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ 8643	West Bids 2♥ if possible.
Vul: Both	♦ J	East Bids 2♠ if possible.
HCP: 4	♣ QJ86543	Partner bids first.
Board: 359	♠ KQ94	West Bids 1NT if possible.
Dealer: S	♥ 102	
Vul: NS	♦ KQ104	You bid first.
HCP: 12	♣ Q76	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K9		1♣	1NT	X
Vul: EW	♥ Q542	♥ A103	Pass	2♥	AP	
North HCP: 13	♦ A85	♦ Q762				
South HCP: 9	♣ J76	♣ 10942				
Contract: 2♥ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ AQ532				1♠
Vul: None	♥ Q1094	♥ J53	1NT	2♠	X	Pass
North HCP: 8	♦ 62	♦ AQ1098	3♣	3♠	AP	
South HCP: 13	♣ AJ97	♣ —				
Contract: 3♠ S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 10942		1♦	1NT	Pass
Vul: NS	♥ Q762	♥ 83	2♣ <sup>1</sup>	Pass	2♥	Pass
North HCP: 12	♦ K8752	♦ J64	2NT	Pass	3NT	AP
South HCP: 1	♣ A	♣ 8432	1. Stayman			
Contract: 3N E						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ 104				1♣
Vul: EW	♥ KQ10876	♥ A943	1NT	Pass	2♥	Pass
North HCP: 6	♦ J75	♦ A4	2♠	AP		
South HCP: 13	♣ 5	♣ KQ1084				
Contract: 2♠ W						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ 5		1♦	1NT	Pass
Vul: Both	♥ KQJ5	♥ 8643	2♥	Pass	2♠	AP
North HCP: 14	♦ A9762	♦ J				
South HCP: 4	♣ 10	♣ QJ86543				
Contract: 2♠ E						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ KQ94				1♦
Vul: NS	♥ KJ8743	♥ 102	1NT	AP		
North HCP: 5	♦ 972	♦ KQ104				
South HCP: 12	♣ 102	♣ Q76				
Contract: 1N W						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 360	♠ Q10	East Bids 1NT if possible.
Dealer: N	♥ Q65	
Vul: EW	♦ K108	You bid first.
HCP: 13	♣ AQ852	

Board: 361	♠ Q	West Bids 1NT if possible.
Dealer: S	♥ J92	
Vul: Both	♦ K932	Partner bids first.
HCP: 9	♣ QJ1073	

Board: 362	♠ Q54	East Bids 1NT if possible.
Dealer: N	♥ QJ82	
Vul: None	♦ AJ	You bid first.
HCP: 13	♣ K1084	

Board: 363	♠ J87	West Bids 1NT if possible.
Dealer: S	♥ KJ984	
Vul: EW	♦ J64	Partner bids first.
HCP: 6	♣ 96	

Board: 364	♠ J4	East Bids 1NT if possible.
Dealer: N	♥ A74	
Vul: Both	♦ KQ1098	You bid first.
HCP: 13	♣ K109	

Board: 365	♠ KQJ652	West Bids 1NT if possible.
Dealer: S	♥ 62	
Vul: None	♦ 3	Partner bids first.
HCP: 11	♣ KQ93	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K952				
Vul: EW	♥ Q65	♥ KJ432	1♣		1NT	AP
North HCP: 13	♦ K108	♦ 64				
South HCP: 7	♣ AQ852	♣ 104				
Contract: 1N E						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A10986				1♠
Vul: Both	♥ J92	♥ AQ107	1NT	X	Pass	3♥
North HCP: 9	♦ K932	♦ QJ5	AP			
South HCP: 13	♣ QJ1073	♣ 9				
Contract: 3♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ 863				
Vul: None	♥ QJ82	♥ 10963	1♣		1NT	AP
North HCP: 13	♦ AJ	♦ 9542				
South HCP: 4	♣ K1084	♣ A5				
Contract: 1N E						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ A63				1♣
Vul: EW	♥ KJ984	♥ Q1075	1NT	AP		
North HCP: 6	♦ J64	♦ A7				
South HCP: 13	♣ 96	♣ K432				
Contract: 1N W						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ 10876				
Vul: Both	♥ A74	♥ K1063	1♦		1NT	AP
North HCP: 13	♦ KQ1098	♦ J2				
South HCP: 8	♣ K109	♣ A54				
Contract: 1N E						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ KQJ652	♠ A7				1♦
Vul: None	♥ 62	♥ Q1054	1NT	2♠	AP	
North HCP: 11	♦ 3	♦ Q842				
South HCP: 12	♣ KQ93	♣ A84				
Contract: 2♠ N						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 360	♠ K952	East Bids 1NT if possible.
Dealer: N	♥ KJ432	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ 104	

Board: 361	♠ A10986	West Bids 1NT if possible.
Dealer: S	♥ AQ107	
Vul: Both	♦ QJ5	You bid first.
HCP: 13	♣ 9	

Board: 362	♠ 863	East Bids 1NT if possible.
Dealer: N	♥ 10963	
Vul: None	♦ 9542	Partner bids first.
HCP: 4	♣ A5	

Board: 363	♠ A63	West Bids 1NT if possible.
Dealer: S	♥ Q1075	
Vul: EW	♦ A7	You bid first.
HCP: 13	♣ K432	

Board: 364	♠ 10876	East Bids 1NT if possible.
Dealer: N	♥ K1063	
Vul: Both	♦ J2	Partner bids first.
HCP: 8	♣ A54	

Board: 365	♠ A7	West Bids 1NT if possible.
Dealer: S	♥ Q1054	
Vul: None	♦ Q842	You bid first.
HCP: 12	♣ A84	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K952				
Vul: EW	♥ Q65	♥ KJ432	1♣		1NT	AP
North HCP: 13	♦ K108	♦ 64				
South HCP: 7	♣ AQ852	♣ 104				
Contract: 1N E						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A10986				1♠
Vul: Both	♥ J92	♥ AQ107	1NT	X	Pass	3♥
North HCP: 9	♦ K932	♦ QJ5	AP			
South HCP: 13	♣ QJ1073	♣ 9				
Contract: 3♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ 863				
Vul: None	♥ QJ82	♥ 10963	1♣		1NT	AP
North HCP: 13	♦ AJ	♦ 9542				
South HCP: 4	♣ K1084	♣ A5				
Contract: 1N E						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ A63				1♣
Vul: EW	♥ KJ984	♥ Q1075	1NT	AP		
North HCP: 6	♦ J64	♦ A7				
South HCP: 13	♣ 96	♣ K432				
Contract: 1N W						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ 10876				
Vul: Both	♥ A74	♥ K1063	1♦		1NT	AP
North HCP: 13	♦ KQ1098	♦ J2				
South HCP: 8	♣ K109	♣ A54				
Contract: 1N E						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ KQJ652	♠ A7				1♦
Vul: None	♥ 62	♥ Q1054	1NT	2♠	AP	
North HCP: 11	♦ 3	♦ Q842				
South HCP: 12	♣ KQ93	♣ A84				
Contract: 2♠ N						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 366     ♠ K43  
Dealer: N     ♥ AJ7  
Vul: NS     ♦ A10  
HCP: 13     ♣ J10543

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

You bid first.

Board: 367     ♠ 3  
Dealer: S     ♥ Q832  
Vul: Both     ♦ J1053  
HCP: 3     ♣ 10932

West Bids 1NT if possible.

Partner bids first.

Board: 368     ♠ AQ  
Dealer: N     ♥ KJ83  
Vul: None     ♦ Q10875  
HCP: 13     ♣ J10

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

You bid first.

Board: 369     ♠ A42  
Dealer: S     ♥ 72  
Vul: NS     ♦ J105  
HCP: 7     ♣ Q9653

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

Partner bids first.

Board: 370     ♠ Q76  
Dealer: N     ♥ KQJ742  
Vul: EW     ♦ A5  
HCP: 12     ♣ 108

East Bids 1NT if possible.

You bid first.

Board: 371     ♠ AK73  
Dealer: S     ♥ J943  
Vul: None     ♦ 987  
HCP: 8     ♣ 85

West Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ J987		1♣	1NT	Pass
Vul: NS	♥ AJ7	♥ 1064		Pass	2♥	AP
North HCP: 13	♦ A10	♦ Q9864	2♦			
South HCP: 3	♣ J10543	♣ 9				
Contract: 2♥ E						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ7				1♥
Vul: Both	♥ Q832	♥ 109654				
North HCP: 3	♦ J1053	♦ AK7	1NT	3♥	AP	
South HCP: 13	♣ 10932	♣ 5				
Contract: 3♥ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K873		1♦	1NT	2♣
Vul: None	♥ KJ83	♥ 96	X	Pass	2♥	Pass
North HCP: 13	♦ Q10875	♦ 6	3♥	AP		
South HCP: 7	♣ J10	♣ A97653				
Contract: 3♥ E						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ 3				1♦
Vul: NS	♥ 72	♥ AQ65				
North HCP: 7	♦ J105	♦ 87643	1NT	Pass	2♥	Pass
South HCP: 13	♣ Q9653	♣ AK8	2♣	AP		
Contract: 2♠ W						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K1082				
Vul: EW	♥ KQJ742	♥ 83		1♥	1NT	X
North HCP: 12	♦ A5	♦ QJ32	AP			
South HCP: 10	♣ 108	♣ A32				
Contract: 1NX E						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AK73	♠ —				1♥
Vul: None	♥ J943	♥ KQ1065				
North HCP: 8	♦ 987	♦ AQJ5	1NT	2♥	Pass	4♥
South HCP: 16	♣ 85	♣ A1072	AP			
Contract: 4♥ S						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 366      ♠ J987  
Dealer: N        ♥ 1064  
Vul: NS         ♦ Q9864  
HCP: 3          ♣ 9

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

Partner bids first.

Board: 367      ♠ KQJ7  
Dealer: S        ♥ 109654  
Vul: Both       ♦ AK7  
HCP: 13         ♣ 5

West Bids 1NT if possible.

You bid first.

Board: 368      ♠ K873  
Dealer: N        ♥ 96  
Vul: None       ♦ 6  
HCP: 7          ♣ A97653

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

Partner bids first.

Board: 369      ♠ 3  
Dealer: S        ♥ AQ65  
Vul: NS         ♦ 87643  
HCP: 13         ♣ AK8

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

You bid first.

Board: 370      ♠ K1082  
Dealer: N        ♥ 83  
Vul: EW         ♦ QJ32  
HCP: 10         ♣ A32

East Bids 1NT if possible.

Partner bids first.

Board: 371      ♠ —  
Dealer: S        ♥ KQ1065  
Vul: None       ♦ AQJ5  
HCP: 16         ♣ A1072

West Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ J987		1♣	1NT	Pass
Vul: NS	♥ AJ7	♥ 1064		Pass	2♥	AP
North HCP: 13	♦ A10	♦ Q9864	2♦			
South HCP: 3	♣ J10543	♣ 9				
Contract: 2♥ E						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ7				1♥
Vul: Both	♥ Q832	♥ 109654				
North HCP: 3	♦ J1053	♦ AK7	1NT	3♥	AP	
South HCP: 13	♣ 10932	♣ 5				
Contract: 3♥ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K873		1♦	1NT	2♣
Vul: None	♥ KJ83	♥ 96	X	Pass	2♥	Pass
North HCP: 13	♦ Q10875	♦ 6	3♥	AP		
South HCP: 7	♣ J10	♣ A97653				
Contract: 3♥ E						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ 3				1♦
Vul: NS	♥ 72	♥ AQ65				
North HCP: 7	♦ J105	♦ 87643	1NT	Pass	2♥	Pass
South HCP: 13	♣ Q9653	♣ AK8	2♣	AP		
Contract: 2♠ W						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K1082				
Vul: EW	♥ KQJ742	♥ 83		1♥	1NT	X
North HCP: 12	♦ A5	♦ QJ32	AP			
South HCP: 10	♣ 108	♣ A32				
Contract: 1NX E						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AK73	♠ —				1♥
Vul: None	♥ J943	♥ KQ1065				
North HCP: 8	♦ 987	♦ AQJ5	1NT	2♥	Pass	4♥
South HCP: 16	♣ 85	♣ A1072	AP			
Contract: 4♥ S						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 372	♠ Q108	East Bids 1NT if possible.
Dealer: N	♥ K108	West Bids 3NT if possible.
Vul: NS	♦ Q982	
HCP: 12	♣ AJ5	You bid first.
Board: 373	♠ —	West Bids 1NT if possible.
Dealer: S	♥ Q654	East Bids 4♠ if possible.
Vul: EW	♦ 95432	West Doubles 5♦ if possible.
HCP: 2	♣ 7432	Partner bids first.
Board: 374	♠ A652	East Bids 1NT if possible.
Dealer: N	♥ A64	
Vul: Both	♦ K1053	You bid first.
HCP: 12	♣ J5	
Board: 375	♠ 532	West Bids 1NT if possible.
Dealer: S	♥ J4	East Bids 3♣ if possible.
Vul: NS	♦ 1086	West Bids 3♦ if possible.
HCP: 5	♣ A10986	Partner bids first.
Board: 376	♠ AK3	East Bids 1NT if possible.
Dealer: N	♥ KQ97	
Vul: EW	♦ 72	You bid first.
HCP: 14	♣ Q543	
Board: 377	♠ 652	West Bids 1NT if possible.
Dealer: S	♥ 86	East Bids 2♠ if possible.
Vul: Both	♦ KJ8764	West Bids 3♣ if possible.
HCP: 4	♣ 85	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ J765		1♦	1NT	Pass
Vul: NS	♥ K108	♥ 6543				
North HCP: 12	♦ Q982	♦ 10	3NT	AP		
South HCP: 1	♣ AJ5	♣ 10742				
Contract: 3N E						
Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1♦
Vul: EW	♥ Q654	♥ AJ108	1NT	4♦	4♠	5♦
North HCP: 2	♦ 95432	♦ K107	X	AP		
South HCP: 12	♣ 7432	♣ A5				
Contract: 5♦X S						
Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ Q93				
Vul: Both	♥ A64	♥ Q10932		1♦	1NT	AP
North HCP: 12	♦ K1053	♦ Q				
South HCP: 6	♣ J5	♣ 10987				
Contract: 1N E						
Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ KJ987				1♠
Vul: NS	♥ J4	♥ Q732	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 5	♦ 1086	♦ Q	3♦ <sup>2</sup>	AP		
South HCP: 14	♣ A10986	♣ KQJ	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			
Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ102				
Vul: EW	♥ KQ97	♥ J42		1♣	1NT	AP
North HCP: 14	♦ 72	♦ 10853				
South HCP: 8	♣ Q543	♣ A8				
Contract: 1N E						
Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ A9843				1♠
Vul: Both	♥ 86	♥ AQ75	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 4	♦ KJ8764	♦ 532	3♣ <sup>2</sup>	AP		
South HCP: 12	♣ 85	♣ Q	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 372	♠ J765	East Bids 1NT if possible.
Dealer: N	♥ 6543	West Bids 3NT if possible.
Vul: NS	♦ 10	
HCP: 1	♣ 10742	Partner bids first.
Board: 373	♠ 9543	West Bids 1NT if possible.
Dealer: S	♥ AJ108	East Bids 4♠ if possible.
Vul: EW	♦ K107	West Doubles 5♦ if possible.
HCP: 12	♣ A5	You bid first.
Board: 374	♠ Q93	East Bids 1NT if possible.
Dealer: N	♥ Q10932	
Vul: Both	♦ Q	Partner bids first.
HCP: 6	♣ 10987	
Board: 375	♠ KJ987	West Bids 1NT if possible.
Dealer: S	♥ Q732	East Bids 3♣ if possible.
Vul: NS	♦ Q	West Bids 3♦ if possible.
HCP: 14	♣ KQJ	You bid first.
Board: 376	♠ QJ102	East Bids 1NT if possible.
Dealer: N	♥ J42	
Vul: EW	♦ 10853	Partner bids first.
HCP: 8	♣ A8	
Board: 377	♠ A9843	West Bids 1NT if possible.
Dealer: S	♥ AQ75	East Bids 2♠ if possible.
Vul: Both	♦ 532	West Bids 3♣ if possible.
HCP: 12	♣ Q	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ J765		1♦	1NT	Pass
Vul: NS	♥ K108	♥ 6543				
North HCP: 12	♦ Q982	♦ 10	3NT	AP		
South HCP: 1	♣ AJ5	♣ 10742				
Contract: 3N E						
Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1♦
Vul: EW	♥ Q654	♥ AJ108	1NT	4♦	4♠	5♦
North HCP: 2	♦ 95432	♦ K107	X	AP		
South HCP: 12	♣ 7432	♣ A5				
Contract: 5♦X S						
Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ Q93		1♦	1NT	AP
Vul: Both	♥ A64	♥ Q10932				
North HCP: 12	♦ K1053	♦ Q				
South HCP: 6	♣ J5	♣ 10987				
Contract: 1N E						
Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ KJ987				1♠
Vul: NS	♥ J4	♥ Q732	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 5	♦ 1086	♦ Q	3♦ <sup>2</sup>	AP		
South HCP: 14	♣ A10986	♣ KQJ	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			
Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ102		1♣	1NT	AP
Vul: EW	♥ KQ97	♥ J42				
North HCP: 14	♦ 72	♦ 10853				
South HCP: 8	♣ Q543	♣ A8				
Contract: 1N E						
Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ A9843				1♠
Vul: Both	♥ 86	♥ AQ75	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 4	♦ KJ8764	♦ 532	3♣ <sup>2</sup>	AP		
South HCP: 12	♣ 85	♣ Q	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 378	♠ AK10632	East Bids 1NT if possible.
Dealer: N	♥ AQ6	West Bids 3♣ if possible.
Vul: None	♦ A	
HCP: 17	♣ 1086	You bid first.
Board: 379	♠ 5	West Bids 1NT if possible.
Dealer: S	♥ Q97	East Bids 2♦ if possible.
Vul: EW	♦ 86542	East Doubles Pass if possible.
HCP: 2	♣ 10765	West Bids 3♥ if possible.
Partner bids first.		
Board: 380	♠ 843	East Bids 1NT if possible.
Dealer: N	♥ Q73	West Bids 2♥ if possible.
Vul: Both	♦ K986	East Bids 2♠ if possible.
HCP: 12	♣ AQJ	West Bids 4♠ if possible.
You bid first.		
Board: 381	♠ A83	West Bids 1NT if possible.
Dealer: S	♥ J952	
Vul: None	♦ J5	Partner bids first.
HCP: 6	♣ 10963	
Board: 382	♠ K874	East Bids 1NT if possible.
Dealer: N	♥ 652	
Vul: NS	♦ A4	You bid first.
HCP: 12	♣ KQ82	
Board: 383	♠ K985	West Bids 1NT if possible.
Dealer: S	♥ 95	
Vul: Both	♦ 106532	Partner bids first.
HCP: 3	♣ 94	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AK10632	♠ 98		1♠	1NT	Pass
Vul: None	♥ AQ6	♥ J842				
North HCP: 17	♦ A	♦ K1087	3♣ <sup>1</sup>	3♣	AP	
South HCP: 6	♣ 1086	♣ Q72				
Contract: 3♠ N			1. Minor Suit Transfers after 1NT			

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ8732				1♠
Vul: EW	♥ Q97	♥ A6	1NT	Pass	2♦	2♠
North HCP: 2	♦ 86542	♦ AK10	Pass	Pass	X	Pass
South HCP: 15	♣ 10765	♣ 98	3♥	AP		
Contract: 3♥ W						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ 7		1♦	1NT	Pass
Vul: Both	♥ Q73	♥ 1086	2♥	Pass	2♠	Pass
North HCP: 12	♦ K986	♦ 7532	4♠	AP		
South HCP: 0	♣ AQJ	♣ 108742				
Contract: 4♠ E						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ Q10964				1♠
Vul: None	♥ J952	♥ K106				
North HCP: 6	♦ J5	♦ A103	1NT	2♠	AP	
South HCP: 12	♣ 10963	♣ K7				
Contract: 2♠ S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ K874	♠ J93		1♣	1NT	AP
Vul: NS	♥ 652	♥ A9743				
North HCP: 12	♦ A4	♦ 85				
South HCP: 6	♣ KQ82	♣ J64				
Contract: 1N E						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ AQ10				1♥
Vul: Both	♥ 95	♥ AJ1086				
North HCP: 3	♦ 106532	♦ Q	1NT	AP		
South HCP: 15	♣ 94	♣ Q865				
Contract: 1N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 378	♠ 98	East Bids 1NT if possible.
Dealer: N	♥ J842	West Bids 3♣ if possible.
Vul: None	♦ K1087	
HCP: 6	♣ Q72	Partner bids first.
Board: 379	♠ KJ8732	West Bids 1NT if possible.
Dealer: S	♥ A6	East Bids 2♦ if possible.
Vul: EW	♦ AK10	East Doubles Pass if possible.
HCP: 15	♣ 98	West Bids 3♥ if possible.
		You bid first.
Board: 380	♠ 7	East Bids 1NT if possible.
Dealer: N	♥ 1086	West Bids 2♥ if possible.
Vul: Both	♦ 7532	East Bids 2♠ if possible.
HCP: 0	♣ 108742	West Bids 4♠ if possible.
		Partner bids first.
Board: 381	♠ Q10964	West Bids 1NT if possible.
Dealer: S	♥ K106	
Vul: None	♦ A103	You bid first.
HCP: 12	♣ K7	
Board: 382	♠ J93	East Bids 1NT if possible.
Dealer: N	♥ A9743	
Vul: NS	♦ 85	Partner bids first.
HCP: 6	♣ J64	
Board: 383	♠ AQ10	West Bids 1NT if possible.
Dealer: S	♥ AJ1086	
Vul: Both	♦ Q	You bid first.
HCP: 15	♣ Q865	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AK10632	♠ 98		1♠	1NT	Pass
Vul: None	♥ AQ6	♥ J842				
North HCP: 17	♦ A	♦ K1087	3♣ <sup>1</sup>	3♣	AP	
South HCP: 6	♣ 1086	♣ Q72				
Contract: 3♠ N			1. Minor Suit Transfers after 1NT			

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ8732				1♠
Vul: EW	♥ Q97	♥ A6	1NT	Pass	2♦	2♠
North HCP: 2	♦ 86542	♦ AK10	Pass	Pass	X	Pass
South HCP: 15	♣ 10765	♣ 98	3♥	AP		
Contract: 3♥ W						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ 7		1♦	1NT	Pass
Vul: Both	♥ Q73	♥ 1086	2♥	Pass	2♠	Pass
North HCP: 12	♦ K986	♦ 7532	4♠	AP		
South HCP: 0	♣ AQJ	♣ 108742				
Contract: 4♠ E						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ Q10964				1♠
Vul: None	♥ J952	♥ K106				
North HCP: 6	♦ J5	♦ A103	1NT	2♠	AP	
South HCP: 12	♣ 10963	♣ K7				
Contract: 2♠ S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ K874	♠ J93		1♣	1NT	AP
Vul: NS	♥ 652	♥ A9743				
North HCP: 12	♦ A4	♦ 85				
South HCP: 6	♣ KQ82	♣ J64				
Contract: 1N E						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ AQ10				1♥
Vul: Both	♥ 95	♥ AJ1086				
North HCP: 3	♦ 106532	♦ Q	1NT	AP		
South HCP: 15	♣ 94	♣ Q865				
Contract: 1N W						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 384     ♠ J104  
Dealer: N     ♥ K8  
Vul: None     ♦ KQ64  
HCP: 13     ♣ A852

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

You bid first.

Board: 385     ♠ 9742  
Dealer: S     ♥ 85  
Vul: EW     ♦ QJ632  
HCP: 4     ♣ J9

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

Partner bids first.

Board: 386     ♠ AQ2  
Dealer: N     ♥ J4  
Vul: None     ♦ KJ8742  
HCP: 13     ♣ Q7

East Bids 1NT if possible.

You bid first.

Board: 387     ♠ J10943  
Dealer: S     ♥ J765  
Vul: NS     ♦ 752  
HCP: 2     ♣ 8

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

Partner bids first.

Board: 388     ♠ 53  
Dealer: N     ♥ QJ74  
Vul: EW     ♦ A108  
HCP: 13     ♣ AQ74

East Bids 1NT if possible.

You bid first.

Board: 389     ♠ 9632  
Dealer: S     ♥ 10542  
Vul: Both     ♦ Q76  
HCP: 3     ♣ J4

West Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ A9653		1♦	1NT	Pass
Vul: None	♥ K8	♥ 10				
North HCP: 13	♦ KQ64	♦ 853	4♦ <sup>1</sup>	Pass	4♥	AP
South HCP: 4	♣ A852	♣ 9643	1. Texas			
Contract: 4♥ E						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ A103				1♥
Vul: EW	♥ 85	♥ Q10962	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 4	♦ QJ632	♦ —	3♦ <sup>2</sup>	AP		
South HCP: 13	♣ J9	♣ AK1073	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 9653				
Vul: None	♥ J4	♥ A10852		1♦	1NT	X
North HCP: 13	♦ KJ8742	♦ 5	Pass	2♦	AP	
South HCP: 9	♣ Q7	♣ AJ10				
Contract: 2♦ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ J10943	♠ K85				1♣
Vul: NS	♥ J765	♥ Q109	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 752	♦ Q104	2♦	Pass	3NT	AP
South HCP: 12	♣ 8	♣ KQ54	1. Stayman			
Contract: 3N W						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q109762				
Vul: EW	♥ QJ74	♥ 652		1♣	1NT	AP
North HCP: 13	♦ A108	♦ 5				
South HCP: 3	♣ AQ74	♣ J85				
Contract: 1N E						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 9632	♠ KQ5				
Vul: Both	♥ 10542	♥ AJ3				1♣
North HCP: 3	♦ Q76	♦ A32	1NT	AP		
South HCP: 14	♣ J4	♣ 9752				
Contract: 1N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 384     ♠ A9653  
Dealer: N     ♥ 10  
Vul: None     ♦ 853  
HCP: 4     ♣ 9643

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

Partner bids first.

Board: 385     ♠ A103  
Dealer: S     ♥ Q10962  
Vul: EW     ♦ —  
HCP: 13     ♣ AK1073

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

You bid first.

Board: 386     ♠ 9653  
Dealer: N     ♥ A10852  
Vul: None     ♦ 5  
HCP: 9     ♣ AJ10

East Bids 1NT if possible.

Partner bids first.

Board: 387     ♠ K85  
Dealer: S     ♥ Q109  
Vul: NS     ♦ Q104  
HCP: 12     ♣ KQ54

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

You bid first.

Board: 388     ♠ Q109762  
Dealer: N     ♥ 652  
Vul: EW     ♦ 5  
HCP: 3     ♣ J85

East Bids 1NT if possible.

Partner bids first.

Board: 389     ♠ KQ5  
Dealer: S     ♥ AJ3  
Vul: Both     ♦ A32  
HCP: 14     ♣ 9752

West Bids 1NT if possible.

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ A9653		1♦	1NT	Pass
Vul: None	♥ K8	♥ 10	4♦ <sup>1</sup>	Pass	4♥	AP
North HCP: 13	♦ KQ64	♦ 853	1. Texas			
South HCP: 4	♣ A852	♣ 9643				
Contract: 4♥ E						
Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ A103				1♥
Vul: EW	♥ 85	♥ Q10962	1NT	Pass	3♣ <sup>1</sup>	Pass
North HCP: 4	♦ QJ632	♦ —	3♦ <sup>2</sup>	AP		
South HCP: 13	♣ J9	♣ AK1073	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			
Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 9653				
Vul: None	♥ J4	♥ A10852		1♦	1NT	X
North HCP: 13	♦ KJ8742	♦ 5	Pass	2♦	AP	
South HCP: 9	♣ Q7	♣ AJ10				
Contract: 2♦ N						
Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ J10943	♠ K85				1♣
Vul: NS	♥ J765	♥ Q109	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 752	♦ Q104	2♦	Pass	3NT	AP
South HCP: 12	♣ 8	♣ KQ54	1. Stayman			
Contract: 3N W						
Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q109762				
Vul: EW	♥ QJ74	♥ 652		1♣	1NT	AP
North HCP: 13	♦ A108	♦ 5				
South HCP: 3	♣ AQ74	♣ J85				
Contract: 1N E						
Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 9632	♠ KQ5				1♣
Vul: Both	♥ 10542	♥ AJ3				
North HCP: 3	♦ Q76	♦ A32	1NT	AP		
South HCP: 14	♣ J4	♣ 9752				
Contract: 1N W						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 390	♠ A98	East Bids 1NT if possible.
Dealer: N	♥ K982	
Vul: NS	♦ Q986	You bid first.
HCP: 14	♣ KQ	
Board: 391	♠ 85	West Bids 1NT if possible.
Dealer: S	♥ KJ10872	
Vul: EW	♦ —	Partner bids first.
HCP: 7	♣ QJ1032	
Board: 392	♠ J8743	East Bids 1NT if possible.
Dealer: N	♥ Q103	
Vul: Both	♦ A8	You bid first.
HCP: 13	♣ AQ7	
Board: 393	♠ J103	West Bids 1NT if possible.
Dealer: S	♥ Q2	
Vul: EW	♦ Q86	Partner bids first.
HCP: 7	♣ Q10842	
Board: 394	♠ A9762	East Bids 1NT if possible.
Dealer: N	♥ A54	West Bids 2♦ if possible.
Vul: Both	♦ AJ	East Bids 2♥ if possible.
HCP: 13	♣ 874	You bid first.
Board: 395	♠ Q974	West Bids 1NT if possible.
Dealer: S	♥ J5	East Bids 2♣ if possible.
Vul: None	♦ Q842	West Bids 2♦ if possible.
HCP: 5	♣ 742	East Bids 3♦ if possible.
		Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 390	North:	South:	
Dealer: N	♠ A98	♠ J74	West North East South
Vul: NS	♥ K982	♥ Q7	1♦ 1NT AP
North HCP: 14	♦ Q986	♦ K1043	
South HCP: 6	♣ KQ	♣ 7532	
Contract: 1N E			

Board: 391	North:	South:	
Dealer: S	♠ 85	♠ J10764	West North East South
Vul: EW	♥ KJ10872	♥ 5	1♠ 1♠
North HCP: 7	♦ —	♦ AK103	1NT 2♥ AP
South HCP: 12	♣ QJ1032	♣ A85	
Contract: 2♥ N			

Board: 392	North:	South:	
Dealer: N	♠ J8743	♠ AQ	West North East South
Vul: Both	♥ Q103	♥ 985	1♠ 1NT AP
North HCP: 13	♦ A8	♦ J9743	
South HCP: 7	♣ AQ7	♣ 943	
Contract: 1N E			

Board: 393	North:	South:	
Dealer: S	♠ J103	♠ 97654	West North East South
Vul: EW	♥ Q2	♥ AK7	1♠ 1♠
North HCP: 7	♦ Q86	♦ AJ4	1NT 2♠ AP
South HCP: 12	♣ Q10842	♣ 76	
Contract: 2♠ S			

Board: 394	North:	South:	
Dealer: N	♠ A9762	♠ J	West North East South
Vul: Both	♥ A54	♥ 102	1♠ 1NT Pass
North HCP: 13	♦ AJ	♦ 976543	2♦ Pass 2♥ AP
South HCP: 5	♣ 874	♣ KJ95	
Contract: 2♥ E			

Board: 395	North:	South:	
Dealer: S	♠ Q974	♠ KJ65	West North East South
Vul: None	♥ J5	♥ A976	1NT Pass 2♣ <sup>1</sup> Pass
North HCP: 5	♦ Q842	♦ 3	2♦ Pass 3♦ AP
South HCP: 12	♣ 742	♣ KJ86	
Contract: 3♦ W			1. Stayman

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 390      ♠ J74      East Bids 1NT if possible.  
Dealer: N      ♥ Q7  
Vul: NS      ♦ K1043      Partner bids first.  
HCP: 6      ♣ 7532

Board: 391      ♠ J10764      West Bids 1NT if possible.  
Dealer: S      ♥ 5  
Vul: EW      ♦ AK103      You bid first.  
HCP: 12      ♣ A85

Board: 392      ♠ AQ      East Bids 1NT if possible.  
Dealer: N      ♥ 985  
Vul: Both      ♦ J9743      Partner bids first.  
HCP: 7      ♣ 943

Board: 393      ♠ 97654      West Bids 1NT if possible.  
Dealer: S      ♥ AK7  
Vul: EW      ♦ AJ4      You bid first.  
HCP: 12      ♣ 76

Board: 394      ♠ J      East Bids 1NT if possible.  
Dealer: N      ♥ 102      West Bids 2♦ if possible.  
Vul: Both      ♦ 976543      East Bids 2♥ if possible.  
HCP: 5      ♣ KJ95      Partner bids first.

Board: 395      ♠ KJ65      West Bids 1NT if possible.  
Dealer: S      ♥ A976      East Bids 2♣ if possible.  
Vul: None      ♦ 3      West Bids 2♦ if possible.  
HCP: 12      ♣ KJ86      East Bids 3♦ if possible.  
You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 390	North:	South:				
Dealer: N	♠ A98	♠ J74	West	North	East	South
Vul: NS	♥ K982	♥ Q7		1♦	1NT	AP
North HCP: 14	♦ Q986	♦ K1043				
South HCP: 6	♣ KQ	♣ 7532				
Contract: 1N E						

Board: 391	North:	South:				
Dealer: S	♠ 85	♠ J10764	West	North	East	South
Vul: EW	♥ KJ10872	♥ 5				1♠
North HCP: 7	♦ —	♦ AK103	1NT	2♥	AP	
South HCP: 12	♣ QJ1032	♣ A85				
Contract: 2♥ N						

Board: 392	North:	South:				
Dealer: N	♠ J8743	♠ AQ	West	North	East	South
Vul: Both	♥ Q103	♥ 985		1♠	1NT	AP
North HCP: 13	♦ A8	♦ J9743				
South HCP: 7	♣ AQ7	♣ 943				
Contract: 1N E						

Board: 393	North:	South:				
Dealer: S	♠ J103	♠ 97654	West	North	East	South
Vul: EW	♥ Q2	♥ AK7				1♠
North HCP: 7	♦ Q86	♦ AJ4	1NT	2♠	AP	
South HCP: 12	♣ Q10842	♣ 76				
Contract: 2♠ S						

Board: 394	North:	South:				
Dealer: N	♠ A9762	♠ J	West	North	East	South
Vul: Both	♥ A54	♥ 102		1♠	1NT	Pass
North HCP: 13	♦ AJ	♦ 976543	2♦	Pass	2♥	AP
South HCP: 5	♣ 874	♣ KJ95				
Contract: 2♥ E						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ KJ65				1♣
Vul: None	♥ J5	♥ A976	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 5	♦ Q842	♦ 3	2♦	Pass	3♦	AP
South HCP: 12	♣ 742	♣ KJ86				
Contract: 3♦ W			1. Stayman			



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 396	♠ —	East Bids 1NT if possible.
Dealer: N	♥ K864	
Vul: NS	♦ KQ6432	You bid first.
HCP: 12	♣ A65	

Board: 397	♠ AJ93	West Bids 1NT if possible.
Dealer: S	♥ 1043	East Bids 2♦ if possible.
Vul: Both	♦ A10	
HCP: 10	♣ J1084	Partner bids first.

Board: 398	♠ 53	East Bids 1NT if possible.
Dealer: N	♥ AJ6	
Vul: None	♦ K10642	You bid first.
HCP: 12	♣ KJ5	

Board: 399	♠ Q743	West Bids 1NT if possible.
Dealer: S	♥ J42	East Bids 2♥ if possible.
Vul: NS	♦ 875	West Bids 2♠ if possible.
HCP: 5	♣ Q96	Partner bids first.

Board: 400	♠ A62	East Bids 1NT if possible.
Dealer: N	♥ A72	West Bids 2♥ if possible.
Vul: EW	♦ Q965	East Bids 2♠ if possible.
HCP: 12	♣ Q62	You bid first.

Board: 401	♠ KJ10954	West Bids 1NT if possible.
Dealer: S	♥ Q82	East Bids 3♣ if possible.
Vul: None	♦ 5	West Bids 3♦ if possible.
HCP: 6	♣ 654	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 396 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♦ N	North: ♠ — ♥ K864 ♦ KQ6432 ♣ A65	South: ♠ AJ10962 ♥ 52 ♦ 108 ♣ KJ4	West Pass	North 1♦ 3♦	East 1NT AP	South 2♠
Board: 397 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♦ S	North: ♠ AJ93 ♥ 1043 ♦ A10 ♣ J1084	South: ♠ Q42 ♥ K ♦ J87643 ♣ AK9	West 1NT AP	North X	East 2♦	South 1♦ 3♦
Board: 398 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ 53 ♥ AJ6 ♦ K10642 ♣ KJ5	South: ♠ A9842 ♥ Q1098 ♦ 9 ♣ Q72	West	North 1♦	East 1NT	South AP
Board: 399 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 2♠ W	North: ♠ Q743 ♥ J42 ♦ 875 ♣ Q96	South: ♠ J ♥ AKQ7 ♦ A1064 ♣ J875	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 400 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ E	North: ♠ A62 ♥ A72 ♦ Q965 ♣ Q62	South: ♠ K105 ♥ 10864 ♦ KJ10 ♣ J108	West 2♥	North 1♦ Pass	East 1NT 2♠	South Pass AP
Board: 401 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3♦ W	North: ♠ KJ10954 ♥ Q82 ♦ 5 ♣ 654	South: ♠ 87 ♥ AKJ6 ♦ A32 ♣ J1032	West 1NT 3♦ <sup>2</sup> 1. Minor Suit Transfers after 1NT 2. automat	North Pass AP	East 3♣ <sup>1</sup>	South 1♣ Pass

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 396	♠ AJ10962	East Bids 1NT if possible.
Dealer: N	♥ 52	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ KJ4	

Board: 397	♠ Q42	West Bids 1NT if possible.
Dealer: S	♥ K	East Bids 2♦ if possible.
Vul: Both	♦ J87643	
HCP: 13	♣ AK9	You bid first.

Board: 398	♠ A9842	East Bids 1NT if possible.
Dealer: N	♥ Q1098	
Vul: None	♦ 9	Partner bids first.
HCP: 8	♣ Q72	

Board: 399	♠ J	West Bids 1NT if possible.
Dealer: S	♥ AKQ7	East Bids 2♥ if possible.
Vul: NS	♦ A1064	West Bids 2♠ if possible.
HCP: 15	♣ J875	You bid first.

Board: 400	♠ K105	East Bids 1NT if possible.
Dealer: N	♥ 10864	West Bids 2♥ if possible.
Vul: EW	♦ KJ10	East Bids 2♠ if possible.
HCP: 8	♣ J108	Partner bids first.

Board: 401	♠ 87	West Bids 1NT if possible.
Dealer: S	♥ AKJ6	East Bids 3♣ if possible.
Vul: None	♦ A32	West Bids 3♦ if possible.
HCP: 13	♣ J1032	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 396 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♦ N	North: ♠ — ♥ K864 ♦ KQ6432 ♣ A65	South: ♠ AJ10962 ♥ 52 ♦ 108 ♣ KJ4	West Pass	North 1♦ 3♦	East 1NT AP	South 2♠
Board: 397 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♦ S	North: ♠ AJ93 ♥ 1043 ♦ A10 ♣ J1084	South: ♠ Q42 ♥ K ♦ J87643 ♣ AK9	West 1NT AP	North X	East 2♦	South 1♦ 3♦
Board: 398 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ 53 ♥ AJ6 ♦ K10642 ♣ KJ5	South: ♠ A9842 ♥ Q1098 ♦ 9 ♣ Q72	West	North 1♦	East 1NT	South AP
Board: 399 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 2♠ W	North: ♠ Q743 ♥ J42 ♦ 875 ♣ Q96	South: ♠ J ♥ AKQ7 ♦ A1064 ♣ J875	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 400 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ E	North: ♠ A62 ♥ A72 ♦ Q965 ♣ Q62	South: ♠ K105 ♥ 10864 ♦ KJ10 ♣ J108	West 2♥	North 1♦ Pass	East 1NT 2♠	South Pass AP
Board: 401 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3♦ W	North: ♠ KJ10954 ♥ Q82 ♦ 5 ♣ 654	South: ♠ 87 ♥ AKJ6 ♦ A32 ♣ J1032	West 1NT 3♦ <sup>2</sup> 1. Minor Suit Transfers after 1NT 2. automat	North Pass AP	East 3♣ <sup>1</sup>	South 1♣ Pass

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 402	♠ J875	East Bids 1NT if possible.
Dealer: N	♥ AQ974	West Bids 2NT if possible.
Vul: NS	♦ 10	
HCP: 14	♣ AK7	You bid first.

Board: 403	♠ J43	West Bids 1NT if possible.
Dealer: S	♥ 1053	East Bids 2♥ if possible.
Vul: EW	♦ A1098	West Bids 2♠ if possible.
HCP: 5	♣ 753	Partner bids first.

Board: 404	♠ J6	East Bids 1NT if possible.
Dealer: N	♥ AKJ	West Bids 2♥ if possible.
Vul: Both	♦ 9632	East Bids 2♠ if possible.
HCP: 12	♣ K984	You bid first.

Board: 405	♠ 753	West Bids 1NT if possible.
Dealer: S	♥ KJ983	East Bids 2NT if possible.
Vul: NS	♦ 10875	
HCP: 4	♣ 6	Partner bids first.

Board: 406	♠ 52	East Bids 1NT if possible.
Dealer: N	♥ AKQJ	
Vul: EW	♦ J97	You bid first.
HCP: 14	♣ K843	

Board: 407	♠ J652	West Bids 1NT if possible.
Dealer: S	♥ KJ87	
Vul: Both	♦ J52	Partner bids first.
HCP: 6	♣ 54	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ J875	♠ 10962		1♥	1NT	Pass
Vul: NS	♥ AQ974	♥ 632				
North HCP: 14	♦ 10	♦ 542	2NT	AP		
South HCP: 0	♣ AK7	♣ 865				
Contract: 2N E						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ Q5				1♣
Vul: EW	♥ 1053	♥ QJ7	1NT	Pass	2♥	Pass
North HCP: 5	♦ A1098	♦ J62	2♠	AP		
South HCP: 12	♣ 753	♣ KQJ96				
Contract: 2♠ W						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ K1043		1♦	1NT	Pass
Vul: Both	♥ AKJ	♥ 109532				
North HCP: 12	♦ 9632	♦ 10	2♥	Pass	2♠	AP
South HCP: 7	♣ K984	♣ A73				
Contract: 2♠ E						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ KQ986				1♠
Vul: NS	♥ KJ983	♥ 72	1NT	Pass	2NT	AP
North HCP: 4	♦ 10875	♦ KJ4				
South HCP: 12	♣ 6	♣ K104				
Contract: 2N W						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ KQ743		1♣	1NT	AP
Vul: EW	♥ AKQJ	♥ 9732				
North HCP: 14	♦ J97	♦ 1062				
South HCP: 5	♣ K843	♣ 7				
Contract: 1N E						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J652	♠ AK8				1♣
Vul: Both	♥ KJ87	♥ Q62	1NT	Pass	Pass	X
North HCP: 6	♦ J52	♦ A6	Pass	2♥	AP	
South HCP: 18	♣ 54	♣ KQ872				
Contract: 2♥ N						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 402	♠ 10962	East Bids 1NT if possible.
Dealer: N	♥ 632	West Bids 2NT if possible.
Vul: NS	♦ 542	
HCP: 0	♣ 865	Partner bids first.

Board: 403	♠ Q5	West Bids 1NT if possible.
Dealer: S	♥ QJ7	East Bids 2♥ if possible.
Vul: EW	♦ J62	West Bids 2♠ if possible.
HCP: 12	♣ KQJ96	You bid first.

Board: 404	♠ K1043	East Bids 1NT if possible.
Dealer: N	♥ 109532	West Bids 2♥ if possible.
Vul: Both	♦ 10	East Bids 2♠ if possible.
HCP: 7	♣ A73	Partner bids first.

Board: 405	♠ KQ986	West Bids 1NT if possible.
Dealer: S	♥ 72	East Bids 2NT if possible.
Vul: NS	♦ KJ4	
HCP: 12	♣ K104	You bid first.

Board: 406	♠ KQ743	East Bids 1NT if possible.
Dealer: N	♥ 9732	
Vul: EW	♦ 1062	Partner bids first.
HCP: 5	♣ 7	

Board: 407	♠ AK8	West Bids 1NT if possible.
Dealer: S	♥ Q62	
Vul: Both	♦ A6	You bid first.
HCP: 18	♣ KQ872	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ J875	♠ 10962		1♥	1NT	Pass
Vul: NS	♥ AQ974	♥ 632				
North HCP: 14	♦ 10	♦ 542	2NT	AP		
South HCP: 0	♣ AK7	♣ 865				
Contract: 2N E						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ Q5				1♣
Vul: EW	♥ 1053	♥ QJ7	1NT	Pass	2♥	Pass
North HCP: 5	♦ A1098	♦ J62	2♠	AP		
South HCP: 12	♣ 753	♣ KQJ96				
Contract: 2♠ W						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ K1043		1♦	1NT	Pass
Vul: Both	♥ AKJ	♥ 109532				
North HCP: 12	♦ 9632	♦ 10	2♥	Pass	2♠	AP
South HCP: 7	♣ K984	♣ A73				
Contract: 2♠ E						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ KQ986				1♠
Vul: NS	♥ KJ983	♥ 72	1NT	Pass	2NT	AP
North HCP: 4	♦ 10875	♦ KJ4				
South HCP: 12	♣ 6	♣ K104				
Contract: 2N W						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ KQ743		1♣	1NT	AP
Vul: EW	♥ AKQJ	♥ 9732				
North HCP: 14	♦ J97	♦ 1062				
South HCP: 5	♣ K843	♣ 7				
Contract: 1N E						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J652	♠ AK8				1♣
Vul: Both	♥ KJ87	♥ Q62	1NT	Pass	Pass	X
North HCP: 6	♦ J52	♦ A6	Pass	2♥	AP	
South HCP: 18	♣ 54	♣ KQ872				
Contract: 2♥ N						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 408	♠ K5	East Bids 1NT if possible.
Dealer: N	♥ K54	
Vul: None	♦ KJ1053	You bid first.
HCP: 14	♣ A92	

Board: 409	♠ Q8432	West Bids 1NT if possible.
Dealer: S	♥ 842	East Bids 2♦ if possible.
Vul: EW	♦ QJ92	West Bids 2♥ if possible.
HCP: 6	♣ J	Partner bids first.

Board: 410	♠ J92	East Bids 1NT if possible.
Dealer: N	♥ Q108	
Vul: None	♦ AK3	You bid first.
HCP: 13	♣ K974	

Board: 411	♠ J983	West Bids 1NT if possible.
Dealer: S	♥ J543	
Vul: NS	♦ 4	Partner bids first.
HCP: 3	♣ J1094	

Board: 412	♠ 84	East Bids 1NT if possible.
Dealer: N	♥ AJ86	West Bids 2♠ if possible.
Vul: Both	♦ J1095	East Bids 3♣ if possible.
HCP: 13	♣ AK5	You bid first.

Board: 413	♠ AJ82	West Bids 1NT if possible.
Dealer: S	♥ 96	
Vul: None	♦ 54	Partner bids first.
HCP: 8	♣ QJ852	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J1063		1♦	1NT	AP
Vul: None	♥ K54	♥ A1093				
North HCP: 14	♦ KJ1053	♦ 962				
South HCP: 5	♣ A92	♣ 63				
Contract: 1N E						
Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q8432	♠ A1097				1♣
Vul: EW	♥ 842	♥ K95				
North HCP: 6	♦ QJ92	♦ 10	1NT	Pass	2♦	Pass
South HCP: 12	♣ J	♣ KQ1098	2♥	AP		
Contract: 2♥ W						
Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ J92	♠ Q7543		1♣	1NT	AP
Vul: None	♥ Q108	♥ 62				
North HCP: 13	♦ AK3	♦ 62				
South HCP: 5	♣ K974	♣ QJ65				
Contract: 1N E						
Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ A7				1♦
Vul: NS	♥ J543	♥ A62				
North HCP: 3	♦ 4	♦ Q876	1NT	AP		
South HCP: 13	♣ J1094	♣ K852				
Contract: 1N W						
Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ QJ92		1♦	1NT	Pass
Vul: Both	♥ AJ86	♥ Q10942	2♣ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
North HCP: 13	♦ J1095	♦ 643	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ AK5	♣ 7	2. automat			
Contract: 3♣ E						
Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K107				1♥
Vul: None	♥ 96	♥ QJ10532				
North HCP: 8	♦ 54	♦ AQ3	1NT	AP		
South HCP: 12	♣ QJ852	♣ 9				
Contract: 1N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 408	♠ J1063	East Bids 1NT if possible.
Dealer: N	♥ A1093	
Vul: None	♦ 962	Partner bids first.
HCP: 5	♣ 63	
Board: 409	♠ A1097	West Bids 1NT if possible.
Dealer: S	♥ K95	East Bids 2♦ if possible.
Vul: EW	♦ 10	West Bids 2♥ if possible.
HCP: 12	♣ KQ1098	You bid first.
Board: 410	♠ Q7543	East Bids 1NT if possible.
Dealer: N	♥ 62	
Vul: None	♦ 62	Partner bids first.
HCP: 5	♣ QJ65	
Board: 411	♠ A7	West Bids 1NT if possible.
Dealer: S	♥ A62	
Vul: NS	♦ Q876	You bid first.
HCP: 13	♣ K852	
Board: 412	♠ QJ92	East Bids 1NT if possible.
Dealer: N	♥ Q10942	West Bids 2♠ if possible.
Vul: Both	♦ 643	East Bids 3♣ if possible.
HCP: 5	♣ 7	Partner bids first.
Board: 413	♠ K107	West Bids 1NT if possible.
Dealer: S	♥ QJ10532	
Vul: None	♦ AQ3	You bid first.
HCP: 12	♣ 9	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J1063		1♦	1NT	AP
Vul: None	♥ K54	♥ A1093				
North HCP: 14	♦ KJ1053	♦ 962				
South HCP: 5	♣ A92	♣ 63				
Contract: 1N E						
Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q8432	♠ A1097				1♣
Vul: EW	♥ 842	♥ K95	1NT	Pass	2♦	Pass
North HCP: 6	♦ QJ92	♦ 10	2♥	AP		
South HCP: 12	♣ J	♣ KQ1098				
Contract: 2♥ W						
Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ J92	♠ Q7543		1♣	1NT	AP
Vul: None	♥ Q108	♥ 62				
North HCP: 13	♦ AK3	♦ 62				
South HCP: 5	♣ K974	♣ QJ65				
Contract: 1N E						
Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ A7				1♦
Vul: NS	♥ J543	♥ A62	1NT	AP		
North HCP: 3	♦ 4	♦ Q876				
South HCP: 13	♣ J1094	♣ K852				
Contract: 1N W						
Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ QJ92		1♦	1NT	Pass
Vul: Both	♥ AJ86	♥ Q10942	2♣ <sup>1</sup>	Pass	3♣ <sup>2</sup>	AP
North HCP: 13	♦ J1095	♦ 643	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ AK5	♣ 7	2. automat			
Contract: 3♣ E						
Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K107				1♥
Vul: None	♥ 96	♥ QJ10532	1NT	AP		
North HCP: 8	♦ 54	♦ AQ3				
South HCP: 12	♣ QJ852	♣ 9				
Contract: 1N W						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 414	♠ A654	East Bids 1NT if possible.
Dealer: N	♥ QJ6	
Vul: NS	♦ KQJ75	You bid first.
HCP: 13	♣ 7	
Board: 415	♠ 98653	West Bids 1NT if possible.
Dealer: S	♥ K765	
Vul: EW	♦ 5	Partner bids first.
HCP: 6	♣ K96	
Board: 416	♠ KQJ7	East Bids 1NT if possible.
Dealer: N	♥ A843	
Vul: None	♦ Q6	You bid first.
HCP: 13	♣ J42	
Board: 417	♠ Q4	West Bids 1NT if possible.
Dealer: S	♥ J10986	
Vul: NS	♦ Q92	Partner bids first.
HCP: 8	♣ QJ9	
Board: 418	♠ Q9	East Bids 1NT if possible.
Dealer: N	♥ AQ762	
Vul: EW	♦ AJ932	You bid first.
HCP: 13	♣ 5	
Board: 419	♠ AQ85432	West Bids 1NT if possible.
Dealer: S	♥ 4	West Doubles Pass if possible.
Vul: Both	♦ J432	
HCP: 9	♣ Q	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ J97				
Vul: NS	♥ QJ6	♥ 10872		1♦	1NT	AP
North HCP: 13	♦ KQJ75	♦ 64				
South HCP: 3	♣ 7	♣ Q543				
Contract: 1N E						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 98653	♠ J				
Vul: EW	♥ K765	♥ AJ82				1♦
North HCP: 6	♦ 5	♦ KQJ93	1NT	AP		
South HCP: 12	♣ K96	♣ 1032				
Contract: 1N W						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 98432				
Vul: None	♥ A843	♥ K109		1♣	1NT	AP
North HCP: 13	♦ Q6	♦ 875				
South HCP: 6	♣ J42	♣ K6				
Contract: 1N E						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A107				
Vul: NS	♥ J10986	♥ A743				1♣
North HCP: 8	♦ Q92	♦ K6	1NT	AP		
South HCP: 14	♣ QJ9	♣ K865				
Contract: 1N W						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J74				
Vul: EW	♥ AQ762	♥ 4		1♥	1NT	AP
North HCP: 13	♦ AJ932	♦ 1075				
South HCP: 5	♣ 5	♣ KJ6432				
Contract: 1N E						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ AQ85432	♠ —				
Vul: Both	♥ 4	♥ KQ95				1♣
North HCP: 9	♦ J432	♦ Q75	1NT	4♠	Pass	Pass
South HCP: 12	♣ Q	♣ AJ8653	X	AP		
Contract: 4♠XN						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 414	♠ J97	East Bids 1NT if possible.
Dealer: N	♥ 10872	
Vul: NS	♦ 64	Partner bids first.
HCP: 3	♣ Q543	
Board: 415	♠ J	West Bids 1NT if possible.
Dealer: S	♥ AJ82	
Vul: EW	♦ KQJ93	You bid first.
HCP: 12	♣ 1032	
Board: 416	♠ 98432	East Bids 1NT if possible.
Dealer: N	♥ K109	
Vul: None	♦ 875	Partner bids first.
HCP: 6	♣ K6	
Board: 417	♠ A107	West Bids 1NT if possible.
Dealer: S	♥ A743	
Vul: NS	♦ K6	You bid first.
HCP: 14	♣ K865	
Board: 418	♠ J74	East Bids 1NT if possible.
Dealer: N	♥ 4	
Vul: EW	♦ 1075	Partner bids first.
HCP: 5	♣ KJ6432	
Board: 419	♠ —	West Bids 1NT if possible.
Dealer: S	♥ KQ95	West Doubles Pass if possible.
Vul: Both	♦ Q75	
HCP: 12	♣ AJ8653	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ J97				
Vul: NS	♥ QJ6	♥ 10872		1♦	1NT	AP
North HCP: 13	♦ KQJ75	♦ 64				
South HCP: 3	♣ 7	♣ Q543				
Contract: 1N E						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 98653	♠ J				
Vul: EW	♥ K765	♥ AJ82				1♦
North HCP: 6	♦ 5	♦ KQJ93	1NT	AP		
South HCP: 12	♣ K96	♣ 1032				
Contract: 1N W						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 98432				
Vul: None	♥ A843	♥ K109		1♣	1NT	AP
North HCP: 13	♦ Q6	♦ 875				
South HCP: 6	♣ J42	♣ K6				
Contract: 1N E						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A107				
Vul: NS	♥ J10986	♥ A743				1♣
North HCP: 8	♦ Q92	♦ K6	1NT	AP		
South HCP: 14	♣ QJ9	♣ K865				
Contract: 1N W						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J74				
Vul: EW	♥ AQ762	♥ 4		1♥	1NT	AP
North HCP: 13	♦ AJ932	♦ 1075				
South HCP: 5	♣ 5	♣ KJ6432				
Contract: 1N E						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ AQ85432	♠ —				
Vul: Both	♥ 4	♥ KQ95				1♣
North HCP: 9	♦ J432	♦ Q75	1NT	4♠	Pass	Pass
South HCP: 12	♣ Q	♣ AJ8653	X	AP		
Contract: 4♠XN						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 420      ♠ A1073      East Bids 1NT if possible.  
Dealer: N      ♥ QJ5  
Vul: NS      ♦ QJ2      You bid first.  
HCP: 12      ♣ Q98

Board: 421      ♠ 8      West Bids 1NT if possible.  
Dealer: S      ♥ J8632  
Vul: EW      ♦ KQ97      Partner bids first.  
HCP: 6      ♣ 1085

Board: 422      ♠ A97      East Bids 1NT if possible.  
Dealer: N      ♥ J1076      West Bids 2♦ if possible.  
Vul: Both      ♦ J7  
HCP: 12      ♣ AQ93      You bid first.

Board: 423      ♠ 10      West Bids 1NT if possible.  
Dealer: S      ♥ 109843      East Bids 2NT if possible.  
Vul: None      ♦ 432      West Bids 3NT if possible.  
HCP: 2      ♣ Q1093      Partner bids first.

Board: 424      ♠ AKJ2      East Bids 1NT if possible.  
Dealer: N      ♥ 10  
Vul: EW      ♦ J1053      You bid first.  
HCP: 14      ♣ AJ95

Board: 425      ♠ 10754      West Bids 1NT if possible.  
Dealer: S      ♥ 1095      East Bids 2♣ if possible.  
Vul: Both      ♦ K5      West Bids 2♥ if possible.  
HCP: 4      ♣ J1053      East Bids 2NT if possible.  
Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ QJ985		1♣	1NT	AP
Vul: NS	♥ QJ5	♥ K98				
North HCP: 12	♦ QJ2	♦ 97				
South HCP: 6	♣ Q98	♣ 1043				
Contract: 1N E						

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ Q9642				1♠
Vul: EW	♥ J8632	♥ AKQ10				
North HCP: 6	♦ KQ97	♦ J65	1NT	AP		
South HCP: 12	♣ 1085	♣ 7				
Contract: 1N W						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ Q105		1♣	1NT	X
Vul: Both	♥ J1076	♥ A3	2♦	2NT	Pass <sup>1</sup>	Pass
North HCP: 12	♦ J7	♦ K6532	Pass			
South HCP: 10	♣ AQ93	♣ J54	1. artificial			
Contract: 2N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ 87652				1♠
Vul: None	♥ 109843	♥ A2	1NT	Pass	2NT	Pass
North HCP: 2	♦ 432	♦ AJ6	3NT	AP		
South HCP: 13	♣ Q1093	♣ A76				
Contract: 3N W						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 98543		1♦	1NT	AP
Vul: EW	♥ 10	♥ QJ865				
North HCP: 14	♦ J1053	♦ 62				
South HCP: 3	♣ AJ95	♣ 4				
Contract: 1N E						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ K9				1♦
Vul: Both	♥ 1095	♥ A62	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 4	♦ K5	♦ Q432	2♥	Pass	2NT	AP
South HCP: 13	♣ J1053	♣ A762	1. Stayman			
Contract: 2N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 420	♠ QJ985	East Bids 1NT if possible.
Dealer: N	♥ K98	
Vul: NS	♦ 97	Partner bids first.
HCP: 6	♣ 1043	

Board: 421	♠ Q9642	West Bids 1NT if possible.
Dealer: S	♥ AKQ10	
Vul: EW	♦ J65	You bid first.
HCP: 12	♣ 7	

Board: 422	♠ Q105	East Bids 1NT if possible.
Dealer: N	♥ A3	West Bids 2♦ if possible.
Vul: Both	♦ K6532	
HCP: 10	♣ J54	Partner bids first.

Board: 423	♠ 87652	West Bids 1NT if possible.
Dealer: S	♥ A2	East Bids 2NT if possible.
Vul: None	♦ AJ6	West Bids 3NT if possible.
HCP: 13	♣ A76	You bid first.

Board: 424	♠ 98543	East Bids 1NT if possible.
Dealer: N	♥ QJ865	
Vul: EW	♦ 62	Partner bids first.
HCP: 3	♣ 4	

Board: 425	♠ K9	West Bids 1NT if possible.
Dealer: S	♥ A62	East Bids 2♣ if possible.
Vul: Both	♦ Q432	West Bids 2♥ if possible.
HCP: 13	♣ A762	East Bids 2NT if possible.
		You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ QJ985		1♣	1NT	AP
Vul: NS	♥ QJ5	♥ K98				
North HCP: 12	♦ QJ2	♦ 97				
South HCP: 6	♣ Q98	♣ 1043				
Contract: 1N E						

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ Q9642				1♠
Vul: EW	♥ J8632	♥ AKQ10				
North HCP: 6	♦ KQ97	♦ J65	1NT	AP		
South HCP: 12	♣ 1085	♣ 7				
Contract: 1N W						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ Q105		1♣	1NT	X
Vul: Both	♥ J1076	♥ A3	2♦	2NT	Pass <sup>1</sup>	Pass
North HCP: 12	♦ J7	♦ K6532	Pass			
South HCP: 10	♣ AQ93	♣ J54	1. artificial			
Contract: 2N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ 87652				1♠
Vul: None	♥ 109843	♥ A2	1NT	Pass	2NT	Pass
North HCP: 2	♦ 432	♦ AJ6	3NT	AP		
South HCP: 13	♣ Q1093	♣ A76				
Contract: 3N W						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 98543		1♦	1NT	AP
Vul: EW	♥ 10	♥ QJ865				
North HCP: 14	♦ J1053	♦ 62				
South HCP: 3	♣ AJ95	♣ 4				
Contract: 1N E						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ K9				1♦
Vul: Both	♥ 1095	♥ A62	1NT	Pass	2♣ <sup>1</sup>	Pass
North HCP: 4	♦ K5	♦ Q432	2♥	Pass	2NT	AP
South HCP: 13	♣ J1053	♣ A762	1. Stayman			
Contract: 2N W						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 426	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ A43	West Bids 2NT if possible.
Vul: None	♦ KQ64	
HCP: 13	♣ KJ864	You bid first.

Board: 427	♠ AQ7	West Bids 1NT if possible.
Dealer: S	♥ 6	East Bids 2♠ if possible.
Vul: NS	♦ 653	
HCP: 8	♣ Q98632	Partner bids first.

Board: 428	♠ 987	East Bids 1NT if possible.
Dealer: N	♥ AQJ3	
Vul: Both	♦ KJ53	You bid first.
HCP: 14	♣ K3	

Board: 429	♠ K9	West Bids 1NT if possible.
Dealer: S	♥ J983	East Bids 2NT if possible.
Vul: None	♦ 10875	
HCP: 4	♣ 1082	Partner bids first.

Board: 430	♠ AQ83	East Bids 1NT if possible.
Dealer: N	♥ 74	
Vul: NS	♦ Q8	You bid first.
HCP: 12	♣ A8764	

Board: 431	♠ KJ765	West Bids 1NT if possible.
Dealer: S	♥ 98642	
Vul: EW	♦ 10	Partner bids first.
HCP: 8	♣ A9	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ Q9432		1♣	1NT	Pass
Vul: None	♥ A43	♥ 765				
North HCP: 13	♦ KQ64	♦ J105	2NT	AP		
South HCP: 3	♣ KJ864	♣ 109				
Contract: 2N E						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K32				1♥
Vul: NS	♥ 6	♥ J10752				
North HCP: 8	♦ 653	♦ A10	1NT	2♣	2♠	3♣
South HCP: 12	♣ Q98632	♣ A74	AP			
Contract: 3♣ N						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ QJ1052				
Vul: Both	♥ AQJ3	♥ 10964		1♦	1NT	AP
North HCP: 14	♦ KJ53	♦ 10				
South HCP: 3	♣ K3	♣ 985				
Contract: 1N E						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q632				1♣
Vul: None	♥ J983	♥ KQ10				
North HCP: 4	♦ 10875	♦ K4	1NT	Pass	2NT	AP
South HCP: 13	♣ 1082	♣ K954				
Contract: 2N W						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K52				
Vul: NS	♥ 74	♥ AJ1098632		1♣	1NT	4♥
North HCP: 12	♦ Q8	♦ 62	AP			
South HCP: 8	♣ A8764	♣ —				
Contract: 4♥ S						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KJ765	♠ A94				1♦
Vul: EW	♥ 98642	♥ AJ				
North HCP: 8	♦ 10	♦ QJ986	1NT	AP		
South HCP: 12	♣ A9	♣ 863				
Contract: 1N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 426	♠ Q9432	East Bids 1NT if possible.
Dealer: N	♥ 765	West Bids 2NT if possible.
Vul: None	♦ J105	
HCP: 3	♣ 109	Partner bids first.
Board: 427	♠ K32	West Bids 1NT if possible.
Dealer: S	♥ J10752	East Bids 2♠ if possible.
Vul: NS	♦ A10	
HCP: 12	♣ A74	You bid first.
Board: 428	♠ QJ1052	East Bids 1NT if possible.
Dealer: N	♥ 10964	
Vul: Both	♦ 10	Partner bids first.
HCP: 3	♣ 985	
Board: 429	♠ Q632	West Bids 1NT if possible.
Dealer: S	♥ KQ10	East Bids 2NT if possible.
Vul: None	♦ K4	
HCP: 13	♣ K954	You bid first.
Board: 430	♠ K52	East Bids 1NT if possible.
Dealer: N	♥ AJ1098632	
Vul: NS	♦ 62	Partner bids first.
HCP: 8	♣ —	
Board: 431	♠ A94	West Bids 1NT if possible.
Dealer: S	♥ AJ	
Vul: EW	♦ QJ986	You bid first.
HCP: 12	♣ 863	

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ Q9432		1♣	1NT	Pass
Vul: None	♥ A43	♥ 765				
North HCP: 13	♦ KQ64	♦ J105	2NT	AP		
South HCP: 3	♣ KJ864	♣ 109				
Contract: 2N E						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K32				1♥
Vul: NS	♥ 6	♥ J10752				
North HCP: 8	♦ 653	♦ A10	1NT	2♣	2♠	3♣
South HCP: 12	♣ Q98632	♣ A74	AP			
Contract: 3♣ N						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ QJ1052				
Vul: Both	♥ AQJ3	♥ 10964		1♦	1NT	AP
North HCP: 14	♦ KJ53	♦ 10				
South HCP: 3	♣ K3	♣ 985				
Contract: 1N E						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q632				1♣
Vul: None	♥ J983	♥ KQ10				
North HCP: 4	♦ 10875	♦ K4	1NT	Pass	2NT	AP
South HCP: 13	♣ 1082	♣ K954				
Contract: 2N W						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K52		1♣	1NT	4♥
Vul: NS	♥ 74	♥ AJ1098632				
North HCP: 12	♦ Q8	♦ 62	AP			
South HCP: 8	♣ A8764	♣ —				
Contract: 4♥ S						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KJ765	♠ A94				1♦
Vul: EW	♥ 98642	♥ AJ				
North HCP: 8	♦ 10	♦ QJ986	1NT	AP		
South HCP: 12	♣ A9	♣ 863				
Contract: 1N W						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 432	♠ 862	East Bids 1NT if possible.
Dealer: N	♥ AK95	
Vul: None	♦ J102	You bid first.
HCP: 12	♣ A87	
Board: 433	♠ KQ3	West Bids 1NT if possible.
Dealer: S	♥ 2	
Vul: NS	♦ Q1093	Partner bids first.
HCP: 7	♣ 109875	
Board: 434	♠ A8	East Bids 1NT if possible.
Dealer: N	♥ K952	West Bids 2♣ if possible.
Vul: EW	♦ J872	East Bids 2♦ if possible.
HCP: 12	♣ A84	West Bids 2NT if possible.
		You bid first.
Board: 435	♠ J10765	West Bids 1NT if possible.
Dealer: S	♥ 54	East Bids 3♠ if possible.
Vul: Both	♦ J76	West Bids 3NT if possible.
HCP: 2	♣ 973	Partner bids first.
Board: 436	♠ K64	East Bids 1NT if possible.
Dealer: N	♥ 9	West Bids 2♦ if possible.
Vul: NS	♦ AQ9	East Bids 2♥ if possible.
HCP: 14	♣ KQ7632	West Bids 2NT if possible.
		East Bids 3NT if possible.
		You bid first.
Board: 437	♠ J10872	West Bids 1NT if possible.
Dealer: S	♥ 4	East Bids 2♦ if possible.
Vul: EW	♦ K952	West Bids 2♥ if possible.
HCP: 5	♣ J92	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ 862	♠ KQJ753				
Vul: None	♥ AK95	♥ 872		1♣	1NT	AP
North HCP: 12	♦ J102	♦ 965				
South HCP: 6	♣ A87	♣ 5				
Contract: 1N E						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ KQ3	♠ A92				
Vul: NS	♥ 2	♥ AQ985				1♥
North HCP: 7	♦ Q1093	♦ K762	1NT	AP		
South HCP: 13	♣ 109875	♣ 2				
Contract: 1N W						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ K10954		1♦	1NT	Pass
Vul: EW	♥ K952	♥ Q3	2♣ <sup>1</sup>	Pass	2♦	Pass
North HCP: 12	♦ J872	♦ 643	2NT	AP		
South HCP: 5	♣ A84	♣ 962	1. Stayman			
Contract: 2N E						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ J10765	♠ AQ4				1♣
Vul: Both	♥ 54	♥ AQ62	1NT	Pass	3♠ <sup>1</sup>	Pass
North HCP: 2	♦ J76	♦ 954	3NT	AP		
South HCP: 14	♣ 973	♣ Q102	1. Splinter			
Contract: 3N W						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 10873		1♣	1NT	Pass
Vul: NS	♥ 9	♥ 108753	2♦	Pass	2♥	Pass
North HCP: 14	♦ AQ9	♦ J1062	2NT	Pass	3NT	AP
South HCP: 1	♣ KQ7632	♣ —				
Contract: 3N E						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ J10872	♠ KQ				1♣
Vul: EW	♥ 4	♥ QJ102	1NT	Pass	2♦	Pass
North HCP: 5	♦ K952	♦ J6	2♥	AP		
South HCP: 13	♣ J92	♣ A10864				
Contract: 2♥ W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 432      ♠ KQJ753      East Bids 1NT if possible.  
Dealer: N      ♥ 872  
Vul: None      ♦ 965      Partner bids first.  
HCP: 6      ♣ 5

Board: 433      ♠ A92      West Bids 1NT if possible.  
Dealer: S      ♥ AQ985  
Vul: NS      ♦ K762      You bid first.  
HCP: 13      ♣ 2

Board: 434      ♠ K10954      East Bids 1NT if possible.  
Dealer: N      ♥ Q3      West Bids 2♣ if possible.  
Vul: EW      ♦ 643      East Bids 2♦ if possible.  
HCP: 5      ♣ 962      West Bids 2NT if possible.  
Partner bids first.

Board: 435      ♠ AQ4      West Bids 1NT if possible.  
Dealer: S      ♥ AQ62      East Bids 3♠ if possible.  
Vul: Both      ♦ 954      West Bids 3NT if possible.  
HCP: 14      ♣ Q102      You bid first.

Board: 436      ♠ 10873      East Bids 1NT if possible.  
Dealer: N      ♥ 108753      West Bids 2♦ if possible.  
Vul: NS      ♦ J1062      East Bids 2♥ if possible.  
HCP: 1      ♣ —      West Bids 2NT if possible.  
East Bids 3NT if possible.  
Partner bids first.

Board: 437      ♠ KQ      West Bids 1NT if possible.  
Dealer: S      ♥ QJ102      East Bids 2♦ if possible.  
Vul: EW      ♦ J6      West Bids 2♥ if possible.  
HCP: 13      ♣ A10864      You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 432	North:	South:	
Dealer: N	♠ 862	♠ KQJ753	West North East South
Vul: None	♥ AK95	♥ 872	1♣ 1NT AP
North HCP: 12	♦ J102	♦ 965	
South HCP: 6	♣ A87	♣ 5	
Contract: 1N E			

Board: 433	North:	South:	
Dealer: S	♠ KQ3	♠ A92	West North East South
Vul: NS	♥ 2	♥ AQ985	1♥
North HCP: 7	♦ Q1093	♦ K762	1NT AP
South HCP: 13	♣ 109875	♣ 2	
Contract: 1N W			

Board: 434	North:	South:	West North East South
Dealer: N	♠ A8	♠ K10954	1♦ 1NT Pass
Vul: EW	♥ K952	♥ Q3	2♣ <sup>1</sup> Pass 2♦ Pass
North HCP: 12	♦ J872	♦ 643	2NT AP
South HCP: 5	♣ A84	♣ 962	1. Stayman
Contract: 2N E			

Board: 435	North:	South:	West North East South
Dealer: S	♠ J10765	♠ AQ4	1♣
Vul: Both	♥ 54	♥ AQ62	1NT Pass 3♠ <sup>1</sup> Pass
North HCP: 2	♦ J76	♦ 954	3NT AP
South HCP: 14	♣ 973	♣ Q102	1. Splinter
Contract: 3N W			

Board: 436	North:	South:	West North East South
Dealer: N	♠ K64	♠ 10873	1♣ 1NT Pass
Vul: NS	♥ 9	♥ 108753	2♦ Pass 2♥ Pass
North HCP: 14	♦ AQ9	♦ J1062	2NT Pass 3NT AP
South HCP: 1	♣ KQ7632	♣ —	
Contract: 3N E			

Board: 437	North:	South:	West North East South
Dealer: S	♠ J10872	♠ KQ	1♣
Vul: EW	♥ 4	♥ QJ102	1NT Pass 2♦ Pass
North HCP: 5	♦ K952	♦ J6	2♥ AP
South HCP: 13	♣ J92	♣ A10864	
Contract: 2♥ W			

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 438     ♠ K10953  
Dealer: N     ♥ Q  
Vul: Both     ♦ A108  
HCP: 13     ♣ A642

East Bids 1NT if possible.

You bid first.

Board: 439     ♠ 943  
Dealer: S     ♥ 104  
Vul: None     ♦ J7643  
HCP: 2     ♣ J42

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 440     ♠ AQ43  
Dealer: N     ♥ 1043  
Vul: EW     ♦ Q105  
HCP: 14     ♣ KQJ

East Bids 1NT if possible.

You bid first.

Board: 441     ♠ K6543  
Dealer: S     ♥ 1087  
Vul: Both     ♦ 752  
HCP: 6     ♣ K8

West Bids 1NT if possible.

Partner bids first.

Board: 442     ♠ AKJ9  
Dealer: N     ♥ J874  
Vul: None     ♦ 53  
HCP: 12     ♣ K102

East Bids 1NT if possible.

West Bids 3NT if possible.

You bid first.

Board: 443     ♠ K932  
Dealer: S     ♥ Q72  
Vul: NS     ♦ 5  
HCP: 7     ♣ Q10642

West Bids 1NT if possible.

East Doubles 2♠ if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ K10953	♠ 64		1♠	1NT	X
Vul: Both	♥ Q	♥ KJ82				
North HCP: 13	♦ A108	♦ QJ2	Pass	2♣	AP	
South HCP: 9	♣ A642	♣ Q975				
Contract: 2♣ N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ —				1♥
Vul: None	♥ 104	♥ KJ9832				
North HCP: 2	♦ J7643	♦ A95	1NT	Pass	2♥	X
South HCP: 13	♣ J42	♣ KQ63	2♠	Pass	4♠	AP
Contract: 4♠ W						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J9				
Vul: EW	♥ 1043	♥ AQ95		1♣	1NT	AP
North HCP: 14	♦ Q105	♦ J943				
South HCP: 8	♣ KQJ	♣ 1086				
Contract: 1N E						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ K6543	♠ A108				1♣
Vul: Both	♥ 1087	♥ KQ4				
North HCP: 6	♦ 752	♦ A108	1NT	AP		
South HCP: 13	♣ K8	♣ 7654				
Contract: 1N W						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 7432		1♣	1NT	Pass
Vul: None	♥ J874	♥ 1093				
North HCP: 12	♦ 53	♦ 1094	3NT	AP		
South HCP: 2	♣ K102	♣ Q98				
Contract: 3N E						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ K932	♠ A8765				1♠
Vul: NS	♥ Q72	♥ A105				
North HCP: 7	♦ 5	♦ QJ64	1NT	2♠	X	AP
South HCP: 12	♣ Q10642	♣ J				
Contract: 2♠X S						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 438	♠ 64	East Bids 1NT if possible.
Dealer: N	♥ KJ82	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 9	♣ Q975	

Board: 439	♠ —	West Bids 1NT if possible.
Dealer: S	♥ KJ9832	East Bids 2♥ if possible.
Vul: None	♦ A95	West Bids 2♠ if possible.
HCP: 13	♣ KQ63	East Bids 4♠ if possible.
		You bid first.

Board: 440	♠ J9	East Bids 1NT if possible.
Dealer: N	♥ AQ95	
Vul: EW	♦ J943	Partner bids first.
HCP: 8	♣ 1086	

Board: 441	♠ A108	West Bids 1NT if possible.
Dealer: S	♥ KQ4	
Vul: Both	♦ A108	You bid first.
HCP: 13	♣ 7654	

Board: 442	♠ 7432	East Bids 1NT if possible.
Dealer: N	♥ 1093	West Bids 3NT if possible.
Vul: None	♦ 1094	
HCP: 2	♣ Q98	Partner bids first.

Board: 443	♠ A8765	West Bids 1NT if possible.
Dealer: S	♥ A105	East Doubles 2♠ if possible.
Vul: NS	♦ QJ64	
HCP: 12	♣ J	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ K10953	♠ 64		1♠	1NT	X
Vul: Both	♥ Q	♥ KJ82	Pass	2♣	AP	
North HCP: 13	♦ A108	♦ QJ2				
South HCP: 9	♣ A642	♣ Q975				
Contract: 2♣ N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ —				1♥
Vul: None	♥ 104	♥ KJ9832	1NT	Pass	2♥	X
North HCP: 2	♦ J7643	♦ A95	2♠	Pass	4♠	AP
South HCP: 13	♣ J42	♣ KQ63				
Contract: 4♠ W						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J9		1♣	1NT	AP
Vul: EW	♥ 1043	♥ AQ95				
North HCP: 14	♦ Q105	♦ J943				
South HCP: 8	♣ KQJ	♣ 1086				
Contract: 1N E						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ K6543	♠ A108				1♣
Vul: Both	♥ 1087	♥ KQ4	1NT	AP		
North HCP: 6	♦ 752	♦ A108				
South HCP: 13	♣ K8	♣ 7654				
Contract: 1N W						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 7432		1♣	1NT	Pass
Vul: None	♥ J874	♥ 1093	3NT	AP		
North HCP: 12	♦ 53	♦ 1094				
South HCP: 2	♣ K102	♣ Q98				
Contract: 3N E						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ K932	♠ A8765				1♠
Vul: NS	♥ Q72	♥ A105	1NT	2♠	X	AP
North HCP: 7	♦ 5	♦ QJ64				
South HCP: 12	♣ Q10642	♣ J				
Contract: 2♠X S						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 444     ♠ KQ72  
Dealer: N       ♥ K92  
Vul: Both      ♦ J2  
HCP: 14        ♣ AJ92

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

You bid first.

Board: 445     ♠ KQ108652  
Dealer: S       ♥ J4  
Vul: None      ♦ 954  
HCP: 6        ♣ 3

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

Partner bids first.

Board: 446     ♠ J  
Dealer: N       ♥ QJ103  
Vul: NS        ♦ K32  
HCP: 13       ♣ AQ1094

East Bids 1NT if possible.

You bid first.

Board: 447     ♠ A1073  
Dealer: S       ♥ J2  
Vul: EW        ♦ 763  
HCP: 10       ♣ AJ108

West Bids 1NT if possible.

Partner bids first.

Board: 448     ♠ A5  
Dealer: N       ♥ 93  
Vul: NS        ♦ KQ762  
HCP: 14       ♣ KQ53

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

You bid first.

Board: 449     ♠ 98632  
Dealer: S       ♥ K754  
Vul: EW        ♦ Q3  
HCP: 5        ♣ 103

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

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 853		1♣	1NT	Pass
Vul: Both	♥ K92	♥ 873	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 14	♦ J2	♦ 7643	3NT	AP		
South HCP: 0	♣ AJ92	♣ 854				
Contract: 3N E			1. Stayman			

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ KQ108652	♠ AJ4				1♦
Vul: None	♥ J4	♥ K2	1NT	Pass	4♦ <sup>1</sup>	Pass
North HCP: 6	♦ 954	♦ QJ103	4♥	AP		
South HCP: 13	♣ 3	♣ Q985				
Contract: 4♥ W			1. Texas			

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ AKQ104		1♣	1NT	X
Vul: NS	♥ QJ103	♥ 9652	Pass	2♥	AP	
North HCP: 13	♦ K32	♦ 9				
South HCP: 9	♣ AQ1094	♣ 653				
Contract: 2♥ N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ Q54				1♦
Vul: EW	♥ J2	♥ A943	1NT	X	AP	
North HCP: 10	♦ 763	♦ A942				
South HCP: 13	♣ AJ108	♣ K3				
Contract: 1NX W						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 108		1♦	1NT	Pass
Vul: NS	♥ 93	♥ KJ10764	2♥	Pass	2♠	Pass
North HCP: 14	♦ KQ762	♦ 1095	3♠	AP		
South HCP: 4	♣ KQ53	♣ 97				
Contract: 3♠ E						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ 98632	♠ KQJ				1♦
Vul: EW	♥ K754	♥ Q963	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 5	♦ Q3	♦ 10984	3♣ <sup>2</sup>	AP		
South HCP: 12	♣ 103	♣ A4				
Contract: 3♣ W			1. Minor Suit Transfers after 1NT			
			2. automat			

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 444      ♠ 853  
Dealer: N        ♥ 873  
Vul: Both       ♦ 7643  
HCP: 0           ♣ 854

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

Partner bids first.

Board: 445      ♠ AJ4  
Dealer: S        ♥ K2  
Vul: None       ♦ QJ103  
HCP: 13          ♣ Q985

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

You bid first.

Board: 446      ♠ AKQ104  
Dealer: N        ♥ 9652  
Vul: NS          ♦ 9  
HCP: 9           ♣ 653

East Bids 1NT if possible.

Partner bids first.

Board: 447      ♠ Q54  
Dealer: S        ♥ A943  
Vul: EW          ♦ A942  
HCP: 13          ♣ K3

West Bids 1NT if possible.

You bid first.

Board: 448      ♠ 108  
Dealer: N        ♥ KJ10764  
Vul: NS          ♦ 1095  
HCP: 4           ♣ 97

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

Partner bids first.

Board: 449      ♠ KQJ  
Dealer: S        ♥ Q963  
Vul: EW          ♦ 10984  
HCP: 12          ♣ A4

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

You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 853		1♣	1NT	Pass
Vul: Both	♥ K92	♥ 873	2♣ <sup>1</sup>	Pass	2♠	Pass
North HCP: 14	♦ J2	♦ 7643	3NT	AP		
South HCP: 0	♣ AJ92	♣ 854				
Contract: 3N E			1. Stayman			

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ KQ108652	♠ AJ4				1♦
Vul: None	♥ J4	♥ K2	1NT	Pass	4♦ <sup>1</sup>	Pass
North HCP: 6	♦ 954	♦ QJ103	4♥	AP		
South HCP: 13	♣ 3	♣ Q985				
Contract: 4♥ W			1. Texas			

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ AKQ104		1♣	1NT	X
Vul: NS	♥ QJ103	♥ 9652	Pass	2♥	AP	
North HCP: 13	♦ K32	♦ 9				
South HCP: 9	♣ AQ1094	♣ 653				
Contract: 2♥ N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ Q54				1♦
Vul: EW	♥ J2	♥ A943	1NT	X	AP	
North HCP: 10	♦ 763	♦ A942				
South HCP: 13	♣ AJ108	♣ K3				
Contract: 1NX W						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 108		1♦	1NT	Pass
Vul: NS	♥ 93	♥ KJ10764	2♥	Pass	2♠	Pass
North HCP: 14	♦ KQ762	♦ 1095	3♠	AP		
South HCP: 4	♣ KQ53	♣ 97				
Contract: 3♠ E						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ 98632	♠ KQJ				1♦
Vul: EW	♥ K754	♥ Q963	1NT	Pass	2♠ <sup>1</sup>	Pass
North HCP: 5	♦ Q3	♦ 10984	3♣ <sup>2</sup>	AP		
South HCP: 12	♣ 103	♣ A4				
Contract: 3♣ W			1. Minor Suit Transfers after 1NT			
			2. automat			

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 450	♠ 4	East Bids 1NT if possible.
Dealer: N	♥ AQJ7	
Vul: EW	♦ J9732	You bid first.
HCP: 13	♣ AJ8	
Board: 451	♠ 632	West Bids 1NT if possible.
Dealer: S	♥ KQ98	
Vul: Both	♦ 964	Partner bids first.
HCP: 5	♣ 963	
Board: 452	♠ K5	East Bids 1NT if possible.
Dealer: N	♥ A652	
Vul: None	♦ J8	You bid first.
HCP: 13	♣ KQ542	
Board: 453	♠ AJ2	West Bids 1NT if possible.
Dealer: S	♥ 106532	
Vul: EW	♦ 7	Partner bids first.
HCP: 5	♣ 8753	
Board: 454	♠ AK95	East Bids 1NT if possible.
Dealer: N	♥ 93	
Vul: Both	♦ KQ	You bid first.
HCP: 12	♣ 109743	
Board: 455	♠ AQ854	West Bids 1NT if possible.
Dealer: S	♥ 852	East Bids 3♦ if possible.
Vul: None	♦ 763	West Doubles 3♥ if possible.
HCP: 6	♣ 86	Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 450	North:	South:				
Dealer: N	♠ 4	♠ QJ1087	West	North	East	South
Vul: EW	♥ AQJ7	♥ 53		1♦	1NT	AP
North HCP: 13	♦ J9732	♦ 5				
South HCP: 8	♣ AJ8	♣ KQ973				
Contract: 1N E						

Board: 451	North:	South:				
Dealer: S	♠ 632	♠ AQJ10	West	North	East	South
Vul: Both	♥ KQ98	♥ 1065				1♣
North HCP: 5	♦ 964	♦ J83	1NT	AP		
South HCP: 13	♣ 963	♣ AJ10				
Contract: 1N W						

Board: 452	North:	South:				
Dealer: N	♠ K5	♠ A8763	West	North	East	South
Vul: None	♥ A652	♥ 843		1♣	1NT	AP
North HCP: 13	♦ J8	♦ 107652				
South HCP: 4	♣ KQ542	♣ —				
Contract: 1N E						

Board: 453	North:	South:				
Dealer: S	♠ AJ2	♠ K108	West	North	East	South
Vul: EW	♥ 106532	♥ AQ9				1♦
North HCP: 5	♦ 7	♦ J865	1NT	AP		
South HCP: 13	♣ 8753	♣ K104				
Contract: 1N W						

Board: 454	North:	South:				
Dealer: N	♠ AK95	♠ 86	West	North	East	South
Vul: Both	♥ 93	♥ KQ10765		1♣	1NT	AP
North HCP: 12	♦ KQ	♦ 982				
South HCP: 6	♣ 109743	♣ J6				
Contract: 1N E						

Board: 455	North:	South:				
Dealer: S	♠ AQ854	♠ K2	West	North	East	South
Vul: None	♥ 852	♥ J9643				1♥
North HCP: 6	♦ 763	♦ A	1NT	2♥	3♦	3♥
South HCP: 12	♣ 86	♣ KJ754	X	AP		
Contract: 3♥X S						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 450	♠ QJ1087	East Bids 1NT if possible.
Dealer: N	♥ 53	
Vul: EW	♦ 5	Partner bids first.
HCP: 8	♣ KQ973	
Board: 451	♠ AQJ10	West Bids 1NT if possible.
Dealer: S	♥ 1065	
Vul: Both	♦ J83	You bid first.
HCP: 13	♣ AJ10	
Board: 452	♠ A8763	East Bids 1NT if possible.
Dealer: N	♥ 843	
Vul: None	♦ 107652	Partner bids first.
HCP: 4	♣ —	
Board: 453	♠ K108	West Bids 1NT if possible.
Dealer: S	♥ AQ9	
Vul: EW	♦ J865	You bid first.
HCP: 13	♣ K104	
Board: 454	♠ 86	East Bids 1NT if possible.
Dealer: N	♥ KQ10765	
Vul: Both	♦ 982	Partner bids first.
HCP: 6	♣ J6	
Board: 455	♠ K2	West Bids 1NT if possible.
Dealer: S	♥ J9643	East Bids 3♦ if possible.
Vul: None	♦ A	West Doubles 3♥ if possible.
HCP: 12	♣ KJ754	You bid first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 450	North:	South:				
Dealer: N	♠ 4	♠ QJ1087	West	North	East	South
Vul: EW	♥ AQJ7	♥ 53		1♦	1NT	AP
North HCP: 13	♦ J9732	♦ 5				
South HCP: 8	♣ AJ8	♣ KQ973				
Contract: 1N E						

Board: 451	North:	South:				
Dealer: S	♠ 632	♠ AQJ10	West	North	East	South
Vul: Both	♥ KQ98	♥ 1065				1♣
North HCP: 5	♦ 964	♦ J83	1NT	AP		
South HCP: 13	♣ 963	♣ AJ10				
Contract: 1N W						

Board: 452	North:	South:				
Dealer: N	♠ K5	♠ A8763	West	North	East	South
Vul: None	♥ A652	♥ 843		1♣	1NT	AP
North HCP: 13	♦ J8	♦ 107652				
South HCP: 4	♣ KQ542	♣ —				
Contract: 1N E						

Board: 453	North:	South:				
Dealer: S	♠ AJ2	♠ K108	West	North	East	South
Vul: EW	♥ 106532	♥ AQ9				1♦
North HCP: 5	♦ 7	♦ J865	1NT	AP		
South HCP: 13	♣ 8753	♣ K104				
Contract: 1N W						

Board: 454	North:	South:				
Dealer: N	♠ AK95	♠ 86	West	North	East	South
Vul: Both	♥ 93	♥ KQ10765		1♣	1NT	AP
North HCP: 12	♦ KQ	♦ 982				
South HCP: 6	♣ 109743	♣ J6				
Contract: 1N E						

Board: 455	North:	South:				
Dealer: S	♠ AQ854	♠ K2	West	North	East	South
Vul: None	♥ 852	♥ J9643				1♥
North HCP: 6	♦ 763	♦ A	1NT	2♥	3♦	3♥
South HCP: 12	♣ 86	♣ KJ754	X	AP		
Contract: 3♥X S						



## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 456      ♠ K86  
Dealer: N        ♥ Q72  
Vul: NS         ♦ AJ  
HCP: 12         ♣ Q10643

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

You bid first.

Board: 457      ♠ 10  
Dealer: S        ♥ 10543  
Vul: None       ♦ 109843  
HCP: 0          ♣ 542

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

Partner bids first.

Board: 458      ♠ 10852  
Dealer: N        ♥ K6  
Vul: EW         ♦ AK1086  
HCP: 12         ♣ Q4

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

You bid first.

Board: 459      ♠ QJ3  
Dealer: S        ♥ A103  
Vul: None       ♦ Q63  
HCP: 9          ♣ 9873

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

Partner bids first.

Board: 460      ♠ KJ3  
Dealer: N        ♥ 542  
Vul: NS         ♦ AQ7  
HCP: 13         ♣ K932

East Bids 1NT if possible.

You bid first.

Board: 461      ♠ K95  
Dealer: S        ♥ 105  
Vul: EW         ♦ 10643  
HCP: 4          ♣ J762

West Bids 1NT if possible.

Partner bids first.

## Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q1075432		1♣	1NT	Pass
Vul: NS	♥ Q72	♥ 43	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 12	♦ AJ	♦ 42	4♥	AP		
South HCP: 3	♣ Q10643	♣ J2				
Contract: 4♥ W						
						1. Splinter
						2. limit raise or better in ♥

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A8754				1♠
Vul: None	♥ 10543	♥ KQ				
North HCP: 0	♦ 109843	♦ KJ	1NT	Pass	3NT	AP
South HCP: 14	♣ 542	♣ J1096				
Contract: 3N W						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ 10852	♠ 963		1♦	1NT	Pass
Vul: EW	♥ K6	♥ 1083	2♦	X	2♥	Pass
North HCP: 12	♦ AK1086	♦ 42	4♥	AP		
South HCP: 3	♣ Q4	♣ K7653				
Contract: 4♥ E						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K982				1♣
Vul: None	♥ A103	♥ —	1NT	X	4♦ <sup>1</sup>	Pass
North HCP: 9	♦ Q63	♦ AK54	4♥	X	AP	
South HCP: 13	♣ 9873	♣ K6542				
Contract: 4♥ X W						1. Texas

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q108				
Vul: NS	♥ 542	♥ A863		1♣	1NT	X
North HCP: 13	♦ AQ7	♦ K86	AP			
South HCP: 9	♣ K932	♣ 1084				
Contract: 1NX E						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ Q1063				1♣
Vul: EW	♥ 105	♥ AK43				
North HCP: 4	♦ 10643	♦ 8	1NT	AP		
South HCP: 12	♣ J762	♣ K843				
Contract: 1N W						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 456      ♠ Q1075432  
Dealer: N        ♥ 43  
Vul: NS         ♦ 42  
HCP: 3          ♣ J2

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

Partner bids first.

Board: 457      ♠ A8754  
Dealer: S        ♥ KQ  
Vul: None       ♦ KJ  
HCP: 14         ♣ J1096

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

You bid first.

Board: 458      ♠ 963  
Dealer: N        ♥ 1083  
Vul: EW         ♦ 42  
HCP: 3          ♣ K7653

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

Partner bids first.

Board: 459      ♠ K982  
Dealer: S        ♥ —  
Vul: None       ♦ AK54  
HCP: 13         ♣ K6542

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

You bid first.

Board: 460      ♠ Q108  
Dealer: N        ♥ A863  
Vul: NS         ♦ K86  
HCP: 9          ♣ 1084

East Bids 1NT if possible.

Partner bids first.

Board: 461      ♠ Q1063  
Dealer: S        ♥ AK43  
Vul: EW         ♦ 8  
HCP: 12         ♣ K843

West Bids 1NT if possible.

You bid first.

# Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q1075432		1♣	1NT	Pass
Vul: NS	♥ Q72	♥ 43	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 12	♦ AJ	♦ 42	4♥	AP		
South HCP: 3	♣ Q10643	♣ J2				
Contract: 4♥ W						
						1. Splinter
						2. limit raise or better in ♥

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A8754				1♠
Vul: None	♥ 10543	♥ KQ				
North HCP: 0	♦ 109843	♦ KJ	1NT	Pass	3NT	AP
South HCP: 14	♣ 542	♣ J1096				
Contract: 3N W						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ 10852	♠ 963		1♦	1NT	Pass
Vul: EW	♥ K6	♥ 1083	2♦	X	2♥	Pass
North HCP: 12	♦ AK1086	♦ 42	4♥	AP		
South HCP: 3	♣ Q4	♣ K7653				
Contract: 4♥ E						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K982				1♣
Vul: None	♥ A103	♥ —	1NT	X	4♦ <sup>1</sup>	Pass
North HCP: 9	♦ Q63	♦ AK54	4♥	X	AP	
South HCP: 13	♣ 9873	♣ K6542				
Contract: 4♥ X W						1. Texas

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q108		1♣	1NT	X
Vul: NS	♥ 542	♥ A863				
North HCP: 13	♦ AQ7	♦ K86	AP			
South HCP: 9	♣ K932	♣ 1084				
Contract: 1NX E						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ Q1063				1♣
Vul: EW	♥ 105	♥ AK43				
North HCP: 4	♦ 10643	♦ 8	1NT	AP		
South HCP: 12	♣ J762	♣ K843				
Contract: 1N W						

## North hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 462	♠ A8	East Bids 1NT if possible.
Dealer: N	♥ 765	
Vul: Both	♦ K962	You bid first.
HCP: 14	♣ AK73	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 462	North:	South:				
Dealer: N	♠ A8	♠ QJ73	West	North	East	South
Vul: Both	♥ 765	♥ QJ108		1♦	1NT	AP
North HCP: 14	♦ K962	♦ J875				
South HCP: 9	♣ AK73	♣ Q				
Contract: 1N E						

## South hands (Practice Page)

### Opponents Overcall 1NT (15-18)

Board: 462	♠ QJ73	East Bids 1NT if possible.
Dealer: N	♥ QJ108	
Vul: Both	♦ J875	Partner bids first.
HCP: 9	♣ Q	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 462	North:	South:				
Dealer: N	♠ A8	♠ QJ73	West	North	East	South
Vul: Both	♥ 765	♥ QJ108		1♦	1NT	AP
North HCP: 14	♦ K962	♦ J875				
South HCP: 9	♣ AK73	♣ Q				
Contract: 1N E						