

North hands

We_Overcall_1N

Board: 1 ♠ QJ7 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ KT4 You bid next.
 Vul: None ♦ AJ7 West (RHO) bids 3 ♦ if possible.
 HCP: 15 ♣ A986

Board: 2 ♠ J8 LHO opens the bidding 1 ♥ .
 Dealer: East ♥ K Partner bids next.
 Vul: N-S ♦ KQT542
 HCP: 9+2 ♣ 9832

Board: 3 ♠ A95 RHO opens the bidding 1 ♠ .
 Dealer: West ♥ KQ98 You bid next.
 Vul: E-W ♦ AKT7
 HCP: 16 ♣ 72

Board: 4 ♠ T3 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ KJ985 Partner bids next.
 Vul: Both ♦ J62
 HCP: 5+1 ♣ 976

Board: 5 ♠ KQ84 RHO opens the bidding 1 ♠ .
 Dealer: West ♥ K97 You bid next.
 Vul: N-S ♦ J93
 HCP: 15 ♣ AQ3

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ AT964	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ KT4	♥ 3	3 ♦	Pass	Pass	4 ♣
North HCP: 15	♦ AJ7	♦ 85	Pass	4 ♠	All Pass	
South HCP: 9+2	♣ A986	♣ KQ743				
Contract: 4 ♠ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ 75			1 ♥	1NT
Vul: N-S	♥ K	♥ QJ95	Pass	3NT	All Pass	
North HCP: 9+2	♦ KQT542	♦ AJ3				
South HCP: 15	♣ 9832	♣ AK74				
Contract: 3NT North						

Board: 3

	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ J83	1 ♠	1NT	All Pass	
Vul: E-W	♥ KQ98	♥ 742				
North HCP: 16	♦ AKT7	♦ Q542				
South HCP: 3	♣ 72	♣ 964				
Contract: 1NT North						

Board: 4

	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ Q6			1 ♣	1NT
Vul: Both	♥ KJ985	♥ Q73	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ J62	♦ AK95	All Pass			
South HCP: 16	♣ 976	♣ AJT4				
Contract: 2 ♥ South						

Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ KQ84	♠ J2	1 ♠	1NT	All Pass	
Vul: N-S	♥ K97	♥ Q543				
North HCP: 15	♦ J93	♦ T872				
South HCP: 6	♣ AQ3	♣ K94				
Contract: 1NT North						

South hands

We_Overcall_1N

Board: 1 ♠ AT964 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ 3 Partner bids next.
 Vul: None ♦ 85 West (LHO) bids 3 ♦ if possible.
 HCP: 9+2 ♣ KQ743

Board: 2 ♠ 75 RHO opens the bidding 1 ♥ .
 Dealer: East ♥ QJ95 You bid next.
 Vul: N-S ♦ AJ3
 HCP: 15 ♣ AK74

Board: 3 ♠ J83 LHO opens the bidding 1 ♠ .
 Dealer: West ♥ 742 Partner bids next.
 Vul: E-W ♦ Q542
 HCP: 3 ♣ 964

Board: 4 ♠ Q6 RHO opens the bidding 1 ♣ .
 Dealer: East ♥ Q73 You bid next.
 Vul: Both ♦ AK95
 HCP: 16 ♣ AJT4

Board: 5 ♠ J2 LHO opens the bidding 1 ♠ .
 Dealer: West ♥ Q543 Partner bids next.
 Vul: N-S ♦ T872
 HCP: 6 ♣ K94

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ AT964	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ KT4	♥ 3	3 ♦	Pass	Pass	4 ♣
North HCP: 15	♦ AJ7	♦ 85	Pass	4 ♠	All Pass	
South HCP: 9+2	♣ A986	♣ KQ743				
Contract: 4 ♠ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ 75			1 ♥	1NT
Vul: N-S	♥ K	♥ QJ95	Pass	3NT	All Pass	
North HCP: 9+2	♦ KQT542	♦ AJ3				
South HCP: 15	♣ 9832	♣ AK74				
Contract: 3NT North						

Board: 3

	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ J83	1 ♠	1NT	All Pass	
Vul: E-W	♥ KQ98	♥ 742				
North HCP: 16	♦ AKT7	♦ Q542				
South HCP: 3	♣ 72	♣ 964				
Contract: 1NT North						

Board: 4

	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ Q6			1 ♣	1NT
Vul: Both	♥ KJ985	♥ Q73	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ J62	♦ AK95	All Pass			
South HCP: 16	♣ 976	♣ AJT4				
Contract: 2 ♥ South						

Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ KQ84	♠ J2	1 ♠	1NT	All Pass	
Vul: N-S	♥ K97	♥ Q543				
North HCP: 15	♦ J93	♦ T872				
South HCP: 6	♣ AQ3	♣ K94				
Contract: 1NT North						

North hands

We_Overcall_1N

Board: 6	♠ 982	LHO opens the bidding 1 ♣.
Dealer: East	♥ 742	Partner bids next.
Vul: E-W	♦ QT96	
HCP: 7	♣ KQ8	
Board: 7	♠ J9	RHO opens the bidding 1 ♥.
Dealer: West	♥ A953	You bid next.
Vul: Both	♦ KQJ	
HCP: 18	♣ AK64	
Board: 8	♠ KQ	You bid first.
Dealer: North	♥ 98752	East (LHO) bids 1NT if possible.
Vul: None	♦ A743	
HCP: 12+1	♣ K3	
Board: 9	♠ Q73	RHO opens the bidding 1 ♥.
Dealer: West	♥ KT87	You bid next.
Vul: E-W	♦ K83	
HCP: 15	♣ AK5	
Board: 10	♠ K76	RHO opens the bidding 1 ♣.
Dealer: West	♥ AQJ3	You bid next.
Vul: Both	♦ JT3	East (LHO) bids 2 ♥ if possible.
HCP: 15	♣ KJ3	West (RHO) bids 3 ♥ if possible.

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ 982

♥ 742

♦ QT96

♣ KQ8

South:

♠ KJ74

♥ AT5

♦ A82

♣ A95

W N E S

1♣ 1NT

All Pass

Board: 7

Dealer: West

Vul: Both

North HCP: 18

South HCP: 7+2

Contract: 4♠ North

North:

♠ J9

♥ A953

♦ KQJ

♣ AK64

South:

♠ AQ7532

♥ J

♦ 974

♣ T82

W N E S

1♥ 1NT Pass 2♥

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 8

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ South

North:

♠ KQ

♥ 98752

♦ A743

♣ K3

South:

♠ AJT53

♥ KJ

♦ Q965

♣ 64

W N E S

1♥ 1NT 2♠

All Pass

Board: 9

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ Q73

♥ KT87

♦ K83

♣ AK5

South:

♠ AK84

♥ QJ3

♦ T76

♣ T92

W N E S

1♥ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

Board: 10

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5+4

Contract: 4♦ South

North:

♠ K76

♥ AQJ3

♦ JT3

♣ KJ3

South:

♠ 42

♥ 9

♦ KQ987654

♣ T4

W N E S

1♣ 1NT 2♥ 3♦

3♥ X Pass 4♦

All Pass

South hands

We_Overcall_1N

Board: 6	♠ KJ74	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT5	You bid next.
Vul: E-W	♦ A82	
HCP: 16	♣ A95	
<hr/>		
Board: 7	♠ AQ7532	LHO opens the bidding 1 ♥.
Dealer: West	♥ J	Partner bids next.
Vul: Both	♦ 974	
HCP: 7+2	♣ T82	
<hr/>		
Board: 8	♠ AJT53	Partner bids first.
Dealer: North	♥ KJ	East (RHO) bids 1NT if possible.
Vul: None	♦ Q965	
HCP: 11+1	♣ 64	
<hr/>		
Board: 9	♠ AK84	LHO opens the bidding 1 ♥.
Dealer: West	♥ QJ3	Partner bids next.
Vul: E-W	♦ T76	
HCP: 10	♣ T92	
<hr/>		
Board: 10	♠ 42	LHO opens the bidding 1 ♣.
Dealer: West	♥ 9	Partner bids next.
Vul: Both	♦ KQ987654	East (RHO) bids 2 ♥ if possible.
HCP: 5+4	♣ T4	West (LHO) bids 3 ♥ if possible.

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ 982

♥ 742

♦ QT96

♣ KQ8

South:

♠ KJ74

♥ AT5

♦ A82

♣ A95

W	N	E	S
		1 ♣	1NT

All Pass

Board: 7

Dealer: West

Vul: Both

North HCP: 18

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ J9

♥ A953

♦ KQJ

♣ AK64

South:

♠ AQ7532

♥ J

♦ 974

♣ T82

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

Board: 8

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ KQ

♥ 98752

♦ A743

♣ K3

South:

♠ AJT53

♥ KJ

♦ Q965

♣ 64

W	N	E	S
	1 ♥	1NT	2 ♠
All Pass			

Board: 9

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ Q73

♥ KT87

♦ K83

♣ AK5

South:

♠ AK84

♥ QJ3

♦ T76

♣ T92

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

Board: 10

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5+4

Contract: 4 ♦ South

North:

♠ K76

♥ AQJ3

♦ JT3

♣ KJ3

South:

♠ 42

♥ 9

♦ KQ987654

♣ T4

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

Board: 11	♠ KT63	You bid first.
Dealer: North	♥ J653	East (LHO) bids 1NT if possible.
Vul: None	♦ KQ75	
HCP: 12	♣ K	
<hr/>		
Board: 12	♠ 8	Partner bids first.
Dealer: South	♥ AT7543	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J8763	East (LHO) bids 2NT if possible.
HCP: 5+3	♣ 9	West (RHO) Doubles 3♣ if possible.
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Board: 13	♠ KQJT5	You bid first.
Dealer: North	♥ KQ9	East (LHO) bids 1NT if possible.
Vul: Both	♦ Q98	
HCP: 13+1	♣ 72	
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Board: 14	♠ A52	Partner bids first.
Dealer: South	♥ 63	West (RHO) bids 1NT if possible.
Vul: None	♦ QJ872	East (LHO) bids 2♦ if possible.
HCP: 10+1	♣ K87	West (RHO) Doubles 2NT if possible.
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Board: 15	♠ J7	RHO opens the bidding 1♦.
Dealer: West	♥ KT6	You bid next.
Vul: N-S	♦ KJ76	
HCP: 15	♣ AQJ7	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+2

Contract: 2♦ South

North:

♠ KT63

♥ J653

♦ KQ75

♣ K

South:

♠ A4

♥ K

♦ JT964

♣ J9842

W	N	E	S
	1♦	1NT	2♦
All Pass			

Board: 12

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 12+3

Contract: 3♣X South

North:

♠ 8

♥ AT7543

♦ J8763

♣ 9

South:

♠ KQT975

♥ 2

♦ 2

♣ AKT75

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

Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 5+1

Contract: 2♠ South

North:

♠ KQJT5

♥ KQ9

♦ Q98

♣ 72

South:

♠ 982

♥ J743

♦ 5

♣ KJT85

W	N	E	S
	1♠	1NT	2♠
All Pass			

Board: 14

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 2NTX South

North:

♠ A52

♥ 63

♦ QJ872

♣ K87

South:

♠ KJT7

♥ AQ9

♦ 65

♣ A543

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

Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ J7

♥ KT6

♦ KJ76

♣ AQJ7

South:

♠ AQ932

♥ 973

♦ 92

♣ T98

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

South hands

We_Overcall_1N

Board: 11	♠ A4	Partner bids first.
Dealer: North	♥ K	East (RHO) bids 1NT if possible.
Vul: None	♦ JT964	
HCP: 9+2	♣ J9842	
Board: 12	♠ KQT975	You bid first.
Dealer: South	♥ 2	West (LHO) bids 1NT if possible.
Vul: E-W	♦ 2	East (RHO) bids 2NT if possible.
HCP: 12+3	♣ AKT75	West (LHO) Doubles 3♣ if possible.
Board: 13	♠ 982	Partner bids first.
Dealer: North	♥ J743	East (RHO) bids 1NT if possible.
Vul: Both	♦ 5	
HCP: 5+1	♣ KJT85	
Board: 14	♠ KJT7	You bid first.
Dealer: South	♥ AQ9	West (LHO) bids 1NT if possible.
Vul: None	♦ 65	East (RHO) bids 2♦ if possible.
HCP: 14	♣ A543	West (LHO) Doubles 2NT if possible.
Board: 15	♠ AQ932	LHO opens the bidding 1♦.
Dealer: West	♥ 973	Partner bids next.
Vul: N-S	♦ 92	
HCP: 6+1	♣ T98	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+2

Contract: 2♦ South

North:

♠ KT63

♥ J653

♦ KQ75

♣ K

South:

♠ A4

♥ K

♦ JT964

♣ J9842

W	N	E	S
	1♦	1NT	2♦
All Pass			

Board: 12

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 12+3

Contract: 3♣X South

North:

♠ 8

♥ AT7543

♦ J8763

♣ 9

South:

♠ KQT975

♥ 2

♦ 2

♣ AKT75

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

Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 5+1

Contract: 2♠ South

North:

♠ KQJT5

♥ KQ9

♦ Q98

♣ 72

South:

♠ 982

♥ J743

♦ 5

♣ KJT85

W	N	E	S
	1♠	1NT	2♠
All Pass			

Board: 14

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 2NTX South

North:

♠ A52

♥ 63

♦ QJ872

♣ K87

South:

♠ KJT7

♥ AQ9

♦ 65

♣ A543

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

Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ J7

♥ KT6

♦ KJ76

♣ AQJ7

South:

♠ AQ932

♥ 973

♦ 92

♣ T98

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

North hands

We_Overcall_1N

Board: 16 ♠ Q974 LHO opens the bidding 1 ♦.

Dealer: East ♥ Q852 Partner bids next.

Vul: E-W ♦ 87 East (LHO) bids 1 ♠ if possible.

HCP: 4 ♣ 543

Board: 17 ♠ K54 You bid first.

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

Vul: E-W ♦ A73 West (RHO) bids 2 ♦ if possible.

HCP: 13+3 ♣ KQJ9874

Board: 18 ♠ 65 LHO opens the bidding 1 ♣.

Dealer: East ♥ AJ9432 Partner bids next.

Vul: E-W ♦ AQT96

HCP: 11+3 ♣ -

Board: 19 ♠ K52 RHO opens the bidding 1 ♣.

Dealer: West ♥ AK7 You bid next.

Vul: N-S ♦ A943

HCP: 17 ♣ KT2

Board: 20 ♠ 865 LHO opens the bidding 1 ♣.

Dealer: East ♥ KQT98 Partner bids next.

Vul: E-W ♦ 543 West (RHO) bids 2 ♠ if possible.

HCP: 6+1 ♣ J3

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 1NT South

North:

♠ Q974

♥ Q852

♦ 87

♣ 543

South:

♠ K85

♥ JT6

♦ KQ3

♣ AKQ7

W	N	E	S
		1♦	X
Pass	1♥	1♠	1NT
All Pass			

Board: 17

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 7+1

Contract: 3♣ North

North:

♠ K54

♥ -

♦ A73

♣ KQJ9874

South:

♠ T9732

♥ K953

♦ KJ4

♣ 5

W	N	E	S
	1♣	1NT	Pass
2♦	3♣	All Pass	

Board: 18

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ 65

♥ AJ9432

♦ AQT96

♣ -

South:

♠ Q872

♥ Q7

♦ KJ5

♣ AQJ2

W	N	E	S
		1♣	1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♦ ²
Pass	6♥	All Pass	

1. Texas

2. A=1/5 or 4/5

Board: 19

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ K52

♥ AK7

♦ A943

♣ KT2

South:

♠ QJT8

♥ JT9

♦ JT75

♣ Q3

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

1. Stayman

Board: 20

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 3♥ South

North:

♠ 865

♥ KQT98

♦ 543

♣ J3

South:

♠ J42

♥ A762

♦ QJ8

♣ AK7

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

South hands

We_Overcall_1N

Board: 16	♠ K85	RHO opens the bidding 1♦.
Dealer: East	♥ JT6	You bid next.
Vul: E-W	♦ KQ3	East (RHO) bids 1♠ if possible.
HCP: 18	♣ AKQ7	

Board: 17	♠ T9732	Partner bids first.
Dealer: North	♥ K953	East (RHO) bids 1NT if possible.
Vul: E-W	♦ KJ4	West (LHO) bids 2♦ if possible.
HCP: 7+1	♣ 5	

Board: 18	♠ Q872	RHO opens the bidding 1♣.
Dealer: East	♥ Q7	You bid next.
Vul: E-W	♦ KJ5	
HCP: 15	♣ AQJ2	

Board: 19	♠ QJT8	LHO opens the bidding 1♣.
Dealer: West	♥ JT9	Partner bids next.
Vul: N-S	♦ JT75	
HCP: 7	♣ Q3	

Board: 20	♠ J42	RHO opens the bidding 1♣.
Dealer: East	♥ A762	You bid next.
Vul: E-W	♦ QJ8	West (LHO) bids 2♠ if possible.
HCP: 15	♣ AK7	

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 1NT South

North:

♠ Q974

♥ Q852

♦ 87

♣ 543

South:

♠ K85

♥ JT6

♦ KQ3

♣ AKQ7

W	N	E	S
		1♦	X
Pass	1♥	1♠	1NT
All Pass			

Board: 17

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 7+1

Contract: 3♣ North

North:

♠ K54

♥ -

♦ A73

♣ KQJ9874

South:

♠ T9732

♥ K953

♦ KJ4

♣ 5

W	N	E	S
	1♣	1NT	Pass
2♦	3♣	All Pass	

Board: 18

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ 65

♥ AJ9432

♦ AQT96

♣ -

South:

♠ Q872

♥ Q7

♦ KJ5

♣ AQJ2

W	N	E	S
		1♣	1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♦ ²
Pass	6♥	All Pass	

1. Texas

2. A=1/5 or 4/5

Board: 19

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ K52

♥ AK7

♦ A943

♣ KT2

South:

♠ QJT8

♥ JT9

♦ JT75

♣ Q3

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

1. Stayman

Board: 20

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 3♥ South

North:

♠ 865

♥ KQT98

♦ 543

♣ J3

South:

♠ J42

♥ A762

♦ QJ8

♣ AK7

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

North hands

We_Overcall_1N

Board: 21 ♠ KQ RHO opens the bidding 1 ♣.
 Dealer: West ♥ 985 You bid next.
 Vul: Both ♦ KQ92
 HCP: 16 ♣ AQ87

Board: 22 ♠ KJT6 LHO opens the bidding 1 ♠.
 Dealer: East ♥ J52 Partner bids next.
 Vul: None ♦ 85
 HCP: 6 ♣ JT83

Board: 23 ♠ AT95 RHO opens the bidding 1 ♣.
 Dealer: West ♥ K64 You bid next.
 Vul: E-W ♦ K5
 HCP: 15 ♣ AJ53

Board: 24 ♠ T762 LHO opens the bidding 1 ♦.
 Dealer: East ♥ 52 Partner bids next.
 Vul: Both ♦ Q875 West (RHO) Doubles 1NT if possible.
 HCP: 2 ♣ 543

Board: 25 ♠ T74 RHO opens the bidding 1 ♥.
 Dealer: West ♥ AK83 You bid next.
 Vul: None ♦ KQT6
 HCP: 16 ♣ A6

Both hands (Answers Page)

Board: 21

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3NT North

North:

♠ KQ

♥ 985

♦ KQ92

♣ AQ87

South:

♠ A932

♥ AT3

♦ T8754

♣ 5

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

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

Pass	2 ♦	Pass	3 ♦
------	-----	------	-----

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

1. Stayman

Board: 22

Dealer: East

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ KJT6

♥ J52

♦ 85

♣ JT83

South:

♠ AQ9

♥ KT6

♦ AQJ2

♣ 742

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

		1 ♠	1NT
--	--	-----	-----

All Pass

Board: 23

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ AT95

♥ K64

♦ K5

♣ AJ53

South:

♠ QJ42

♥ A752

♦ Q86

♣ 76

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

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

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 24

Dealer: East

Vul: Both

North HCP: 2

South HCP: 15

Contract: 1NTX South

North:

♠ T762

♥ 52

♦ Q875

♣ 543

South:

♠ A954

♥ 963

♦ KJ6

♣ AK9

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

		1 ♦	1NT
--	--	-----	-----

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

Board: 25

Dealer: West

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ T74

♥ AK83

♦ KQT6

♣ A6

South:

♠ 9863

♥ 52

♦ J72

♣ KQT4

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

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

South hands

We_Overcall_1N

Board: 21 ♠ A932 LHO opens the bidding 1 ♣.
 Dealer: West ♥ AT3 Partner bids next.
 Vul: Both ♦ T8754
 HCP: 8+1 ♣ 5

Board: 22 ♠ AQ9 RHO opens the bidding 1 ♠.
 Dealer: East ♥ KT6 You bid next.
 Vul: None ♦ AQJ2
 HCP: 16 ♣ 742

Board: 23 ♠ QJ42 LHO opens the bidding 1 ♣.
 Dealer: West ♥ A752 Partner bids next.
 Vul: E-W ♦ Q86
 HCP: 9 ♣ 76

Board: 24 ♠ A954 RHO opens the bidding 1 ♦.
 Dealer: East ♥ 963 You bid next.
 Vul: Both ♦ KJ6 West (LHO) Doubles 1NT if possible.
 HCP: 15 ♣ AK9

Board: 25 ♠ 9863 LHO opens the bidding 1 ♥.
 Dealer: West ♥ 52 Partner bids next.
 Vul: None ♦ J72
 HCP: 6 ♣ KQT4

Both hands (Answers Page)

Board: 21

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3NT North

North:

♠ KQ

♥ 985

♦ KQ92

♣ AQ87

South:

♠ A932

♥ AT3

♦ T8754

♣ 5

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

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

Pass	2 ♦	Pass	3 ♦
------	-----	------	-----

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

1. Stayman

Board: 22

Dealer: East

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ KJT6

♥ J52

♦ 85

♣ JT83

South:

♠ AQ9

♥ KT6

♦ AQJ2

♣ 742

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

		1 ♠	1NT
--	--	-----	-----

All Pass

Board: 23

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ AT95

♥ K64

♦ K5

♣ AJ53

South:

♠ QJ42

♥ A752

♦ Q86

♣ 76

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

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

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 24

Dealer: East

Vul: Both

North HCP: 2

South HCP: 15

Contract: 1NTX South

North:

♠ T762

♥ 52

♦ Q875

♣ 543

South:

♠ A954

♥ 963

♦ KJ6

♣ AK9

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

		1 ♦	1NT
--	--	-----	-----

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

Board: 25

Dealer: West

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ T74

♥ AK83

♦ KQT6

♣ A6

South:

♠ 9863

♥ 52

♦ J72

♣ KQT4

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

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

North hands

We_Overcall_1N

Board: 26	♠ 954	Partner bids first.
Dealer: South	♥ 42	West (RHO) bids 1NT if possible.
Vul: E-W	♦ A42	
HCP: 4+1	♣ T9654	

Board: 27	♠ Q987	RHO opens the bidding 1♦.
Dealer: West	♥ AKQJ	You bid next.
Vul: Both	♦ K87	
HCP: 15	♣ 93	

Board: 28	♠ K8752	Partner bids first.
Dealer: South	♥ K753	West (RHO) bids 1NT if possible.
Vul: None	♦ 6	
HCP: 6+1	♣ 987	

Board: 29	♠ K64	RHO opens the bidding 1♣.
Dealer: West	♥ K952	You bid next.
Vul: E-W	♦ K4	
HCP: 15	♣ AQ64	

Board: 30	♠ Q73	RHO opens the bidding 1♣.
Dealer: West	♥ K853	You bid next.
Vul: None	♦ AK2	East (LHO) bids 2♥ if possible.
HCP: 16	♣ A95	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KJ2				1 ♥
Vul: E-W	♥ 42	♥ AJ9765	1NT	Pass	Pass	2 ♥
North HCP: 4+1	♦ A42	♦ J	All Pass			
South HCP: 15+2	♣ T9654	♣ KQ8				
Contract: 2 ♥ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: West	♠ Q987	♠ J6	1 ♦	1NT	Pass	2NT
Vul: Both	♥ AKQJ	♥ 975	All Pass			
North HCP: 15	♦ K87	♦ AJ53				
South HCP: 9	♣ 93	♣ QJ74				
Contract: 2NT South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ K8752	♠ 9				1 ♦
Vul: None	♥ K753	♥ J2	1NT	Pass	Pass	2 ♦
North HCP: 6+1	♦ 6	♦ KQ9732	All Pass			
South HCP: 12+2	♣ 987	♣ AQT4				
Contract: 2 ♦ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ Q85	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ K952	♥ AQ643	Pass	3 ♥ ¹	Pass	3NT
North HCP: 15	♦ K4	♦ T76	Pass	4 ♣	Pass	4 ♦
South HCP: 11+1	♣ AQ64	♣ K5	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. Super acceptance after NT

Board: 30

	North:	South:	W	N	E	S
Dealer: West	♠ Q73	♠ KJT95	1 ♣	1NT	2 ♥	2 ♠
Vul: None	♥ K853	♥ T4	All Pass			
North HCP: 16	♦ AK2	♦ 75				
South HCP: 5+1	♣ A95	♣ J762				
Contract: 2 ♠ South						

Board: 26	♠ KJ2	You bid first.
Dealer: South	♥ AJ9765	West (LHO) bids 1NT if possible.
Vul: E-W	♦ J	
HCP: 15+2	♣ KQ8	

Board: 27	♠ J6	LHO opens the bidding 1♦.
Dealer: West	♥ 975	Partner bids next.
Vul: Both	♦ AJ53	
HCP: 9	♣ QJ74	

Board: 28	♠ 9	You bid first.
Dealer: South	♥ J2	West (LHO) bids 1NT if possible.
Vul: None	♦ KQ9732	
HCP: 12+2	♣ AQT4	

Board: 29	♠ Q85	LHO opens the bidding 1♣.
Dealer: West	♥ AQ643	Partner bids next.
Vul: E-W	♦ T76	
HCP: 11+1	♣ K5	

Board: 30	♠ KJT95	LHO opens the bidding 1♣.
Dealer: West	♥ T4	Partner bids next.
Vul: None	♦ 75	East (RHO) bids 2♥ if possible.
HCP: 5+1	♣ J762	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KJ2				1 ♥
Vul: E-W	♥ 42	♥ AJ9765	1NT	Pass	Pass	2 ♥
North HCP: 4+1	♦ A42	♦ J	All Pass			
South HCP: 15+2	♣ T9654	♣ KQ8				
Contract: 2 ♥ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: West	♠ Q987	♠ J6	1 ♦	1NT	Pass	2NT
Vul: Both	♥ AKQJ	♥ 975	All Pass			
North HCP: 15	♦ K87	♦ AJ53				
South HCP: 9	♣ 93	♣ QJ74				
Contract: 2NT South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ K8752	♠ 9				1 ♦
Vul: None	♥ K753	♥ J2	1NT	Pass	Pass	2 ♦
North HCP: 6+1	♦ 6	♦ KQ9732	All Pass			
South HCP: 12+2	♣ 987	♣ AQT4				
Contract: 2 ♦ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ Q85	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ K952	♥ AQ643	Pass	3 ♥ ¹	Pass	3NT
North HCP: 15	♦ K4	♦ T76	Pass	4 ♣	Pass	4 ♦
South HCP: 11+1	♣ AQ64	♣ K5	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. Super acceptance after NT

Board: 30

	North:	South:	W	N	E	S
Dealer: West	♠ Q73	♠ KJT95	1 ♣	1NT	2 ♥	2 ♠
Vul: None	♥ K853	♥ T4	All Pass			
North HCP: 16	♦ AK2	♦ 75				
South HCP: 5+1	♣ A95	♣ J762				
Contract: 2 ♠ South						

North hands

We_Overcall_1N

Board: 31	♠ 63	RHO opens the bidding 1 ♦.
Dealer: West	♥ AK95	You bid next.
Vul: N-S	♦ AQ3	West (RHO) Doubles 2 ♦ if possible.
HCP: 17	♣ KJT5	

Board: 32	♠ 5	Partner bids first.
Dealer: South	♥ Q632	West (RHO) bids 1NT if possible.
Vul: N-S	♦ A94	
HCP: 9+1	♣ KT875	

Board: 33	♠ KQ873	You bid first.
Dealer: North	♥ K53	East (LHO) bids 1NT if possible.
Vul: E-W	♦ AKT6	
HCP: 17+1	♣ Q	

Board: 34	♠ J9543	LHO opens the bidding 1 ♣.
Dealer: East	♥ J32	Partner bids next.
Vul: E-W	♦ 532	
HCP: 2+1	♣ 52	

Board: 35	♠ Q	You bid first.
Dealer: North	♥ KQ876	East (LHO) bids 1NT if possible.
Vul: Both	♦ AQ32	
HCP: 13+1	♣ 432	

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 3♥ North

North:

♠ 63

♥ AK95

♦ AQ3

♣ KJT5

South:

♠ 985

♥ QJT872

♦ 2

♣ Q64

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

1♦	1NT	Pass	2♦
----	-----	------	----

X	3♥ ¹	All Pass	
---	-----------------	----------	--

1. Super acceptance after NT

Board: 32

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+2

Contract: 4♥ North

North:

♠ 5

♥ Q632

♦ A94

♣ KT875

South:

♠ KQJ7

♥ AJT987

♦ Q2

♣ Q

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

			1♥
--	--	--	----

1NT	4♥	All Pass	
-----	----	----------	--

Board: 33

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 4

Contract: 4♠ North

North:

♠ KQ873

♥ K53

♦ AKT6

♣ Q

South:

♠ T95

♥ A2

♦ 8532

♣ 9752

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

	1♠	1NT	2♠
--	----	-----	----

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

Board: 34

Dealer: East

Vul: E-W

North HCP: 2+1

South HCP: 17

Contract: 3♠ South

North:

♠ J9543

♥ J32

♦ 532

♣ 52

South:

♠ A872

♥ AK7

♦ Q9

♣ A743

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

		1♣	1NT
--	--	----	-----

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

All Pass

1. Super acceptance after NT

Board: 35

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 6+1

Contract: 3♥ South

North:

♠ Q

♥ KQ876

♦ AQ32

♣ 432

South:

♠ 93

♥ J9542

♦ JT7

♣ KJT

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

	1♥	1NT	3♥
--	----	-----	----

All Pass

South hands

We_Overcall_1N

Board: 31	♠ 985	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJT872	Partner bids next.
Vul: N-S	♦ 2	West (LHO) Doubles 2 ♦ if possible.
HCP: 5+2	♣ Q64	

Board: 32	♠ KQJ7	You bid first.
Dealer: South	♥ AJT987	West (LHO) bids 1NT if possible.
Vul: N-S	♦ Q2	
HCP: 15+2	♣ Q	

Board: 33	♠ T95	Partner bids first.
Dealer: North	♥ A2	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 8532	
HCP: 4	♣ 9752	

Board: 34	♠ A872	RHO opens the bidding 1 ♣.
Dealer: East	♥ AK7	You bid next.
Vul: E-W	♦ Q9	
HCP: 17	♣ A743	

Board: 35	♠ 93	Partner bids first.
Dealer: North	♥ J9542	East (RHO) bids 1NT if possible.
Vul: Both	♦ JT7	
HCP: 6+1	♣ KJT	

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 3♥ North

North:

♠ 63

♥ AK95

♦ AQ3

♣ KJT5

South:

♠ 985

♥ QJT872

♦ 2

♣ Q64

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

1♦	1NT	Pass	2♦
----	-----	------	----

X	3♥ ¹	All Pass	
---	-----------------	----------	--

1. Super acceptance after NT

Board: 32

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+2

Contract: 4♥ North

North:

♠ 5

♥ Q632

♦ A94

♣ KT875

South:

♠ KQJ7

♥ AJT987

♦ Q2

♣ Q

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

			1♥
--	--	--	----

1NT	4♥	All Pass	
-----	----	----------	--

Board: 33

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 4

Contract: 4♠ North

North:

♠ KQ873

♥ K53

♦ AKT6

♣ Q

South:

♠ T95

♥ A2

♦ 8532

♣ 9752

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

	1♠	1NT	2♠
--	----	-----	----

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

Board: 34

Dealer: East

Vul: E-W

North HCP: 2+1

South HCP: 17

Contract: 3♠ South

North:

♠ J9543

♥ J32

♦ 532

♣ 52

South:

♠ A872

♥ AK7

♦ Q9

♣ A743

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

		1♣	1NT
--	--	----	-----

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

All Pass

1. Super acceptance after NT

Board: 35

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 6+1

Contract: 3♥ South

North:

♠ Q

♥ KQ876

♦ AQ32

♣ 432

South:

♠ 93

♥ J9542

♦ JT7

♣ KJT

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

	1♥	1NT	3♥
--	----	-----	----

All Pass

North hands

We_Overcall_1N

Board: 36	♠ 972	Partner bids first.
Dealer: South	♥ J73	West (RHO) bids 1NT if possible.
Vul: None	♦ JT9	East (LHO) bids 3♣ if possible.
HCP: 2	♣ T853	East (LHO) Doubles 3♠ if possible.

Board: 37	♠ K62	RHO opens the bidding 1♦.
Dealer: West	♥ AKQ4	You bid next.
Vul: E-W	♦ QJT	
HCP: 15	♣ 654	

Board: 38	♠ J84	LHO opens the bidding 1♠.
Dealer: East	♥ T543	Partner bids next.
Vul: Both	♦ A842	
HCP: 8	♣ QJ	

Board: 39	♠ A972	RHO opens the bidding 1♦.
Dealer: West	♥ K3	You bid next.
Vul: N-S	♦ A63	
HCP: 17	♣ KQJ4	

Board: 40	♠ J83	LHO opens the bidding 1♣.
Dealer: East	♥ Q	Partner bids next.
Vul: Both	♦ JT932	
HCP: 5+1	♣ J632	

Both hands (Answers Page)

Board: 36

Dealer: South
 Vul: None
 North HCP: 2
 South HCP: 15+2
 Contract: 3 ♠ X South

North:

♠ 972
 ♥ J73
 ♦ JT9
 ♣ T853

South:

♠ AKT853
 ♥ A86
 ♦ 84
 ♣ A4

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

1. 1N-3C transfer to diamonds

Board: 37

Dealer: West
 Vul: E-W
 North HCP: 15
 South HCP: 10+3
 Contract: 4 ♠ South

North:

♠ K62
 ♥ AKQ4
 ♦ QJT
 ♣ 654

South:

♠ AJT8743
 ♥ T97
 ♦ -
 ♣ AJ3

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

Board: 38

Dealer: East
 Vul: Both
 North HCP: 8
 South HCP: 15
 Contract: 3 ♥ North

North:

♠ J84
 ♥ T543
 ♦ A842
 ♣ QJ

South:

♠ A95
 ♥ AK96
 ♦ J63
 ♣ K74

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

1. Stayman

Board: 39

Dealer: West
 Vul: N-S
 North HCP: 17
 South HCP: 8
 Contract: 3NT South

North:

♠ A972
 ♥ K3
 ♦ A63
 ♣ KQJ4

South:

♠ J8
 ♥ AT95
 ♦ KT2
 ♣ T753

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

1. Stayman

Board: 40

Dealer: East
 Vul: Both
 North HCP: 5+1
 South HCP: 17
 Contract: 1NT South

North:

♠ J83
 ♥ Q
 ♦ JT932
 ♣ J632

South:

♠ AK52
 ♥ KT82
 ♦ K5
 ♣ A75

W	N	E	S
		1 ♣	1NT
All Pass			

Board: 36	♠ AKT853	You bid first.
Dealer: South	♥ A86	West (LHO) bids 1NT if possible.
Vul: None	♦ 84	East (RHO) bids 3♣ if possible.
HCP: 15+2	♣ A4	East (RHO) Doubles 3♠ if possible.

Board: 37	♠ AJT8743	LHO opens the bidding 1♦.
Dealer: West	♥ T97	Partner bids next.
Vul: E-W	♦ -	
HCP: 10+3	♣ AJ3	

Board: 38	♠ A95	RHO opens the bidding 1♠.
Dealer: East	♥ AK96	You bid next.
Vul: Both	♦ J63	
HCP: 15	♣ K74	

Board: 39	♠ J8	LHO opens the bidding 1♦.
Dealer: West	♥ AT95	Partner bids next.
Vul: N-S	♦ KT2	
HCP: 8	♣ T753	

Board: 40	♠ AK52	RHO opens the bidding 1♣.
Dealer: East	♥ KT82	You bid next.
Vul: Both	♦ K5	
HCP: 17	♣ A75	

Both hands (Answers Page)

Board: 36

Dealer: South
 Vul: None
 North HCP: 2
 South HCP: 15+2
 Contract: 3 ♠ X South

North:

♠ 972
 ♥ J73
 ♦ JT9
 ♣ T853

South:

♠ AKT853
 ♥ A86
 ♦ 84
 ♣ A4

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

1. 1N-3C transfer to diamonds

Board: 37

Dealer: West
 Vul: E-W
 North HCP: 15
 South HCP: 10+3
 Contract: 4 ♠ South

North:

♠ K62
 ♥ AKQ4
 ♦ QJT
 ♣ 654

South:

♠ AJT8743
 ♥ T97
 ♦ -
 ♣ AJ3

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

Board: 38

Dealer: East
 Vul: Both
 North HCP: 8
 South HCP: 15
 Contract: 3 ♥ North

North:

♠ J84
 ♥ T543
 ♦ A842
 ♣ QJ

South:

♠ A95
 ♥ AK96
 ♦ J63
 ♣ K74

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

1. Stayman

Board: 39

Dealer: West
 Vul: N-S
 North HCP: 17
 South HCP: 8
 Contract: 3NT South

North:

♠ A972
 ♥ K3
 ♦ A63
 ♣ KQJ4

South:

♠ J8
 ♥ AT95
 ♦ KT2
 ♣ T753

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

1. Stayman

Board: 40

Dealer: East
 Vul: Both
 North HCP: 5+1
 South HCP: 17
 Contract: 1NT South

North:

♠ J83
 ♥ Q
 ♦ JT932
 ♣ J632

South:

♠ AK52
 ♥ KT82
 ♦ K5
 ♣ A75

W	N	E	S
		1 ♣	1NT
All Pass			

North hands

We_Overcall_1N

Board: 41 ♠ QT76 RHO opens the bidding 1 ♣.

Dealer: West ♥ KJ53 You bid next.

Vul: None ♦ Q2

HCP: 15 ♣ AK9

Board: 42 ♠ 7542 LHO opens the bidding 1 ♣.

Dealer: East ♥ QT43 Partner bids next.

Vul: N-S ♦ T93

HCP: 2 ♣ 63

Board: 43 ♠ A862 You bid first.

Dealer: North ♥ A7 East (LHO) bids 1NT if possible.

Vul: N-S ♦ A

HCP: 16+2 ♣ KJ7632

Board: 44 ♠ QT You bid first.

Dealer: North ♥ KQJ3 East (LHO) bids 1NT if possible.

Vul: None ♦ T8632

HCP: 13+1 ♣ AJ

Board: 45 ♠ AT76 RHO opens the bidding 1 ♠.

Dealer: West ♥ K87 You bid next.

Vul: Both ♦ Q964

HCP: 15 ♣ AQ

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ 952	1 ♣	1NT	All Pass	
Vul: None	♥ KJ53	♥ 42				
North HCP: 15	♦ Q2	♦ AT873				
South HCP: 4+1	♣ AK9	♣ 542				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 7542	♠ K93			1 ♣	1NT
Vul: N-S	♥ QT43	♥ KJ	All Pass			
North HCP: 2	♦ T93	♦ Q874				
South HCP: 18	♣ 63	♣ AKQ4				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ QJ93		1 ♣	1NT	Pass
Vul: N-S	♥ A7	♥ 865	Pass	2 ♣	All Pass	
North HCP: 16+2	♦ A	♦ J9654				
South HCP: 4+1	♣ KJ7632	♣ T				
Contract: 2 ♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A854		1 ♦	1NT	2 ♣
Vul: None	♥ KQJ3	♥ 75	Pass	3 ♣	All Pass	
North HCP: 13+1	♦ T8632	♦ Q				
South HCP: 9+2	♣ AJ	♣ KT9742				
Contract: 3 ♣ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT76	♠ K5	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ K87	♥ JT964	Pass	2 ♥	All Pass	
North HCP: 15	♦ Q964	♦ T7				
South HCP: 5+1	♣ AQ	♣ J875				
Contract: 2 ♥ North						

South hands

We_Overcall_1N

Board: 41 ♠ 952 LHO opens the bidding 1 ♣.
 Dealer: West ♥ 42 Partner bids next.
 Vul: None ♦ AT873
 HCP: 4+1 ♣ 542

Board: 42 ♠ K93 RHO opens the bidding 1 ♣.
 Dealer: East ♥ KJ You bid next.
 Vul: N-S ♦ Q874
 HCP: 18 ♣ AKQ4

Board: 43 ♠ QJ93 Partner bids first.
 Dealer: North ♥ 865 East (RHO) bids 1NT if possible.
 Vul: N-S ♦ J9654
 HCP: 4+1 ♣ T

Board: 44 ♠ A854 Partner bids first.
 Dealer: North ♥ 75 East (RHO) bids 1NT if possible.
 Vul: None ♦ Q
 HCP: 9+2 ♣ KT9742

Board: 45 ♠ K5 LHO opens the bidding 1 ♠.
 Dealer: West ♥ JT964 Partner bids next.
 Vul: Both ♦ T7
 HCP: 5+1 ♣ J875

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ 952	1 ♣	1NT	All Pass	
Vul: None	♥ KJ53	♥ 42				
North HCP: 15	♦ Q2	♦ AT873				
South HCP: 4+1	♣ AK9	♣ 542				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 7542	♠ K93			1 ♣	1NT
Vul: N-S	♥ QT43	♥ KJ	All Pass			
North HCP: 2	♦ T93	♦ Q874				
South HCP: 18	♣ 63	♣ AKQ4				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ QJ93		1 ♣	1NT	Pass
Vul: N-S	♥ A7	♥ 865	Pass	2 ♣	All Pass	
North HCP: 16+2	♦ A	♦ J9654				
South HCP: 4+1	♣ KJ7632	♣ T				
Contract: 2 ♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A854		1 ♦	1NT	2 ♣
Vul: None	♥ KQJ3	♥ 75	Pass	3 ♣	All Pass	
North HCP: 13+1	♦ T8632	♦ Q				
South HCP: 9+2	♣ AJ	♣ KT9742				
Contract: 3 ♣ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT76	♠ K5	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ K87	♥ JT964	Pass	2 ♥	All Pass	
North HCP: 15	♦ Q964	♦ T7				
South HCP: 5+1	♣ AQ	♣ J875				
Contract: 2 ♥ North						

North hands

We_Overcall_1N

Board: 46	♠ Q83	LHO opens the bidding 1 ♣.
Dealer: East	♥ AT65	Partner bids next.
Vul: N-S	♦ 8652	
HCP: 6	♣ 63	
<hr/>		
Board: 47	♠ K64	RHO opens the bidding 1 ♣.
Dealer: West	♥ K95	You bid next.
Vul: Both	♦ AJ4	
HCP: 17	♣ KQJ8	
<hr/>		
Board: 48	♠ JT3	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ2	Partner bids next.
Vul: None	♦ 8543	
HCP: 6	♣ 865	
<hr/>		
Board: 49	♠ A7	RHO opens the bidding 1 ♦.
Dealer: West	♥ QJT	You bid next.
Vul: E-W	♦ A54	
HCP: 16+1	♣ KQT96	
<hr/>		
Board: 50	♠ JT987643	LHO opens the bidding 1 ♥.
Dealer: East	♥ 62	Partner bids next.
Vul: Both	♦ Q	West (RHO) Doubles 4 ♠ if possible.
HCP: 4+4	♣ J7	

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ Q83

♥ AT65

♦ 8652

♣ 63

South:

♠ AK54

♥ 73

♦ A93

♣ AJT7

W	N	E	S
		1 ♣	1NT

All Pass

Board: 47

Dealer: West

Vul: Both

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ K64

♥ K95

♦ AJ4

♣ KQJ8

South:

♠ JT3

♥ QT8

♦ Q52

♣ 6543

W	N	E	S
1 ♣	1NT	All Pass	

Board: 48

Dealer: East

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ JT3

♥ AJ2

♦ 8543

♣ 865

South:

♠ A52

♥ K73

♦ AKT

♣ J943

W	N	E	S
		1 ♦	1NT

All Pass

Board: 49

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ A7

♥ QJT

♦ A54

♣ KQT96

South:

♠ JT9642

♥ 752

♦ 82

♣ J8

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

Board: 50

Dealer: East

Vul: Both

North HCP: 4+4

South HCP: 15

Contract: 4 ♠ X South

North:

♠ JT987643

♥ 62

♦ Q

♣ J7

South:

♠ AK5

♥ K75

♦ T95

♣ KQT9

W	N	E	S
		1 ♥	1NT
Pass	4 ♥ ¹	Pass	4 ♠
X	All Pass		

1. Texas

South hands

We_Overcall_1N

Board: 46	♠ AK54	RHO opens the bidding 1 ♣.
Dealer: East	♥ 73	You bid next.
Vul: N-S	♦ A93	
HCP: 16	♣ AJT7	
<hr/>		
Board: 47	♠ JT3	LHO opens the bidding 1 ♣.
Dealer: West	♥ QT8	Partner bids next.
Vul: Both	♦ Q52	
HCP: 5	♣ 6543	
<hr/>		
Board: 48	♠ A52	RHO opens the bidding 1 ♦.
Dealer: East	♥ K73	You bid next.
Vul: None	♦ AKT	
HCP: 15	♣ J943	
<hr/>		
Board: 49	♠ JT9642	LHO opens the bidding 1 ♦.
Dealer: West	♥ 752	Partner bids next.
Vul: E-W	♦ 82	
HCP: 2+2	♣ J8	
<hr/>		
Board: 50	♠ AK5	RHO opens the bidding 1 ♥.
Dealer: East	♥ K75	You bid next.
Vul: Both	♦ T95	West (LHO) Doubles 4 ♠ if possible.
HCP: 15	♣ KQT9	

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ Q83

♥ AT65

♦ 8652

♣ 63

South:

♠ AK54

♥ 73

♦ A93

♣ AJT7

W	N	E	S
		1 ♣	1NT

All Pass

Board: 47

Dealer: West

Vul: Both

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ K64

♥ K95

♦ AJ4

♣ KQJ8

South:

♠ JT3

♥ QT8

♦ Q52

♣ 6543

W	N	E	S
1 ♣	1NT	All Pass	

Board: 48

Dealer: East

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ JT3

♥ AJ2

♦ 8543

♣ 865

South:

♠ A52

♥ K73

♦ AKT

♣ J943

W	N	E	S
		1 ♦	1NT

All Pass

Board: 49

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ A7

♥ QJT

♦ A54

♣ KQT96

South:

♠ JT9642

♥ 752

♦ 82

♣ J8

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

Board: 50

Dealer: East

Vul: Both

North HCP: 4+4

South HCP: 15

Contract: 4 ♠ X South

North:

♠ JT987643

♥ 62

♦ Q

♣ J7

South:

♠ AK5

♥ K75

♦ T95

♣ KQT9

W	N	E	S
		1 ♥	1NT
Pass	4 ♥ ¹	Pass	4 ♠
X	All Pass		

1. Texas