

North hands (Practice Page)

We Overcall 1NT

Board: 1 ♠ J6542
Dealer: E ♥ 76
Vul: None ♦ QJ6
HCP: 7 ♣ K108

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

Partner bids first.

Board: 2 ♠ 6532
Dealer: W ♥ AK10
Vul: NS ♦ KQ5
HCP: 17 ♣ KQ9

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

You bid first.

Board: 3 ♠ K10
Dealer: E ♥ J
Vul: EW ♦ 109865
HCP: 4 ♣ 109864

East Opens 1♣.
West Doubles 5♦ if possible.

Partner bids first.

Board: 4 ♠ KQ
Dealer: W ♥ Q53
Vul: Both ♦ K65
HCP: 15 ♣ AJ962

West Opens 1♦.

You bid first.

Board: 5 ♠ J
Dealer: E ♥ J8642
Vul: NS ♦ 654
HCP: 5 ♣ K754

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

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

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

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ 6532	♠ A9				
Vul: NS	♥ AK10	♥ 763	1♥	1NT	2♣	AP
North HCP: 17	♦ KQ5	♦ 98632				
South HCP: 4	♣ KQ9	♣ 1083				
Contract: 2♣ E						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ 62			1♣	1NT
Vul: EW	♥ J	♥ KQ82	Pass	4♠ ¹	Pass	5♦
North HCP: 4	♦ 109865	♦ KQJ3	X	AP		
South HCP: 15	♣ 109864	♣ KJ5	1. Minors			
Contract: 5♦ X S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A9854	1♦	1NT	Pass	2♥
Vul: Both	♥ Q53	♥ J42	Pass	2♠	Pass	2NT
North HCP: 15	♦ K65	♦ 973	AP			
South HCP: 8	♣ AJ962	♣ K7				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AQ6			1♠	1NT
Vul: NS	♥ J8642	♥ AK7				
North HCP: 5	♦ 654	♦ J7	3♠	AP		
South HCP: 17	♣ K754	♣ QJ982				
Contract: 3♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 1 ♠ AQ8
Dealer: E ♥ K982
Vul: None ♦ K932
HCP: 15 ♣ QJ

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

You bid first.

Board: 2 ♠ A9
Dealer: W ♥ 763
Vul: NS ♦ 98632
HCP: 4 ♣ 1083

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

Partner bids first.

Board: 3 ♠ 62
Dealer: E ♥ KQ82
Vul: EW ♦ KQJ3
HCP: 15 ♣ KJ5

East Opens 1♣.
West Doubles 5♦ if possible.

You bid first.

Board: 4 ♠ A9854
Dealer: W ♥ J42
Vul: Both ♦ 973
HCP: 8 ♣ K7

West Opens 1♦.

Partner bids first.

Board: 5 ♠ AQ6
Dealer: E ♥ AK7
Vul: NS ♦ J7
HCP: 17 ♣ QJ982

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

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

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ 6532	♠ A9				
Vul: NS	♥ AK10	♥ 763	1♥	1NT	2♣	AP
North HCP: 17	♦ KQ5	♦ 98632				
South HCP: 4	♣ KQ9	♣ 1083				
Contract: 2♣ E						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ 62			1♣	1NT
Vul: EW	♥ J	♥ KQ82	Pass	4♠ ¹	Pass	5♦
North HCP: 4	♦ 109865	♦ KQJ3	X	AP		
South HCP: 15	♣ 109864	♣ KJ5	1. Minors			
Contract: 5♦ X S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A9854	1♦	1NT	Pass	2♥
Vul: Both	♥ Q53	♥ J42	Pass	2♠	Pass	2NT
North HCP: 15	♦ K65	♦ 973	AP			
South HCP: 8	♣ AJ962	♣ K7				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AQ6			1♠	1NT
Vul: NS	♥ J8642	♥ AK7				
North HCP: 5	♦ 654	♦ J7	3♠	AP		
South HCP: 17	♣ K754	♣ QJ982				
Contract: 3♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 6 ♠ AJ73
Dealer: W ♥ A65
Vul: EW ♦ 1085
HCP: 15 ♣ AQ9

West Opens 1♥.
West Bids 2♥ if possible.
You bid first.

Board: 7 ♠ J65
Dealer: E ♥ 8654
Vul: Both ♦ J75
HCP: 2 ♣ 842

East Opens 1♦.
Partner bids first.

Board: 8 ♠ AQ10
Dealer: W ♥ A107
Vul: None ♦ A42
HCP: 15 ♣ J965

West Opens 1♦.
West Doubles 4♦ if possible.
You bid first.

Board: 9 ♠ J10953
Dealer: E ♥ 106
Vul: EW ♦ 5
HCP: 4 ♣ QJ1076

East Opens 1♥.
East Doubles 2♥ if possible.
Partner bids first.

Board: 10 ♠ J32
Dealer: W ♥ J6
Vul: Both ♦ A972
HCP: 15 ♣ AKQ9

West Opens 1♣.
You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ Q652	1♥	1NT	Pass	Pass
Vul: EW	♥ A65	♥ 973	2♥	AP		
North HCP: 15	♦ 1085	♦ 72				
South HCP: 5	♣ AQ9	♣ K543				
Contract: 2♥ W						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J65	♠ KQ4			1♦	1NT
Vul: Both	♥ 8654	♥ J97				
North HCP: 2	♦ J75	♦ AK98	AP			
South HCP: 17	♣ 842	♣ A95				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AQ10	♠ KJ943	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ A107	♥ J98432	X	4♥	AP	
North HCP: 15	♦ A42	♦ J	1. Texas			
South HCP: 9	♣ J965	♣ K				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J10953	♠ AK			1♥	1NT
Vul: EW	♥ 106	♥ KJ43	Pass	2♥	X	XX ¹
North HCP: 4	♦ 5	♦ Q108	Pass	3♣	AP	
South HCP: 17	♣ QJ1076	♣ A854	1. artificial			
Contract: 3♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ J32	♠ A1054	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ J6	♥ Q92	Pass	2♦	Pass	3NT
North HCP: 15	♦ A972	♦ KQJ54	AP			
South HCP: 13	♣ AKQ9	♣ J	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

We Overcall 1NT

Board: 6 ♠ Q652
Dealer: W ♥ 973
Vul: EW ♦ 72
HCP: 5 ♣ K543

West Opens 1♥.
West Bids 2♥ if possible.
Partner bids first.

Board: 7 ♠ KQ4
Dealer: E ♥ J97
Vul: Both ♦ AK98
HCP: 17 ♣ A95

East Opens 1♦.
You bid first.

Board: 8 ♠ KJ943
Dealer: W ♥ J98432
Vul: None ♦ J
HCP: 9 ♣ K

West Opens 1♦.
West Doubles 4♦ if possible.
Partner bids first.

Board: 9 ♠ AK
Dealer: E ♥ KJ43
Vul: EW ♦ Q108
HCP: 17 ♣ A854

East Opens 1♥.
East Doubles 2♥ if possible.
You bid first.

Board: 10 ♠ A1054
Dealer: W ♥ Q92
Vul: Both ♦ KQJ54
HCP: 13 ♣ J

West Opens 1♣.
Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ Q652	1♥	1NT	Pass	Pass
Vul: EW	♥ A65	♥ 973	2♥	AP		
North HCP: 15	♦ 1085	♦ 72				
South HCP: 5	♣ AQ9	♣ K543				
Contract: 2♥ W						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J65	♠ KQ4			1♦	1NT
Vul: Both	♥ 8654	♥ J97				
North HCP: 2	♦ J75	♦ AK98	AP			
South HCP: 17	♣ 842	♣ A95				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AQ10	♠ KJ943	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ A107	♥ J98432	X	4♥	AP	
North HCP: 15	♦ A42	♦ J	1. Texas			
South HCP: 9	♣ J965	♣ K				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J10953	♠ AK			1♥	1NT
Vul: EW	♥ 106	♥ KJ43	Pass	2♥	X	XX ¹
North HCP: 4	♦ 5	♦ Q108	Pass	3♣	AP	
South HCP: 17	♣ QJ1076	♣ A854	1. artificial			
Contract: 3♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ J32	♠ A1054	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ J6	♥ Q92	Pass	2♦	Pass	3NT
North HCP: 15	♦ A972	♦ KQJ54	AP			
South HCP: 13	♣ AKQ9	♣ J	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

We Overcall 1NT

Board: 11 ♠ 75
Dealer: E ♥ 73
Vul: None ♦ A10874
HCP: 7 ♣ K952

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

Partner bids first.

Board: 12 ♠ A107
Dealer: W ♥ AQ4
Vul: Both ♦ A108
HCP: 17 ♣ QJ83

West Opens 1♣.

You bid first.

Board: 13 ♠ KJ964
Dealer: E ♥ 108542
Vul: None ♦ 2
HCP: 4 ♣ 63

East Opens 1♦.

Partner bids first.

Board: 14 ♠ AQ7
Dealer: W ♥ 73
Vul: NS ♦ A73
HCP: 16 ♣ AQ863

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

You bid first.

Board: 15 ♠ 93
Dealer: E ♥ Q954
Vul: EW ♦ 109532
HCP: 2 ♣ 62

East Opens 1♠.
West Bids 2♥ if possible.
East Bids 4♠ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ AQ4				
Vul: None	♥ 73	♥ K104			1♥	1NT
North HCP: 7	♦ A10874	♦ KQ5	2♥	3♦	3♥	AP
South HCP: 15	♣ K952	♣ J843				
Contract: 3♥ E						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ 63				
Vul: Both	♥ AQ4	♥ 107	1♣	1NT	AP	
North HCP: 17	♦ A108	♦ J9764				
South HCP: 4	♣ QJ83	♣ K1065				
Contract: 1N N						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ KJ964	♠ A2				
Vul: None	♥ 108542	♥ A96			1♦	1NT
North HCP: 4	♦ 2	♦ KJ4	Pass	2♥	Pass	2♠
South HCP: 16	♣ 63	♣ A10972	AP			
Contract: 2♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ 83	1♠	1NT	Pass	2♦
Vul: NS	♥ 73	♥ KQ964	2♠	Pass	Pass	2NT
North HCP: 16	♦ A73	♦ 42	AP			
South HCP: 9	♣ AQ863	♣ KJ107				
Contract: 2N N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ A62				
Vul: EW	♥ Q954	♥ K7			1♠	1NT
North HCP: 2	♦ 109532	♦ AK876	2♥	Pass	4♠	AP
South HCP: 16	♣ 62	♣ Q93				
Contract: 4♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 11
Dealer: E
Vul: None
HCP: 15

♠ AQ4
♥ K104
♦ KQ5
♣ J843

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

You bid first.

Board: 12
Dealer: W
Vul: Both
HCP: 4

♠ 63
♥ 107
♦ J9764
♣ K1065

West Opens 1♣.

Partner bids first.

Board: 13
Dealer: E
Vul: None
HCP: 16

♠ A2
♥ A96
♦ KJ4
♣ A10972

East Opens 1♦.

You bid first.

Board: 14
Dealer: W
Vul: NS
HCP: 9

♠ 83
♥ KQ964
♦ 42
♣ KJ107

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

Partner bids first.

Board: 15
Dealer: E
Vul: EW
HCP: 16

♠ A62
♥ K7
♦ AK876
♣ Q93

East Opens 1♠.
West Bids 2♥ if possible.
East Bids 4♠ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ AQ4				
Vul: None	♥ 73	♥ K104			1♥	1NT
North HCP: 7	♦ A10874	♦ KQ5	2♥	3♦	3♥	AP
South HCP: 15	♣ K952	♣ J843				
Contract: 3♥ E						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ 63				
Vul: Both	♥ AQ4	♥ 107	1♣	1NT	AP	
North HCP: 17	♦ A108	♦ J9764				
South HCP: 4	♣ QJ83	♣ K1065				
Contract: 1N N						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ KJ964	♠ A2				
Vul: None	♥ 108542	♥ A96			1♦	1NT
North HCP: 4	♦ 2	♦ KJ4	Pass	2♥	Pass	2♠
South HCP: 16	♣ 63	♣ A10972	AP			
Contract: 2♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ 83	1♠	1NT	Pass	2♦
Vul: NS	♥ 73	♥ KQ964	2♠	Pass	Pass	2NT
North HCP: 16	♦ A73	♦ 42	AP			
South HCP: 9	♣ AQ863	♣ KJ107				
Contract: 2N N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ A62				
Vul: EW	♥ Q954	♥ K7			1♠	1NT
North HCP: 2	♦ 109532	♦ AK876	2♥	Pass	4♠	AP
South HCP: 16	♣ 62	♣ Q93				
Contract: 4♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 16 ♠ K102
Dealer: W ♥ KQ65
Vul: None ♦ A1085
HCP: 16 ♣ A10

West Opens 1♠.

You bid first.

Board: 17 ♠ 8753
Dealer: E ♥ Q10654
Vul: NS ♦ 93
HCP: 2 ♣ 82

East Opens 1♣.

West Bids 3♦ if possible.

Partner bids first.

Board: 18 ♠ Q85
Dealer: W ♥ A92
Vul: EW ♦ AQ86
HCP: 15 ♣ K73

West Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 19 ♠ Q2
Dealer: E ♥ QJ842
Vul: Both ♦ 10653
HCP: 5 ♣ 76

East Opens 1♦.

Partner bids first.

Board: 20 ♠ 1032
Dealer: W ♥ AQ10
Vul: NS ♦ Q94
HCP: 15 ♣ AK102

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ J963	1♠	1NT	AP	
Vul: None	♥ KQ65	♥ J103				
North HCP: 16	♦ A1085	♦ QJ				
South HCP: 7	♣ A10	♣ Q864				
Contract: 1N N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 8753	♠ Q62			1♣	1NT
Vul: NS	♥ Q10654	♥ K72				
North HCP: 2	♦ 93	♦ AQ6	3♦	AP		
South HCP: 15	♣ 82	♣ KJ96				
Contract: 3♦ W						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ J1072	1♥	1NT	2♥	X
Vul: EW	♥ A92	♥ 3	Pass	2♠	Pass	Pass
North HCP: 15	♦ AQ86	♦ K542	3♥	AP		
South HCP: 4	♣ K73	♣ 9862				
Contract: 3♥ W						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ K94			1♦	1NT
Vul: Both	♥ QJ842	♥ AK97	Pass	2♦	Pass	2♥
North HCP: 5	♦ 10653	♦ K72	AP			
South HCP: 15	♣ 76	♣ Q82				
Contract: 2♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ 1032	♠ AJ94	1♣	1NT	Pass	2♣ ¹
Vul: NS	♥ AQ10	♥ K74	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q94	♦ J752	AP			
South HCP: 9	♣ AK102	♣ 63				
Contract: 2N N			1. Stayman			

South hands (Practice Page)

We Overcall 1NT

Board: 16 ♠ J963
Dealer: W ♥ J103
Vul: None ♦ QJ
HCP: 7 ♣ Q864

West Opens 1♠.

Partner bids first.

Board: 17 ♠ Q62
Dealer: E ♥ K72
Vul: NS ♦ AQ6
HCP: 15 ♣ KJ96

East Opens 1♣.

West Bids 3♦ if possible.

You bid first.

Board: 18 ♠ J1072
Dealer: W ♥ 3
Vul: EW ♦ K542
HCP: 4 ♣ 9862

West Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 19 ♠ K94
Dealer: E ♥ AK97
Vul: Both ♦ K72
HCP: 15 ♣ Q82

East Opens 1♦.

You bid first.

Board: 20 ♠ AJ94
Dealer: W ♥ K74
Vul: NS ♦ J752
HCP: 9 ♣ 63

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 16	North:	South:	
Dealer: W	♠ K102	♠ J963	West North East South
Vul: None	♥ KQ65	♥ J103	1♠ 1NT AP
North HCP: 16	♦ A1085	♦ QJ	
South HCP: 7	♣ A10	♣ Q864	
Contract: 1N N			

Board: 17	North:	South:	
Dealer: E	♠ 8753	♠ Q62	West North East South
Vul: NS	♥ Q10654	♥ K72	1♣ 1NT
North HCP: 2	♦ 93	♦ AQ6	3♦ AP
South HCP: 15	♣ 82	♣ KJ96	
Contract: 3♦ W			

Board: 18	North:	South:	
Dealer: W	♠ Q85	♠ J1072	West North East South
Vul: EW	♥ A92	♥ 3	1♥ 1NT 2♥ X
North HCP: 15	♦ AQ86	♦ K542	Pass 2♠ Pass Pass
South HCP: 4	♣ K73	♣ 9862	3♥ AP
Contract: 3♥ W			

Board: 19	North:	South:	
Dealer: E	♠ Q2	♠ K94	West North East South
Vul: Both	♥ QJ842	♥ AK97	1♦ 1NT
North HCP: 5	♦ 10653	♦ K72	Pass 2♦ Pass 2♥
South HCP: 15	♣ 76	♣ Q82	AP
Contract: 2♥ S			

Board: 20	North:	South:	
Dealer: W	♠ 1032	♠ AJ94	West North East South
Vul: NS	♥ AQ10	♥ K74	1♣ 1NT Pass 2♣ ¹
North HCP: 15	♦ Q94	♦ J752	Pass 2♦ Pass 2NT
South HCP: 9	♣ AK102	♣ 63	AP
Contract: 2N N			1. Stayman

North hands (Practice Page)

We Overcall 1NT

Board: 21	♠ J5	East Opens 1♠.
Dealer: E	♥ 543	
Vul: EW	♦ KQ1063	Partner bids first.
HCP: 10	♣ KJ5	
Board: 22	♠ AKJ7	West Opens 1♠.
Dealer: W	♥ 76	West Bids 2♠ if possible.
Vul: Both	♦ KJ6	
HCP: 16	♣ A874	You bid first.
Board: 23	♠ A432	East Opens 1♥.
Dealer: E	♥ —	West Bids 2♥ if possible.
Vul: None	♦ 87652	East Bids 3♥ if possible.
HCP: 4	♣ 10975	Partner bids first.
Board: 24	♠ 832	West Opens 1♦.
Dealer: W	♥ J32	
Vul: Both	♦ AKJ105	You bid first.
HCP: 15	♣ AQ	
Board: 25	♠ A4	East Opens 1♣.
Dealer: E	♥ J97642	
Vul: None	♦ 9	Partner bids first.
HCP: 5	♣ 10953	

We Overcall 1NT Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ AQ106			1♠	1NT
Vul: EW	♥ 543	♥ AJ8				
North HCP: 10	♦ KQ1063	♦ A92	Pass	3NT	AP	
South HCP: 17	♣ KJ5	♣ Q73				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AKJ7	♠ 104	1♠	1NT	Pass	Pass
Vul: Both	♥ 76	♥ 10983	2♠	Pass	Pass	3♦
North HCP: 16	♦ KJ6	♦ A10984	AP			
South HCP: 6	♣ A874	♣ Q10				
Contract: 3♦ S						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ A432	♠ 75			1♥	1NT
Vul: None	♥ —	♥ A1094	2♥	X	Pass	3♣
North HCP: 4	♦ 87652	♦ AK4	Pass	Pass	3♥	X
South HCP: 17	♣ 10975	♣ AQ43	AP			
Contract: 3♥ X E						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ 832	♠ K109	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ J32	♥ Q1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ105	♦ Q4	AP			
South HCP: 8	♣ AQ	♣ J1082	1. Stayman			
Contract: 2N N						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KJ96			1♣	1NT
Vul: None	♥ J97642	♥ K103				
North HCP: 5	♦ 9	♦ AQ2	Pass	2♦	Pass	2♥
South HCP: 17	♣ 10953	♣ A62	AP			
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT

Board: 21 ♠ AQ106
Dealer: E ♥ AJ8
Vul: EW ♦ A92
HCP: 17 ♣ Q73

East Opens 1♠.

You bid first.

Board: 22 ♠ 104
Dealer: W ♥ 10983
Vul: Both ♦ A10984
HCP: 6 ♣ Q10

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 23 ♠ 75
Dealer: E ♥ A1094
Vul: None ♦ AK4
HCP: 17 ♣ AQ43

East Opens 1♥.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 24 ♠ K109
Dealer: W ♥ Q1054
Vul: Both ♦ Q4
HCP: 8 ♣ J1082

West Opens 1♦.

Partner bids first.

Board: 25 ♠ KJ96
Dealer: E ♥ K103
Vul: None ♦ AQ2
HCP: 17 ♣ A62

East Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ AQ106			1♠	1NT
Vul: EW	♥ 543	♥ AJ8				
North HCP: 10	♦ KQ1063	♦ A92	Pass	3NT	AP	
South HCP: 17	♣ KJ5	♣ Q73				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AKJ7	♠ 104	1♠	1NT	Pass	Pass
Vul: Both	♥ 76	♥ 10983	2♠	Pass	Pass	3♦
North HCP: 16	♦ KJ6	♦ A10984	AP			
South HCP: 6	♣ A874	♣ Q10				
Contract: 3♦ S						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ A432	♠ 75			1♥	1NT
Vul: None	♥ —	♥ A1094	2♥	X	Pass	3♣
North HCP: 4	♦ 87652	♦ AK4	Pass	Pass	3♥	X
South HCP: 17	♣ 10975	♣ AQ43	AP			
Contract: 3♥ X E						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ 832	♠ K109	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ J32	♥ Q1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ105	♦ Q4	AP			
South HCP: 8	♣ AQ	♣ J1082	1. Stayman			
Contract: 2N N						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KJ96			1♣	1NT
Vul: None	♥ J97642	♥ K103				
North HCP: 5	♦ 9	♦ AQ2	Pass	2♦	Pass	2♥
South HCP: 17	♣ 10953	♣ A62	AP			
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT

Board: 26 ♠ K3
Dealer: W ♥ KQ9
Vul: NS ♦ 109853
HCP: 15 ♣ AK10

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

You bid first.

Board: 27 ♠ QJ8
Dealer: E ♥ 3
Vul: Both ♦ J95
HCP: 4 ♣ 976432

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

Partner bids first.

Board: 28 ♠ AQ62
Dealer: W ♥ A95
Vul: None ♦ A73
HCP: 16 ♣ Q95

West Opens 1♦.

You bid first.

Board: 29 ♠ K98765
Dealer: E ♥ 974
Vul: NS ♦ KJ10
HCP: 7 ♣ 3

East Opens 1♣.

Partner bids first.

Board: 30 ♠ 43
Dealer: W ♥ AJ9
Vul: EW ♦ AJ83
HCP: 17 ♣ AK105

West Opens 1♥.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ J65	1♣	1NT	Pass	Pass
Vul: NS	♥ KQ9	♥ 1087	X	2♦	Pass	Pass
North HCP: 15	♦ 109853	♦ KJ72	X	Pass	2♥	3♦
South HCP: 6	♣ AK10	♣ J82	AP			
Contract: 3♦ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ QJ8	♠ 7632			1♥	1NT
Vul: Both	♥ 3	♥ AJ7			3♥	AP
North HCP: 4	♦ J95	♦ AQ4	2♥	Pass		
South HCP: 15	♣ 976432	♣ KJ8				
Contract: 3♥ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ J943				
Vul: None	♥ A95	♥ 3	1♦	1NT	AP	
North HCP: 16	♦ A73	♦ J10984				
South HCP: 5	♣ Q95	♣ K76				
Contract: 1N N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ K98765	♠ A43			1♣	1NT
Vul: NS	♥ 974	♥ Q8	Pass	2♥	Pass	2♠
North HCP: 7	♦ KJ10	♦ AQ3	Pass	3♠	AP	
South HCP: 17	♣ 3	♣ KQ972				
Contract: 3♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ J6				
Vul: EW	♥ AJ9	♥ Q2	1♥	1NT	Pass	3NT
North HCP: 17	♦ AJ83	♦ K10964	AP			
South HCP: 9	♣ AK105	♣ QJ64				
Contract: 3N N						

South hands (Practice Page)

We Overcall 1NT

Board: 26 ♠ J65
Dealer: W ♥ 1087
Vul: NS ♦ KJ72
HCP: 6 ♣ J82

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

Partner bids first.

Board: 27 ♠ 7632
Dealer: E ♥ AJ7
Vul: Both ♦ AQ4
HCP: 15 ♣ KJ8

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

You bid first.

Board: 28 ♠ J943
Dealer: W ♥ 3
Vul: None ♦ J10984
HCP: 5 ♣ K76

West Opens 1♦.

Partner bids first.

Board: 29 ♠ A43
Dealer: E ♥ Q8
Vul: NS ♦ AQ3
HCP: 17 ♣ KQ972

East Opens 1♣.

You bid first.

Board: 30 ♠ J6
Dealer: W ♥ Q2
Vul: EW ♦ K10964
HCP: 9 ♣ QJ64

West Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ J65	1♣	1NT	Pass	Pass
Vul: NS	♥ KQ9	♥ 1087	X	2♦	Pass	Pass
North HCP: 15	♦ 109853	♦ KJ72	X	Pass	2♥	3♦
South HCP: 6	♣ AK10	♣ J82	AP			
Contract: 3♦ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ QJ8	♠ 7632			1♥	1NT
Vul: Both	♥ 3	♥ AJ7			3♥	AP
North HCP: 4	♦ J95	♦ AQ4	2♥	Pass		
South HCP: 15	♣ 976432	♣ KJ8				
Contract: 3♥ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ J943				
Vul: None	♥ A95	♥ 3	1♦	1NT	AP	
North HCP: 16	♦ A73	♦ J10984				
South HCP: 5	♣ Q95	♣ K76				
Contract: 1N N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ K98765	♠ A43			1♣	1NT
Vul: NS	♥ 974	♥ Q8	Pass	2♥	Pass	2♠
North HCP: 7	♦ KJ10	♦ AQ3	Pass	3♠	AP	
South HCP: 17	♣ 3	♣ KQ972				
Contract: 3♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ J6				
Vul: EW	♥ AJ9	♥ Q2	1♥	1NT	Pass	3NT
North HCP: 17	♦ AJ83	♦ K10964	AP			
South HCP: 9	♣ AK105	♣ QJ64				
Contract: 3N N						

North hands (Practice Page)

We Overcall 1NT

Board: 31	♠ 943	East Opens 1♣.
Dealer: E	♥ A1052	East Doubles 2♣ if possible.
Vul: None	♦ A6543	
HCP: 8	♣ 6	Partner bids first.
Board: 32	♠ A4	West Opens 1♣.
Dealer: W	♥ 862	
Vul: NS	♦ KQ942	You bid first.
HCP: 15	♣ AQ3	
Board: 33	♠ 9542	East Opens 1♦.
Dealer: E	♥ Q532	West Bids 2♦ if possible.
Vul: EW	♦ 82	
HCP: 3	♣ J103	Partner bids first.
Board: 34	♠ Q7	West Opens 1♦.
Dealer: W	♥ AQ74	
Vul: Both	♦ A106	You bid first.
HCP: 15	♣ K1073	
Board: 35	♠ Q83	East Opens 1♥.
Dealer: E	♥ Q1054	East Bids 2♥ if possible.
Vul: NS	♦ QJ3	
HCP: 7	♣ 964	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ 943	♠ A62			1♣	1NT
Vul: None	♥ A1052	♥ K6	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ A6543	♦ KQJ9	Pass	3♦	Pass	3NT
South HCP: 17	♣ 6	♣ KJ32	AP			
Contract: 3N S			1. Stayman			

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K832	1♣	1NT	Pass	2♣ ¹
Vul: NS	♥ 862	♥ 103	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ942	♦ A1073	AP			
South HCP: 7	♣ AQ3	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ 9542	♠ Q106				
Vul: EW	♥ Q532	♥ A97			1♦	1NT
North HCP: 3	♦ 82	♦ KQ4	2♦	AP		
South HCP: 16	♣ J103	♣ KQ82				
Contract: 2♦ E						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ J96432				
Vul: Both	♥ AQ74	♥ 52	1♦	1NT	Pass	2♥
North HCP: 15	♦ A106	♦ 3	Pass	2♠	AP	
South HCP: 3	♣ K1073	♣ Q952				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ AJ62				
Vul: NS	♥ Q1054	♥ K96			1♥	1NT
North HCP: 7	♦ QJ3	♦ A6	Pass	Pass	2♥	AP
South HCP: 15	♣ 964	♣ K1072				
Contract: 2♥ E						

South hands (Practice Page)

We Overcall 1NT

Board: 31	♠ A62	East Opens 1♣.
Dealer: E	♥ K6	East Doubles 2♣ if possible.
Vul: None	♦ KQJ9	
HCP: 17	♣ KJ32	You bid first.
Board: 32	♠ K832	West Opens 1♣.
Dealer: W	♥ 103	
Vul: NS	♦ A1073	Partner bids first.
HCP: 7	♣ 1084	
Board: 33	♠ Q106	East Opens 1♦.
Dealer: E	♥ A97	West Bids 2♦ if possible.
Vul: EW	♦ KQ4	
HCP: 16	♣ KQ82	You bid first.
Board: 34	♠ J96432	West Opens 1♦.
Dealer: W	♥ 52	
Vul: Both	♦ 3	Partner bids first.
HCP: 3	♣ Q952	
Board: 35	♠ AJ62	East Opens 1♥.
Dealer: E	♥ K96	East Bids 2♥ if possible.
Vul: NS	♦ A6	
HCP: 15	♣ K1072	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ 943	♠ A62			1♣	1NT
Vul: None	♥ A1052	♥ K6	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ A6543	♦ KQJ9	Pass	3♦	Pass	3NT
South HCP: 17	♣ 6	♣ KJ32	AP			
Contract: 3N S			1. Stayman			

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K832	1♣	1NT	Pass	2♣ ¹
Vul: NS	♥ 862	♥ 103	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ942	♦ A1073	AP			
South HCP: 7	♣ AQ3	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ 9542	♠ Q106				
Vul: EW	♥ Q532	♥ A97			1♦	1NT
North HCP: 3	♦ 82	♦ KQ4	2♦	AP		
South HCP: 16	♣ J103	♣ KQ82				
Contract: 2♦ E						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ J96432				
Vul: Both	♥ AQ74	♥ 52	1♦	1NT	Pass	2♥
North HCP: 15	♦ A106	♦ 3	Pass	2♠	AP	
South HCP: 3	♣ K1073	♣ Q952				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ AJ62				
Vul: NS	♥ Q1054	♥ K96			1♥	1NT
North HCP: 7	♦ QJ3	♦ A6	Pass	Pass	2♥	AP
South HCP: 15	♣ 964	♣ K1072				
Contract: 2♥ E						

North hands (Practice Page)

We Overcall 1NT

Board: 36	♠ A853	West Opens 1♠.
Dealer: W	♥ AKJ10	East Bids 2♥ if possible.
Vul: EW	♦ J42	
HCP: 15	♣ Q3	You bid first.

Board: 37	♠ A42	East Opens 1♣.
Dealer: E	♥ J1097	
Vul: Both	♦ 10642	Partner bids first.
HCP: 5	♣ 53	

Board: 38	♠ 32	West Opens 1♦.
Dealer: W	♥ KQ6	West Bids 3♦ if possible.
Vul: None	♦ KQ8	
HCP: 16	♣ AQ1074	You bid first.

Board: 39	♠ 109765	East Opens 1♦.
Dealer: E	♥ 64	West Bids 2♣ if possible.
Vul: Both	♦ J53	
HCP: 3	♣ Q106	Partner bids first.

Board: 40	♠ K92	West Opens 1♦.
Dealer: W	♥ QJ	
Vul: None	♦ AKQ73	You bid first.
HCP: 17	♣ Q107	

We Overcall 1NT Both hands (Answers Page)

Board: 36	North:	South:	
Dealer: W	♠ A853	♠ 106	
Vul: EW	♥ AKJ10	♥ 97	West North East South
North HCP: 15	♦ J42	♦ 9875	1♠ 1NT 2♥ AP
South HCP: 0	♣ Q3	♣ 97652	
Contract: 2♥ E			

Board: 37	North:	South:	
Dealer: E	♠ A42	♠ Q93	
Vul: Both	♥ J1097	♥ AK86	West North East South
North HCP: 5	♦ 10642	♦ K53	1♣ 1NT
South HCP: 15	♣ 53	♣ K106	AP
Contract: 1N S			

Board: 38	North:	South:	
Dealer: W	♠ 32	♠ Q10	
Vul: None	♥ KQ6	♥ J98532	West North East South
North HCP: 16	♦ KQ8	♦ 106	1♦ 1NT Pass 2♦
South HCP: 4	♣ AQ1074	♣ J96	3♦ Pass Pass 3♥
Contract: 3♥ S			AP

Board: 39	North:	South:	
Dealer: E	♠ 109765	♠ K82	
Vul: Both	♥ 64	♥ A875	West North East South
North HCP: 3	♦ J53	♦ KQ96	1♦ 1NT
South HCP: 16	♣ Q106	♣ A4	2♣ AP
Contract: 2♣ W			

Board: 40	North:	South:	
Dealer: W	♠ K92	♠ J3	
Vul: None	♥ QJ	♥ 10632	West North East South
North HCP: 17	♦ AKQ73	♦ 985	1♦ 1NT Pass 2♣ ¹
South HCP: 8	♣ Q107	♣ AK54	Pass 2♦ Pass 2NT
Contract: 2N N			AP
			1. Stayman

South hands (Practice Page)

We Overcall 1NT

Board: 36	♠ 106	West Opens 1♠.
Dealer: W	♥ 97	East Bids 2♥ if possible.
Vul: EW	♦ 9875	
HCP: 0	♣ 97652	Partner bids first.
Board: 37	♠ Q93	East Opens 1♣.
Dealer: E	♥ AK86	
Vul: Both	♦ K53	You bid first.
HCP: 15	♣ K106	
Board: 38	♠ Q10	West Opens 1♦.
Dealer: W	♥ J98532	West Bids 3♦ if possible.
Vul: None	♦ 106	
HCP: 4	♣ J96	Partner bids first.
Board: 39	♠ K82	East Opens 1♦.
Dealer: E	♥ A875	West Bids 2♣ if possible.
Vul: Both	♦ KQ96	
HCP: 16	♣ A4	You bid first.
Board: 40	♠ J3	West Opens 1♦.
Dealer: W	♥ 10632	
Vul: None	♦ 985	Partner bids first.
HCP: 8	♣ AK54	

We Overcall 1NT Both hands (Answers Page)

Board: 36	North:	South:	
Dealer: W	♠ A853	♠ 106	
Vul: EW	♥ AKJ10	♥ 97	West North East South
North HCP: 15	♦ J42	♦ 9875	1♠ 1NT 2♥ AP
South HCP: 0	♣ Q3	♣ 97652	
Contract: 2♥ E			

Board: 37	North:	South:	
Dealer: E	♠ A42	♠ Q93	West North East South
Vul: Both	♥ J1097	♥ AK86	
North HCP: 5	♦ 10642	♦ K53	1♣ 1NT
South HCP: 15	♣ 53	♣ K106	AP
Contract: 1N S			

Board: 38	North:	South:	
Dealer: W	♠ 32	♠ Q10	West North East South
Vul: None	♥ KQ6	♥ J98532	1♦ 1NT Pass 2♦
North HCP: 16	♦ KQ8	♦ 106	3♦ Pass Pass 3♥
South HCP: 4	♣ AQ1074	♣ J96	AP
Contract: 3♥ S			

Board: 39	North:	South:	
Dealer: E	♠ 109765	♠ K82	West North East South
Vul: Both	♥ 64	♥ A875	
North HCP: 3	♦ J53	♦ KQ96	1♦ 1NT
South HCP: 16	♣ Q106	♣ A4	2♣ AP
Contract: 2♣ W			

Board: 40	North:	South:	
Dealer: W	♠ K92	♠ J3	West North East South
Vul: None	♥ QJ	♥ 10632	1♦ 1NT Pass 2♣ ¹
North HCP: 17	♦ AKQ73	♦ 985	Pass 2♦ Pass 2NT
South HCP: 8	♣ Q107	♣ AK54	AP
Contract: 2N N			1. Stayman

North hands (Practice Page)

We Overcall 1NT

Board: 41 ♠ Q1084
Dealer: E ♥ 1042
Vul: NS ♦ Q9
HCP: 10 ♣ AQ84

East Opens 1♥.

Partner bids first.

Board: 42 ♠ 65
Dealer: W ♥ AQJ2
Vul: Both ♦ AK85
HCP: 15 ♣ J73

West Opens 1♦.

You bid first.

Board: 43 ♠ 75
Dealer: E ♥ Q1072
Vul: None ♦ Q1063
HCP: 4 ♣ 653

East Opens 1♥.

West Bids 4♠ if possible.

Partner bids first.

Board: 44 ♠ A3
Dealer: W ♥ K107
Vul: NS ♦ Q62
HCP: 16 ♣ AQJ75

West Opens 1♥.

East Bids 2♥ if possible.

You bid first.

Board: 45 ♠ J4
Dealer: E ♥ Q763
Vul: None ♦ J84
HCP: 6 ♣ Q963

East Opens 1♠.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 41

Dealer: E

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♠ S

North:

♠ Q1084

♥ 1042

♦ Q9

♣ AQ84

South:

♠ KJ96

♥ AKJ8

♦ K107

♣ J3

West North East South

1♥ 1NT

Pass 2♣¹ Pass 2♠

Pass 3♥² Pass 3♠

Pass 4♠ AP

1. Stayman

2. limit raise or better in ♠

Board: 42

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ 65

♥ AQJ2

♦ AK85

♣ J73

South:

♠ A8743

♥ 986

♦ QJ7

♣ K2

West North East South

1♦ 1NT Pass 2♥

Pass 2♠ Pass 3NT

AP

Board: 43

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 4♠X W

North:

♠ 75

♥ Q1072

♦ Q1063

♣ 653

South:

♠ AQJ6

♥ K85

♦ A852

♣ J2

West North East South

1♥ 1NT

4♠ Pass Pass X

AP

Board: 44

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 3♣ N

North:

♠ A3

♥ K107

♦ Q62

♣ AQJ75

South:

♠ J976

♥ J2

♦ K1085

♣ 632

West North East South

1♥ 1NT 2♥ X

Pass 3♣ AP

Board: 45

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ J4

♥ Q763

♦ J84

♣ Q963

South:

♠ A985

♥ AK8

♦ A1097

♣ 85

West North East South

1♠ 1NT

AP

South hands (Practice Page)

We Overcall 1NT

Board: 41	♠ KJ96	East Opens 1♥.
Dealer: E	♥ AKJ8	
Vul: NS	♦ K107	You bid first.
HCP: 16	♣ J3	
Board: 42	♠ A8743	West Opens 1♦.
Dealer: W	♥ 986	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 10	♣ K2	
Board: 43	♠ AQJ6	East Opens 1♥.
Dealer: E	♥ K85	West Bids 4♠ if possible.
Vul: None	♦ A852	
HCP: 15	♣ J2	You bid first.
Board: 44	♠ J976	West Opens 1♥.
Dealer: W	♥ J2	East Bids 2♥ if possible.
Vul: NS	♦ K1085	
HCP: 5	♣ 632	Partner bids first.
Board: 45	♠ A985	East Opens 1♠.
Dealer: E	♥ AK8	
Vul: None	♦ A1097	You bid first.
HCP: 15	♣ 85	

We Overcall 1NT Both hands (Answers Page)

Board: 41

Dealer: E

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♠ S

North:

♠ Q1084

♥ 1042

♦ Q9

♣ AQ84

South:

♠ KJ96

♥ AKJ8

♦ K107

♣ J3

West North East South

1♥ 1NT

Pass 2♣¹ Pass 2♠

Pass 3♥² Pass 3♠

Pass 4♠ AP

1. Stayman

2. limit raise or better in ♠

Board: 42

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ 65

♥ AQJ2

♦ AK85

♣ J73

South:

♠ A8743

♥ 986

♦ QJ7

♣ K2

West North East South

1♦ 1NT Pass 2♥

Pass 2♠ Pass 3NT

AP

Board: 43

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 4♠X W

North:

♠ 75

♥ Q1072

♦ Q1063

♣ 653

South:

♠ AQJ6

♥ K85

♦ A852

♣ J2

West North East South

1♥ 1NT

4♠ Pass Pass X

AP

Board: 44

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 3♣ N

North:

♠ A3

♥ K107

♦ Q62

♣ AQJ75

South:

♠ J976

♥ J2

♦ K1085

♣ 632

West North East South

1♥ 1NT 2♥ X

Pass 3♣ AP

Board: 45

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ J4

♥ Q763

♦ J84

♣ Q963

South:

♠ A985

♥ AK8

♦ A1097

♣ 85

West North East South

1♠ 1NT

AP

North hands (Practice Page)

We Overcall 1NT

Board: 46 ♠ AK7
Dealer: W ♥ KJ6
Vul: NS ♦ J432
HCP: 15 ♣ K84

West Opens 1♣.

You bid first.

Board: 47 ♠ 9654
Dealer: E ♥ K643
Vul: EW ♦ Q
HCP: 5 ♣ 7654

East Opens 1♣.

Partner bids first.

Board: 48 ♠ AK63
Dealer: W ♥ A108
Vul: Both ♦ 73
HCP: 15 ♣ KJ62

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 49 ♠ K8763
Dealer: E ♥ Q9732
Vul: NS ♦ 62
HCP: 5 ♣ 4

East Opens 1♦.

Partner bids first.

Board: 50 ♠ Q95
Dealer: W ♥ 8643
Vul: EW ♦ K2
HCP: 15 ♣ AKQJ

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 932	1♣	1NT	Pass	2♦
Vul: NS	♥ KJ6	♥ A10432	Pass	2♥	AP	
North HCP: 15	♦ J432	♦ 1097				
South HCP: 6	♣ K84	♣ Q5				
Contract: 2♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 9654	♠ AK			1♣	1NT
Vul: EW	♥ K643	♥ J1087	AP			
North HCP: 5	♦ Q	♦ K92				
South HCP: 17	♣ 7654	♣ AQ103				
Contract: 1N S						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ AK63	♠ 854	1♣	1NT	Pass	Pass
Vul: Both	♥ A108	♥ 9763	2♣	Pass	Pass	2♦
North HCP: 15	♦ 73	♦ KQ842	AP			
South HCP: 5	♣ KJ62	♣ 9				
Contract: 2♦ S						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ K8763	♠ A54			1♦	1NT
Vul: NS	♥ Q9732	♥ AJ5	Pass	2♥	Pass	2♠
North HCP: 5	♦ 62	♦ AQ1094	AP			
South HCP: 15	♣ 4	♣ 108				
Contract: 2♠ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ Q95	♠ 83	1♣	1NT	Pass	3♣ ¹
Vul: EW	♥ 8643	♥ K52	Pass	3♦ ²	AP	
North HCP: 15	♦ K2	♦ QJ10754				
South HCP: 6	♣ AKQJ	♣ 109				
Contract: 3♦ N						

1. 1N-3C transfer to diamonds
2. automat

South hands (Practice Page)

We Overcall 1NT

Board: 46	♠ 932	West Opens 1♣.
Dealer: W	♥ A10432	
Vul: NS	♦ 1097	Partner bids first.
HCP: 6	♣ Q5	
Board: 47	♠ AK	East Opens 1♣.
Dealer: E	♥ J1087	
Vul: EW	♦ K92	You bid first.
HCP: 17	♣ AQ103	
Board: 48	♠ 854	West Opens 1♣.
Dealer: W	♥ 9763	West Bids 2♣ if possible.
Vul: Both	♦ KQ842	
HCP: 5	♣ 9	Partner bids first.
Board: 49	♠ A54	East Opens 1♦.
Dealer: E	♥ AJ5	
Vul: NS	♦ AQ1094	You bid first.
HCP: 15	♣ 108	
Board: 50	♠ 83	West Opens 1♣.
Dealer: W	♥ K52	
Vul: EW	♦ QJ10754	Partner bids first.
HCP: 6	♣ 109	

We Overcall 1NT Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 932	1♣	1NT	Pass	2♦
Vul: NS	♥ KJ6	♥ A10432	Pass	2♥	AP	
North HCP: 15	♦ J432	♦ 1097				
South HCP: 6	♣ K84	♣ Q5				
Contract: 2♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ 9654	♠ AK			1♣	1NT
Vul: EW	♥ K643	♥ J1087	AP			
North HCP: 5	♦ Q	♦ K92				
South HCP: 17	♣ 7654	♣ AQ103				
Contract: 1N S						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ AK63	♠ 854	1♣	1NT	Pass	Pass
Vul: Both	♥ A108	♥ 9763	2♣	Pass	Pass	2♦
North HCP: 15	♦ 73	♦ KQ842	AP			
South HCP: 5	♣ KJ62	♣ 9				
Contract: 2♦ S						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ K8763	♠ A54			1♦	1NT
Vul: NS	♥ Q9732	♥ AJ5	Pass	2♥	Pass	2♠
North HCP: 5	♦ 62	♦ AQ1094	AP			
South HCP: 15	♣ 4	♣ 108				
Contract: 2♠ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ Q95	♠ 83	1♣	1NT	Pass	3♣ ¹
Vul: EW	♥ 8643	♥ K52	Pass	3♦ ²	AP	
North HCP: 15	♦ K2	♦ QJ10754				
South HCP: 6	♣ AKQJ	♣ 109				
Contract: 3♦ N						

1. 1N-3C transfer to diamonds
2. automat

North hands (Practice Page)

We Overcall 1NT

Board: 51	♠ J84	East Opens 1♣.
Dealer: E	♥ K10832	
Vul: Both	♦ 65	Partner bids first.
HCP: 4	♣ 862	
Board: 52	♠ 64	West Opens 1♣.
Dealer: W	♥ K85	
Vul: None	♦ A106	You bid first.
HCP: 15	♣ AKJ73	
Board: 53	♠ J94	East Opens 1♦.
Dealer: E	♥ J84	
Vul: EW	♦ 83	Partner bids first.
HCP: 5	♣ K10952	
Board: 54	♠ A964	West Opens 1♥.
Dealer: W	♥ KJ6	West Bids 2♦ if possible.
Vul: Both	♦ AK94	East Bids 2♥ if possible.
HCP: 15	♣ 105	You bid first.
Board: 55	♠ J4	East Opens 1♦.
Dealer: E	♥ 98654	West Bids 2♠ if possible.
Vul: NS	♦ 983	
HCP: 1	♣ 643	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ J84	♠ KQ106			1♣	1NT
Vul: Both	♥ K10832	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 4	♦ 65	♦ K98	AP			
South HCP: 17	♣ 862	♣ A97				
Contract: 2♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ 10932	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ K85	♥ A	Pass	2♦	Pass	3NT
North HCP: 15	♦ A106	♦ QJ9872	AP			
South HCP: 9	♣ AKJ73	♣ Q6	1. Stayman			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ J94	♠ AQ53			1♦	1NT
Vul: EW	♥ J84	♥ 1075				
North HCP: 5	♦ 83	♦ K54	AP			
South HCP: 15	♣ K10952	♣ AQ7				
Contract: 1N S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ A964	♠ KJ103	1♥	1NT	Pass	2♣ ¹
Vul: Both	♥ KJ6	♥ 108	2♦	Pass	2♥	2NT
North HCP: 15	♦ AK94	♦ 76	AP			
South HCP: 8	♣ 105	♣ KJ842	1. Stayman			
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ 103			1♦	1NT
Vul: NS	♥ 98654	♥ AQ73				
North HCP: 1	♦ 983	♦ K52	2♠	AP		
South HCP: 16	♣ 643	♣ AQJ9				
Contract: 2♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 51 ♠ KQ106
Dealer: E ♥ AJ5
Vul: Both ♦ K98
HCP: 17 ♣ A97

East Opens 1♣.

You bid first.

Board: 52 ♠ 10932
Dealer: W ♥ A
Vul: None ♦ QJ9872
HCP: 9 ♣ Q6

West Opens 1♣.

Partner bids first.

Board: 53 ♠ AQ53
Dealer: E ♥ 1075
Vul: EW ♦ K54
HCP: 15 ♣ AQ7

East Opens 1♦.

You bid first.

Board: 54 ♠ KJ103
Dealer: W ♥ 108
Vul: Both ♦ 76
HCP: 8 ♣ KJ842

West Opens 1♥.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 55 ♠ 103
Dealer: E ♥ AQ73
Vul: NS ♦ K52
HCP: 16 ♣ AQJ9

East Opens 1♦.

West Bids 2♠ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ J84	♠ KQ106			1♣	1NT
Vul: Both	♥ K10832	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 4	♦ 65	♦ K98	AP			
South HCP: 17	♣ 862	♣ A97				
Contract: 2♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ 10932	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ K85	♥ A	Pass	2♦	Pass	3NT
North HCP: 15	♦ A106	♦ QJ9872	AP			
South HCP: 9	♣ AKJ73	♣ Q6	1. Stayman			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ J94	♠ AQ53			1♦	1NT
Vul: EW	♥ J84	♥ 1075				
North HCP: 5	♦ 83	♦ K54	AP			
South HCP: 15	♣ K10952	♣ AQ7				
Contract: 1N S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ A964	♠ KJ103	1♥	1NT	Pass	2♣ ¹
Vul: Both	♥ KJ6	♥ 108	2♦	Pass	2♥	2NT
North HCP: 15	♦ AK94	♦ 76	AP			
South HCP: 8	♣ 105	♣ KJ842	1. Stayman			
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ 103			1♦	1NT
Vul: NS	♥ 98654	♥ AQ73				
North HCP: 1	♦ 983	♦ K52	2♠	AP		
South HCP: 16	♣ 643	♣ AQJ9				
Contract: 2♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 56 ♠ Q92 West Opens 1♣.
Dealer: W ♥ A108
Vul: Both ♦ A972 You bid first.
HCP: 15 ♣ KQ9

Board: 57 ♠ 10764 East Opens 1♣.
Dealer: E ♥ 109
Vul: NS ♦ 972 Partner bids first.
HCP: 2 ♣ Q865

Board: 58 ♠ Q7 West Opens 1♥.
Dealer: W ♥ A1092
Vul: EW ♦ AQ98 You bid first.
HCP: 15 ♣ K64

Board: 59 ♠ 75 East Opens 1♣.
Dealer: E ♥ Q876 West Bids 2♠ if possible.
Vul: None ♦ J83 East Bids 3♠ if possible.
HCP: 3 ♣ 9873 Partner bids first.

Board: 60 ♠ K43 West Opens 1♦.
Dealer: W ♥ A642
Vul: NS ♦ AQ82 You bid first.
HCP: 17 ♣ A4

We Overcall 1NT Both hands (Answers Page)

Board: 56	North:	South:	
Dealer: W	♠ Q92	♠ 753	West North East South
Vul: Both	♥ A108	♥ 962	1♣ 1NT AP
North HCP: 15	♦ A972	♦ K1063	
South HCP: 4	♣ KQ9	♣ J43	
Contract: 1N N			

Board: 57	North:	South:	
Dealer: E	♠ 10764	♠ Q85	West North East South
Vul: NS	♥ 109	♥ A754	1♣ 1NT
North HCP: 2	♦ 972	♦ AK3	AP
South HCP: 17	♣ Q865	♣ KJ3	
Contract: 1N S			

Board: 58	North:	South:	
Dealer: W	♠ Q7	♠ AK964	West North East South
Vul: EW	♥ A1092	♥ K3	1♥ 1NT Pass 2♥
North HCP: 15	♦ AQ98	♦ J105	Pass 2♠ Pass 3NT
South HCP: 11	♣ K64	♣ 1075	AP
Contract: 3N N			

Board: 59	North:	South:	
Dealer: E	♠ 75	♠ J9	West North East South
Vul: None	♥ Q876	♥ A105	1♣ 1NT
North HCP: 3	♦ J83	♦ AK1072	2♠ Pass Pass 3♦
South HCP: 15	♣ 9873	♣ K65	Pass Pass 3♠ AP
Contract: 3♠ W			

Board: 60	North:	South:	
Dealer: W	♠ K43	♠ 9652	West North East South
Vul: NS	♥ A642	♥ J107	1♦ 1NT AP
North HCP: 17	♦ AQ82	♦ 1053	
South HCP: 4	♣ A4	♣ K107	
Contract: 1N N			

South hands (Practice Page)

We Overcall 1NT

Board: 56	♠ 753	West Opens 1♣.
Dealer: W	♥ 962	
Vul: Both	♦ K1063	Partner bids first.
HCP: 4	♣ J43	
Board: 57	♠ Q85	East Opens 1♣.
Dealer: E	♥ A754	
Vul: NS	♦ AK3	You bid first.
HCP: 17	♣ KJ3	
Board: 58	♠ AK964	West Opens 1♥.
Dealer: W	♥ K3	
Vul: EW	♦ J105	Partner bids first.
HCP: 11	♣ 1075	
Board: 59	♠ J9	East Opens 1♣.
Dealer: E	♥ A105	West Bids 2♠ if possible.
Vul: None	♦ AK1072	East Bids 3♠ if possible.
HCP: 15	♣ K65	You bid first.
Board: 60	♠ 9652	West Opens 1♦.
Dealer: W	♥ J107	
Vul: NS	♦ 1053	Partner bids first.
HCP: 4	♣ K107	

We Overcall 1NT Both hands (Answers Page)

Board: 56	North:	South:	
Dealer: W	♠ Q92	♠ 753	
Vul: Both	♥ A108	♥ 962	West North East South
North HCP: 15	♦ A972	♦ K1063	1♣ 1NT AP
South HCP: 4	♣ KQ9	♣ J43	
Contract: 1N N			

Board: 57	North:	South:	
Dealer: E	♠ 10764	♠ Q85	West North East South
Vul: NS	♥ 109	♥ A754	1♣ 1NT
North HCP: 2	♦ 972	♦ AK3	AP
South HCP: 17	♣ Q865	♣ KJ3	
Contract: 1N S			

Board: 58	North:	South:	
Dealer: W	♠ Q7	♠ AK964	West North East South
Vul: EW	♥ A1092	♥ K3	1♥ 1NT Pass 2♥
North HCP: 15	♦ AQ98	♦ J105	Pass 2♠ Pass 3NT
South HCP: 11	♣ K64	♣ 1075	AP
Contract: 3N N			

Board: 59	North:	South:	
Dealer: E	♠ 75	♠ J9	West North East South
Vul: None	♥ Q876	♥ A105	1♣ 1NT
North HCP: 3	♦ J83	♦ AK1072	2♠ Pass Pass 3♦
South HCP: 15	♣ 9873	♣ K65	Pass Pass 3♠ AP
Contract: 3♠ W			

Board: 60	North:	South:	
Dealer: W	♠ K43	♠ 9652	West North East South
Vul: NS	♥ A642	♥ J107	1♦ 1NT AP
North HCP: 17	♦ AQ82	♦ 1053	
South HCP: 4	♣ A4	♣ K107	
Contract: 1N N			

North hands (Practice Page)

We Overcall 1NT

Board: 61 ♠ A732
Dealer: E ♥ 853
Vul: EW ♦ Q1086
HCP: 6 ♣ 53

East Opens 1♥.

Partner bids first.

Board: 62 ♠ Q987
Dealer: W ♥ AK
Vul: Both ♦ Q87
HCP: 15 ♣ A1082

West Opens 1♣.

You bid first.

Board: 63 ♠ 653
Dealer: E ♥ K63
Vul: NS ♦ 9874
HCP: 3 ♣ 1042

East Opens 1♠.

Partner bids first.

Board: 64 ♠ K106
Dealer: W ♥ A98
Vul: EW ♦ QJ6
HCP: 16 ♣ AQ94

West Opens 1♠.

East Doubles 1NT if possible.

You bid first.

Board: 65 ♠ AQ109864
Dealer: E ♥ 104
Vul: Both ♦ 3
HCP: 7 ♣ J102

East Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ A732	♠ J98			1♥	1NT
Vul: EW	♥ 853	♥ K1064				
North HCP: 6	♦ Q1086	♦ A2	AP			
South HCP: 17	♣ 53	♣ AKQ6				
Contract: 1N S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ Q987	♠ 542	1♣	1NT	Pass	2♦
Vul: Both	♥ AK	♥ Q9762	Pass	2♥	AP	
North HCP: 15	♦ Q87	♦ 104				
South HCP: 5	♣ A1082	♣ K73				
Contract: 2♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 653	♠ AQ2			1♠	1NT
Vul: NS	♥ K63	♥ AQ104				
North HCP: 3	♦ 9874	♦ AJ106	AP			
South HCP: 17	♣ 1042	♣ 86				
Contract: 1N S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ K106	♠ Q4	1♠	1NT	X	AP
Vul: EW	♥ A98	♥ 10632				
North HCP: 16	♦ QJ6	♦ 532				
South HCP: 2	♣ AQ94	♣ 10832				
Contract: 1NX N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AQ109864	♠ KJ			1♥	1NT
Vul: Both	♥ 104	♥ A73	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 3	♦ KQ852	AP			
South HCP: 16	♣ J102	♣ K76	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 61	♠ J98	East Opens 1♥.
Dealer: E	♥ K1064	
Vul: EW	♦ A2	You bid first.
HCP: 17	♣ AKQ6	
Board: 62	♠ 542	West Opens 1♣.
Dealer: W	♥ Q9762	
Vul: Both	♦ 104	Partner bids first.
HCP: 5	♣ K73	
Board: 63	♠ AQ2	East Opens 1♠.
Dealer: E	♥ AQ104	
Vul: NS	♦ AJ106	You bid first.
HCP: 17	♣ 86	
Board: 64	♠ Q4	West Opens 1♠.
Dealer: W	♥ 10632	East Doubles 1NT if possible.
Vul: EW	♦ 532	
HCP: 2	♣ 10832	Partner bids first.
Board: 65	♠ KJ	East Opens 1♥.
Dealer: E	♥ A73	
Vul: Both	♦ KQ852	You bid first.
HCP: 16	♣ K76	

We Overcall 1NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ A732	♠ J98			1♥	1NT
Vul: EW	♥ 853	♥ K1064				
North HCP: 6	♦ Q1086	♦ A2	AP			
South HCP: 17	♣ 53	♣ AKQ6				
Contract: 1N S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ Q987	♠ 542	1♣	1NT	Pass	2♦
Vul: Both	♥ AK	♥ Q9762	Pass	2♥	AP	
North HCP: 15	♦ Q87	♦ 104				
South HCP: 5	♣ A1082	♣ K73				
Contract: 2♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 653	♠ AQ2			1♠	1NT
Vul: NS	♥ K63	♥ AQ104				
North HCP: 3	♦ 9874	♦ AJ106	AP			
South HCP: 17	♣ 1042	♣ 86				
Contract: 1N S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ K106	♠ Q4	1♠	1NT	X	AP
Vul: EW	♥ A98	♥ 10632				
North HCP: 16	♦ QJ6	♦ 532				
South HCP: 2	♣ AQ94	♣ 10832				
Contract: 1NX N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AQ109864	♠ KJ			1♥	1NT
Vul: Both	♥ 104	♥ A73	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 3	♦ KQ852	AP			
South HCP: 16	♣ J102	♣ K76	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 66
Dealer: W
Vul: None
HCP: 15

♠ Q74
♥ KJ
♦ K94
♣ AQ1043

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

You bid first.

Board: 67
Dealer: E
Vul: EW
HCP: 3

♠ 109642
♥ 943
♦ K54
♣ 96

East Opens 1♣.

Partner bids first.

Board: 68
Dealer: W
Vul: Both
HCP: 16

♠ A542
♥ K9
♦ AJ85
♣ A75

West Opens 1♣.

You bid first.

Board: 69
Dealer: E
Vul: None
HCP: 5

♠ 65
♥ J108742
♦ Q3
♣ Q94

East Opens 1♦.
East Doubles Pass if possible.
West Bids 4♠ if possible.

Partner bids first.

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

♠ K104
♥ AK92
♦ K104
♣ Q73

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 66
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 5
 Contract: 3♦ W

North:
 ♠ Q74
 ♥ KJ
 ♦ K94
 ♣ AQ1043

South:
 ♠ J863
 ♥ 10765
 ♦ 3
 ♣ KJ76

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

Board: 67
 Dealer: E
 Vul: EW
 North HCP: 3
 South HCP: 16
 Contract: 2♠ S

North:
 ♠ 109642
 ♥ 943
 ♦ K54
 ♣ 96

South:
 ♠ J75
 ♥ KQ10
 ♦ AQ102
 ♣ A72

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

Board: 68
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ A542
 ♥ K9
 ♦ AJ85
 ♣ A75

South:
 ♠ K109863
 ♥ Q82
 ♦ K
 ♣ Q86

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

1. Super acceptance after NT

Board: 69
 Dealer: E
 Vul: None
 North HCP: 5
 South HCP: 15
 Contract: 4♠ W

North:
 ♠ 65
 ♥ J108742
 ♦ Q3
 ♣ Q94

South:
 ♠ AJ2
 ♥ Q3
 ♦ KJ75
 ♣ KJ63

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

Board: 70
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 3♠ N

North:
 ♠ K104
 ♥ AK92
 ♦ K104
 ♣ Q73

South:
 ♠ A9732
 ♥ 86
 ♦ Q2
 ♣ K862

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

South hands (Practice Page)

We Overcall 1NT

Board: 66
Dealer: W
Vul: None
HCP: 5

♠ J863
♥ 10765
♦ 3
♣ KJ76

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

Partner bids first.

Board: 67
Dealer: E
Vul: EW
HCP: 16

♠ J75
♥ KQ10
♦ AQ102
♣ A72

East Opens 1♣.

You bid first.

Board: 68
Dealer: W
Vul: Both
HCP: 10

♠ K109863
♥ Q82
♦ K
♣ Q86

West Opens 1♣.

Partner bids first.

Board: 69
Dealer: E
Vul: None
HCP: 15

♠ AJ2
♥ Q3
♦ KJ75
♣ KJ63

East Opens 1♦.
East Doubles Pass if possible.
West Bids 4♠ if possible.

You bid first.

Board: 70
Dealer: W
Vul: NS
HCP: 9

♠ A9732
♥ 86
♦ Q2
♣ K862

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 66
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 5
 Contract: 3♦ W

North:
 ♠ Q74
 ♥ KJ
 ♦ K94
 ♣ AQ1043

South:
 ♠ J863
 ♥ 10765
 ♦ 3
 ♣ KJ76

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

Board: 67
 Dealer: E
 Vul: EW
 North HCP: 3
 South HCP: 16
 Contract: 2♠ S

North:
 ♠ 109642
 ♥ 943
 ♦ K54
 ♣ 96

South:
 ♠ J75
 ♥ KQ10
 ♦ AQ102
 ♣ A72

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

Board: 68
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ A542
 ♥ K9
 ♦ AJ85
 ♣ A75

South:
 ♠ K109863
 ♥ Q82
 ♦ K
 ♣ Q86

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

1. Super acceptance after NT

Board: 69
 Dealer: E
 Vul: None
 North HCP: 5
 South HCP: 15
 Contract: 4♠ W

North:
 ♠ 65
 ♥ J108742
 ♦ Q3
 ♣ Q94

South:
 ♠ AJ2
 ♥ Q3
 ♦ KJ75
 ♣ KJ63

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

Board: 70
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 3♠ N

North:
 ♠ K104
 ♥ AK92
 ♦ K104
 ♣ Q73

South:
 ♠ A9732
 ♥ 86
 ♦ Q2
 ♣ K862

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

North hands (Practice Page)

We Overcall 1NT

Board: 71 ♠ KQ10874
Dealer: E ♥ K9
Vul: Both ♦ 752
HCP: 12 ♣ A4

East Opens 1♦.

Partner bids first.

Board: 72 ♠ Q32
Dealer: W ♥ KQ
Vul: None ♦ J75
HCP: 16 ♣ AKJ109

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 73 ♠ 107
Dealer: E ♥ 98754
Vul: NS ♦ 103
HCP: 0 ♣ 9875

East Opens 1♠.

East Bids 3♦ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 74 ♠ A108
Dealer: W ♥ AJ42
Vul: EW ♦ AQ72
HCP: 17 ♣ Q8

West Opens 1♦.

You bid first.

Board: 75 ♠ K10976
Dealer: E ♥ Q973
Vul: None ♦ Q94
HCP: 7 ♣ 8

East Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ KQ10874	♠ A3			1♦	1NT
Vul: Both	♥ K9	♥ QJ2	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 752	♦ A94	AP			
South HCP: 15	♣ A4	♣ KJ1086	1. Texas			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ 964	1♣	1NT	2♥	Pass
Vul: None	♥ KQ	♥ J9	3♥	Pass	4♥	AP
North HCP: 16	♦ J75	♦ 986432				
South HCP: 1	♣ AKJ109	♣ 84				
Contract: 4♥ E						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ AJ42			1♠	1NT
Vul: NS	♥ 98754	♥ AQ2	Pass	2♦	3♦	Pass
North HCP: 0	♦ 103	♦ Q42	3♠	AP		
South HCP: 15	♣ 9875	♣ Q43				
Contract: 3♠ E						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ 93	1♦	1NT	Pass	2♠ ¹
Vul: EW	♥ AJ42	♥ Q93	Pass	3♣ ²	AP	
North HCP: 17	♦ AQ72	♦ 94	1. 1N-2S transfer to clubs			
South HCP: 5	♣ Q8	♣ K109632	2. automat			
Contract: 3♣ N						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ K10976	♠ AJ2			1♥	1NT
Vul: None	♥ Q973	♥ K65	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q94	♦ J3	AP			
South HCP: 15	♣ 8	♣ AQ954				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 71 ♠ A3
Dealer: E ♥ QJ2
Vul: Both ♦ A94
HCP: 15 ♣ KJ1086

East Opens 1♦.

You bid first.

Board: 72 ♠ 964
Dealer: W ♥ J9
Vul: None ♦ 986432
HCP: 1 ♣ 84

West Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 73 ♠ AJ42
Dealer: E ♥ AQ2
Vul: NS ♦ Q42
HCP: 15 ♣ Q43

East Opens 1♠.

East Bids 3♦ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 74 ♠ 93
Dealer: W ♥ Q93
Vul: EW ♦ 94
HCP: 5 ♣ K109632

West Opens 1♦.

Partner bids first.

Board: 75 ♠ AJ2
Dealer: E ♥ K65
Vul: None ♦ J3
HCP: 15 ♣ AQ954

East Opens 1♥.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ KQ10874	♠ A3			1♦	1NT
Vul: Both	♥ K9	♥ QJ2	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 752	♦ A94	AP			
South HCP: 15	♣ A4	♣ KJ1086	1. Texas			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ 964	1♣	1NT	2♥	Pass
Vul: None	♥ KQ	♥ J9	3♥	Pass	4♥	AP
North HCP: 16	♦ J75	♦ 986432				
South HCP: 1	♣ AKJ109	♣ 84				
Contract: 4♥ E						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ AJ42			1♠	1NT
Vul: NS	♥ 98754	♥ AQ2	Pass	2♦	3♦	Pass
North HCP: 0	♦ 103	♦ Q42	3♠	AP		
South HCP: 15	♣ 9875	♣ Q43				
Contract: 3♠ E						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ 93	1♦	1NT	Pass	2♠ ¹
Vul: EW	♥ AJ42	♥ Q93	Pass	3♣ ²	AP	
North HCP: 17	♦ AQ72	♦ 94	1. 1N-2S transfer to clubs			
South HCP: 5	♣ Q8	♣ K109632	2. automat			
Contract: 3♣ N						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ K10976	♠ AJ2			1♥	1NT
Vul: None	♥ Q973	♥ K65	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q94	♦ J3	AP			
South HCP: 15	♣ 8	♣ AQ954				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 76 ♠ AJ87
Dealer: W ♥ K72
Vul: NS ♦ AKQ4
HCP: 17 ♣ 74

West Opens 1♥.

You bid first.

Board: 77 ♠ A10862
Dealer: E ♥ 8752
Vul: EW ♦ J108
HCP: 5 ♣ 7

East Opens 1♦.

Partner bids first.

Board: 78 ♠ KJ
Dealer: W ♥ 7654
Vul: Both ♦ KQJ
HCP: 16 ♣ AQ75

West Opens 1♦.

You bid first.

Board: 79 ♠ Q108543
Dealer: E ♥ Q62
Vul: NS ♦ J52
HCP: 7 ♣ Q

East Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 80 ♠ 542
Dealer: W ♥ KQJ
Vul: EW ♦ AQ7
HCP: 16 ♣ A875

West Opens 1♥.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ AJ87	♠ Q62	1♥	1NT	AP	
Vul: NS	♥ K72	♥ 83				
North HCP: 17	♦ AKQ4	♦ 9865				
South HCP: 5	♣ 74	♣ K1096				
Contract: 1N N						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ A10862	♠ QJ	Pass	2♥	Pass	2♠
Vul: EW	♥ 8752	♥ A963	AP			
North HCP: 5	♦ J108	♦ A73				
South HCP: 15	♣ 7	♣ A853				
Contract: 2♠ S						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 6542	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 7654	♥ K102	Pass	2♥	AP	
North HCP: 16	♦ KQJ	♦ 985	1. Stayman			
South HCP: 7	♣ AQ75	♣ KJ2				
Contract: 2♥ N						

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ Q108543	♠ AK96	Pass	2♥	1♣	1NT
Vul: NS	♥ Q62	♥ 104	AP		3♣	3♠
North HCP: 7	♦ J52	♦ K963				
South HCP: 17	♣ Q	♣ AK3				
Contract: 3♠ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ QJ1093	1♥	1NT	Pass	2♥
Vul: EW	♥ KQJ	♥ 76	Pass	2♠	AP	
North HCP: 16	♦ AQ7	♦ J106				
South HCP: 7	♣ A875	♣ QJ4				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 76 ♠ Q62
Dealer: W ♥ 83
Vul: NS ♦ 9865
HCP: 5 ♣ K1096

West Opens 1♥.

Partner bids first.

Board: 77 ♠ QJ
Dealer: E ♥ A963
Vul: EW ♦ A73
HCP: 15 ♣ A853

East Opens 1♦.

You bid first.

Board: 78 ♠ 6542
Dealer: W ♥ K102
Vul: Both ♦ 985
HCP: 7 ♣ KJ2

West Opens 1♦.

Partner bids first.

Board: 79 ♠ AK96
Dealer: E ♥ 104
Vul: NS ♦ K963
HCP: 17 ♣ AK3

East Opens 1♣.

East Bids 3♣ if possible.

You bid first.

Board: 80 ♠ QJ1093
Dealer: W ♥ 76
Vul: EW ♦ J106
HCP: 7 ♣ QJ4

West Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 76
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 5
 Contract: 1N N

North:
 ♠ AJ87
 ♥ K72
 ♦ AKQ4
 ♣ 74

South:
 ♠ Q62
 ♥ 83
 ♦ 9865
 ♣ K1096

West	North	East	South
1♥	1NT	AP	

Board: 77
 Dealer: E
 Vul: EW
 North HCP: 5
 South HCP: 15
 Contract: 2♠ S

North:
 ♠ A10862
 ♥ 8752
 ♦ J108
 ♣ 7

South:
 ♠ QJ
 ♥ A963
 ♦ A73
 ♣ A853

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

Board: 78
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 7
 Contract: 2♥ N

North:
 ♠ KJ
 ♥ 7654
 ♦ KQJ
 ♣ AQ75

South:
 ♠ 6542
 ♥ K102
 ♦ 985
 ♣ KJ2

West	North	East	South
1♦	1NT	Pass	2♣ ¹
Pass	2♥	AP	
1. Stayman			

Board: 79
 Dealer: E
 Vul: NS
 North HCP: 7
 South HCP: 17
 Contract: 3♠ S

North:
 ♠ Q108543
 ♥ Q62
 ♦ J52
 ♣ Q

South:
 ♠ AK96
 ♥ 104
 ♦ K963
 ♣ AK3

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

Board: 80
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ 542
 ♥ KQJ
 ♦ AQ7
 ♣ A875

South:
 ♠ QJ1093
 ♥ 76
 ♦ J106
 ♣ QJ4

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

North hands (Practice Page)

We Overcall 1NT

Board: 81 ♠ K6
Dealer: E ♥ 10952
Vul: Both ♦ 10852
HCP: 3 ♣ 532

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

Partner bids first.

Board: 82 ♠ QJ75
Dealer: W ♥ K6
Vul: None ♦ K732
HCP: 16 ♣ AK7

West Opens 1♣.

You bid first.

Board: 83 ♠ K65
Dealer: E ♥ 8643
Vul: EW ♦ QJ85
HCP: 6 ♣ 104

East Opens 1♣.
East Bids 2♣ if possible.

Partner bids first.

Board: 84 ♠ AKJ6
Dealer: W ♥ J53
Vul: Both ♦ Q72
HCP: 17 ♣ KQJ

West Opens 1♣.

You bid first.

Board: 85 ♠ 1085
Dealer: E ♥ 972
Vul: None ♦ KQ109875
HCP: 5 ♣ —

East Opens 1♣.
West Bids 4♣ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ A1074			1♠	1NT
Vul: Both	♥ 10952	♥ K43				
North HCP: 3	♦ 10852	♦ Q74	2♥	Pass	2♠	AP
South HCP: 16	♣ 532	♣ AQJ				
Contract: 2♠ E						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ QJ75	♠ 32	1♣	1NT	Pass	2♦
Vul: None	♥ K6	♥ A10952	Pass	2♥	AP	
North HCP: 16	♦ K732	♦ Q9				
South HCP: 6	♣ AK7	♣ 10964				
Contract: 2♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ K65	♠ Q8			1♣	1NT
Vul: EW	♥ 8643	♥ KQJ5	Pass	Pass	2♣	Pass
North HCP: 6	♦ QJ85	♦ A1096	Pass	X	Pass	2♥
South HCP: 15	♣ 104	♣ K83	Pass	3♥	AP	
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ AKJ6	♠ 983	1♣	1NT	AP	
Vul: Both	♥ J53	♥ 1094				
North HCP: 17	♦ Q72	♦ AJ1053				
South HCP: 5	♣ KQJ	♣ 86				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ AKJ7	4♣	AP	1♣	1NT
Vul: None	♥ 972	♥ Q1083				
North HCP: 5	♦ KQ109875	♦ A3				
South HCP: 17	♣ —	♣ K103				
Contract: 4♣ E						

South hands (Practice Page)

We Overcall 1NT

Board: 81 ♠ A1074
Dealer: E ♥ K43
Vul: Both ♦ Q74
HCP: 16 ♣ AQJ

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

You bid first.

Board: 82 ♠ 32
Dealer: W ♥ A10952
Vul: None ♦ Q9
HCP: 6 ♣ 10964

West Opens 1♣.

Partner bids first.

Board: 83 ♠ Q8
Dealer: E ♥ KQJ5
Vul: EW ♦ A1096
HCP: 15 ♣ K83

East Opens 1♣.
East Bids 2♣ if possible.

You bid first.

Board: 84 ♠ 983
Dealer: W ♥ 1094
Vul: Both ♦ AJ1053
HCP: 5 ♣ 86

West Opens 1♣.

Partner bids first.

Board: 85 ♠ AKJ7
Dealer: E ♥ Q1083
Vul: None ♦ A3
HCP: 17 ♣ K103

East Opens 1♣.
West Bids 4♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ A1074			1♠	1NT
Vul: Both	♥ 10952	♥ K43				
North HCP: 3	♦ 10852	♦ Q74	2♥	Pass	2♠	AP
South HCP: 16	♣ 532	♣ AQJ				
Contract: 2♠ E						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ QJ75	♠ 32	1♣	1NT	Pass	2♦
Vul: None	♥ K6	♥ A10952	Pass	2♥	AP	
North HCP: 16	♦ K732	♦ Q9				
South HCP: 6	♣ AK7	♣ 10964				
Contract: 2♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ K65	♠ Q8			1♣	1NT
Vul: EW	♥ 8643	♥ KQJ5	Pass	Pass	2♣	Pass
North HCP: 6	♦ QJ85	♦ A1096	Pass	X	Pass	2♥
South HCP: 15	♣ 104	♣ K83	Pass	3♥	AP	
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ AKJ6	♠ 983	1♣	1NT	AP	
Vul: Both	♥ J53	♥ 1094				
North HCP: 17	♦ Q72	♦ AJ1053				
South HCP: 5	♣ KQJ	♣ 86				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ AKJ7	4♣	AP	1♣	1NT
Vul: None	♥ 972	♥ Q1083				
North HCP: 5	♦ KQ109875	♦ A3				
South HCP: 17	♣ —	♣ K103				
Contract: 4♣ E						

North hands (Practice Page)

We Overcall 1NT

Board: 86	♠ A53	West Opens 1♠.
Dealer: W	♥ KJ87	West Bids 3♣ if possible.
Vul: NS	♦ K73	
HCP: 15	♣ A74	You bid first.
Board: 87	♠ Q10875	East Opens 1♣.
Dealer: E	♥ 96	
Vul: Both	♦ 10876	Partner bids first.
HCP: 2	♣ 54	
Board: 88	♠ K9	West Opens 1♥.
Dealer: W	♥ A842	
Vul: None	♦ A1076	You bid first.
HCP: 15	♣ A43	
Board: 89	♠ 6	East Opens 1♥.
Dealer: E	♥ 32	West Bids 2♥ if possible.
Vul: NS	♦ 6543	
HCP: 3	♣ QJ10875	Partner bids first.
Board: 90	♠ AJ	West Opens 1♥.
Dealer: W	♥ KJ5	West Bids 2♥ if possible.
Vul: EW	♦ K542	
HCP: 16	♣ A543	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A53	♠ J962	1♠	1NT	Pass	2♣ ¹
Vul: NS	♥ KJ87	♥ A1062	3♣	AP		
North HCP: 15	♦ K73	♦ QJ10	1. Stayman			
South HCP: 8	♣ A74	♣ 108				
Contract: 3♣ W						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q10875	♠ A63			1♣	1NT
Vul: Both	♥ 96	♥ 54	Pass	2♥	Pass	2♠
North HCP: 2	♦ 10876	♦ AK3	AP			
South HCP: 17	♣ 54	♣ AQ763				
Contract: 2♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ A1083	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ A842	♥ Q7	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1076	♦ Q532	AP			
South HCP: 8	♣ A43	♣ 752	1. Stayman			
Contract: 2N N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ Q32			1♥	1NT
Vul: NS	♥ 32	♥ AQ4	2♥	AP		
North HCP: 3	♦ 6543	♦ QJ98				
South HCP: 15	♣ QJ10875	♣ A43				
Contract: 2♥ E						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ K954	1♥	1NT	Pass	2♣ ¹
Vul: EW	♥ KJ5	♥ 73	2♥	X	Pass	2♠
North HCP: 16	♦ K542	♦ 10973	Pass	2NT	AP	
South HCP: 7	♣ A543	♣ KJ2	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

We Overcall 1NT

Board: 86	♠ J962	West Opens 1♠.
Dealer: W	♥ A1062	West Bids 3♣ if possible.
Vul: NS	♦ QJ10	
HCP: 8	♣ 108	Partner bids first.
Board: 87	♠ A63	East Opens 1♣.
Dealer: E	♥ 54	
Vul: Both	♦ AK3	You bid first.
HCP: 17	♣ AQ763	
Board: 88	♠ A1083	West Opens 1♥.
Dealer: W	♥ Q7	
Vul: None	♦ Q532	Partner bids first.
HCP: 8	♣ 752	
Board: 89	♠ Q32	East Opens 1♥.
Dealer: E	♥ AQ4	West Bids 2♥ if possible.
Vul: NS	♦ QJ98	
HCP: 15	♣ A43	You bid first.
Board: 90	♠ K954	West Opens 1♥.
Dealer: W	♥ 73	West Bids 2♥ if possible.
Vul: EW	♦ 10973	
HCP: 7	♣ KJ2	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A53	♠ J962	1♠	1NT	Pass	2♣ ¹
Vul: NS	♥ KJ87	♥ A1062	3♣	AP		
North HCP: 15	♦ K73	♦ QJ10	1. Stayman			
South HCP: 8	♣ A74	♣ 108				
Contract: 3♣ W						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q10875	♠ A63			1♣	1NT
Vul: Both	♥ 96	♥ 54	Pass	2♥	Pass	2♠
North HCP: 2	♦ 10876	♦ AK3	AP			
South HCP: 17	♣ 54	♣ AQ763				
Contract: 2♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ A1083	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ A842	♥ Q7	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1076	♦ Q532	AP			
South HCP: 8	♣ A43	♣ 752	1. Stayman			
Contract: 2N N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ Q32			1♥	1NT
Vul: NS	♥ 32	♥ AQ4	2♥	AP		
North HCP: 3	♦ 6543	♦ QJ98				
South HCP: 15	♣ QJ10875	♣ A43				
Contract: 2♥ E						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ K954	1♥	1NT	Pass	2♣ ¹
Vul: EW	♥ KJ5	♥ 73	2♥	X	Pass	2♠
North HCP: 16	♦ K542	♦ 10973	Pass	2NT	AP	
South HCP: 7	♣ A543	♣ KJ2	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

We Overcall 1NT

Board: 91	♠ QJ103	East Opens 1♦.
Dealer: E	♥ Q973	East Bids 3♣ if possible.
Vul: None	♦ Q8	
HCP: 10	♣ K54	Partner bids first.
Board: 92	♠ A10	West Opens 1♦.
Dealer: W	♥ Q1096	
Vul: NS	♦ K1062	You bid first.
HCP: 16	♣ AK2	
Board: 93	♠ KQJ2	East Opens 1♦.
Dealer: E	♥ 8542	
Vul: EW	♦ 103	Partner bids first.
HCP: 7	♣ J87	
Board: 94	♠ AKJ	West Opens 1♣.
Dealer: W	♥ QJ98	East Bids 2♣ if possible.
Vul: Both	♦ 73	
HCP: 15	♣ A1064	You bid first.
Board: 95	♠ 1085	East Opens 1♣.
Dealer: E	♥ A852	
Vul: NS	♦ 754	Partner bids first.
HCP: 4	♣ 953	

We Overcall 1NT Both hands (Answers Page)

Board: 91
Dealer: E
Vul: None
North HCP: 10
South HCP: 16
Contract: 4♥ S

North:
♠ QJ103
♥ Q973
♦ Q8
♣ K54

South:
♠ K752
♥ AKJ4
♦ K103
♣ Q8

West	North	East	South
		1♦	1NT
Pass	2♣ ¹	3♣	Pass
Pass	3♦ ²	Pass	4♥
AP			
1. Stayman			
2. both majors			

Board: 92
Dealer: W
Vul: NS
North HCP: 16
South HCP: 7
Contract: 3♥ N

North:
♠ A10
♥ Q1096
♦ K1062
♣ AK2

South:
♠ 432
♥ J875
♦ AQ
♣ 10875

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

Board: 93
Dealer: E
Vul: EW
North HCP: 7
South HCP: 15
Contract: 3♠ S

North:
♠ KQJ2
♥ 8542
♦ 103
♣ J87

South:
♠ 10954
♥ 109
♦ AQ85
♣ AKQ

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

Board: 94
Dealer: W
Vul: Both
North HCP: 15
South HCP: 5
Contract: 3♦ N

North:
♠ AKJ
♥ QJ98
♦ 73
♣ A1064

South:
♠ 1052
♥ 1073
♦ KQ10642
♣ 9

West	North	East	South
1♣	1NT	2♣	3♣ ¹
Pass	3♦ ²	AP	
1. 1N-3C transfer to diamonds			
2. automat			

Board: 95
Dealer: E
Vul: NS
North HCP: 4
South HCP: 16
Contract: 1N S

North:
♠ 1085
♥ A852
♦ 754
♣ 953

South:
♠ KQ96
♥ K4
♦ K962
♣ KQ4

West	North	East	South
		1♣	1NT
AP			

South hands (Practice Page)

We Overcall 1NT

Board: 91 ♠ K752
Dealer: E ♥ AKJ4
Vul: None ♦ K103
HCP: 16 ♣ Q8

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

You bid first.

Board: 92 ♠ 432
Dealer: W ♥ J875
Vul: NS ♦ AQ
HCP: 7 ♣ 10875

West Opens 1♦.

Partner bids first.

Board: 93 ♠ 10954
Dealer: E ♥ 109
Vul: EW ♦ AQ85
HCP: 15 ♣ AKQ

East Opens 1♦.

You bid first.

Board: 94 ♠ 1052
Dealer: W ♥ 1073
Vul: Both ♦ KQ10642
HCP: 5 ♣ 9

West Opens 1♣.
East Bids 2♣ if possible.

Partner bids first.

Board: 95 ♠ KQ96
Dealer: E ♥ K4
Vul: NS ♦ K962
HCP: 16 ♣ KQ4

East Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 91
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 16
 Contract: 4♥ S

North:
 ♠ QJ103
 ♥ Q973
 ♦ Q8
 ♣ K54

South:
 ♠ K752
 ♥ AKJ4
 ♦ K103
 ♣ Q8

West	North	East	South
		1♦	1NT
Pass	2♣ ¹	3♣	Pass
Pass	3♦ ²	Pass	4♥
AP			
1. Stayman			
2. both majors			

Board: 92
 Dealer: W
 Vul: NS
 North HCP: 16
 South HCP: 7
 Contract: 3♥ N

North:
 ♠ A10
 ♥ Q1096
 ♦ K1062
 ♣ AK2

South:
 ♠ 432
 ♥ J875
 ♦ AQ
 ♣ 10875

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

Board: 93
 Dealer: E
 Vul: EW
 North HCP: 7
 South HCP: 15
 Contract: 3♠ S

North:
 ♠ KQJ2
 ♥ 8542
 ♦ 103
 ♣ J87

South:
 ♠ 10954
 ♥ 109
 ♦ AQ85
 ♣ AKQ

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

Board: 94
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 5
 Contract: 3♦ N

North:
 ♠ AKJ
 ♥ QJ98
 ♦ 73
 ♣ A1064

South:
 ♠ 1052
 ♥ 1073
 ♦ KQ10642
 ♣ 9

West	North	East	South
1♣	1NT	2♣	3♣ ¹
Pass	3♦ ²	AP	
1. 1N-3C transfer to diamonds			
2. automat			

Board: 95
 Dealer: E
 Vul: NS
 North HCP: 4
 South HCP: 16
 Contract: 1N S

North:
 ♠ 1085
 ♥ A852
 ♦ 754
 ♣ 953

South:
 ♠ KQ96
 ♥ K4
 ♦ K962
 ♣ KQ4

West	North	East	South
		1♣	1NT
AP			

North hands (Practice Page)

We Overcall 1NT

Board: 96
Dealer: W
Vul: EW
HCP: 17

♠ K63
♥ A63
♦ KJ72
♣ AQ2

West Opens 1♣.

You bid first.

Board: 97
Dealer: E
Vul: Both
HCP: 5

♠ J972
♥ 94
♦ A97
♣ 10643

East Opens 1♣.

Partner bids first.

Board: 98
Dealer: W
Vul: None
HCP: 15

♠ 62
♥ KQJ5
♦ AQJ
♣ Q862

West Opens 1♥.

You bid first.

Board: 99
Dealer: E
Vul: EW
HCP: 7

♠ 84
♥ 1098542
♦ 7
♣ AQJ3

East Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 100
Dealer: W
Vul: Both
HCP: 16

♠ KQ97
♥ A9
♦ KQ94
♣ Q32

West Opens 1♠.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 96
 Dealer: W
 Vul: EW
 North HCP: 17
 South HCP: 9
 Contract: 3N N

North:
 ♠ K63
 ♥ A63
 ♦ KJ72
 ♣ AQ2

South:
 ♠ A95
 ♥ Q
 ♦ Q10986
 ♣ J1074

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

Board: 97
 Dealer: E
 Vul: Both
 North HCP: 5
 South HCP: 15
 Contract: 1N S

North:
 ♠ J972
 ♥ 94
 ♦ A97
 ♣ 10643

South:
 ♠ A4
 ♥ AQJ7
 ♦ J86
 ♣ QJ98

West	North	East	South
		1♣	1NT
AP			

Board: 98
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ 62
 ♥ KQJ5
 ♦ AQJ
 ♣ Q862

South:
 ♠ K85
 ♥ 104
 ♦ K42
 ♣ A10943

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

Board: 99
 Dealer: E
 Vul: EW
 North HCP: 7
 South HCP: 15
 Contract: 4♥X N

North:
 ♠ 84
 ♥ 1098542
 ♦ 7
 ♣ AQJ3

South:
 ♠ A62
 ♥ KJ
 ♦ KJ53
 ♣ K1085

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

Board: 100
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ KQ97
 ♥ A9
 ♦ KQ94
 ♣ Q32

South:
 ♠ J
 ♥ KJ86432
 ♦ 1087
 ♣ J5

West	North	East	South
1♠	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

South hands (Practice Page)

We Overcall 1NT

Board: 96
Dealer: W
Vul: EW
HCP: 9

♠ A95
♥ Q
♦ Q10986
♣ J1074

West Opens 1♣.

Partner bids first.

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

♠ A4
♥ AQJ7
♦ J86
♣ QJ98

East Opens 1♣.

You bid first.

Board: 98
Dealer: W
Vul: None
HCP: 10

♠ K85
♥ 104
♦ K42
♣ A10943

West Opens 1♥.

Partner bids first.

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

♠ A62
♥ KJ
♦ KJ53
♣ K1085

East Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

West Doubles Pass if possible.

You bid first.

Board: 100
Dealer: W
Vul: Both
HCP: 6

♠ J
♥ KJ86432
♦ 1087
♣ J5

West Opens 1♠.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 96
 Dealer: W
 Vul: EW
 North HCP: 17
 South HCP: 9
 Contract: 3N N

North:
 ♠ K63
 ♥ A63
 ♦ KJ72
 ♣ AQ2

South:
 ♠ A95
 ♥ Q
 ♦ Q10986
 ♣ J1074

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

Board: 97
 Dealer: E
 Vul: Both
 North HCP: 5
 South HCP: 15
 Contract: 1N S

North:
 ♠ J972
 ♥ 94
 ♦ A97
 ♣ 10643

South:
 ♠ A4
 ♥ AQJ7
 ♦ J86
 ♣ QJ98

West	North	East	South
		1♣	1NT
AP			

Board: 98
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ 62
 ♥ KQJ5
 ♦ AQJ
 ♣ Q862

South:
 ♠ K85
 ♥ 104
 ♦ K42
 ♣ A10943

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

Board: 99
 Dealer: E
 Vul: EW
 North HCP: 7
 South HCP: 15
 Contract: 4♥X N

North:
 ♠ 84
 ♥ 1098542
 ♦ 7
 ♣ AQJ3

South:
 ♠ A62
 ♥ KJ
 ♦ KJ53
 ♣ K1085

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

Board: 100
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ KQ97
 ♥ A9
 ♦ KQ94
 ♣ Q32

South:
 ♠ J
 ♥ KJ86432
 ♦ 1087
 ♣ J5

West	North	East	South
1♠	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

North hands (Practice Page)

We Overcall 1NT

Board: 101 ♠ 762
Dealer: E ♥ A109
Vul: NS ♦ Q752
HCP: 6 ♣ 742

East Opens 1♣.

Partner bids first.

Board: 102 ♠ 73
Dealer: W ♥ Q54
Vul: Both ♦ AK64
HCP: 15 ♣ AQ43

West Opens 1♦.

West Bids 2♦ if possible.

You bid first.

Board: 103 ♠ Q1092
Dealer: E ♥ 10963
Vul: None ♦ J104
HCP: 3 ♣ 84

East Opens 1♦.

West Bids 3♣ if possible.

Partner bids first.

Board: 104 ♠ J43
Dealer: W ♥ A76
Vul: EW ♦ A103
HCP: 15 ♣ AQ63

West Opens 1♣.

West Doubles Pass if possible.

You bid first.

Board: 105 ♠ KQ2
Dealer: E ♥ 1053
Vul: None ♦ 109
HCP: 6 ♣ J10876

East Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KJ9			1♣	1NT
Vul: NS	♥ A109	♥ KJ8				
North HCP: 6	♦ Q752	♦ AJ108	AP			
South HCP: 17	♣ 742	♣ A83				
Contract: 1N S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ Q9	1♦	1NT	Pass	Pass
Vul: Both	♥ Q54	♥ KJ96	2♦	AP		
North HCP: 15	♦ AK64	♦ 107				
South HCP: 6	♣ AQ43	♣ 87652				
Contract: 2♦ W						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ Q1092	♠ K85	3♣	AP	1♦	1NT
Vul: None	♥ 10963	♥ AQ87				
North HCP: 3	♦ J104	♦ A653				
South HCP: 16	♣ 84	♣ QJ				
Contract: 3♣ W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ J43	♠ 1097	1♣	1NT	Pass	Pass
Vul: EW	♥ A76	♥ J53	X	AP		
North HCP: 15	♦ A103	♦ KJ85				
South HCP: 5	♣ AQ63	♣ 875				
Contract: 1NX N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ 1094			1♦	1NT
Vul: None	♥ 1053	♥ Q97				
North HCP: 6	♦ 109	♦ KJ7	AP			
South HCP: 15	♣ J10876	♣ AKQ4				
Contract: 1N S						

South hands (Practice Page)

We Overcall 1NT

Board: 101	♠ KJ9	East Opens 1♣.
Dealer: E	♥ KJ8	
Vul: NS	♦ AJ108	You bid first.
HCP: 17	♣ A83	
Board: 102	♠ Q9	West Opens 1♦.
Dealer: W	♥ KJ96	West Bids 2♦ if possible.
Vul: Both	♦ 107	
HCP: 6	♣ 87652	Partner bids first.
Board: 103	♠ K85	East Opens 1♦.
Dealer: E	♥ AQ87	West Bids 3♣ if possible.
Vul: None	♦ A653	
HCP: 16	♣ QJ	You bid first.
Board: 104	♠ 1097	West Opens 1♣.
Dealer: W	♥ J53	West Doubles Pass if possible.
Vul: EW	♦ KJ85	
HCP: 5	♣ 875	Partner bids first.
Board: 105	♠ 1094	East Opens 1♦.
Dealer: E	♥ Q97	
Vul: None	♦ KJ7	You bid first.
HCP: 15	♣ AKQ4	

We Overcall 1NT Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KJ9			1♣	1NT
Vul: NS	♥ A109	♥ KJ8				
North HCP: 6	♦ Q752	♦ AJ108	AP			
South HCP: 17	♣ 742	♣ A83				
Contract: 1N S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ Q9	1♦	1NT	Pass	Pass
Vul: Both	♥ Q54	♥ KJ96	2♦	AP		
North HCP: 15	♦ AK64	♦ 107				
South HCP: 6	♣ AQ43	♣ 87652				
Contract: 2♦ W						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ Q1092	♠ K85	3♣	AP	1♦	1NT
Vul: None	♥ 10963	♥ AQ87				
North HCP: 3	♦ J104	♦ A653				
South HCP: 16	♣ 84	♣ QJ				
Contract: 3♣ W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ J43	♠ 1097	1♣	1NT	Pass	Pass
Vul: EW	♥ A76	♥ J53	X	AP		
North HCP: 15	♦ A103	♦ KJ85				
South HCP: 5	♣ AQ63	♣ 875				
Contract: 1NX N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ 1094			1♦	1NT
Vul: None	♥ 1053	♥ Q97				
North HCP: 6	♦ 109	♦ KJ7	AP			
South HCP: 15	♣ J10876	♣ AKQ4				
Contract: 1N S						

North hands (Practice Page)

We Overcall 1NT

Board: 106	♠ A54	West Opens 1♣.
Dealer: W	♥ Q93	
Vul: NS	♦ K1065	You bid first.
HCP: 16	♣ AQJ	
Board: 107	♠ 62	East Opens 1♠.
Dealer: E	♥ 742	West Bids 2♠ if possible.
Vul: EW	♦ QJ876	
HCP: 6	♣ K52	Partner bids first.
Board: 108	♠ Q9	West Opens 1♣.
Dealer: W	♥ KQ82	West Bids 3♣ if possible.
Vul: Both	♦ A63	
HCP: 16	♣ KQ52	You bid first.
Board: 109	♠ Q3	East Opens 1♠.
Dealer: E	♥ 65	
Vul: NS	♦ QJ87432	Partner bids first.
HCP: 5	♣ 108	
Board: 110	♠ J6	West Opens 1♦.
Dealer: W	♥ AKQ8	
Vul: EW	♦ QJ5	You bid first.
HCP: 17	♣ A1054	

We Overcall 1NT Both hands (Answers Page)

Board: 106	North:	South:	
Dealer: W	♠ A54	♠ KQ62	West North East South
Vul: NS	♥ Q93	♥ J86	1♣ 1NT AP
North HCP: 16	♦ K1065	♦ 983	
South HCP: 6	♣ AQJ	♣ 1082	
Contract: 1N N			

Board: 107	North:	South:	
Dealer: E	♠ 62	♠ KJ3	West North East South
Vul: EW	♥ 742	♥ AJ10	1♠ 1NT
North HCP: 6	♦ QJ876	♦ K54	2♠ AP
South HCP: 16	♣ K52	♣ A1076	
Contract: 2♠ E			

Board: 108	North:	South:	
Dealer: W	♠ Q9	♠ J108743	West North East South
Vul: Both	♥ KQ82	♥ A974	1♣ 1NT Pass 2♥
North HCP: 16	♦ A63	♦ Q82	3♣ Pass Pass 4♠
South HCP: 7	♣ KQ52	♣ —	AP
Contract: 4♠ S			

Board: 109	North:	South:	
Dealer: E	♠ Q3	♠ A75	West North East South
Vul: NS	♥ 65	♥ QJ4	1♠ 1NT
North HCP: 5	♦ QJ87432	♦ AK	Pass 3♣ ¹ Pass 3♦ ²
South HCP: 17	♣ 108	♣ QJ432	AP
Contract: 3♦ S			1. 1N-3C transfer to diamonds
			2. automat

Board: 110	North:	South:	
Dealer: W	♠ J6	♠ 753	West North East South
Vul: EW	♥ AKQ8	♥ 5	1♦ 1NT AP
North HCP: 17	♦ QJ5	♦ K7643	
South HCP: 5	♣ A1054	♣ Q863	
Contract: 1N N			

South hands (Practice Page)

We Overcall 1NT

Board: 106 ♠ KQ62
Dealer: W ♥ J86
Vul: NS ♦ 983
HCP: 6 ♣ 1082

West Opens 1♣.

Partner bids first.

Board: 107 ♠ KJ3
Dealer: E ♥ AJ10
Vul: EW ♦ K54
HCP: 16 ♣ A1076

East Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 108 ♠ J108743
Dealer: W ♥ A974
Vul: Both ♦ Q82
HCP: 7 ♣ —

West Opens 1♣.

West Bids 3♣ if possible.

Partner bids first.

Board: 109 ♠ A75
Dealer: E ♥ QJ4
Vul: NS ♦ AK
HCP: 17 ♣ QJ432

East Opens 1♠.

You bid first.

Board: 110 ♠ 753
Dealer: W ♥ 5
Vul: EW ♦ K7643
HCP: 5 ♣ Q863

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 106	North:	South:	
Dealer: W	♠ A54	♠ KQ62	West North East South
Vul: NS	♥ Q93	♥ J86	1♣ 1NT AP
North HCP: 16	♦ K1065	♦ 983	
South HCP: 6	♣ AQJ	♣ 1082	
Contract: 1N N			

Board: 107	North:	South:	
Dealer: E	♠ 62	♠ KJ3	West North East South
Vul: EW	♥ 742	♥ AJ10	1♠ 1NT
North HCP: 6	♦ QJ876	♦ K54	2♠ AP
South HCP: 16	♣ K52	♣ A1076	
Contract: 2♠ E			

Board: 108	North:	South:	
Dealer: W	♠ Q9	♠ J108743	West North East South
Vul: Both	♥ KQ82	♥ A974	1♣ 1NT Pass 2♥
North HCP: 16	♦ A63	♦ Q82	3♣ Pass Pass 4♠
South HCP: 7	♣ KQ52	♣ —	AP
Contract: 4♠ S			

Board: 109	North:	South:	
Dealer: E	♠ Q3	♠ A75	West North East South
Vul: NS	♥ 65	♥ QJ4	1♠ 1NT
North HCP: 5	♦ QJ87432	♦ AK	Pass 3♣ ¹ Pass 3♦ ²
South HCP: 17	♣ 108	♣ QJ432	AP
Contract: 3♦ S			1. 1N-3C transfer to diamonds
			2. automat

Board: 110	North:	South:	
Dealer: W	♠ J6	♠ 753	West North East South
Vul: EW	♥ AKQ8	♥ 5	1♦ 1NT AP
North HCP: 17	♦ QJ5	♦ K7643	
South HCP: 5	♣ A1054	♣ Q863	
Contract: 1N N			

North hands (Practice Page)

We Overcall 1NT

Board: 111	♠ Q10642	East Opens 1♦.
Dealer: E	♥ K10743	West Bids 2♦ if possible.
Vul: Both	♦ 5	
HCP: 5	♣ 109	Partner bids first.
Board: 112	♠ AK6	West Opens 1♣.
Dealer: W	♥ Q1086	East Bids 2♣ if possible.
Vul: EW	♦ QJ8	
HCP: 16	♣ A104	You bid first.
Board: 113	♠ J	East Opens 1♠.
Dealer: E	♥ AQ97	East Bids 2♦ if possible.
Vul: Both	♦ 432	
HCP: 10	♣ QJ964	Partner bids first.
Board: 114	♠ A732	West Opens 1♣.
Dealer: W	♥ Q94	
Vul: None	♦ AQ7	You bid first.
HCP: 15	♣ K63	
Board: 115	♠ K53	East Opens 1♣.
Dealer: E	♥ 963	
Vul: NS	♦ Q642	Partner bids first.
HCP: 6	♣ J85	

We Overcall 1NT Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ Q10642	♠ A5			1♦	1NT
Vul: Both	♥ K10743	♥ AQ52			AP	
North HCP: 5	♦ 5	♦ K872	2♦	2♠		
South HCP: 15	♣ 109	♣ Q83				
Contract: 2♠ N						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ AK6	♠ Q92				
Vul: EW	♥ Q1086	♥ 97542	1♣	1NT	2♣	AP
North HCP: 16	♦ QJ8	♦ 1043				
South HCP: 2	♣ A104	♣ 98				
Contract: 2♣ W						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ KQ85			1♠	1NT
Vul: Both	♥ AQ97	♥ J1032	Pass	2♣ ¹	2♦	3♥
North HCP: 10	♦ 432	♦ A8	Pass	3♠ ²	Pass	4♥
South HCP: 17	♣ QJ964	♣ AK10	Pass	4NT ³	Pass	5♥ ⁴
Contract: 5♥ S			AP			

1. Stayman
2. limit raise or better in ♥
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=0

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ A732	♠ K1084				
Vul: None	♥ Q94	♥ J52	1♣	1NT	Pass	2♣ ¹
North HCP: 15	♦ AQ7	♦ K104	Pass	2♠	AP	
South HCP: 8	♣ K63	♣ J94				
Contract: 2♠ N						

1. Stayman

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ A82				
Vul: NS	♥ 963	♥ A8			1♣	1NT
North HCP: 6	♦ Q642	♦ K9753				
South HCP: 16	♣ J85	♣ KQ4	AP			
Contract: 1N S						

South hands (Practice Page)

We Overcall 1NT

Board: 111	♠ A5	East Opens 1♦.
Dealer: E	♥ AQ52	West Bids 2♦ if possible.
Vul: Both	♦ K872	
HCP: 15	♣ Q83	You bid first.
Board: 112	♠ Q92	West Opens 1♣.
Dealer: W	♥ 97542	East Bids 2♣ if possible.
Vul: EW	♦ 1043	
HCP: 2	♣ 98	Partner bids first.
Board: 113	♠ KQ85	East Opens 1♠.
Dealer: E	♥ J1032	East Bids 2♦ if possible.
Vul: Both	♦ A8	
HCP: 17	♣ AK10	You bid first.
Board: 114	♠ K1084	West Opens 1♣.
Dealer: W	♥ J52	
Vul: None	♦ K104	Partner bids first.
HCP: 8	♣ J94	
Board: 115	♠ A82	East Opens 1♣.
Dealer: E	♥ A8	
Vul: NS	♦ K9753	You bid first.
HCP: 16	♣ KQ4	

We Overcall 1NT Both hands (Answers Page)

Board: 111

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♠ N

North:

♠ Q10642

♥ K10743

♦ 5

♣ 109

South:

♠ A5

♥ AQ52

♦ K872

♣ Q83

West North East South

2♦ 2♠ 1♦ 1NT

AP

Board: 112

Dealer: W

Vul: EW

North HCP: 16

South HCP: 2

Contract: 2♣ W

North:

♠ AK6

♥ Q1086

♦ QJ8

♣ A104

South:

♠ Q92

♥ 97542

♦ 1043

♣ 98

West North East South

1♣ 1NT 2♣ AP

Board: 113

Dealer: E

Vul: Both

North HCP: 10

South HCP: 17

Contract: 5♥ S

North:

♠ J

♥ AQ97

♦ 432

♣ QJ964

South:

♠ KQ85

♥ J1032

♦ A8

♣ AK10

West North East South

1♠ 1NT

Pass 2♣¹ 2♦ 3♥

Pass 3♠² Pass 4♥

Pass 4NT³ Pass 5♥⁴

AP

1. Stayman
2. limit raise or better in ♥
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=0

Board: 114

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♠ N

North:

♠ A732

♥ Q94

♦ AQ7

♣ K63

South:

♠ K1084

♥ J52

♦ K104

♣ J94

West North East South

1♣ 1NT Pass 2♣¹

Pass 2♠ AP

1. Stayman

Board: 115

Dealer: E

Vul: NS

North HCP: 6

South HCP: 16

Contract: 1N S

North:

♠ K53

♥ 963

♦ Q642

♣ J85

South:

♠ A82

♥ A8

♦ K9753

♣ KQ4

West North East South

1♣ 1NT

AP

North hands (Practice Page)

We Overcall 1NT

Board: 116	♠ A6	West Opens 1♦.
Dealer: W	♥ AK5	
Vul: Both	♦ K982	You bid first.
HCP: 15	♣ J743	
Board: 117	♠ J54	East Opens 1♣.
Dealer: E	♥ 98763	West Bids 2♠ if possible.
Vul: None	♦ J1062	
HCP: 2	♣ 9	Partner bids first.
Board: 118	♠ A84	West Opens 1♥.
Dealer: W	♥ QJ8	West Bids 2♥ if possible.
Vul: NS	♦ A93	East Bids 3♥ if possible.
HCP: 15	♣ A864	You bid first.
Board: 119	♠ 7	East Opens 1♠.
Dealer: E	♥ 9843	West Bids 2♠ if possible.
Vul: EW	♦ Q85	
HCP: 6	♣ KJ864	Partner bids first.
Board: 120	♠ KJ3	West Opens 1♥.
Dealer: W	♥ A985	
Vul: None	♦ AK73	You bid first.
HCP: 15	♣ 85	

We Overcall 1NT Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ K107	1♦	1NT	Pass	2♦
Vul: Both	♥ AK5	♥ 108762	Pass	2♥	Pass	2NT
North HCP: 15	♦ K982	♦ Q6	Pass	4♥	AP	
South HCP: 9	♣ J743	♣ A96				
Contract: 4♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ K10			1♣	1NT
Vul: None	♥ 98763	♥ AJ42				
North HCP: 2	♦ J1062	♦ Q987	2♠	AP		
South HCP: 15	♣ 9	♣ AJ3				
Contract: 2♠ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 10972	1♥	1NT	Pass	Pass
Vul: NS	♥ QJ8	♥ 52	2♥	Pass	3♥	AP
North HCP: 15	♦ A93	♦ 1075				
South HCP: 4	♣ A864	♣ KJ93				
Contract: 3♥ W						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AK5			1♠	1NT
Vul: EW	♥ 9843	♥ AK75	2♠	X	Pass	3♥
North HCP: 6	♦ Q85	♦ J92	AP			
South HCP: 17	♣ KJ864	♣ Q53				
Contract: 3♥ S						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ Q962	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ A985	♥ 76	Pass	2♦	Pass	3♣
North HCP: 15	♦ AK73	♦ 86	AP			
South HCP: 7	♣ 85	♣ KQ973				
Contract: 3♣ S			1. Stayman			

South hands (Practice Page)

We Overcall 1NT

Board: 116 ♠ K107
Dealer: W ♥ 108762
Vul: Both ♦ Q6
HCP: 9 ♣ A96

West Opens 1♦.

Partner bids first.

Board: 117 ♠ K10
Dealer: E ♥ AJ42
Vul: None ♦ Q987
HCP: 15 ♣ AJ3

East Opens 1♣.

West Bids 2♠ if possible.

You bid first.

Board: 118 ♠ 10972
Dealer: W ♥ 52
Vul: NS ♦ 1075
HCP: 4 ♣ KJ93

West Opens 1♥.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 119 ♠ AK5
Dealer: E ♥ AK75
Vul: EW ♦ J92
HCP: 17 ♣ Q53

East Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 120 ♠ Q962
Dealer: W ♥ 76
Vul: None ♦ 86
HCP: 7 ♣ KQ973

West Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ K107	1♦	1NT	Pass	2♦
Vul: Both	♥ AK5	♥ 108762	Pass	2♥	Pass	2NT
North HCP: 15	♦ K982	♦ Q6	Pass	4♥	AP	
South HCP: 9	♣ J743	♣ A96				
Contract: 4♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ K10			1♣	1NT
Vul: None	♥ 98763	♥ AJ42				
North HCP: 2	♦ J1062	♦ Q987	2♠	AP		
South HCP: 15	♣ 9	♣ AJ3				
Contract: 2♠ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 10972	1♥	1NT	Pass	Pass
Vul: NS	♥ QJ8	♥ 52	2♥	Pass	3♥	AP
North HCP: 15	♦ A93	♦ 1075				
South HCP: 4	♣ A864	♣ KJ93				
Contract: 3♥ W						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AK5			1♠	1NT
Vul: EW	♥ 9843	♥ AK75	2♠	X	Pass	3♥
North HCP: 6	♦ Q85	♦ J92	AP			
South HCP: 17	♣ KJ864	♣ Q53				
Contract: 3♥ S						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ Q962	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ A985	♥ 76	Pass	2♦	Pass	3♣
North HCP: 15	♦ AK73	♦ 86	AP			
South HCP: 7	♣ 85	♣ KQ973	1. Stayman			
Contract: 3♣ S						

North hands (Practice Page)

We Overcall 1NT

Board: 121 ♠ 9
Dealer: E ♥ Q1096
Vul: NS ♦ J10754
HCP: 7 ♣ A97

East Opens 1♣.

Partner bids first.

Board: 122 ♠ AK84
Dealer: W ♥ K32
Vul: EW ♦ KQ9
HCP: 15 ♣ 1062

West Opens 1♠.

You bid first.

Board: 123 ♠ 752
Dealer: E ♥ A102
Vul: Both ♦ KQ10742
HCP: 9 ♣ 4

East Opens 1♣.

Partner bids first.

Board: 124 ♠ AQ85
Dealer: W ♥ Q32
Vul: NS ♦ AJ52
HCP: 17 ♣ A10

West Opens 1♦.

East Doubles 1NT if possible.

You bid first.

Board: 125 ♠ J7
Dealer: E ♥ 83
Vul: EW ♦ KQJ942
HCP: 8 ♣ J73

East Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ A73			1♣	1NT
Vul: NS	♥ Q1096	♥ J742	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ J10754	♦ AKQ	Pass	3♥	AP	
South HCP: 17	♣ A97	♣ QJ6	1. Stayman			
Contract: 3♥ S						
Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J53				
Vul: EW	♥ K32	♥ Q4	1♠	1NT	AP	
North HCP: 15	♦ KQ9	♦ 753				
South HCP: 5	♣ 1062	♣ Q9875				
Contract: 1N N						
Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 752	♠ AKQ8			1♣	1NT
Vul: Both	♥ A102	♥ Q98	Pass	3NT	AP	
North HCP: 9	♦ KQ10742	♦ J5				
South HCP: 16	♣ 4	♣ A1087				
Contract: 3N S						
Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ85	♠ 10972				
Vul: NS	♥ Q32	♥ 976	1♦	1NT	X	AP
North HCP: 17	♦ AJ52	♦ 3				
South HCP: 1	♣ A10	♣ J9754				
Contract: 1NX N						
Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ KQ62			1♥	1NT
Vul: EW	♥ 83	♥ KQ10	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8	♦ KQJ942	♦ A108	AP			
South HCP: 16	♣ J73	♣ Q42	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

South hands (Practice Page)

We Overcall 1NT

Board: 121	♠ A73	East Opens 1♣.
Dealer: E	♥ J742	
Vul: NS	♦ AKQ	You bid first.
HCP: 17	♣ QJ6	
Board: 122	♠ J53	West Opens 1♠.
Dealer: W	♥ Q4	
Vul: EW	♦ 753	Partner bids first.
HCP: 5	♣ Q9875	
Board: 123	♠ AKQ8	East Opens 1♣.
Dealer: E	♥ Q98	
Vul: Both	♦ J5	You bid first.
HCP: 16	♣ A1087	
Board: 124	♠ 10972	West Opens 1♦.
Dealer: W	♥ 976	East Doubles 1NT if possible.
Vul: NS	♦ 3	
HCP: 1	♣ J9754	Partner bids first.
Board: 125	♠ KQ62	East Opens 1♥.
Dealer: E	♥ KQ10	
Vul: EW	♦ A108	You bid first.
HCP: 16	♣ Q42	

We Overcall 1NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ A73			1♣	1NT
Vul: NS	♥ Q1096	♥ J742	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ J10754	♦ AKQ	Pass	3♥	AP	
South HCP: 17	♣ A97	♣ QJ6				
Contract: 3♥ S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J53				
Vul: EW	♥ K32	♥ Q4	1♠	1NT	AP	
North HCP: 15	♦ KQ9	♦ 753				
South HCP: 5	♣ 1062	♣ Q9875				
Contract: 1N N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 752	♠ AKQ8			1♣	1NT
Vul: Both	♥ A102	♥ Q98	Pass	3NT	AP	
North HCP: 9	♦ KQ10742	♦ J5				
South HCP: 16	♣ 4	♣ A1087				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ85	♠ 10972				
Vul: NS	♥ Q32	♥ 976	1♦	1NT	X	AP
North HCP: 17	♦ AJ52	♦ 3				
South HCP: 1	♣ A10	♣ J9754				
Contract: 1NX N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ KQ62			1♥	1NT
Vul: EW	♥ 83	♥ KQ10	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8	♦ KQJ942	♦ A108	AP			
South HCP: 16	♣ J73	♣ Q42				
Contract: 3♦ S						1. 1N-3C transfer to diamonds 2. automat

North hands (Practice Page)

We Overcall 1NT

Board: 126	♠ KJ6	West Opens 1♣.
Dealer: W	♥ K8	
Vul: Both	♦ AK82	You bid first.
HCP: 17	♣ QJ87	
Board: 127	♠ 8753	East Opens 1♣.
Dealer: E	♥ 8764	
Vul: None	♦ J9	Partner bids first.
HCP: 1	♣ 653	
Board: 128	♠ K4	West Opens 1♥.
Dealer: W	♥ K109	
Vul: Both	♦ A102	You bid first.
HCP: 16	♣ AQ1043	
Board: 129	♠ 65	East Opens 1♦.
Dealer: E	♥ AJ1098	
Vul: NS	♦ 52	Partner bids first.
HCP: 6	♣ J1095	
Board: 130	♠ J4	West Opens 1♥.
Dealer: W	♥ AKJ	East Bids 2♠ if possible.
Vul: Both	♦ K10654	
HCP: 16	♣ A98	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ 42	1♣	1NT	Pass	2♦
Vul: Both	♥ K8	♥ J7532	Pass	2♥	AP	
North HCP: 17	♦ AK82	♦ J6				
South HCP: 5	♣ QJ87	♣ K964				
Contract: 2♥ N						

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ 8753	♠ Q9			1♣	1NT
Vul: None	♥ 8764	♥ AQ2	AP			
North HCP: 1	♦ J9	♦ K1062				
South HCP: 17	♣ 653	♣ AQ94				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ J63	1♥	1NT	Pass	2NT
Vul: Both	♥ K109	♥ Q3	AP			
North HCP: 16	♦ A102	♦ KQ863				
South HCP: 8	♣ AQ1043	♣ 765				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ K104			1♦	1NT
Vul: NS	♥ AJ1098	♥ 75	Pass	2♦	Pass	2♥
North HCP: 6	♦ 52	♦ AQJ4	AP			
South HCP: 16	♣ J1095	♣ AQ76				
Contract: 2♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ 7	1♥	1NT	2♠	AP
Vul: Both	♥ AKJ	♥ 743				
North HCP: 16	♦ K10654	♦ J973				
South HCP: 3	♣ A98	♣ Q6432				
Contract: 2♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 126	♠ 42	West Opens 1♣.
Dealer: W	♥ J7532	
Vul: Both	♦ J6	Partner bids first.
HCP: 5	♣ K964	
Board: 127	♠ Q9	East Opens 1♣.
Dealer: E	♥ AQ2	
Vul: None	♦ K1062	You bid first.
HCP: 17	♣ AQ94	
Board: 128	♠ J63	West Opens 1♥.
Dealer: W	♥ Q3	
Vul: Both	♦ KQ863	Partner bids first.
HCP: 8	♣ 765	
Board: 129	♠ K104	East Opens 1♦.
Dealer: E	♥ 75	
Vul: NS	♦ AQJ4	You bid first.
HCP: 16	♣ AQ76	
Board: 130	♠ 7	West Opens 1♥.
Dealer: W	♥ 743	East Bids 2♠ if possible.
Vul: Both	♦ J973	
HCP: 3	♣ Q6432	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ 42	1♣	1NT	Pass	2♦
Vul: Both	♥ K8	♥ J7532	Pass	2♥	AP	
North HCP: 17	♦ AK82	♦ J6				
South HCP: 5	♣ QJ87	♣ K964				
Contract: 2♥ N						

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ 8753	♠ Q9			1♣	1NT
Vul: None	♥ 8764	♥ AQ2	AP			
North HCP: 1	♦ J9	♦ K1062				
South HCP: 17	♣ 653	♣ AQ94				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ J63	1♥	1NT	Pass	2NT
Vul: Both	♥ K109	♥ Q3	AP			
North HCP: 16	♦ A102	♦ KQ863				
South HCP: 8	♣ AQ1043	♣ 765				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ K104			1♦	1NT
Vul: NS	♥ AJ1098	♥ 75	Pass	2♦	Pass	2♥
North HCP: 6	♦ 52	♦ AQJ4	AP			
South HCP: 16	♣ J1095	♣ AQ76				
Contract: 2♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ 7	1♥	1NT	2♠	AP
Vul: Both	♥ AKJ	♥ 743				
North HCP: 16	♦ K10654	♦ J973				
South HCP: 3	♣ A98	♣ Q6432				
Contract: 2♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 131
Dealer: E
Vul: None
HCP: 9

♠ Q10862
♥ AJ1062
♦ —
♣ Q63

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

Partner bids first.

Board: 132
Dealer: W
Vul: NS
HCP: 15

♠ KQ92
♥ QJ5
♦ 92
♣ AK83

West Opens 1♥.
East Bids 3♥ if possible.
East Doubles 4♥ if possible.

You bid first.

Board: 133
Dealer: E
Vul: EW
HCP: 6

♠ 6
♥ QJ84
♦ 1063
♣ K9875

East Opens 1♦.
Partner bids first.

Board: 134
Dealer: W
Vul: None
HCP: 16

♠ A1095
♥ AJ97
♦ K2
♣ KJ7

West Opens 1♠.
You bid first.

Board: 135
Dealer: E
Vul: NS
HCP: 3

♠ QJ10743
♥ 93
♦ 542
♣ 96

East Opens 1♣.
Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 131
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 4♠X N

North:
 ♠ Q10862
 ♥ AJ1062
 ♦ —
 ♣ Q63

South:
 ♠ A954
 ♥ K73
 ♦ KQ4
 ♣ K104

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

Board: 132
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ KQ92
 ♥ QJ5
 ♦ 92
 ♣ AK83

South:
 ♠ AJ1083
 ♥ 7
 ♦ K1085
 ♣ QJ9

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

1. limit raise or better in ♠
 2. Cue bid, a ♥ stopper

Board: 133
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 17
 Contract: 1N S

North:
 ♠ 6
 ♥ QJ84
 ♦ 1063
 ♣ K9875

South:
 ♠ A832
 ♥ K76
 ♦ AK9
 ♣ QJ6

West	North	East	South
		1♦	1NT
AP			

Board: 134
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 8
 Contract: 1N N

North:
 ♠ A1095
 ♥ AJ97
 ♦ K2
 ♣ KJ7

South:
 ♠ K83
 ♥ 10
 ♦ J984
 ♣ A9642

West	North	East	South
1♠	1NT	AP	

Board: 135
 Dealer: E
 Vul: NS
 North HCP: 3
 South HCP: 16
 Contract: 2♠ S

North:
 ♠ QJ10743
 ♥ 93
 ♦ 542
 ♣ 96

South:
 ♠ A8
 ♥ 10872
 ♦ AKJ8
 ♣ KJ3

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

South hands (Practice Page)

We Overcall 1NT

Board: 131
Dealer: E
Vul: None
HCP: 15

♠ A954
♥ K73
♦ KQ4
♣ K104

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

You bid first.

Board: 132
Dealer: W
Vul: NS
HCP: 11

♠ AJ1083
♥ 7
♦ K1085
♣ QJ9

West Opens 1♥.
East Bids 3♥ if possible.
East Doubles 4♥ if possible.

Partner bids first.

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

♠ A832
♥ K76
♦ AK9
♣ QJ6

East Opens 1♦.

You bid first.

Board: 134
Dealer: W
Vul: None
HCP: 8

♠ K83
♥ 10
♦ J984
♣ A9642

West Opens 1♠.

Partner bids first.

Board: 135
Dealer: E
Vul: NS
HCP: 16

♠ A8
♥ 10872
♦ AKJ8
♣ KJ3

East Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 131
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 4♠X N

North:
 ♠ Q10862
 ♥ AJ1062
 ♦ —
 ♣ Q63

South:
 ♠ A954
 ♥ K73
 ♦ KQ4
 ♣ K104

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

Board: 132
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ KQ92
 ♥ QJ5
 ♦ 92
 ♣ AK83

South:
 ♠ AJ1083
 ♥ 7
 ♦ K1085
 ♣ QJ9

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

1. limit raise or better in ♠
 2. Cue bid, a ♥ stopper

Board: 133
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 17
 Contract: 1N S

North:
 ♠ 6
 ♥ QJ84
 ♦ 1063
 ♣ K9875

South:
 ♠ A832
 ♥ K76
 ♦ AK9
 ♣ QJ6

West	North	East	South
		1♦	1NT
AP			

Board: 134
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 8
 Contract: 1N N

North:
 ♠ A1095
 ♥ AJ97
 ♦ K2
 ♣ KJ7

South:
 ♠ K83
 ♥ 10
 ♦ J984
 ♣ A9642

West	North	East	South
1♠	1NT	AP	

Board: 135
 Dealer: E
 Vul: NS
 North HCP: 3
 South HCP: 16
 Contract: 2♠ S

North:
 ♠ QJ10743
 ♥ 93
 ♦ 542
 ♣ 96

South:
 ♠ A8
 ♥ 10872
 ♦ AKJ8
 ♣ KJ3

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

North hands (Practice Page)

We Overcall 1NT

Board: 136	♠ KJ98	West Opens 1♣.
Dealer: W	♥ AQ8	West Doubles 3♣ if possible.
Vul: EW	♦ 108	
HCP: 15	♣ AJ103	You bid first.
Board: 137	♠ 63	East Opens 1♠.
Dealer: E	♥ A83	
Vul: Both	♦ A754	Partner bids first.
HCP: 9	♣ J743	
Board: 138	♠ AK8	West Opens 1♣.
Dealer: W	♥ A84	
Vul: NS	♦ QJ42	You bid first.
HCP: 17	♣ K73	
Board: 139	♠ QJ75	East Opens 1♦.
Dealer: E	♥ KJ54	
Vul: EW	♦ 873	Partner bids first.
HCP: 11	♣ A9	
Board: 140	♠ Q54	West Opens 1♥.
Dealer: W	♥ K854	East Bids 2♥ if possible.
Vul: Both	♦ KQ62	
HCP: 16	♣ AQ	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ KJ98	♠ 1072	1♣	1NT	Pass	3♣ ¹
Vul: EW	♥ AQ8	♥ J93	X	Pass	Pass	3♦
North HCP: 15	♦ 108	♦ AJ7632	AP			
South HCP: 6	♣ AJ103	♣ 2				
Contract: 3♦ S						1. 1N-3C transfer to diamonds

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ A54			1♠	1NT
Vul: Both	♥ A83	♥ Q654	Pass	2NT	AP	
North HCP: 9	♦ A754	♦ KQ106				
South HCP: 15	♣ J743	♣ A8				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AK8	♠ QJ752	1♣	1NT	Pass	2♥
Vul: NS	♥ A84	♥ Q7	Pass	2♠	AP	
North HCP: 17	♦ QJ42	♦ 10865				
South HCP: 5	♣ K73	♣ 82				
Contract: 2♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ QJ75	♠ 93	Pass	2♣ ¹	Pass	2♥
Vul: EW	♥ KJ54	♥ AQ103	Pass	3♦ ²	Pass	3♥
North HCP: 11	♦ 873	♦ KQ9	Pass	4♥	AP	
South HCP: 15	♣ A9	♣ KJ42				
Contract: 4♥ S						1. Stayman 2. limit raise or better in ♥

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ AJ10963	1♥	1NT	2♥	4♠
Vul: Both	♥ K854	♥ 2	AP			
North HCP: 16	♦ KQ62	♦ J93				
South HCP: 6	♣ AQ	♣ 1082				
Contract: 4♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 136	♠ 1072	West Opens 1♣.
Dealer: W	♥ J93	West Doubles 3♣ if possible.
Vul: EW	♦ AJ7632	
HCP: 6	♣ 2	Partner bids first.
Board: 137	♠ A54	East Opens 1♠.
Dealer: E	♥ Q654	
Vul: Both	♦ KQ106	You bid first.
HCP: 15	♣ A8	
Board: 138	♠ QJ752	West Opens 1♣.
Dealer: W	♥ Q7	
Vul: NS	♦ 10865	Partner bids first.
HCP: 5	♣ 82	
Board: 139	♠ 93	East Opens 1♦.
Dealer: E	♥ AQ103	
Vul: EW	♦ KQ9	You bid first.
HCP: 15	♣ KJ42	
Board: 140	♠ AJ10963	West Opens 1♥.
Dealer: W	♥ 2	East Bids 2♥ if possible.
Vul: Both	♦ J93	
HCP: 6	♣ 1082	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ KJ98	♠ 1072	1♣	1NT	Pass	3♣ ¹
Vul: EW	♥ AQ8	♥ J93	X	Pass	Pass	3♦
North HCP: 15	♦ 108	♦ AJ7632	AP			
South HCP: 6	♣ AJ103	♣ 2				
Contract: 3♦ S						1. 1N-3C transfer to diamonds

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ A54			1♠	1NT
Vul: Both	♥ A83	♥ Q654	Pass	2NT	AP	
North HCP: 9	♦ A754	♦ KQ106				
South HCP: 15	♣ J743	♣ A8				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AK8	♠ QJ752	1♣	1NT	Pass	2♥
Vul: NS	♥ A84	♥ Q7	Pass	2♠	AP	
North HCP: 17	♦ QJ42	♦ 10865				
South HCP: 5	♣ K73	♣ 82				
Contract: 2♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ QJ75	♠ 93			1♦	1NT
Vul: EW	♥ KJ54	♥ AQ103	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 873	♦ KQ9	Pass	3♦ ²	Pass	3♥
South HCP: 15	♣ A9	♣ KJ42	Pass	4♥	AP	
Contract: 4♥ S						
						1. Stayman
						2. limit raise or better in ♥

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ AJ10963	1♥	1NT	2♥	4♠
Vul: Both	♥ K854	♥ 2	AP			
North HCP: 16	♦ KQ62	♦ J93				
South HCP: 6	♣ AQ	♣ 1082				
Contract: 4♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 141	♠ 87	East Opens 1♣.
Dealer: E	♥ J764	
Vul: None	♦ K962	Partner bids first.
HCP: 4	♣ 863	

Board: 142	♠ A75	West Opens 1♦.
Dealer: W	♥ KJ92	
Vul: EW	♦ AK65	You bid first.
HCP: 17	♣ Q9	

Board: 143	♠ QJ653	East Opens 1♦.
Dealer: E	♥ 953	
Vul: Both	♦ 764	Partner bids first.
HCP: 3	♣ 86	

Board: 144	♠ Q3	West Opens 1♣.
Dealer: W	♥ AK94	
Vul: None	♦ A982	You bid first.
HCP: 17	♣ KJ10	

Board: 145	♠ 1086	East Opens 1♦.
Dealer: E	♥ J108	
Vul: Both	♦ J64	Partner bids first.
HCP: 4	♣ Q543	

We Overcall 1NT Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AK93			1♣	1NT
Vul: None	♥ J764	♥ AQ				
North HCP: 4	♦ K962	♦ J754	AP			
South HCP: 17	♣ 863	♣ K109				
Contract: 1N S						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ A75	♠ J862				
Vul: EW	♥ KJ92	♥ 8543	1♦	1NT	AP	
North HCP: 17	♦ AK65	♦ 7				
South HCP: 2	♣ Q9	♣ J876				
Contract: 1N N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ QJ653	♠ AK42			1♦	1NT
Vul: Both	♥ 953	♥ K86	Pass	2♥	Pass	2♠
North HCP: 3	♦ 764	♦ K109	AP			
South HCP: 16	♣ 86	♣ K107				
Contract: 2♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ A10842				
Vul: None	♥ AK94	♥ 865	1♣	1NT	Pass	2♥
North HCP: 17	♦ A982	♦ Q5	Pass	2♠	AP	
South HCP: 6	♣ KJ10	♣ 852				
Contract: 2♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 1086	♠ AQ94				
Vul: Both	♥ J108	♥ AK5			1♦	1NT
North HCP: 4	♦ J64	♦ K952	AP			
South HCP: 17	♣ Q543	♣ J8				
Contract: 1N S						

South hands (Practice Page)

We Overcall 1NT

Board: 141 ♠ AK93
Dealer: E ♥ AQ
Vul: None ♦ J754
HCP: 17 ♣ K109

East Opens 1♣.

You bid first.

Board: 142 ♠ J862
Dealer: W ♥ 8543
Vul: EW ♦ 7
HCP: 2 ♣ J876

West Opens 1♦.

Partner bids first.

Board: 143 ♠ AK42
Dealer: E ♥ K86
Vul: Both ♦ K109
HCP: 16 ♣ K107

East Opens 1♦.

You bid first.

Board: 144 ♠ A10842
Dealer: W ♥ 865
Vul: None ♦ Q5
HCP: 6 ♣ 852

West Opens 1♣.

Partner bids first.

Board: 145 ♠ AQ94
Dealer: E ♥ AK5
Vul: Both ♦ K952
HCP: 17 ♣ J8

East Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AK93			1♣	1NT
Vul: None	♥ J764	♥ AQ				
North HCP: 4	♦ K962	♦ J754	AP			
South HCP: 17	♣ 863	♣ K109				
Contract: 1N S						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ A75	♠ J862				
Vul: EW	♥ KJ92	♥ 8543	1♦	1NT	AP	
North HCP: 17	♦ AK65	♦ 7				
South HCP: 2	♣ Q9	♣ J876				
Contract: 1N N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ QJ653	♠ AK42			1♦	1NT
Vul: Both	♥ 953	♥ K86	Pass	2♥	Pass	2♠
North HCP: 3	♦ 764	♦ K109	AP			
South HCP: 16	♣ 86	♣ K107				
Contract: 2♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ A10842				
Vul: None	♥ AK94	♥ 865	1♣	1NT	Pass	2♥
North HCP: 17	♦ A982	♦ Q5	Pass	2♠	AP	
South HCP: 6	♣ KJ10	♣ 852				
Contract: 2♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 1086	♠ AQ94				
Vul: Both	♥ J108	♥ AK5			1♦	1NT
North HCP: 4	♦ J64	♦ K952	AP			
South HCP: 17	♣ Q543	♣ J8				
Contract: 1N S						

North hands (Practice Page)

We Overcall 1NT

Board: 146	♠ K105	West Opens 1♠.
Dealer: W	♥ AQ76	East Bids 2♠ if possible.
Vul: NS	♦ 104	
HCP: 16	♣ AK103	You bid first.
Board: 147	♠ 109853	East Opens 1♦.
Dealer: E	♥ 8	
Vul: EW	♦ J542	Partner bids first.
HCP: 2	♣ J92	
Board: 148	♠ A106	West Opens 1♣.
Dealer: W	♥ A974	
Vul: None	♦ K62	You bid first.
HCP: 15	♣ A76	
Board: 149	♠ 943	East Opens 1♦.
Dealer: E	♥ KQJ	
Vul: NS	♦ 87543	Partner bids first.
HCP: 7	♣ J4	
Board: 150	♠ KQ8	West Opens 1♦.
Dealer: W	♥ K108	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ J742	

We Overcall 1NT Both hands (Answers Page)

Board: 146	North:	South:	
Dealer: W	♠ K105	♠ —	
Vul: NS	♥ AQ76	♥ KJ85432	West North East South
North HCP: 16	♦ 104	♦ 986	1♠ 1NT 2♠ AP
South HCP: 4	♣ AK103	♣ 842	
Contract: 2♠ W			

Board: 147	North:	South:	
Dealer: E	♠ 109853	♠ AK	West North East South
Vul: EW	♥ 8	♥ Q1065	1♦ 1NT
North HCP: 2	♦ J542	♦ K103	Pass 2♥ Pass 2♠
South HCP: 16	♣ J92	♣ A764	AP
Contract: 2♠ S			

Board: 148	North:	South:	
Dealer: W	♠ A106	♠ K832	West North East South
Vul: None	♥ A974	♥ K63	1♣ 1NT AP
North HCP: 15	♦ K62	♦ 1095	
South HCP: 6	♣ A76	♣ 952	
Contract: 1N N			

Board: 149	North:	South:	
Dealer: E	♠ 943	♠ AK102	West North East South
Vul: NS	♥ KQJ	♥ 82	1♦ 1NT
North HCP: 7	♦ 87543	♦ AQJ2	AP
South HCP: 17	♣ J4	♣ K98	
Contract: 1N S			

Board: 150	North:	South:	
Dealer: W	♠ KQ8	♠ 10975	West North East South
Vul: EW	♥ K108	♥ AQ5	1♦ 1NT Pass 2♣ ¹
North HCP: 15	♦ AQ4	♦ K92	Pass 2♦ Pass 2NT
South HCP: 9	♣ J742	♣ 653	AP
Contract: 2N N			1. Stayman

South hands (Practice Page)

We Overcall 1NT

Board: 146	♠ —	West Opens 1♠.
Dealer: W	♥ KJ85432	East Bids 2♠ if possible.
Vul: NS	♦ 986	
HCP: 4	♣ 842	Partner bids first.
Board: 147	♠ AK	East Opens 1♦.
Dealer: E	♥ Q1065	
Vul: EW	♦ K103	You bid first.
HCP: 16	♣ A764	
Board: 148	♠ K832	West Opens 1♣.
Dealer: W	♥ K63	
Vul: None	♦ 1095	Partner bids first.
HCP: 6	♣ 952	
Board: 149	♠ AK102	East Opens 1♦.
Dealer: E	♥ 82	
Vul: NS	♦ AQJ2	You bid first.
HCP: 17	♣ K98	
Board: 150	♠ 10975	West Opens 1♦.
Dealer: W	♥ AQ5	
Vul: EW	♦ K92	Partner bids first.
HCP: 9	♣ 653	

We Overcall 1NT Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ K105	♠ —	1♠	1NT	2♠	AP
Vul: NS	♥ AQ76	♥ KJ85432				
North HCP: 16	♦ 104	♦ 986				
South HCP: 4	♣ AK103	♣ 842				
Contract: 2♠ W						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ 109853	♠ AK	Pass	2♥	1♦	1NT
Vul: EW	♥ 8	♥ Q1065	AP		Pass	2♠
North HCP: 2	♦ J542	♦ K103				
South HCP: 16	♣ J92	♣ A764				
Contract: 2♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ K832	1♣	1NT	AP	
Vul: None	♥ A974	♥ K63				
North HCP: 15	♦ K62	♦ 1095				
South HCP: 6	♣ A76	♣ 952				
Contract: 1N N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ 943	♠ AK102	AP		1♦	1NT
Vul: NS	♥ KQJ	♥ 82				
North HCP: 7	♦ 87543	♦ AQJ2				
South HCP: 17	♣ J4	♣ K98				
Contract: 1N S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ KQ8	♠ 10975	1♦	1NT	Pass	2♣ ¹
Vul: EW	♥ K108	♥ AQ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ4	♦ K92	AP			
South HCP: 9	♣ J742	♣ 653	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

We Overcall 1NT

Board: 151	♠ J97	East Opens 1♥.
Dealer: E	♥ 10875	West Bids 2♣ if possible.
Vul: Both	♦ 1095432	
HCP: 1	♣ —	Partner bids first.
Board: 152	♠ J85	West Opens 1♣.
Dealer: W	♥ K7	
Vul: NS	♦ AK6	You bid first.
HCP: 17	♣ AQ952	
Board: 153	♠ AJ9532	East Opens 1♣.
Dealer: E	♥ 976	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ 93	
Board: 154	♠ A109	West Opens 1♥.
Dealer: W	♥ AJ6	
Vul: Both	♦ A863	You bid first.
HCP: 16	♣ QJ10	
Board: 155	♠ J10	East Opens 1♣.
Dealer: E	♥ A7632	
Vul: None	♦ Q52	Partner bids first.
HCP: 7	♣ 842	

We Overcall 1NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ J97	♠ 8654			1♥	1NT
Vul: Both	♥ 10875	♥ AQ4				
North HCP: 1	♦ 1095432	♦ Q86	2♣	AP		
South HCP: 15	♣ —	♣ AK3				
Contract: 2♣ W						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ J85	♠ 976				
Vul: NS	♥ K7	♥ 94	1♣	1NT	AP	
North HCP: 17	♦ AK6	♦ QJ832				
South HCP: 4	♣ AQ952	♣ J83				
Contract: 1N N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ AJ9532	♠ K10			1♣	1NT
Vul: EW	♥ 976	♥ AJ3	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ QJ	♦ A1094	AP			
South HCP: 16	♣ 93	♣ A864	1. Texas			
Contract: 4♠ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ A109	♠ Q72				
Vul: Both	♥ AJ6	♥ 985	1♥	1NT	AP	
North HCP: 16	♦ A863	♦ J1097				
South HCP: 3	♣ QJ10	♣ 863				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ AQ42			1♣	1NT
Vul: None	♥ A7632	♥ KJ5	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q52	♦ K3	AP			
South HCP: 17	♣ 842	♣ KJ75				
Contract: 2♥ S						

South hands (Practice Page)

We Overcall 1NT

Board: 151	♠ 8654	East Opens 1♥.
Dealer: E	♥ AQ4	West Bids 2♣ if possible.
Vul: Both	♦ Q86	
HCP: 15	♣ AK3	You bid first.
Board: 152	♠ 976	West Opens 1♣.
Dealer: W	♥ 94	
Vul: NS	♦ QJ832	Partner bids first.
HCP: 4	♣ J83	
Board: 153	♠ K10	East Opens 1♣.
Dealer: E	♥ AJ3	
Vul: EW	♦ A1094	You bid first.
HCP: 16	♣ A864	
Board: 154	♠ Q72	West Opens 1♥.
Dealer: W	♥ 985	
Vul: Both	♦ J1097	Partner bids first.
HCP: 3	♣ 863	
Board: 155	♠ AQ42	East Opens 1♣.
Dealer: E	♥ KJ5	
Vul: None	♦ K3	You bid first.
HCP: 17	♣ KJ75	

We Overcall 1NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ J97	♠ 8654			1♥	1NT
Vul: Both	♥ 10875	♥ AQ4				
North HCP: 1	♦ 1095432	♦ Q86	2♣	AP		
South HCP: 15	♣ —	♣ AK3				
Contract: 2♣ W						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ J85	♠ 976				
Vul: NS	♥ K7	♥ 94	1♣	1NT	AP	
North HCP: 17	♦ AK6	♦ QJ832				
South HCP: 4	♣ AQ952	♣ J83				
Contract: 1N N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ AJ9532	♠ K10			1♣	1NT
Vul: EW	♥ 976	♥ AJ3	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ QJ	♦ A1094	AP			
South HCP: 16	♣ 93	♣ A864	1. Texas			
Contract: 4♠ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ A109	♠ Q72				
Vul: Both	♥ AJ6	♥ 985	1♥	1NT	AP	
North HCP: 16	♦ A863	♦ J1097				
South HCP: 3	♣ QJ10	♣ 863				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ AQ42			1♣	1NT
Vul: None	♥ A7632	♥ KJ5	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q52	♦ K3	AP			
South HCP: 17	♣ 842	♣ KJ75				
Contract: 2♥ S						

North hands (Practice Page)

We Overcall 1NT

Board: 156	♠ 10983	West Opens 1♦.
Dealer: W	♥ K3	
Vul: EW	♦ KJ3	You bid first.
HCP: 16	♣ AKQ7	
Board: 157	♠ 74	East Opens 1♦.
Dealer: E	♥ 102	West Bids 2♠ if possible.
Vul: Both	♦ 6532	
HCP: 3	♣ K8432	Partner bids first.
Board: 158	♠ AQ75	West Opens 1♥.
Dealer: W	♥ AK96	East Bids 3♣ if possible.
Vul: None	♦ A75	
HCP: 17	♣ 74	You bid first.
Board: 159	♠ KQ53	East Opens 1♦.
Dealer: E	♥ Q3	
Vul: NS	♦ Q86	Partner bids first.
HCP: 11	♣ Q873	
Board: 160	♠ 108	West Opens 1♣.
Dealer: W	♥ KJ5	
Vul: Both	♦ KJ103	You bid first.
HCP: 15	♣ AK105	

We Overcall 1NT Both hands (Answers Page)

Board: 156	North:	South:	
Dealer: W	♠ 10983	♠ AQ62	West North East South
Vul: EW	♥ K3	♥ 10865	1♦ 1NT AP
North HCP: 16	♦ KJ3	♦ 1087	
South HCP: 6	♣ AKQ7	♣ 85	
Contract: 1N N			

Board: 157	North:	South:	
Dealer: E	♠ 74	♠ 93	West North East South
Vul: Both	♥ 102	♥ A986	1♦ 1NT
North HCP: 3	♦ 6532	♦ AKQ4	2♠ AP
South HCP: 16	♣ K8432	♣ QJ5	
Contract: 2♠ W			

Board: 158	North:	South:	
Dealer: W	♠ AQ75	♠ K9432	West North East South
Vul: None	♥ AK96	♥ 32	1♥ 1NT 3♣ AP
North HCP: 17	♦ A75	♦ J109862	
South HCP: 4	♣ 74	♣ —	
Contract: 3♣ E			

Board: 159	North:	South:	West North East South
Dealer: E	♠ KQ53	♠ A7	1♦ 1NT
Vul: NS	♥ Q3	♥ A1072	Pass 2♣ ¹ Pass 2♥
North HCP: 11	♦ Q86	♦ A1093	Pass 2NT AP
South HCP: 16	♣ Q873	♣ A62	1. Stayman
Contract: 2N S			

Board: 160	North:	South:	West North East South
Dealer: W	♠ 108	♠ KJ9542	1♣ 1NT Pass 4♥ ¹
Vul: Both	♥ KJ5	♥ 1098	Pass 4♠ AP
North HCP: 15	♦ KJ103	♦ A65	1. Texas
South HCP: 8	♣ AK105	♣ 2	
Contract: 4♠ N			

South hands (Practice Page)

We Overcall 1NT

Board: 156	♠ AQ62	West Opens 1♦.
Dealer: W	♥ 10865	
Vul: EW	♦ 1087	Partner bids first.
HCP: 6	♣ 85	
Board: 157	♠ 93	East Opens 1♦.
Dealer: E	♥ A986	West Bids 2♠ if possible.
Vul: Both	♦ AKQ4	
HCP: 16	♣ QJ5	You bid first.
Board: 158	♠ K9432	West Opens 1♥.
Dealer: W	♥ 32	East Bids 3♣ if possible.
Vul: None	♦ J109862	
HCP: 4	♣ —	Partner bids first.
Board: 159	♠ A7	East Opens 1♦.
Dealer: E	♥ A1072	
Vul: NS	♦ A1093	You bid first.
HCP: 16	♣ A62	
Board: 160	♠ KJ9542	West Opens 1♣.
Dealer: W	♥ 1098	
Vul: Both	♦ A65	Partner bids first.
HCP: 8	♣ 2	

We Overcall 1NT Both hands (Answers Page)

Board: 156	North:	South:				
Dealer: W	♠ 10983	♠ AQ62	West	North	East	South
Vul: EW	♥ K3	♥ 10865	1♦	1NT	AP	
North HCP: 16	♦ KJ3	♦ 1087				
South HCP: 6	♣ AKQ7	♣ 85				
Contract: 1N N						

Board: 157	North:	South:				
Dealer: E	♠ 74	♠ 93	West	North	East	South
Vul: Both	♥ 102	♥ A986			1♦	1NT
North HCP: 3	♦ 6532	♦ AKQ4	2♠	AP		
South HCP: 16	♣ K8432	♣ QJ5				
Contract: 2♠ W						

Board: 158	North:	South:				
Dealer: W	♠ AQ75	♠ K9432	West	North	East	South
Vul: None	♥ AK96	♥ 32	1♥	1NT	3♣	AP
North HCP: 17	♦ A75	♦ J109862				
South HCP: 4	♣ 74	♣ —				
Contract: 3♣ E						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ KQ53	♠ A7			1♦	1NT
Vul: NS	♥ Q3	♥ A1072	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q86	♦ A1093	Pass	2NT	AP	
South HCP: 16	♣ Q873	♣ A62	1. Stayman			
Contract: 2N S						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ 108	♠ KJ9542	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ KJ5	♥ 1098	Pass	4♠	AP	
North HCP: 15	♦ KJ103	♦ A65	1. Texas			
South HCP: 8	♣ AK105	♣ 2				
Contract: 4♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 161 ♠ 1065
Dealer: E ♥ J1063
Vul: None ♦ 952
HCP: 3 ♣ Q63

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

Partner bids first.

Board: 162 ♠ A4
Dealer: W ♥ AQ5
Vul: NS ♦ Q1053
HCP: 15 ♣ K864

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

You bid first.

Board: 163 ♠ J97
Dealer: E ♥ 97532
Vul: EW ♦ 642
HCP: 1 ♣ 103

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

Partner bids first.

Board: 164 ♠ KQ
Dealer: W ♥ 1094
Vul: None ♦ AQJ105
HCP: 16 ♣ KJ3

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

You bid first.

Board: 165 ♠ QJ6
Dealer: E ♥ 63
Vul: EW ♦ Q10984
HCP: 5 ♣ 642

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

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ Q84			1♣	1NT
Vul: None	♥ J1063	♥ A82				
North HCP: 3	♦ 952	♦ A1063	2♠	AP		
South HCP: 15	♣ Q63	♣ AJ7				
Contract: 2♠ W						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ 107652	1♣	1NT	Pass	2♥
Vul: NS	♥ AQ5	♥ J93	3♣	AP		
North HCP: 15	♦ Q1053	♦ AJ92				
South HCP: 6	♣ K864	♣ 2				
Contract: 3♣ W						

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ J97	♠ AQ84			1♣	1NT
Vul: EW	♥ 97532	♥ K6	X	2♦	2♠	Pass
North HCP: 1	♦ 642	♦ 1075	3NT	AP		
South HCP: 15	♣ 103	♣ AQ92				
Contract: 3N W						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ 10653	1♣	1NT	2♠	Pass
Vul: None	♥ 1094	♥ J6532	3♣	3♦	X	Pass
North HCP: 16	♦ AQJ105	♦ 92	3♠	AP		
South HCP: 1	♣ KJ3	♣ 76				
Contract: 3♠ E						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ QJ6	♠ K2			1♥	1NT
Vul: EW	♥ 63	♥ QJ10	Pass	Pass	3♣	3♦
North HCP: 5	♦ Q10984	♦ AK732	AP			
South HCP: 16	♣ 642	♣ K73				
Contract: 3♦ S						

South hands (Practice Page)

We Overcall 1NT

Board: 161 ♠ Q84
Dealer: E ♥ A82
Vul: None ♦ A1063
HCP: 15 ♣ AJ7

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

Board: 162 ♠ 107652
Dealer: W ♥ J93
Vul: NS ♦ AJ92
HCP: 6 ♣ 2

West Opens 1♣.
West Bids 3♣ if possible.
Partner bids first.

Board: 163 ♠ AQ84
Dealer: E ♥ K6
Vul: EW ♦ 1075
HCP: 15 ♣ AQ92

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

Board: 164 ♠ 10653
Dealer: W ♥ J6532
Vul: None ♦ 92
HCP: 1 ♣ 76

West Opens 1♣.
East Bids 2♠ if possible.
West Bids 3♣ if possible.
East Doubles 3♦ if possible.
West Bids 3♠ if possible.
Partner bids first.

Board: 165 ♠ K2
Dealer: E ♥ QJ10
Vul: EW ♦ AK732
HCP: 16 ♣ K73

East Opens 1♥.
East Bids 3♣ if possible.
You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ Q84			1♣	1NT
Vul: None	♥ J1063	♥ A82				
North HCP: 3	♦ 952	♦ A1063	2♠	AP		
South HCP: 15	♣ Q63	♣ AJ7				
Contract: 2♠ W						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ 107652	1♣	1NT	Pass	2♥
Vul: NS	♥ AQ5	♥ J93	3♣	AP		
North HCP: 15	♦ Q1053	♦ AJ92				
South HCP: 6	♣ K864	♣ 2				
Contract: 3♣ W						

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ J97	♠ AQ84			1♣	1NT
Vul: EW	♥ 97532	♥ K6	X	2♦	2♠	Pass
North HCP: 1	♦ 642	♦ 1075	3NT	AP		
South HCP: 15	♣ 103	♣ AQ92				
Contract: 3N W						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ 10653	1♣	1NT	2♠	Pass
Vul: None	♥ 1094	♥ J6532	3♣	3♦	X	Pass
North HCP: 16	♦ AQJ105	♦ 92	3♠	AP		
South HCP: 1	♣ KJ3	♣ 76				
Contract: 3♠ E						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ QJ6	♠ K2			1♥	1NT
Vul: EW	♥ 63	♥ QJ10	Pass	Pass	3♣	3♦
North HCP: 5	♦ Q10984	♦ AK732	AP			
South HCP: 16	♣ 642	♣ K73				
Contract: 3♦ S						

North hands (Practice Page)

We Overcall 1NT

Board: 166	♠ AQ104	West Opens 1♥.
Dealer: W	♥ K1072	East Bids 3♣ if possible.
Vul: Both	♦ A8	
HCP: 16	♣ K72	You bid first.
Board: 167	♠ K9842	East Opens 1♣.
Dealer: E	♥ 654	
Vul: EW	♦ Q74	Partner bids first.
HCP: 6	♣ J7	
Board: 168	♠ AK87	West Opens 1♦.
Dealer: W	♥ 108	
Vul: Both	♦ AQ106	You bid first.
HCP: 16	♣ K87	
Board: 169	♠ 1062	East Opens 1♦.
Dealer: E	♥ K53	
Vul: None	♦ 1074	Partner bids first.
HCP: 8	♣ AJ98	
Board: 170	♠ A652	West Opens 1♣.
Dealer: W	♥ KJ104	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ AK7	

We Overcall 1NT Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ AQ104	♠ 98532	1♥	1NT	3♣	AP
Vul: Both	♥ K1072	♥ 65				
North HCP: 16	♦ A8	♦ J106				
South HCP: 1	♣ K72	♣ 864				
Contract: 3♣ E						
Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ K9842	♠ J106	Pass	2♥	1♣	1NT
Vul: EW	♥ 654	♥ AQ72	AP		Pass	2♠
North HCP: 6	♦ Q74	♦ KJ3				
South HCP: 15	♣ J7	♣ A32				
Contract: 2♠ S						
Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ AK87	♠ Q42	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 108	♥ KJ65	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ106	♦ —	AP			
South HCP: 11	♣ K87	♣ AJ9654	1. Stayman			
Contract: 3N N						
Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ AKJ5	Pass	2NT	1♦	1NT
Vul: None	♥ K53	♥ Q72			AP	
North HCP: 8	♦ 1074	♦ K95				
South HCP: 15	♣ AJ98	♣ Q43				
Contract: 2N S						
Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ A652	♠ 3	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ KJ104	♥ 732	Pass	3♦ ²	AP	
North HCP: 15	♦ 94	♦ AQJ862	1. 1N-3C transfer to diamonds			
South HCP: 7	♣ AK7	♣ 643	2. automat			
Contract: 3♦ N						

South hands (Practice Page)

We Overcall 1NT

Board: 166	♠ 98532	West Opens 1♥.
Dealer: W	♥ 65	East Bids 3♣ if possible.
Vul: Both	♦ J106	
HCP: 1	♣ 864	Partner bids first.
Board: 167	♠ J106	East Opens 1♣.
Dealer: E	♥ AQ72	
Vul: EW	♦ KJ3	You bid first.
HCP: 15	♣ A32	
Board: 168	♠ Q42	West Opens 1♦.
Dealer: W	♥ KJ65	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ AJ9654	
Board: 169	♠ AKJ5	East Opens 1♦.
Dealer: E	♥ Q72	
Vul: None	♦ K95	You bid first.
HCP: 15	♣ Q43	
Board: 170	♠ 3	West Opens 1♣.
Dealer: W	♥ 732	
Vul: Both	♦ AQJ862	Partner bids first.
HCP: 7	♣ 643	

We Overcall 1NT Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ AQ104	♠ 98532	1♥	1NT	3♣	AP
Vul: Both	♥ K1072	♥ 65				
North HCP: 16	♦ A8	♦ J106				
South HCP: 1	♣ K72	♣ 864				
Contract: 3♣ E						
Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ K9842	♠ J106	Pass	2♥	1♣	1NT
Vul: EW	♥ 654	♥ AQ72	AP		Pass	2♠
North HCP: 6	♦ Q74	♦ KJ3				
South HCP: 15	♣ J7	♣ A32				
Contract: 2♠ S						
Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ AK87	♠ Q42	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 108	♥ KJ65	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ106	♦ —	AP			
South HCP: 11	♣ K87	♣ AJ9654	1. Stayman			
Contract: 3N N						
Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 1062	♠ AKJ5	Pass	2NT	1♦	1NT
Vul: None	♥ K53	♥ Q72			AP	
North HCP: 8	♦ 1074	♦ K95				
South HCP: 15	♣ AJ98	♣ Q43				
Contract: 2N S						
Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ A652	♠ 3	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ KJ104	♥ 732	Pass	3♦ ²	AP	
North HCP: 15	♦ 94	♦ AQJ862	1. 1N-3C transfer to diamonds			
South HCP: 7	♣ AK7	♣ 643	2. automat			
Contract: 3♦ N						

North hands (Practice Page)

We Overcall 1NT

Board: 171	♠ Q107543	East Opens 1♣.
Dealer: E	♥ 743	West Bids 2♣ if possible.
Vul: None	♦ Q94	West Bids 4♣ if possible.
HCP: 4	♣ 10	West Doubles Pass if possible.
		Partner bids first.
Board: 172	♠ AQ	West Opens 1♣.
Dealer: W	♥ J1063	
Vul: NS	♦ J95	You bid first.
HCP: 15	♣ AK102	
Board: 173	♠ 65	East Opens 1♠.
Dealer: E	♥ 1083	East Bids 3♠ if possible.
Vul: Both	♦ AK10	
HCP: 7	♣ 97532	Partner bids first.
Board: 174	♠ J10	West Opens 1♥.
Dealer: W	♥ A105	East Bids 2♥ if possible.
Vul: None	♦ AQ73	
HCP: 15	♣ A982	You bid first.
Board: 175	♠ Q82	East Opens 1♦.
Dealer: E	♥ J108532	
Vul: NS	♦ 742	Partner bids first.
HCP: 3	♣ 8	

We Overcall 1NT Both hands (Answers Page)

Board: 171
 Dealer: E
 Vul: None
 North HCP: 4
 South HCP: 15
 Contract: 4♠X N

North:
 ♠ Q107543
 ♥ 743
 ♦ Q94
 ♣ 10

South:
 ♠ AKJ6
 ♥ 9852
 ♦ A7
 ♣ K63

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

1. both majors

Board: 172
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 2N N

North:
 ♠ AQ
 ♥ J1063
 ♦ J95
 ♣ AK102

South:
 ♠ 108752
 ♥ AK
 ♦ 87632
 ♣ J

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

Board: 173
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♠ E

North:
 ♠ 65
 ♥ 1083
 ♦ AK10
 ♣ 97532

South:
 ♠ KQ7
 ♥ Q9
 ♦ Q42
 ♣ KQJ84

West	North	East	South
		1♠	1NT
Pass	Pass	3♠	AP

Board: 174
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 3
 Contract: 2♥ W

North:
 ♠ J10
 ♥ A105
 ♦ AQ73
 ♣ A982

South:
 ♠ 9862
 ♥ 2
 ♦ 109852
 ♣ QJ3

West	North	East	South
1♥	1NT	2♥	AP

Board: 175
 Dealer: E
 Vul: NS
 North HCP: 3
 South HCP: 15
 Contract: 2♥ S

North:
 ♠ Q82
 ♥ J108532
 ♦ 742
 ♣ 8

South:
 ♠ K1053
 ♥ 94
 ♦ AQ9
 ♣ AQ104

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

South hands (Practice Page)

We Overcall 1NT

Board: 171	♠ AKJ6	East Opens 1♣.
Dealer: E	♥ 9852	West Bids 2♣ if possible.
Vul: None	♦ A7	West Bids 4♣ if possible.
HCP: 15	♣ K63	West Doubles Pass if possible.
		You bid first.
Board: 172	♠ 108752	West Opens 1♣.
Dealer: W	♥ AK	
Vul: NS	♦ 87632	Partner bids first.
HCP: 8	♣ J	
Board: 173	♠ KQ7	East Opens 1♠.
Dealer: E	♥ Q9	East Bids 3♠ if possible.
Vul: Both	♦ Q42	
HCP: 15	♣ KQJ84	You bid first.
Board: 174	♠ 9862	West Opens 1♥.
Dealer: W	♥ 2	East Bids 2♥ if possible.
Vul: None	♦ 109852	
HCP: 3	♣ QJ3	Partner bids first.
Board: 175	♠ K1053	East Opens 1♦.
Dealer: E	♥ 94	
Vul: NS	♦ AQ9	You bid first.
HCP: 15	♣ AQ104	

We Overcall 1NT Both hands (Answers Page)

Board: 171
 Dealer: E
 Vul: None
 North HCP: 4
 South HCP: 15
 Contract: 4♠X N

North:
 ♠ Q107543
 ♥ 743
 ♦ Q94
 ♣ 10

South:
 ♠ AKJ6
 ♥ 9852
 ♦ A7
 ♣ K63

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

1. both majors

Board: 172
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 2N N

North:
 ♠ AQ
 ♥ J1063
 ♦ J95
 ♣ AK102

South:
 ♠ 108752
 ♥ AK
 ♦ 87632
 ♣ J

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

Board: 173
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♠ E

North:
 ♠ 65
 ♥ 1083
 ♦ AK10
 ♣ 97532

South:
 ♠ KQ7
 ♥ Q9
 ♦ Q42
 ♣ KQJ84

West	North	East	South
		1♠	1NT
Pass	Pass	3♠	AP

Board: 174
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 3
 Contract: 2♥ W

North:
 ♠ J10
 ♥ A105
 ♦ AQ73
 ♣ A982

South:
 ♠ 9862
 ♥ 2
 ♦ 109852
 ♣ QJ3

West	North	East	South
1♥	1NT	2♥	AP

Board: 175
 Dealer: E
 Vul: NS
 North HCP: 3
 South HCP: 15
 Contract: 2♥ S

North:
 ♠ Q82
 ♥ J108532
 ♦ 742
 ♣ 8

South:
 ♠ K1053
 ♥ 94
 ♦ AQ9
 ♣ AQ104

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

North hands (Practice Page)

We Overcall 1NT

Board: 176	♠ A95	West Opens 1♣.
Dealer: W	♥ AQJ2	
Vul: EW	♦ 973	You bid first.
HCP: 16	♣ KQ9	

Board: 177	♠ Q54	East Opens 1♣.
Dealer: E	♥ Q87	
Vul: None	♦ 863	Partner bids first.
HCP: 4	♣ 10986	

Board: 178	♠ 65	West Opens 1♦.
Dealer: W	♥ AJ8	
Vul: NS	♦ K10962	You bid first.
HCP: 15	♣ AK3	

Board: 179	♠ K532	East Opens 1♦.
Dealer: E	♥ 106	
Vul: EW	♦ K874	Partner bids first.
HCP: 7	♣ J32	

Board: 180	♠ AJ6	West Opens 1♣.
Dealer: W	♥ Q543	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ K109	

We Overcall 1NT Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ A95	♠ J1076	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ2	♥ 986	Pass	2♥	AP	
North HCP: 16	♦ 973	♦ Q102	1. Stayman			
South HCP: 7	♣ KQ9	♣ A76				
Contract: 2♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ Q54	♠ A98			1♣	1NT
Vul: None	♥ Q87	♥ J9	AP			
North HCP: 4	♦ 863	♦ AKQ52				
South HCP: 17	♣ 10986	♣ K72				
Contract: 1N S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ 65	♠ A1098	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ AJ8	♥ 10642	Pass	2♦	Pass	2NT
North HCP: 15	♦ K10962	♦ J83	AP			
South HCP: 7	♣ AK3	♣ Q8	1. Stayman			
Contract: 2N N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ K532	♠ AQ			1♦	1NT
Vul: EW	♥ 106	♥ K872	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ K874	♦ AQ92	AP			
South HCP: 17	♣ J32	♣ Q104	1. Stayman			
Contract: 2♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ K10543	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ Q543	♥ KJ107	Pass	2♥	Pass	3♣ ²
North HCP: 15	♦ AJ5	♦ Q7	Pass	3♥	Pass	4♥
South HCP: 9	♣ K109	♣ 52	AP			
Contract: 4♥ N			1. Stayman			
			2. limit raise or better in ♥			

South hands (Practice Page)

We Overcall 1NT

Board: 176	♠ J1076	West Opens 1♣.
Dealer: W	♥ 986	
Vul: EW	♦ Q102	Partner bids first.
HCP: 7	♣ A76	

Board: 177	♠ A98	East Opens 1♣.
Dealer: E	♥ J9	
Vul: None	♦ AKQ52	You bid first.
HCP: 17	♣ K72	

Board: 178	♠ A1098	West Opens 1♦.
Dealer: W	♥ 10642	
Vul: NS	♦ J83	Partner bids first.
HCP: 7	♣ Q8	

Board: 179	♠ AQ	East Opens 1♦.
Dealer: E	♥ K872	
Vul: EW	♦ AQ92	You bid first.
HCP: 17	♣ Q104	

Board: 180	♠ K10543	West Opens 1♣.
Dealer: W	♥ KJ107	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ 52	

We Overcall 1NT Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ A95	♠ J1076	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ2	♥ 986	Pass	2♥	AP	
North HCP: 16	♦ 973	♦ Q102	1. Stayman			
South HCP: 7	♣ KQ9	♣ A76				
Contract: 2♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ Q54	♠ A98			1♣	1NT
Vul: None	♥ Q87	♥ J9	AP			
North HCP: 4	♦ 863	♦ AKQ52				
South HCP: 17	♣ 10986	♣ K72				
Contract: 1N S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ 65	♠ A1098	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ AJ8	♥ 10642	Pass	2♦	Pass	2NT
North HCP: 15	♦ K10962	♦ J83	AP			
South HCP: 7	♣ AK3	♣ Q8	1. Stayman			
Contract: 2N N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ K532	♠ AQ			1♦	1NT
Vul: EW	♥ 106	♥ K872	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ K874	♦ AQ92	AP			
South HCP: 17	♣ J32	♣ Q104	1. Stayman			
Contract: 2♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ K10543	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ Q543	♥ KJ107	Pass	2♥	Pass	3♣ ²
North HCP: 15	♦ AJ5	♦ Q7	Pass	3♥	Pass	4♥
South HCP: 9	♣ K109	♣ 52	AP			
Contract: 4♥ N			1. Stayman			
			2. limit raise or better in ♥			

North hands (Practice Page)

We Overcall 1NT

Board: 181	♠ 762	East Opens 1♣.
Dealer: E	♥ KJ975	
Vul: NS	♦ 65	Partner bids first.
HCP: 4	♣ 1062	
Board: 182	♠ KQ7	West Opens 1♠.
Dealer: W	♥ J2	
Vul: EW	♦ Q105	You bid first.
HCP: 16	♣ AKJ83	
Board: 183	♠ K876	East Opens 1♣.
Dealer: E	♥ A952	East Doubles 2♣ if possible.
Vul: Both	♦ 843	
HCP: 7	♣ 95	Partner bids first.
Board: 184	♠ A65	West Opens 1♣.
Dealer: W	♥ J4	West Bids 3♣ if possible.
Vul: None	♦ AQJ106	
HCP: 16	♣ KJ10	You bid first.
Board: 185	♠ 10642	East Opens 1♥.
Dealer: E	♥ 64	East Doubles Pass if possible.
Vul: EW	♦ Q10762	West Bids 2♥ if possible.
HCP: 4	♣ Q3	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ Q109			1♣	1NT
Vul: NS	♥ KJ975	♥ Q106	Pass	2♦	Pass	2♥
North HCP: 4	♦ 65	♦ AKJ2	AP			
South HCP: 15	♣ 1062	♣ QJ5				
Contract: 2♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J65	1♠	1NT	Pass	2♦
Vul: EW	♥ J2	♥ KQ10953	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q105	♦ 74	AP			
South HCP: 6	♣ AKJ83	♣ 104				
Contract: 3♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ K876	♠ A10			1♣	1NT
Vul: Both	♥ A952	♥ K43	Pass	2♣ ¹	X	2♦
North HCP: 7	♦ 843	♦ KQ1096	AP			
South HCP: 15	♣ 95	♣ K63	1. Stayman			
Contract: 2♦ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ Q873	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ J4	♥ K85	3♣	X	AP	
North HCP: 16	♦ AQJ106	♦ 732	1. Stayman			
South HCP: 7	♣ KJ10	♣ Q54				
Contract: 3♣X W						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 10642	♠ KJ87			1♥	1NT
Vul: EW	♥ 64	♥ AJ7	Pass	Pass	X	Pass
North HCP: 4	♦ Q10762	♦ AK93	2♥	AP		
South HCP: 16	♣ Q3	♣ 85				
Contract: 2♥ E						

South hands (Practice Page)

We Overcall 1NT

Board: 181 ♠ Q109
Dealer: E ♥ Q106
Vul: NS ♦ AKJ2
HCP: 15 ♣ QJ5

East Opens 1♣.

You bid first.

Board: 182 ♠ J65
Dealer: W ♥ KQ10953
Vul: EW ♦ 74
HCP: 6 ♣ 104

West Opens 1♠.

Partner bids first.

Board: 183 ♠ A10
Dealer: E ♥ K43
Vul: Both ♦ KQ1096
HCP: 15 ♣ K63

East Opens 1♣.

East Doubles 2♣ if possible.

You bid first.

Board: 184 ♠ Q873
Dealer: W ♥ K85
Vul: None ♦ 732
HCP: 7 ♣ Q54

West Opens 1♣.

West Bids 3♣ if possible.

Partner bids first.

Board: 185 ♠ KJ87
Dealer: E ♥ AJ7
Vul: EW ♦ AK93
HCP: 16 ♣ 85

East Opens 1♥.

East Doubles Pass if possible.

West Bids 2♥ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ Q109			1♣	1NT
Vul: NS	♥ KJ975	♥ Q106	Pass	2♦	Pass	2♥
North HCP: 4	♦ 65	♦ AKJ2	AP			
South HCP: 15	♣ 1062	♣ QJ5				
Contract: 2♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J65	1♠	1NT	Pass	2♦
Vul: EW	♥ J2	♥ KQ10953	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q105	♦ 74	AP			
South HCP: 6	♣ AKJ83	♣ 104				
Contract: 3♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ K876	♠ A10			1♣	1NT
Vul: Both	♥ A952	♥ K43	Pass	2♣ ¹	X	2♦
North HCP: 7	♦ 843	♦ KQ1096	AP			
South HCP: 15	♣ 95	♣ K63	1. Stayman			
Contract: 2♦ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ Q873	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ J4	♥ K85	3♣	X	AP	
North HCP: 16	♦ AQJ106	♦ 732	1. Stayman			
South HCP: 7	♣ KJ10	♣ Q54				
Contract: 3♣X W						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 10642	♠ KJ87			1♥	1NT
Vul: EW	♥ 64	♥ AJ7	Pass	Pass	X	Pass
North HCP: 4	♦ Q10762	♦ AK93	2♥	AP		
South HCP: 16	♣ Q3	♣ 85				
Contract: 2♥ E						

North hands (Practice Page)

We Overcall 1NT

Board: 186	♠ K943	West Opens 1♦.
Dealer: W	♥ K3	
Vul: Both	♦ K1094	You bid first.
HCP: 15	♣ AQ3	
Board: 187	♠ K10985	East Opens 1♦.
Dealer: E	♥ KJ76	East Doubles 3♦ if possible.
Vul: None	♦ 96	
HCP: 7	♣ 108	Partner bids first.
Board: 188	♠ 874	West Opens 1♥.
Dealer: W	♥ K95	East Bids 3♥ if possible.
Vul: NS	♦ AKJ8	West Bids 4♥ if possible.
HCP: 15	♣ A109	You bid first.
Board: 189	♠ Q7543	East Opens 1♣.
Dealer: E	♥ Q74	
Vul: Both	♦ 64	Partner bids first.
HCP: 6	♣ Q63	
Board: 190	♠ J6	West Opens 1♦.
Dealer: W	♥ AQJ10	
Vul: None	♦ A86	You bid first.
HCP: 16	♣ A1082	

We Overcall 1NT Both hands (Answers Page)

Board: 186
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 4
 Contract: 2♥ N

North:
 ♠ K943
 ♥ K3
 ♦ K1094
 ♣ AQ3

South:
 ♠ A852
 ♥ 87652
 ♦ 5
 ♣ 854

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

Board: 187
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ K10985
 ♥ KJ76
 ♦ 96
 ♣ 108

South:
 ♠ AQ72
 ♥ Q2
 ♦ A102
 ♣ A972

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

1. Stayman
 2. limit raise or better in ♠

Board: 188
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 4♥ X W

North:
 ♠ 874
 ♥ K95
 ♦ AKJ8
 ♣ A109

South:
 ♠ K932
 ♥ 3
 ♦ Q1043
 ♣ KQ64

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

Board: 189
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♠ S

North:
 ♠ Q7543
 ♥ Q74
 ♦ 64
 ♣ Q63

South:
 ♠ AK
 ♥ K63
 ♦ 9752
 ♣ AJ82

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

Board: 190
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 10
 Contract: 3N N

North:
 ♠ J6
 ♥ AQJ10
 ♦ A86
 ♣ A1082

South:
 ♠ K9874
 ♥ 8
 ♦ Q109
 ♣ KQ96

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

South hands (Practice Page)

We Overcall 1NT

Board: 186	♠ A852	West Opens 1♦.
Dealer: W	♥ 87652	
Vul: Both	♦ 5	Partner bids first.
HCP: 4	♣ 854	
Board: 187	♠ AQ72	East Opens 1♦.
Dealer: E	♥ Q2	East Doubles 3♦ if possible.
Vul: None	♦ A102	
HCP: 16	♣ A972	You bid first.
Board: 188	♠ K932	West Opens 1♥.
Dealer: W	♥ 3	East Bids 3♥ if possible.
Vul: NS	♦ Q1043	West Bids 4♥ if possible.
HCP: 10	♣ KQ64	Partner bids first.
Board: 189	♠ AK	East Opens 1♣.
Dealer: E	♥ K63	
Vul: Both	♦ 9752	You bid first.
HCP: 15	♣ AJ82	
Board: 190	♠ K9874	West Opens 1♦.
Dealer: W	♥ 8	
Vul: None	♦ Q109	Partner bids first.
HCP: 10	♣ KQ96	

We Overcall 1NT Both hands (Answers Page)

Board: 186
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 4
 Contract: 2♥ N

North:
 ♠ K943
 ♥ K3
 ♦ K1094
 ♣ AQ3

South:
 ♠ A852
 ♥ 87652
 ♦ 5
 ♣ 854

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

Board: 187
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ K10985
 ♥ KJ76
 ♦ 96
 ♣ 108

South:
 ♠ AQ72
 ♥ Q2
 ♦ A102
 ♣ A972

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

1. Stayman
 2. limit raise or better in ♠

Board: 188
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 4♥ X W

North:
 ♠ 874
 ♥ K95
 ♦ AKJ8
 ♣ A109

South:
 ♠ K932
 ♥ 3
 ♦ Q1043
 ♣ KQ64

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

Board: 189
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♠ S

North:
 ♠ Q7543
 ♥ Q74
 ♦ 64
 ♣ Q63

South:
 ♠ AK
 ♥ K63
 ♦ 9752
 ♣ AJ82

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

Board: 190
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 10
 Contract: 3N N

North:
 ♠ J6
 ♥ AQJ10
 ♦ A86
 ♣ A1082

South:
 ♠ K9874
 ♥ 8
 ♦ Q109
 ♣ KQ96

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

North hands (Practice Page)

We Overcall 1NT

Board: 191	♠ K93	East Opens 1♣.
Dealer: E	♥ 97542	
Vul: EW	♦ K1052	Partner bids first.
HCP: 6	♣ 8	

Board: 192	♠ AQ32	West Opens 1♠.
Dealer: W	♥ KQ5	
Vul: None	♦ 102	You bid first.
HCP: 15	♣ A1087	

Board: 193	♠ J32	East Opens 1♣.
Dealer: E	♥ 1032	
Vul: NS	♦ K9763	Partner bids first.
HCP: 4	♣ 84	

Board: 194	♠ K752	West Opens 1♥.
Dealer: W	♥ AK9	
Vul: EW	♦ K9	You bid first.
HCP: 15	♣ Q832	

Board: 195	♠ Q10954	East Opens 1♣.
Dealer: E	♥ K76	
Vul: Both	♦ J75	Partner bids first.
HCP: 6	♣ 52	

We Overcall 1NT Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ A5			1♣	1NT
Vul: EW	♥ 97542	♥ AJ6	Pass	2♦	Pass	2♥
North HCP: 6	♦ K1052	♦ QJ84	AP			
South HCP: 17	♣ 8	♣ AJ73				
Contract: 2♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ AQ32	♠ 76	1♠	1NT	Pass	3NT
Vul: None	♥ KQ5	♥ J103	AP			
North HCP: 15	♦ 102	♦ KQJ863				
South HCP: 10	♣ A1087	♣ K3				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ J32	♠ A976			1♣	1NT
Vul: NS	♥ 1032	♥ J8	AP			
North HCP: 4	♦ K9763	♦ AJ4				
South HCP: 15	♣ 84	♣ KQ93				
Contract: 1N S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ K752	♠ 96	1♥	1NT	AP	
Vul: EW	♥ AK9	♥ J74				
North HCP: 15	♦ K9	♦ AQJ74				
South HCP: 8	♣ Q832	♣ 1064				
Contract: 1N N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ Q10954	♠ KJ7	Pass	2♥	1♣	1NT
Vul: Both	♥ K76	♥ QJ9	Pass		Pass	2♠
North HCP: 6	♦ J75	♦ AQ104	AP			
South HCP: 16	♣ 52	♣ K97				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 191	♠ A5	East Opens 1♣.
Dealer: E	♥ AJ6	
Vul: EW	♦ QJ84	You bid first.
HCP: 17	♣ AJ73	
Board: 192	♠ 76	West Opens 1♠.
Dealer: W	♥ J103	
Vul: None	♦ KQJ863	Partner bids first.
HCP: 10	♣ K3	
Board: 193	♠ A976	East Opens 1♣.
Dealer: E	♥ J8	
Vul: NS	♦ AJ4	You bid first.
HCP: 15	♣ KQ93	
Board: 194	♠ 96	West Opens 1♥.
Dealer: W	♥ J74	
Vul: EW	♦ AQJ74	Partner bids first.
HCP: 8	♣ 1064	
Board: 195	♠ KJ7	East Opens 1♣.
Dealer: E	♥ QJ9	
Vul: Both	♦ AQ104	You bid first.
HCP: 16	♣ K97	

We Overcall 1NT Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ A5			1♣	1NT
Vul: EW	♥ 97542	♥ AJ6	Pass	2♦	Pass	2♥
North HCP: 6	♦ K1052	♦ QJ84	AP			
South HCP: 17	♣ 8	♣ AJ73				
Contract: 2♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ AQ32	♠ 76	1♠	1NT	Pass	3NT
Vul: None	♥ KQ5	♥ J103	AP			
North HCP: 15	♦ 102	♦ KQJ863				
South HCP: 10	♣ A1087	♣ K3				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ J32	♠ A976			1♣	1NT
Vul: NS	♥ 1032	♥ J8	AP			
North HCP: 4	♦ K9763	♦ AJ4				
South HCP: 15	♣ 84	♣ KQ93				
Contract: 1N S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ K752	♠ 96	1♥	1NT	AP	
Vul: EW	♥ AK9	♥ J74				
North HCP: 15	♦ K9	♦ AQJ74				
South HCP: 8	♣ Q832	♣ 1064				
Contract: 1N N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ Q10954	♠ KJ7	Pass	2♥	1♣	1NT
Vul: Both	♥ K76	♥ QJ9	AP		Pass	2♠
North HCP: 6	♦ J75	♦ AQ104				
South HCP: 16	♣ 52	♣ K97				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 196	♠ K6	West Opens 1♥.
Dealer: W	♥ A74	
Vul: NS	♦ KQ964	You bid first.
HCP: 15	♣ K95	
Board: 197	♠ A	East Opens 1♦.
Dealer: E	♥ J109872	East Doubles 4♦ if possible.
Vul: EW	♦ J5	
HCP: 7	♣ J742	Partner bids first.
Board: 198	♠ AQ9	West Opens 1♣.
Dealer: W	♥ 105	
Vul: Both	♦ KJ1076	You bid first.
HCP: 17	♣ AQJ	
Board: 199	♠ Q98753	East Opens 1♣.
Dealer: E	♥ Q2	West Bids 4♣ if possible.
Vul: None	♦ 87642	
HCP: 4	♣ —	Partner bids first.
Board: 200	♠ AK96	West Opens 1♣.
Dealer: W	♥ AQ	
Vul: EW	♦ 8543	You bid first.
HCP: 16	♣ QJ10	

We Overcall 1NT Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ AQ73	1♥	1NT	Pass	2♣ ¹
Vul: NS	♥ A74	♥ 653	Pass	2♦	Pass	3♣
North HCP: 15	♦ KQ964	♦ 32	AP			
South HCP: 12	♣ K95	♣ AQ42	1. Stayman			
Contract: 3♣ S						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ Q1052			1♦	1NT
Vul: EW	♥ J109872	♥ A3	Pass	4♦ ¹	X	Pass ²
North HCP: 7	♦ J5	♦ A74	Pass	4♥	AP	
South HCP: 15	♣ J742	♣ KQ86	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ AQ9	♠ J1084				
Vul: Both	♥ 105	♥ A84	1♣	1NT	AP	
North HCP: 17	♦ KJ1076	♦ 83				
South HCP: 5	♣ AQJ	♣ 10652				
Contract: 1N N						

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ Q98753	♠ KJ4				
Vul: None	♥ Q2	♥ A54			1♣	1NT
North HCP: 4	♦ 87642	♦ Q1053	4♣	AP		
South HCP: 15	♣ —	♣ AJ7				
Contract: 4♣ E						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AK96	♠ J543				
Vul: EW	♥ AQ	♥ K8632	1♣	1NT	Pass	2♦
North HCP: 16	♦ 8543	♦ QJ2	Pass	2♥	AP	
South HCP: 7	♣ QJ10	♣ 2				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT

Board: 196	♠ AQ73	West Opens 1♥.
Dealer: W	♥ 653	
Vul: NS	♦ 32	Partner bids first.
HCP: 12	♣ AQ42	
Board: 197	♠ Q1052	East Opens 1♦.
Dealer: E	♥ A3	East Doubles 4♦ if possible.
Vul: EW	♦ A74	
HCP: 15	♣ KQ86	You bid first.
Board: 198	♠ J1084	West Opens 1♣.
Dealer: W	♥ A84	
Vul: Both	♦ 83	Partner bids first.
HCP: 5	♣ 10652	
Board: 199	♠ KJ4	East Opens 1♣.
Dealer: E	♥ A54	West Bids 4♣ if possible.
Vul: None	♦ Q1053	
HCP: 15	♣ AJ7	You bid first.
Board: 200	♠ J543	West Opens 1♣.
Dealer: W	♥ K8632	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 7	♣ 2	

We Overcall 1NT Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ AQ73	1♥	1NT	Pass	2♣ ¹
Vul: NS	♥ A74	♥ 653	Pass	2♦	Pass	3♣
North HCP: 15	♦ KQ964	♦ 32	AP			
South HCP: 12	♣ K95	♣ AQ42	1. Stayman			
Contract: 3♣ S						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ Q1052			1♦	1NT
Vul: EW	♥ J109872	♥ A3	Pass	4♦ ¹	X	Pass ²
North HCP: 7	♦ J5	♦ A74	Pass	4♥	AP	
South HCP: 15	♣ J742	♣ KQ86	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ AQ9	♠ J1084				
Vul: Both	♥ 105	♥ A84	1♣	1NT	AP	
North HCP: 17	♦ KJ1076	♦ 83				
South HCP: 5	♣ AQJ	♣ 10652				
Contract: 1N N						

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ Q98753	♠ KJ4				
Vul: None	♥ Q2	♥ A54			1♣	1NT
North HCP: 4	♦ 87642	♦ Q1053	4♣	AP		
South HCP: 15	♣ —	♣ AJ7				
Contract: 4♣ E						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AK96	♠ J543				
Vul: EW	♥ AQ	♥ K8632	1♣	1NT	Pass	2♦
North HCP: 16	♦ 8543	♦ QJ2	Pass	2♥	AP	
South HCP: 7	♣ QJ10	♣ 2				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT

Board: 201 ♠ 8654
Dealer: E ♥ 109
Vul: Both ♦ 85
HCP: 1 ♣ J10976

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

Partner bids first.

Board: 202 ♠ J632
Dealer: W ♥ AJ
Vul: None ♦ A543
HCP: 15 ♣ AJ6

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

You bid first.

Board: 203 ♠ 102
Dealer: E ♥ AQ63
Vul: NS ♦ 654
HCP: 9 ♣ K876

East Opens 1♠.

Partner bids first.

Board: 204 ♠ J764
Dealer: W ♥ A96
Vul: Both ♦ K6
HCP: 15 ♣ AK43

West Opens 1♥.

You bid first.

Board: 205 ♠ K75
Dealer: E ♥ 942
Vul: None ♦ J1094
HCP: 5 ♣ J94

East Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 201

Dealer: E

Vul: Both

North HCP: 1

South HCP: 15

Contract: 3♦ E

North:

♠ 8654

♥ 109

♦ 85

♣ J10976

South:

♠ KQ3

♥ KJ82

♦ QJ6

♣ K54

West North East South

1♦ 1NT

2♠ Pass 3♦ AP

Board: 202

Dealer: W

Vul: None

North HCP: 15

South HCP: 4

Contract: 4♣X W

North:

♠ J632

♥ AJ

♦ A543

♣ AJ6

South:

♠ Q10984

♥ 7654

♦ Q2

♣ 85

West North East South

1♣ 1NT 2♥ 2♠

3♣ 3♠ 4♣ Pass

Pass X AP

Board: 203

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ 102

♥ AQ63

♦ 654

♣ K876

South:

♠ KJ3

♥ K2

♦ K98

♣ AQ1095

West North East South

1♠ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 3♠²

Pass 3NT AP

1. Stayman

2. limit raise or better in ♣

Board: 204

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ J764

♥ A96

♦ K6

♣ AK43

South:

♠ AQ5

♥ K

♦ 107542

♣ Q962

West North East South

1♥ 1NT Pass 3NT

AP

Board: 205

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 1N S

North:

♠ K75

♥ 942

♦ J1094

♣ J94

South:

♠ 1094

♥ KJ

♦ A86

♣ AK873

West North East South

1♣ 1NT

AP

South hands (Practice Page)

We Overcall 1NT

Board: 201 ♠ KQ3
Dealer: E ♥ KJ82
Vul: Both ♦ QJ6
HCP: 15 ♣ K54

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

You bid first.

Board: 202 ♠ Q10984
Dealer: W ♥ 7654
Vul: None ♦ Q2
HCP: 4 ♣ 85

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

Partner bids first.

Board: 203 ♠ KJ3
Dealer: E ♥ K2
Vul: NS ♦ K98
HCP: 16 ♣ AQ1095

East Opens 1♠.

You bid first.

Board: 204 ♠ AQ5
Dealer: W ♥ K
Vul: Both ♦ 107542
HCP: 11 ♣ Q962

West Opens 1♥.

Partner bids first.

Board: 205 ♠ 1094
Dealer: E ♥ KJ
Vul: None ♦ A86
HCP: 15 ♣ AK873

East Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 201

Dealer: E

Vul: Both

North HCP: 1

South HCP: 15

Contract: 3♦ E

North:

♠ 8654

♥ 109

♦ 85

♣ J10976

South:

♠ KQ3

♥ KJ82

♦ QJ6

♣ K54

West North East South

1♦ 1NT

2♠ Pass 3♦ AP

Board: 202

Dealer: W

Vul: None

North HCP: 15

South HCP: 4

Contract: 4♣X W

North:

♠ J632

♥ AJ

♦ A543

♣ AJ6

South:

♠ Q10984

♥ 7654

♦ Q2

♣ 85

West North East South

1♣ 1NT 2♥ 2♠

3♣ 3♠ 4♣ Pass

Pass X AP

Board: 203

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ 102

♥ AQ63

♦ 654

♣ K876

South:

♠ KJ3

♥ K2

♦ K98

♣ AQ1095

West North East South

1♠ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 3♠²

Pass 3NT AP

1. Stayman

2. limit raise or better in ♣

Board: 204

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ J764

♥ A96

♦ K6

♣ AK43

South:

♠ AQ5

♥ K

♦ 107542

♣ Q962

West North East South

1♥ 1NT Pass 3NT

AP

Board: 205

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 1N S

North:

♠ K75

♥ 942

♦ J1094

♣ J94

South:

♠ 1094

♥ KJ

♦ A86

♣ AK873

West North East South

1♣ 1NT

AP

North hands (Practice Page)

We Overcall 1NT

Board: 206
Dealer: W
Vul: NS
HCP: 16

♠ A76
♥ J106
♦ AQ65
♣ AJ6

West Opens 1♣.
West Bids 5♣ if possible.
You bid first.

Board: 207
Dealer: E
Vul: EW
HCP: 3

♠ 2
♥ J852
♦ 85
♣ Q65432

East Opens 1♦.
West Bids 2♠ if possible.
Partner bids first.

Board: 208
Dealer: W
Vul: None
HCP: 15

♠ J5
♥ AK7
♦ K765
♣ A973

West Opens 1♦.
East Doubles 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♠ if possible.
You bid first.

Board: 209
Dealer: E
Vul: NS
HCP: 2

♠ 1072
♥ 9
♦ J9432
♣ J1052

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

Board: 210
Dealer: W
Vul: EW
HCP: 16

♠ A109
♥ 765
♦ AJ
♣ AK1065

West Opens 1♠.
East Bids 2♠ if possible.
West Doubles Pass if possible.
You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ 10432	1♣	1NT	Pass	4♦ ¹
Vul: NS	♥ J106	♥ AQ9854	5♣	X	AP	
North HCP: 16	♦ AQ65	♦ 104	1. Texas			
South HCP: 6	♣ AJ6	♣ 10				
Contract: 5♣X W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ QJ73			1♦	1NT
Vul: EW	♥ J852	♥ A63	2♠	AP		
North HCP: 3	♦ 85	♦ KQ63				
South HCP: 15	♣ Q65432	♣ K8				
Contract: 2♠ W						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ 874	1♦	1NT	X	2♦
Vul: None	♥ AK7	♥ Q109632	2♠	Pass	3♠	AP
North HCP: 15	♦ K765	♦ 104				
South HCP: 3	♣ A973	♣ J2				
Contract: 3♠ W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ 1072	♠ J854			1♣	1NT
Vul: NS	♥ 9	♥ A63	2♥	AP		
North HCP: 2	♦ J9432	♦ AQ8				
South HCP: 17	♣ J1052	♣ AQ3				
Contract: 2♥ W						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ A109	♠ 76	1♠	1NT	2♠	Pass
Vul: EW	♥ 765	♥ 94	Pass	3♣	Pass	Pass
North HCP: 16	♦ AJ	♦ K9653	X	AP		
South HCP: 4	♣ AK1065	♣ J982				
Contract: 3♣X N						

South hands (Practice Page)

We Overcall 1NT

Board: 206	♠ 10432	West Opens 1♣.
Dealer: W	♥ AQ9854	West Bids 5♣ if possible.
Vul: NS	♦ 104	
HCP: 6	♣ 10	Partner bids first.
Board: 207	♠ QJ73	East Opens 1♦.
Dealer: E	♥ A63	West Bids 2♠ if possible.
Vul: EW	♦ KQ63	
HCP: 15	♣ K8	You bid first.
Board: 208	♠ 874	West Opens 1♦.
Dealer: W	♥ Q109632	East Doubles 1NT if possible.
Vul: None	♦ 104	West Bids 2♠ if possible.
HCP: 3	♣ J2	East Bids 3♠ if possible.
		Partner bids first.
Board: 209	♠ J854	East Opens 1♣.
Dealer: E	♥ A63	West Bids 2♥ if possible.
Vul: NS	♦ AQ8	
HCP: 17	♣ AQ3	You bid first.
Board: 210	♠ 76	West Opens 1♠.
Dealer: W	♥ 94	East Bids 2♠ if possible.
Vul: EW	♦ K9653	West Doubles Pass if possible.
HCP: 4	♣ J982	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 206
 Dealer: W
 Vul: NS
 North HCP: 16
 South HCP: 6
 Contract: 5♣X W

North:
 ♠ A76
 ♥ J106
 ♦ AQ65
 ♣ AJ6

South:
 ♠ 10432
 ♥ AQ9854
 ♦ 104
 ♣ 10

West	North	East	South
1♣	1NT	Pass	4♦ ¹
5♣	X	AP	
1. Texas			

Board: 207
 Dealer: E
 Vul: EW
 North HCP: 3
 South HCP: 15
 Contract: 2♠ W

North:
 ♠ 2
 ♥ J852
 ♦ 85
 ♣ Q65432

South:
 ♠ QJ73
 ♥ A63
 ♦ KQ63
 ♣ K8

West	North	East	South
		1♦	1NT
2♠	AP		

Board: 208
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 3
 Contract: 3♠ W

North:
 ♠ J5
 ♥ AK7
 ♦ K765
 ♣ A973

South:
 ♠ 874
 ♥ Q109632
 ♦ 104
 ♣ J2

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

Board: 209
 Dealer: E
 Vul: NS
 North HCP: 2
 South HCP: 17
 Contract: 2♥ W

North:
 ♠ 1072
 ♥ 9
 ♦ J9432
 ♣ J1052

South:
 ♠ J854
 ♥ A63
 ♦ AQ8
 ♣ AQ3

West	North	East	South
		1♣	1NT
2♥	AP		

Board: 210
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 4
 Contract: 3♣X N

North:
 ♠ A109
 ♥ 765
 ♦ AJ
 ♣ AK1065

South:
 ♠ 76
 ♥ 94
 ♦ K9653
 ♣ J982

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

North hands (Practice Page)

We Overcall 1NT

Board: 211 ♠ 10765
Dealer: E ♥ 853
Vul: Both ♦ 84
HCP: 1 ♣ J862

East Opens 1♣.

Partner bids first.

Board: 212 ♠ KQJ3
Dealer: W ♥ KQ84
Vul: NS ♦ A73
HCP: 15 ♣ 94

West Opens 1♠.

East Bids 2NT if possible.

West Bids 3♣ if possible.

You bid first.

Board: 213 ♠ K543
Dealer: E ♥ 987
Vul: EW ♦ A8
HCP: 7 ♣ 10942

East Opens 1♣.

Partner bids first.

Board: 214 ♠ AQJ8
Dealer: W ♥ K97
Vul: Both ♦ KQ74
HCP: 15 ♣ 62

West Opens 1♦.

You bid first.

Board: 215 ♠ 762
Dealer: E ♥ J52
Vul: EW ♦ A1072
HCP: 8 ♣ K76

East Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 10765	♠ Q4			1♣	1NT
Vul: Both	♥ 853	♥ A764				
North HCP: 1	♦ 84	♦ AJ72	AP			
South HCP: 17	♣ J862	♣ AQ3				
Contract: 1N S						
Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KQJ3	♠ 842	1♠	1NT	2NT ¹	Pass
Vul: NS	♥ KQ84	♥ A10653	3♣	AP		
North HCP: 15	♦ A73	♦ J2	1. Unusual 2NT			
South HCP: 5	♣ 94	♣ 1032				
Contract: 3♣ W						
Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ K543	♠ AQ109			1♣	1NT
Vul: EW	♥ 987	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ A8	♦ 97	Pass	3♠	AP	
South HCP: 15	♣ 10942	♣ KQJ7	1. Stayman			
Contract: 3♠ S						
Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AQJ8	♠ 954	1♦	1NT	Pass	2♠ ¹
Vul: Both	♥ K97	♥ 106	Pass	3♣ ²	AP	
North HCP: 15	♦ KQ74	♦ 52	1. 1N-2S transfer to clubs			
South HCP: 6	♣ 62	♣ KQJ1083	2. automat			
Contract: 3♣ N						
Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KQ			1♣	1NT
Vul: EW	♥ J52	♥ KQ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ A1072	♦ J9864	AP			
South HCP: 17	♣ K76	♣ AQ9				
Contract: 3N S						

South hands (Practice Page)

We Overcall 1NT

Board: 211
Dealer: E
Vul: Both
HCP: 17

♠ Q4
♥ A764
♦ AJ72
♣ AQ3

East Opens 1♣.

You bid first.

Board: 212
Dealer: W
Vul: NS
HCP: 5

♠ 842
♥ A10653
♦ J2
♣ 1032

West Opens 1♠.

East Bids 2NT if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 213
Dealer: E
Vul: EW
HCP: 15

♠ AQ109
♥ QJ6
♦ 97
♣ KQJ7

East Opens 1♣.

You bid first.

Board: 214
Dealer: W
Vul: Both
HCP: 6

♠ 954
♥ 106
♦ 52
♣ KQJ1083

West Opens 1♦.

Partner bids first.

Board: 215
Dealer: E
Vul: EW
HCP: 17

♠ KQ
♥ KQ6
♦ J9864
♣ AQ9

East Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ 10765	♠ Q4			1♣	1NT
Vul: Both	♥ 853	♥ A764				
North HCP: 1	♦ 84	♦ AJ72	AP			
South HCP: 17	♣ J862	♣ AQ3				
Contract: 1N S						
Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KQJ3	♠ 842	1♠	1NT	2NT ¹	Pass
Vul: NS	♥ KQ84	♥ A10653	3♣	AP		
North HCP: 15	♦ A73	♦ J2	1. Unusual 2NT			
South HCP: 5	♣ 94	♣ 1032				
Contract: 3♣ W						
Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ K543	♠ AQ109			1♣	1NT
Vul: EW	♥ 987	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ A8	♦ 97	Pass	3♠	AP	
South HCP: 15	♣ 10942	♣ KQJ7	1. Stayman			
Contract: 3♠ S						
Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AQJ8	♠ 954	1♦	1NT	Pass	2♠ ¹
Vul: Both	♥ K97	♥ 106	Pass	3♣ ²	AP	
North HCP: 15	♦ KQ74	♦ 52	1. 1N-2S transfer to clubs			
South HCP: 6	♣ 62	♣ KQJ1083	2. automat			
Contract: 3♣ N						
Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 762	♠ KQ			1♣	1NT
Vul: EW	♥ J52	♥ KQ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ A1072	♦ J9864	AP			
South HCP: 17	♣ K76	♣ AQ9				
Contract: 3N S						

North hands (Practice Page)

We Overcall 1NT

Board: 216	♠ KJ3	West Opens 1♠.
Dealer: W	♥ KQ108	
Vul: Both	♦ 1062	You bid first.
HCP: 16	♣ AK3	
Board: 217	♠ 2	East Opens 1♠.
Dealer: E	♥ 107532	East Bids 2♠ if possible.
Vul: None	♦ J72	
HCP: 5	♣ KJ95	Partner bids first.
Board: 218	♠ K873	West Opens 1♠.
Dealer: W	♥ Q8	
Vul: NS	♦ AK64	You bid first.
HCP: 15	♣ K93	
Board: 219	♠ K5	East Opens 1♣.
Dealer: E	♥ 83	
Vul: Both	♦ Q9843	Partner bids first.
HCP: 5	♣ 10964	
Board: 220	♠ Q9	West Opens 1♣.
Dealer: W	♥ K76	East Bids 3♣ if possible.
Vul: None	♦ AKJ86	
HCP: 17	♣ A74	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 216	North:	South:	
Dealer: W	♠ KJ3	♠ 765	West North East South
Vul: Both	♥ KQ108	♥ 32	1♠ 1NT AP
North HCP: 16	♦ 1062	♦ QJ94	
South HCP: 5	♣ AK3	♣ Q1052	
Contract: 1N N			

Board: 217	North:	South:	
Dealer: E	♠ 2	♠ A84	West North East South
Vul: None	♥ 107532	♥ AK84	1♠ 1NT
North HCP: 5	♦ J72	♦ A1063	Pass 2♦ 2♠ 3♥
South HCP: 17	♣ KJ95	♣ Q10	AP
Contract: 3♥ S			

Board: 218	North:	South:	
Dealer: W	♠ K873	♠ Q2	West North East South
Vul: NS	♥ Q8	♥ J7542	1♠ 1NT Pass 2♦
North HCP: 15	♦ AK64	♦ Q103	Pass 2♥ AP
South HCP: 5	♣ K93	♣ 854	
Contract: 2♥ N			

Board: 219	North:	South:	
Dealer: E	♠ K5	♠ Q64	West North East South
Vul: Both	♥ 83	♥ AJ	1♣ 1NT
North HCP: 5	♦ Q9843	♦ J652	AP
South HCP: 15	♣ 10964	♣ AK53	
Contract: 1N S			

Board: 220	North:	South:	
Dealer: W	♠ Q9	♠ K8532	West North East South
Vul: None	♥ K76	♥ Q952	1♣ 1NT 3♣ Pass
North HCP: 17	♦ AKJ86	♦ 10932	Pass 3♦ AP
South HCP: 5	♣ A74	♣ —	
Contract: 3♦ N			

South hands (Practice Page)

We Overcall 1NT

Board: 216 ♠ 765
Dealer: W ♥ 32
Vul: Both ♦ QJ94
HCP: 5 ♣ Q1052

West Opens 1♠.

Partner bids first.

Board: 217 ♠ A84
Dealer: E ♥ AK84
Vul: None ♦ A1063
HCP: 17 ♣ Q10

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 218 ♠ Q2
Dealer: W ♥ J7542
Vul: NS ♦ Q103
HCP: 5 ♣ 854

West Opens 1♠.

Partner bids first.

Board: 219 ♠ Q64
Dealer: E ♥ AJ
Vul: Both ♦ J652
HCP: 15 ♣ AK53

East Opens 1♣.

You bid first.

Board: 220 ♠ K8532
Dealer: W ♥ Q952
Vul: None ♦ 10932
HCP: 5 ♣ —

West Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 216	North:	South:				
Dealer: W	♠ KJ3	♠ 765	West	North	East	South
Vul: Both	♥ KQ108	♥ 32	1♠	1NT	AP	
North HCP: 16	♦ 1062	♦ QJ94				
South HCP: 5	♣ AK3	♣ Q1052				
Contract: 1N N						

Board: 217	North:	South:				
Dealer: E	♠ 2	♠ A84	West	North	East	South
Vul: None	♥ 107532	♥ AK84			1♠	1NT
North HCP: 5	♦ J72	♦ A1063	Pass	2♦	2♠	3♥
South HCP: 17	♣ KJ95	♣ Q10	AP			
Contract: 3♥ S						

Board: 218	North:	South:				
Dealer: W	♠ K873	♠ Q2	West	North	East	South
Vul: NS	♥ Q8	♥ J7542	1♠	1NT	Pass	2♦
North HCP: 15	♦ AK64	♦ Q103	Pass	2♥	AP	
South HCP: 5	♣ K93	♣ 854				
Contract: 2♥ N						

Board: 219	North:	South:				
Dealer: E	♠ K5	♠ Q64	West	North	East	South
Vul: Both	♥ 83	♥ AJ			1♣	1NT
North HCP: 5	♦ Q9843	♦ J652	AP			
South HCP: 15	♣ 10964	♣ AK53				
Contract: 1N S						

Board: 220	North:	South:				
Dealer: W	♠ Q9	♠ K8532	West	North	East	South
Vul: None	♥ K76	♥ Q952	1♣	1NT	3♣	Pass
North HCP: 17	♦ AKJ86	♦ 10932	Pass	3♦	AP	
South HCP: 5	♣ A74	♣ —				
Contract: 3♦ N						

North hands (Practice Page)

We Overcall 1NT

Board: 221 ♠ 10654
Dealer: E ♥ Q52
Vul: NS ♦ Q86
HCP: 7 ♣ K92

East Opens 1♦.

Partner bids first.

Board: 222 ♠ AK62
Dealer: W ♥ K65
Vul: EW ♦ Q643
HCP: 16 ♣ A10

West Opens 1♥.

West Bids 3♥ if possible.

You bid first.

Board: 223 ♠ 10652
Dealer: E ♥ 52
Vul: None ♦ KQ10953
HCP: 5 ♣ 3

East Opens 1♥.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 224 ♠ AQ4
Dealer: W ♥ K43
Vul: NS ♦ J106
HCP: 17 ♣ AK109

West Opens 1♥.

East Bids 3♥ if possible.

You bid first.

Board: 225 ♠ QJ743
Dealer: E ♥ 8
Vul: EW ♦ 108632
HCP: 3 ♣ 87

East Opens 1♥.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 10654	♠ KJ73			1♦	1NT
Vul: NS	♥ Q52	♥ K10	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ Q86	♦ AKJ	AP			
South HCP: 15	♣ K92	♣ 8754	1. Stayman			
Contract: 2♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ AK62	♠ 108	1♥	1NT	Pass	2♠ ¹
Vul: EW	♥ K65	♥ J9	3♥	Pass	Pass	4♣
North HCP: 16	♦ Q643	♦ J8	AP			
South HCP: 4	♣ A10	♣ Q987642	1. 1N-2S transfer to clubs			
Contract: 4♣ S						

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 10652	♠ K9			1♥	1NT
Vul: None	♥ 52	♥ KJ7	2♥	3♦	Pass	Pass
North HCP: 5	♦ KQ10953	♦ A74	3♥	Pass	Pass	X
South HCP: 16	♣ 3	♣ AJ1074	AP			
Contract: 3♥ X E						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ 97632				
Vul: NS	♥ K43	♥ 2	1♥	1NT	3♥	AP
North HCP: 17	♦ J106	♦ K9543				
South HCP: 5	♣ AK109	♣ Q8				
Contract: 3♥ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ QJ743	♠ K109			1♥	1NT
Vul: EW	♥ 8	♥ AK5	2♥	2♠	3♥	3♠
North HCP: 3	♦ 108632	♦ AK9	AP			
South HCP: 17	♣ 87	♣ 10654				
Contract: 3♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 221 ♠ KJ73
Dealer: E ♥ K10
Vul: NS ♦ AKJ
HCP: 15 ♣ 8754

East Opens 1♦.

You bid first.

Board: 222 ♠ 108
Dealer: W ♥ J9
Vul: EW ♦ J8
HCP: 4 ♣ Q987642

West Opens 1♥.

West Bids 3♥ if possible.

Partner bids first.

Board: 223 ♠ K9
Dealer: E ♥ KJ7
Vul: None ♦ A74
HCP: 16 ♣ AJ1074

East Opens 1♥.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 224 ♠ 97632
Dealer: W ♥ 2
Vul: NS ♦ K9543
HCP: 5 ♣ Q8

West Opens 1♥.

East Bids 3♥ if possible.

Partner bids first.

Board: 225 ♠ K109
Dealer: E ♥ AK5
Vul: EW ♦ AK9
HCP: 17 ♣ 10654

East Opens 1♥.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 10654	♠ KJ73			1♦	1NT
Vul: NS	♥ Q52	♥ K10	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ Q86	♦ AKJ	AP			
South HCP: 15	♣ K92	♣ 8754	1. Stayman			
Contract: 2♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ AK62	♠ 108	1♥	1NT	Pass	2♠ ¹
Vul: EW	♥ K65	♥ J9	3♥	Pass	Pass	4♣
North HCP: 16	♦ Q643	♦ J8	AP			
South HCP: 4	♣ A10	♣ Q987642	1. 1N-2S transfer to clubs			
Contract: 4♣ S						

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 10652	♠ K9			1♥	1NT
Vul: None	♥ 52	♥ KJ7	2♥	3♦	Pass	Pass
North HCP: 5	♦ KQ10953	♦ A74	3♥	Pass	Pass	X
South HCP: 16	♣ 3	♣ AJ1074	AP			
Contract: 3♥ X E						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ 97632				
Vul: NS	♥ K43	♥ 2	1♥	1NT	3♥	AP
North HCP: 17	♦ J106	♦ K9543				
South HCP: 5	♣ AK109	♣ Q8				
Contract: 3♥ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ QJ743	♠ K109			1♥	1NT
Vul: EW	♥ 8	♥ AK5	2♥	2♠	3♥	3♠
North HCP: 3	♦ 108632	♦ AK9	AP			
South HCP: 17	♣ 87	♣ 10654				
Contract: 3♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 226 ♠ KQJ
Dealer: W ♥ AKJ2
Vul: NS ♦ 9763
HCP: 15 ♣ J6

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

You bid first.

Board: 227 ♠ 32
Dealer: E ♥ QJ107
Vul: EW ♦ 863
HCP: 3 ♣ 10832

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

Partner bids first.

Board: 228 ♠ AQ
Dealer: W ♥ K1093
Vul: Both ♦ AQ10
HCP: 15 ♣ 10863

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

You bid first.

Board: 229 ♠ 7
Dealer: E ♥ KJ95
Vul: None ♦ 542
HCP: 5 ♣ J9643

East Opens 1♠.
West Bids 2♠ if possible.
East Redoubles if possible.
East Bids 4♠ if possible.
East Doubles 5♣ if possible.

Partner bids first.

Board: 230 ♠ QJ64
Dealer: W ♥ J8
Vul: EW ♦ AK4
HCP: 16 ♣ KQ105

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 96	1♠	1NT	2♠	AP
Vul: NS	♥ AKJ2	♥ 98543				
North HCP: 15	♦ 9763	♦ Q42				
South HCP: 2	♣ J6	♣ 874				
Contract: 2♠ W						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ AJ5	X	Pass	1♣	1NT
Vul: EW	♥ QJ107	♥ A3	3♠	AP	2♠	Pass
North HCP: 3	♦ 863	♦ Q972				
South HCP: 15	♣ 10832	♣ KJ75				
Contract: 3♠ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 62	1♦	1NT	2♠	AP
Vul: Both	♥ K1093	♥ 52				
North HCP: 15	♦ AQ10	♦ J9543				
South HCP: 3	♣ 10863	♣ Q954				
Contract: 2♠ E						

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ A102	2♠	X	1♠	1NT
Vul: None	♥ KJ95	♥ A874	Pass	Pass	XX	3♣
North HCP: 5	♦ 542	♦ Q9	Pass	5♣	4♣	Pass
South HCP: 15	♣ J9643	♣ KQ75	Pass		X	AP
Contract: 5♣ X S						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ QJ64	♠ A75	1♦	1NT	Pass	3NT
Vul: EW	♥ J8	♥ AK10	AP			
North HCP: 16	♦ AK4	♦ 1073				
South HCP: 12	♣ KQ105	♣ J843				
Contract: 3N N						

South hands (Practice Page)

We Overcall 1NT

Board: 226 ♠ 96
Dealer: W ♥ 98543
Vul: NS ♦ Q42
HCP: 2 ♣ 874

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

Partner bids first.

Board: 227 ♠ AJ5
Dealer: E ♥ A3
Vul: EW ♦ Q972
HCP: 15 ♣ KJ75

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

You bid first.

Board: 228 ♠ 62
Dealer: W ♥ 52
Vul: Both ♦ J9543
HCP: 3 ♣ Q954

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

Partner bids first.

Board: 229 ♠ A102
Dealer: E ♥ A874
Vul: None ♦ Q9
HCP: 15 ♣ KQ75

East Opens 1♠.
West Bids 2♠ if possible.
East Redoubles if possible.
East Bids 4♠ if possible.
East Doubles 5♣ if possible.

You bid first.

Board: 230 ♠ A75
Dealer: W ♥ AK10
Vul: EW ♦ 1073
HCP: 12 ♣ J843

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 96	1♠	1NT	2♠	AP
Vul: NS	♥ AKJ2	♥ 98543				
North HCP: 15	♦ 9763	♦ Q42				
South HCP: 2	♣ J6	♣ 874				
Contract: 2♠ W						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ AJ5	X	Pass	1♣	1NT
Vul: EW	♥ QJ107	♥ A3	3♠	AP	2♠	Pass
North HCP: 3	♦ 863	♦ Q972				
South HCP: 15	♣ 10832	♣ KJ75				
Contract: 3♠ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 62	1♦	1NT	2♠	AP
Vul: Both	♥ K1093	♥ 52				
North HCP: 15	♦ AQ10	♦ J9543				
South HCP: 3	♣ 10863	♣ Q954				
Contract: 2♠ E						

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ A102	2♠	X	1♠	1NT
Vul: None	♥ KJ95	♥ A874	Pass	Pass	XX	3♣
North HCP: 5	♦ 542	♦ Q9	Pass	5♣	4♣	Pass
South HCP: 15	♣ J9643	♣ KQ75	Pass		X	AP
Contract: 5♣ X S						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ QJ64	♠ A75	1♦	1NT	Pass	3NT
Vul: EW	♥ J8	♥ AK10	AP			
North HCP: 16	♦ AK4	♦ 1073				
South HCP: 12	♣ KQ105	♣ J843				
Contract: 3N N						

North hands (Practice Page)

We Overcall 1NT

Board: 231
Dealer: E
Vul: Both
HCP: 7

♠ J75
♥ Q95
♦ A1052
♣ 1032

East Opens 1♣.

Partner bids first.

Board: 232
Dealer: W
Vul: None
HCP: 15

♠ Q107
♥ K75
♦ AK874
♣ K3

West Opens 1♦.

You bid first.

Board: 233
Dealer: E
Vul: NS
HCP: 4

♠ J1075
♥ 532
♦ 865
♣ K53

East Opens 1♦.

West Bids 4♥ if possible.

Partner bids first.

Board: 234
Dealer: W
Vul: Both
HCP: 16

♠ Q1043
♥ 72
♦ AJ10
♣ AKQ7

West Opens 1♣.

You bid first.

Board: 235
Dealer: E
Vul: None
HCP: 3

♠ 62
♥ 87
♦ 86
♣ QJ105432

East Opens 1♠.

West Doubles 1NT if possible.

East Bids 4♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ J75	♠ AK93			1♣	1NT
Vul: Both	♥ Q95	♥ K6				
North HCP: 7	♦ A1052	♦ 8743	AP			
South HCP: 16	♣ 1032	♣ AQ9				
Contract: 1N S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ Q107	♠ 93	1♦	1NT	Pass	2♠ ¹
Vul: None	♥ K75	♥ 632	Pass	3♣ ²	AP	
North HCP: 15	♦ AK874	♦ J9	1. 1N-2S transfer to clubs			
South HCP: 1	♣ K3	♣ 1097542	2. automat			
Contract: 3♣ N						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ J1075	♠ AK94			1♦	1NT
Vul: NS	♥ 532	♥ A10	4♥	AP		
North HCP: 4	♦ 865	♦ AQ104				
South HCP: 17	♣ K53	♣ 984				
Contract: 4♥ W						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ Q1043	♠ J52	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ 72	♥ AQJ10	Pass	2♠	Pass	2NT
North HCP: 16	♦ AJ10	♦ 986	AP			
South HCP: 9	♣ AKQ7	♣ J108	1. Stayman			
Contract: 2N N						

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ AK10			1♠	1NT
Vul: None	♥ 87	♥ AJ106	X	2♠ ¹	4♥	X
North HCP: 3	♦ 86	♦ 10932	4♠	AP		
South HCP: 15	♣ QJ105432	♣ K9	1. 1N-2S transfer to clubs			
Contract: 4♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 231 ♠ AK93
Dealer: E ♥ K6
Vul: Both ♦ 8743
HCP: 16 ♣ AQ9

East Opens 1♣.

You bid first.

Board: 232 ♠ 93
Dealer: W ♥ 632
Vul: None ♦ J9
HCP: 1 ♣ 1097542

West Opens 1♦.

Partner bids first.

Board: 233 ♠ AK94
Dealer: E ♥ A10
Vul: NS ♦ AQ104
HCP: 17 ♣ 984

East Opens 1♦.

West Bids 4♥ if possible.

You bid first.

Board: 234 ♠ J52
Dealer: W ♥ AQJ10
Vul: Both ♦ 986
HCP: 9 ♣ J108

West Opens 1♣.

Partner bids first.

Board: 235 ♠ AK10
Dealer: E ♥ AJ106
Vul: None ♦ 10932
HCP: 15 ♣ K9

East Opens 1♠.

West Doubles 1NT if possible.

East Bids 4♥ if possible.

West Bids 4♠ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ J75	♠ AK93			1♣	1NT
Vul: Both	♥ Q95	♥ K6				
North HCP: 7	♦ A1052	♦ 8743	AP			
South HCP: 16	♣ 1032	♣ AQ9				
Contract: 1N S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ Q107	♠ 93	1♦	1NT	Pass	2♠ ¹
Vul: None	♥ K75	♥ 632	Pass	3♣ ²	AP	
North HCP: 15	♦ AK874	♦ J9	1. 1N-2S transfer to clubs			
South HCP: 1	♣ K3	♣ 1097542	2. automat			
Contract: 3♣ N						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ J1075	♠ AK94			1♦	1NT
Vul: NS	♥ 532	♥ A10	4♥	AP		
North HCP: 4	♦ 865	♦ AQ104				
South HCP: 17	♣ K53	♣ 984				
Contract: 4♥ W						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ Q1043	♠ J52	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ 72	♥ AQJ10	Pass	2♠	Pass	2NT
North HCP: 16	♦ AJ10	♦ 986	AP			
South HCP: 9	♣ AKQ7	♣ J108	1. Stayman			
Contract: 2N N						

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ AK10			1♠	1NT
Vul: None	♥ 87	♥ AJ106	X	2♠ ¹	4♥	X
North HCP: 3	♦ 86	♦ 10932	4♠	AP		
South HCP: 15	♣ QJ105432	♣ K9	1. 1N-2S transfer to clubs			
Contract: 4♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 236
Dealer: W
Vul: NS
HCP: 15

♠ A84
♥ A95
♦ J53
♣ KQJ6

West Opens 1♣.

You bid first.

Board: 237
Dealer: E
Vul: EW
HCP: 5

♠ J1098642
♥ 75
♦ 10
♣ A85

East Opens 1♦.

Partner bids first.

Board: 238
Dealer: W
Vul: None
HCP: 16

♠ K74
♥ AQ4
♦ QJ83
♣ A63

West Opens 1♥.

You bid first.

Board: 239
Dealer: E
Vul: NS
HCP: 7

♠ Q5
♥ 984
♦ 10762
♣ KQ96

East Opens 1♦.

Partner bids first.

Board: 240
Dealer: W
Vul: EW
HCP: 15

♠ AK84
♥ KJ76
♦ 75
♣ A103

West Opens 1♣.

West Doubles 2♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 10762	1♣	1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ KJ2	Pass	2♦	Pass	2NT
North HCP: 15	♦ J53	♦ K976	AP			
South HCP: 7	♣ KQJ6	♣ 97	1. Stayman			
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ J1098642	♠ AQ75			1♦	1NT
Vul: EW	♥ 75	♥ KQ10	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 10	♦ KJ5	AP			
South HCP: 15	♣ A85	♣ 974	1. Texas			
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ K74	♠ Q853	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ AQ4	♥ 82	Pass	2♦	Pass	3♣
North HCP: 16	♦ QJ83	♦ A102	AP			
South HCP: 7	♣ A63	♣ J1097	1. Stayman			
Contract: 3♣ S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ AJ64			1♦	1NT
Vul: NS	♥ 984	♥ A73				
North HCP: 7	♦ 10762	♦ K93	AP			
South HCP: 16	♣ KQ96	♣ A75				
Contract: 1N S						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J1076	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ KJ76	♥ 984	X	2♥	AP	
North HCP: 15	♦ 75	♦ A109	1. Stayman			
South HCP: 7	♣ A103	♣ Q95				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT

Board: 236 ♠ 10762
Dealer: W ♥ KJ2
Vul: NS ♦ K976
HCP: 7 ♣ 97

West Opens 1♣.

Partner bids first.

Board: 237 ♠ AQ75
Dealer: E ♥ KQ10
Vul: EW ♦ KJ5
HCP: 15 ♣ 974

East Opens 1♦.

You bid first.

Board: 238 ♠ Q853
Dealer: W ♥ 82
Vul: None ♦ A102
HCP: 7 ♣ J1097

West Opens 1♥.

Partner bids first.

Board: 239 ♠ AJ64
Dealer: E ♥ A73
Vul: NS ♦ K93
HCP: 16 ♣ A75

East Opens 1♦.

You bid first.

Board: 240 ♠ J1076
Dealer: W ♥ 984
Vul: EW ♦ A109
HCP: 7 ♣ Q95

West Opens 1♣.

West Doubles 2♣ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 10762	1♣	1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ KJ2	Pass	2♦	Pass	2NT
North HCP: 15	♦ J53	♦ K976	AP			
South HCP: 7	♣ KQJ6	♣ 97	1. Stayman			
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ J1098642	♠ AQ75			1♦	1NT
Vul: EW	♥ 75	♥ KQ10	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 10	♦ KJ5	AP			
South HCP: 15	♣ A85	♣ 974	1. Texas			
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ K74	♠ Q853	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ AQ4	♥ 82	Pass	2♦	Pass	3♣
North HCP: 16	♦ QJ83	♦ A102	AP			
South HCP: 7	♣ A63	♣ J1097	1. Stayman			
Contract: 3♣ S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ AJ64			1♦	1NT
Vul: NS	♥ 984	♥ A73				
North HCP: 7	♦ 10762	♦ K93	AP			
South HCP: 16	♣ KQ96	♣ A75				
Contract: 1N S						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J1076	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ KJ76	♥ 984	X	2♥	AP	
North HCP: 15	♦ 75	♦ A109	1. Stayman			
South HCP: 7	♣ A103	♣ Q95				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT

Board: 241	♠ 5432	East Opens 1♦.
Dealer: E	♥ A83	
Vul: Both	♦ KJ	Partner bids first.
HCP: 8	♣ 10982	
Board: 242	♠ A932	West Opens 1♦.
Dealer: W	♥ KQ5	
Vul: EW	♦ KJ8	You bid first.
HCP: 17	♣ A64	
Board: 243	♠ AKJ983	East Opens 1♣.
Dealer: E	♥ 5	
Vul: Both	♦ J632	Partner bids first.
HCP: 9	♣ 106	
Board: 244	♠ AQ10	West Opens 1♦.
Dealer: W	♥ J1075	East Bids 2♣ if possible.
Vul: None	♦ KQJ	
HCP: 16	♣ QJ4	You bid first.
Board: 245	♠ A10832	East Opens 1♦.
Dealer: E	♥ 102	
Vul: Both	♦ J9	Partner bids first.
HCP: 7	♣ Q754	

We Overcall 1NT Both hands (Answers Page)

Board: 241

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 5432

♥ A83

♦ KJ

♣ 10982

South:

♠ K876

♥ Q72

♦ A1097

♣ AQ

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♠

Pass 3♦² Pass 3♠

Pass 4♠ AP

1. Stayman

2. limit raise or better in ♠

Board: 242

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 4♠ N

North:

♠ A932

♥ KQ5

♦ KJ8

♣ A64

South:

♠ Q654

♥ AJ74

♦ 10

♣ J532

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♠ Pass 3♦²

Pass 3NT Pass 4♠

AP

1. Stayman

2. limit raise or better in ♠

Board: 243

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AKJ983

♥ 5

♦ J632

♣ 106

South:

♠ 74

♥ K93

♦ K975

♣ AKQ3

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 244

Dealer: W

Vul: None

North HCP: 16

South HCP: 1

Contract: 2♣ E

North:

♠ AQ10

♥ J1075

♦ KQJ

♣ QJ4

South:

♠ J643

♥ 986

♦ 10972

♣ 96

West North East South

1♦ 1NT 2♣ AP

Board: 245

Dealer: E

Vul: Both

North HCP: 7

South HCP: 17

Contract: 2♠ S

North:

♠ A10832

♥ 102

♦ J9

♣ Q754

South:

♠ KQ7

♥ AQ4

♦ K753

♣ K98

West North East South

1♦ 1NT

Pass 2♥ Pass 2♠

AP

South hands (Practice Page)

We Overcall 1NT

Board: 241 ♠ K876
Dealer: E ♥ Q72
Vul: Both ♦ A1097
HCP: 15 ♣ AQ

East Opens 1♦.

You bid first.

Board: 242 ♠ Q654
Dealer: W ♥ AJ74
Vul: EW ♦ 10
HCP: 8 ♣ J532

West Opens 1♦.

Partner bids first.

Board: 243 ♠ 74
Dealer: E ♥ K93
Vul: Both ♦ K975
HCP: 15 ♣ AKQ3

East Opens 1♣.

You bid first.

Board: 244 ♠ J643
Dealer: W ♥ 986
Vul: None ♦ 10972
HCP: 1 ♣ 96

West Opens 1♦.

East Bids 2♣ if possible.

Partner bids first.

Board: 245 ♠ KQ7
Dealer: E ♥ AQ4
Vul: Both ♦ K753
HCP: 17 ♣ K98

East Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 241

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 5432

♥ A83

♦ KJ

♣ 10982

South:

♠ K876

♥ Q72

♦ A1097

♣ AQ

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♠

Pass 3♦² Pass 3♠

Pass 4♠ AP

1. Stayman

2. limit raise or better in ♠

Board: 242

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 4♠ N

North:

♠ A932

♥ KQ5

♦ KJ8

♣ A64

South:

♠ Q654

♥ AJ74

♦ 10

♣ J532

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♠ Pass 3♦²

Pass 3NT Pass 4♠

AP

1. Stayman

2. limit raise or better in ♠

Board: 243

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AKJ983

♥ 5

♦ J632

♣ 106

South:

♠ 74

♥ K93

♦ K975

♣ AKQ3

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 244

Dealer: W

Vul: None

North HCP: 16

South HCP: 1

Contract: 2♣ E

North:

♠ AQ10

♥ J1075

♦ KQJ

♣ QJ4

South:

♠ J643

♥ 986

♦ 10972

♣ 96

West North East South

1♦ 1NT 2♣ AP

Board: 245

Dealer: E

Vul: Both

North HCP: 7

South HCP: 17

Contract: 2♠ S

North:

♠ A10832

♥ 102

♦ J9

♣ Q754

South:

♠ KQ7

♥ AQ4

♦ K753

♣ K98

West North East South

1♦ 1NT

Pass 2♥ Pass 2♠

AP

North hands (Practice Page)

We Overcall 1NT

Board: 246 ♠ AK53
Dealer: W ♥ AJ7
Vul: None ♦ J3
HCP: 16 ♣ K943

West Opens 1♥.

You bid first.

Board: 247 ♠ Q10542
Dealer: E ♥ 1097
Vul: NS ♦ 873
HCP: 6 ♣ A4

East Opens 1♣.

Partner bids first.

Board: 248 ♠ AQ5
Dealer: W ♥ AQ109
Vul: Both ♦ A753
HCP: 16 ♣ 86

West Opens 1♠.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 249 ♠ J6
Dealer: E ♥ J1074
Vul: None ♦ AJ986
HCP: 11 ♣ A7

East Opens 1♣.

Partner bids first.

Board: 250 ♠ 1098
Dealer: W ♥ AJ76
Vul: NS ♦ AK
HCP: 16 ♣ A1094

West Opens 1♥.

East Bids 2♥ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AK53	♠ J96	1♥	1NT	Pass	3♣ ¹
Vul: None	♥ AJ7	♥ 84	Pass	3♦ ²	AP	
North HCP: 16	♦ J3	♦ AQ8752	1. 1N-3C transfer to diamonds			
South HCP: 7	♣ K943	♣ 85	2. automat			
Contract: 3♦ N						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ Q10542	♠ KJ			1♣	1NT
Vul: NS	♥ 1097	♥ AQ2	Pass	2♥	Pass	2♠
North HCP: 6	♦ 873	♦ A1052	AP			
South HCP: 17	♣ A4	♣ K653				
Contract: 2♠ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ J642	1♠	1NT	2♣	X
Vul: Both	♥ AQ109	♥ 8765	3♣	AP		
North HCP: 16	♦ A753	♦ 62				
South HCP: 5	♣ 86	♣ A42				
Contract: 3♣ E						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ J6	♠ A1032			1♣	1NT
Vul: None	♥ J1074	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ AJ986	♦ Q74	Pass	3♦	Pass	3NT
South HCP: 17	♣ A7	♣ KJ2	AP			
Contract: 3N S			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ 543	1♥	1NT	2♥	AP
Vul: NS	♥ AJ76	♥ 9				
North HCP: 16	♦ AK	♦ J1042				
South HCP: 4	♣ A1094	♣ QJ873				
Contract: 2♥ W						

South hands (Practice Page)

We Overcall 1NT

Board: 246
Dealer: W
Vul: None
HCP: 7

♠ J96
♥ 84
♦ AQ8752
♣ 85

West Opens 1♥.
Partner bids first.

Board: 247
Dealer: E
Vul: NS
HCP: 17

♠ KJ
♥ AQ2
♦ A1052
♣ K653

East Opens 1♣.
You bid first.

Board: 248
Dealer: W
Vul: Both
HCP: 5

♠ J642
♥ 8765
♦ 62
♣ A42

West Opens 1♠.
East Bids 2♣ if possible.
West Bids 3♣ if possible.
Partner bids first.

Board: 249
Dealer: E
Vul: None
HCP: 17

♠ A1032
♥ AK3
♦ Q74
♣ KJ2

East Opens 1♣.
You bid first.

Board: 250
Dealer: W
Vul: NS
HCP: 4

♠ 543
♥ 9
♦ J1042
♣ QJ873

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

We Overcall 1NT Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AK53	♠ J96	1♥	1NT	Pass	3♣ ¹
Vul: None	♥ AJ7	♥ 84	Pass	3♦ ²	AP	
North HCP: 16	♦ J3	♦ AQ8752	1. 1N-3C transfer to diamonds			
South HCP: 7	♣ K943	♣ 85	2. automat			
Contract: 3♦ N						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ Q10542	♠ KJ			1♣	1NT
Vul: NS	♥ 1097	♥ AQ2	Pass	2♥	Pass	2♠
North HCP: 6	♦ 873	♦ A1052	AP			
South HCP: 17	♣ A4	♣ K653				
Contract: 2♠ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ J642	1♠	1NT	2♣	X
Vul: Both	♥ AQ109	♥ 8765	3♣	AP		
North HCP: 16	♦ A753	♦ 62				
South HCP: 5	♣ 86	♣ A42				
Contract: 3♣ E						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ J6	♠ A1032			1♣	1NT
Vul: None	♥ J1074	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ AJ986	♦ Q74	Pass	3♦	Pass	3NT
South HCP: 17	♣ A7	♣ KJ2	AP			
Contract: 3N S			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ 543	1♥	1NT	2♥	AP
Vul: NS	♥ AJ76	♥ 9				
North HCP: 16	♦ AK	♦ J1042				
South HCP: 4	♣ A1094	♣ QJ873				
Contract: 2♥ W						

North hands (Practice Page)

We Overcall 1NT

Board: 251	♠ 106	East Opens 1♠.
Dealer: E	♥ A1076543	
Vul: EW	♦ Q4	Partner bids first.
HCP: 7	♣ J3	
Board: 252	♠ K62	West Opens 1♦.
Dealer: W	♥ 984	
Vul: None	♦ AKQ74	You bid first.
HCP: 15	♣ K5	
Board: 253	♠ J10983	East Opens 1♣.
Dealer: E	♥ Q53	West Bids 2♣ if possible.
Vul: EW	♦ 97	
HCP: 3	♣ 943	Partner bids first.
Board: 254	♠ A864	West Opens 1♦.
Dealer: W	♥ AK5	
Vul: Both	♦ K106	You bid first.
HCP: 17	♣ K63	
Board: 255	♠ J98642	East Opens 1♥.
Dealer: E	♥ 8	West Bids 4♥ if possible.
Vul: EW	♦ 10732	
HCP: 4	♣ K4	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ K843			1♠	1NT
Vul: EW	♥ A1076543	♥ KJ9	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q4	♦ AK93	AP			
South HCP: 16	♣ J3	♣ Q6	1. Texas			
Contract: 4♥ S						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ Q9543	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ 984	♥ AJ106	Pass	2♦	Pass	2♠
North HCP: 15	♦ AKQ74	♦ —	Pass	3♠	Pass	4♠
South HCP: 8	♣ K5	♣ J742	AP			
Contract: 4♠ S			1. Stayman			

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ J10983	♠ AK6			1♣	1NT
Vul: EW	♥ Q53	♥ 876				
North HCP: 3	♦ 97	♦ KQ106	2♣	AP		
South HCP: 16	♣ 943	♣ A72				
Contract: 2♣ E						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ A864	♠ 1072				
Vul: Both	♥ AK5	♥ J1083	1♦	1NT	AP	
North HCP: 17	♦ K106	♦ J975				
South HCP: 3	♣ K63	♣ J7				
Contract: 1N N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ J98642	♠ AQ73			1♥	1NT
Vul: EW	♥ 8	♥ AJ10				
North HCP: 4	♦ 10732	♦ K4	4♥	AP		
South HCP: 15	♣ K4	♣ J852				
Contract: 4♥ E						

South hands (Practice Page)

We Overcall 1NT

Board: 251	♠ K843	East Opens 1♠.
Dealer: E	♥ KJ9	
Vul: EW	♦ AK93	You bid first.
HCP: 16	♣ Q6	
Board: 252	♠ Q9543	West Opens 1♦.
Dealer: W	♥ AJ106	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ J742	
Board: 253	♠ AK6	East Opens 1♣.
Dealer: E	♥ 876	West Bids 2♣ if possible.
Vul: EW	♦ KQ106	
HCP: 16	♣ A72	You bid first.
Board: 254	♠ 1072	West Opens 1♦.
Dealer: W	♥ J1083	
Vul: Both	♦ J975	Partner bids first.
HCP: 3	♣ J7	
Board: 255	♠ AQ73	East Opens 1♥.
Dealer: E	♥ AJ10	West Bids 4♥ if possible.
Vul: EW	♦ K4	
HCP: 15	♣ J852	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ K843			1♠	1NT
Vul: EW	♥ A1076543	♥ KJ9	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q4	♦ AK93	AP			
South HCP: 16	♣ J3	♣ Q6	1. Texas			
Contract: 4♥ S						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ Q9543	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ 984	♥ AJ106	Pass	2♦	Pass	2♠
North HCP: 15	♦ AKQ74	♦ —	Pass	3♠	Pass	4♠
South HCP: 8	♣ K5	♣ J742	AP			
Contract: 4♠ S			1. Stayman			

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ J10983	♠ AK6			1♣	1NT
Vul: EW	♥ Q53	♥ 876				
North HCP: 3	♦ 97	♦ KQ106	2♣	AP		
South HCP: 16	♣ 943	♣ A72				
Contract: 2♣ E						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ A864	♠ 1072				
Vul: Both	♥ AK5	♥ J1083	1♦	1NT	AP	
North HCP: 17	♦ K106	♦ J975				
South HCP: 3	♣ K63	♣ J7				
Contract: 1N N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ J98642	♠ AQ73			1♥	1NT
Vul: EW	♥ 8	♥ AJ10				
North HCP: 4	♦ 10732	♦ K4	4♥	AP		
South HCP: 15	♣ K4	♣ J852				
Contract: 4♥ E						

North hands (Practice Page)

We Overcall 1NT

Board: 256 ♠ 965
Dealer: W ♥ J53
Vul: Both ♦ AK6
HCP: 16 ♣ AKJ6

West Opens 1♣.
East Bids 3♦ if possible.
West Doubles 4♠ if possible.

You bid first.

Board: 257 ♠ Q9754
Dealer: E ♥ 964
Vul: None ♦ K76
HCP: 8 ♣ K8

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

Partner bids first.

Board: 258 ♠ KJ73
Dealer: W ♥ KJ
Vul: EW ♦ AJ53
HCP: 17 ♣ A103

West Opens 1♣.
East Bids 2♣ if possible.

You bid first.

Board: 259 ♠ 108
Dealer: E ♥ J5
Vul: Both ♦ Q10862
HCP: 6 ♣ K762

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

Partner bids first.

Board: 260 ♠ A4
Dealer: W ♥ A976
Vul: None ♦ K83
HCP: 15 ♣ KJ102

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 256
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 7
 Contract: 4♠X S

North:
 ♠ 965
 ♥ J53
 ♦ AK6
 ♣ AKJ6

South:
 ♠ AJ8432
 ♥ Q62
 ♦ 3
 ♣ 985

West	North	East	South
1♣	1NT	3♦	4♠
X	AP		

Board: 257
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♣ E

North:
 ♠ Q9754
 ♥ 964
 ♦ K76
 ♣ K8

South:
 ♠ AK6
 ♥ AQ82
 ♦ J82
 ♣ J104

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

Board: 258
 Dealer: W
 Vul: EW
 North HCP: 17
 South HCP: 2
 Contract: 2♣ W

North:
 ♠ KJ73
 ♥ KJ
 ♦ AJ53
 ♣ A103

South:
 ♠ 98
 ♥ Q87432
 ♦ 1087
 ♣ 86

West	North	East	South
1♣	1NT	2♣	AP

Board: 259
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♠ W

North:
 ♠ 108
 ♥ J5
 ♦ Q10862
 ♣ K762

South:
 ♠ AK75
 ♥ A983
 ♦ A53
 ♣ 103

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

Board: 260
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 5
 Contract: 1N N

North:
 ♠ A4
 ♥ A976
 ♦ K83
 ♣ KJ102

South:
 ♠ 10652
 ♥ J832
 ♦ 976
 ♣ A3

West	North	East	South
1♦	1NT	AP	

South hands (Practice Page)

We Overcall 1NT

Board: 256 ♠ AJ8432
Dealer: W ♥ Q62
Vul: Both ♦ 3
HCP: 7 ♣ 985

West Opens 1♣.
East Bids 3♦ if possible.
West Doubles 4♠ if possible.

Partner bids first.

Board: 257 ♠ AK6
Dealer: E ♥ AQ82
Vul: None ♦ J82
HCP: 15 ♣ J104

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

You bid first.

Board: 258 ♠ 98
Dealer: W ♥ Q87432
Vul: EW ♦ 1087
HCP: 2 ♣ 86

West Opens 1♣.
East Bids 2♣ if possible.

Partner bids first.

Board: 259 ♠ AK75
Dealer: E ♥ A983
Vul: Both ♦ A53
HCP: 15 ♣ 103

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

You bid first.

Board: 260 ♠ 10652
Dealer: W ♥ J832
Vul: None ♦ 976
HCP: 5 ♣ A3

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 256
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 7
 Contract: 4♠X S

North:
 ♠ 965
 ♥ J53
 ♦ AK6
 ♣ AKJ6

South:
 ♠ AJ8432
 ♥ Q62
 ♦ 3
 ♣ 985

West	North	East	South
1♣	1NT	3♦	4♠
X	AP		

Board: 257
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♣ E

North:
 ♠ Q9754
 ♥ 964
 ♦ K76
 ♣ K8

South:
 ♠ AK6
 ♥ AQ82
 ♦ J82
 ♣ J104

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

Board: 258
 Dealer: W
 Vul: EW
 North HCP: 17
 South HCP: 2
 Contract: 2♣ W

North:
 ♠ KJ73
 ♥ KJ
 ♦ AJ53
 ♣ A103

South:
 ♠ 98
 ♥ Q87432
 ♦ 1087
 ♣ 86

West	North	East	South
1♣	1NT	2♣	AP

Board: 259
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♠ W

North:
 ♠ 108
 ♥ J5
 ♦ Q10862
 ♣ K762

South:
 ♠ AK75
 ♥ A983
 ♦ A53
 ♣ 103

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

Board: 260
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 5
 Contract: 1N N

North:
 ♠ A4
 ♥ A976
 ♦ K83
 ♣ KJ102

South:
 ♠ 10652
 ♥ J832
 ♦ 976
 ♣ A3

West	North	East	South
1♦	1NT	AP	

North hands (Practice Page)

We Overcall 1NT

Board: 261 ♠ 63
Dealer: E ♥ 10975
Vul: NS ♦ 832
HCP: 0 ♣ 6532

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

Partner bids first.

Board: 262 ♠ Q75
Dealer: W ♥ AQ9
Vul: Both ♦ KJ2
HCP: 15 ♣ K1043

West Opens 1♣.

You bid first.

Board: 263 ♠ Q
Dealer: E ♥ A65432
Vul: None ♦ 97653
HCP: 6 ♣ 2

East Opens 1♣.

Partner bids first.

Board: 264 ♠ AK2
Dealer: W ♥ 732
Vul: NS ♦ AK92
HCP: 17 ♣ K86

West Opens 1♣.

You bid first.

Board: 265 ♠ 8752
Dealer: E ♥ J43
Vul: None ♦ 92
HCP: 1 ♣ 9865

East Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ A984			1♦	1NT
Vul: NS	♥ 10975	♥ AJ	Pass	Pass	X	Pass
North HCP: 0	♦ 832	♦ A107	2♦	AP		
South HCP: 15	♣ 6532	♣ Q1097				
Contract: 2♦ E						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ4	1♣	1NT	Pass	2♦
Vul: Both	♥ AQ9	♥ 108732	Pass	2♥	AP	
North HCP: 15	♦ KJ2	♦ 543				
South HCP: 6	♣ K1043	♣ J6				
Contract: 2♥ N						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ AJ6			1♣	1NT
Vul: None	♥ A65432	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 97653	♦ A1084	AP			
South HCP: 16	♣ 2	♣ QJ108	1. Texas			
Contract: 4♥ S						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ QJ3	1♣	1NT	AP	
Vul: NS	♥ 732	♥ J108				
North HCP: 17	♦ AK92	♦ 7654				
South HCP: 5	♣ K86	♣ J109				
Contract: 1N N						

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 8752	♠ A103			1♦	1NT
Vul: None	♥ J43	♥ 92	AP			
North HCP: 1	♦ 92	♦ AJ5				
South HCP: 15	♣ 9865	♣ KQJ74				
Contract: 1N S						

South hands (Practice Page)

We Overcall 1NT

Board: 261 ♠ A984
Dealer: E ♥ AJ
Vul: NS ♦ A107
HCP: 15 ♣ Q1097

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

You bid first.

Board: 262 ♠ AJ4
Dealer: W ♥ 108732
Vul: Both ♦ 543
HCP: 6 ♣ J6

West Opens 1♣.

Partner bids first.

Board: 263 ♠ AJ6
Dealer: E ♥ KJ
Vul: None ♦ A1084
HCP: 16 ♣ QJ108

East Opens 1♣.

You bid first.

Board: 264 ♠ QJ3
Dealer: W ♥ J108
Vul: NS ♦ 7654
HCP: 5 ♣ J109

West Opens 1♣.

Partner bids first.

Board: 265 ♠ A103
Dealer: E ♥ 92
Vul: None ♦ AJ5
HCP: 15 ♣ KQJ74

East Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ A984			1♦	1NT
Vul: NS	♥ 10975	♥ AJ	Pass	Pass	X	Pass
North HCP: 0	♦ 832	♦ A107	2♦	AP		
South HCP: 15	♣ 6532	♣ Q1097				
Contract: 2♦ E						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AJ4	1♣	1NT	Pass	2♦
Vul: Both	♥ AQ9	♥ 108732	Pass	2♥	AP	
North HCP: 15	♦ KJ2	♦ 543				
South HCP: 6	♣ K1043	♣ J6				
Contract: 2♥ N						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ AJ6			1♣	1NT
Vul: None	♥ A65432	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 97653	♦ A1084	AP			
South HCP: 16	♣ 2	♣ QJ108	1. Texas			
Contract: 4♥ S						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ QJ3	1♣	1NT	AP	
Vul: NS	♥ 732	♥ J108				
North HCP: 17	♦ AK92	♦ 7654				
South HCP: 5	♣ K86	♣ J109				
Contract: 1N N						

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 8752	♠ A103			1♦	1NT
Vul: None	♥ J43	♥ 92	AP			
North HCP: 1	♦ 92	♦ AJ5				
South HCP: 15	♣ 9865	♣ KQJ74				
Contract: 1N S						

North hands (Practice Page)

We Overcall 1NT

Board: 266	♠ KQ8	West Opens 1♥.
Dealer: W	♥ A842	East Bids 2♥ if possible.
Vul: NS	♦ KQ107	
HCP: 16	♣ Q2	You bid first.
Board: 267	♠ 1043	East Opens 1♠.
Dealer: E	♥ 84	East Bids 2♠ if possible.
Vul: EW	♦ 87654	
HCP: 4	♣ A105	Partner bids first.
Board: 268	♠ KJ2	West Opens 1♦.
Dealer: W	♥ AQ	
Vul: Both	♦ KJ865	You bid first.
HCP: 16	♣ Q92	
Board: 269	♠ 64	East Opens 1♥.
Dealer: E	♥ J43	
Vul: NS	♦ Q75	Partner bids first.
HCP: 6	♣ K10943	
Board: 270	♠ Q54	West Opens 1♥.
Dealer: W	♥ QJ7	West Bids 2♥ if possible.
Vul: EW	♦ Q7	
HCP: 16	♣ AKQ53	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ KQ8	♠ J105	1♥	1NT	2♥	AP
Vul: NS	♥ A842	♥ Q				
North HCP: 16	♦ KQ107	♦ J984				
South HCP: 4	♣ Q2	♣ 107543				
Contract: 2♥ W						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ 1043	♠ QJ6	Pass	Pass	1♠	1NT
Vul: EW	♥ 84	♥ A107			2♠	AP
North HCP: 4	♦ 87654	♦ AQ2				
South HCP: 16	♣ A105	♣ QJ72				
Contract: 2♠ E						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ KJ2	♠ Q9753	1♦	1NT	Pass	2♥
Vul: Both	♥ AQ	♥ J9832	Pass	2♠	Pass	4♥
North HCP: 16	♦ KJ865	♦ A	Pass	4♠	AP	
South HCP: 7	♣ Q92	♣ 65				
Contract: 4♠ N						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ AJ9	AP		1♥	1NT
Vul: NS	♥ J43	♥ AK52				
North HCP: 6	♦ Q75	♦ 93				
South HCP: 17	♣ K10943	♣ AJ86				
Contract: 1N S						

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ A62	1♥	1NT	Pass	Pass
Vul: EW	♥ QJ7	♥ 942	2♥	3♣	AP	
North HCP: 16	♦ Q7	♦ J943				
South HCP: 6	♣ AKQ53	♣ J106				
Contract: 3♣ N						

South hands (Practice Page)

We Overcall 1NT

Board: 266	♠ J105	West Opens 1♥.
Dealer: W	♥ Q	East Bids 2♥ if possible.
Vul: NS	♦ J984	
HCP: 4	♣ 107543	Partner bids first.

Board: 267	♠ QJ6	East Opens 1♠.
Dealer: E	♥ A107	East Bids 2♠ if possible.
Vul: EW	♦ AQ2	
HCP: 16	♣ QJ72	You bid first.

Board: 268	♠ Q9753	West Opens 1♦.
Dealer: W	♥ J9832	
Vul: Both	♦ A	Partner bids first.
HCP: 7	♣ 65	

Board: 269	♠ AJ9	East Opens 1♥.
Dealer: E	♥ AK52	
Vul: NS	♦ 93	You bid first.
HCP: 17	♣ AJ86	

Board: 270	♠ A62	West Opens 1♥.
Dealer: W	♥ 942	West Bids 2♥ if possible.
Vul: EW	♦ J943	
HCP: 6	♣ J106	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 266	North:	South:	
Dealer: W	♠ KQ8	♠ J105	
Vul: NS	♥ A842	♥ Q	West North East South
North HCP: 16	♦ KQ107	♦ J984	1♥ 1NT 2♥ AP
South HCP: 4	♣ Q2	♣ 107543	
Contract: 2♥ W			

Board: 267	North:	South:	
Dealer: E	♠ 1043	♠ QJ6	West North East South
Vul: EW	♥ 84	♥ A107	
North HCP: 4	♦ 87654	♦ AQ2	1♠ 1NT
South HCP: 16	♣ A105	♣ QJ72	Pass Pass 2♠ AP
Contract: 2♠ E			

Board: 268	North:	South:	
Dealer: W	♠ KJ2	♠ Q9753	West North East South
Vul: Both	♥ AQ	♥ J9832	1♦ 1NT Pass 2♥
North HCP: 16	♦ KJ865	♦ A	Pass 2♠ Pass 4♥
South HCP: 7	♣ Q92	♣ 65	Pass 4♠ AP
Contract: 4♠ N			

Board: 269	North:	South:	
Dealer: E	♠ 64	♠ AJ9	West North East South
Vul: NS	♥ J43	♥ AK52	
North HCP: 6	♦ Q75	♦ 93	1♥ 1NT
South HCP: 17	♣ K10943	♣ AJ86	AP
Contract: 1N S			

Board: 270	North:	South:	
Dealer: W	♠ Q54	♠ A62	West North East South
Vul: EW	♥ QJ7	♥ 942	1♥ 1NT Pass Pass
North HCP: 16	♦ Q7	♦ J943	2♥ 3♣ AP
South HCP: 6	♣ AKQ53	♣ J106	
Contract: 3♣ N			

North hands (Practice Page)

We Overcall 1NT

Board: 271 ♠ K1062
Dealer: E ♥ 6
Vul: Both ♦ 10975
HCP: 4 ♣ J842

East Opens 1♦.

Partner bids first.

Board: 272 ♠ AK87
Dealer: W ♥ A1065
Vul: None ♦ K52
HCP: 17 ♣ K2

West Opens 1♦.

East Doubles 1NT if possible.

West Bids 2♦ if possible.

You bid first.

Board: 273 ♠ J1054
Dealer: E ♥ 5
Vul: EW ♦ 1094
HCP: 6 ♣ KQ942

East Opens 1♣.

Partner bids first.

Board: 274 ♠ 864
Dealer: W ♥ AK96
Vul: Both ♦ K95
HCP: 16 ♣ AQ7

West Opens 1♦.

You bid first.

Board: 275 ♠ 3
Dealer: E ♥ Q93
Vul: None ♦ J987642
HCP: 6 ♣ K2

East Opens 1♠.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ K1062	♠ Q3			1♦	1NT
Vul: Both	♥ 6	♥ K1095				
North HCP: 4	♦ 10975	♦ AK6	AP			
South HCP: 16	♣ J842	♣ A763				
Contract: 1N S						
Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK87	♠ J1062	1♦	1NT	X	Pass
Vul: None	♥ A1065	♥ 9874	Pass	XX ¹	Pass	2♣ ²
North HCP: 17	♦ K52	♦ 6	2♦	AP		
South HCP: 1	♣ K2	♣ 10765	1. SOS			
Contract: 2♦ W			2. artificial			
Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ J1054	♠ AQ7			1♣	1NT
Vul: EW	♥ 5	♥ KJ3				
North HCP: 6	♦ 1094	♦ K632	AP			
South HCP: 17	♣ KQ942	♣ A63				
Contract: 1N S						
Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ AQ7				
Vul: Both	♥ AK96	♥ 1085	1♦	1NT	AP	
North HCP: 16	♦ K95	♦ 10763				
South HCP: 7	♣ AQ7	♣ J109				
Contract: 1N N						
Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ KJ95			1♠	1NT
Vul: None	♥ Q93	♥ A104	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ J987642	♦ Q3	AP			
South HCP: 16	♣ K2	♣ AQ105	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

South hands (Practice Page)

We Overcall 1NT

Board: 271 ♠ Q3 East Opens 1♦.
Dealer: E ♥ K1095
Vul: Both ♦ AK6 You bid first.
HCP: 16 ♣ A763

Board: 272 ♠ J1062 West Opens 1♦.
Dealer: W ♥ 9874 East Doubles 1NT if possible.
Vul: None ♦ 6 West Bids 2♦ if possible.
HCP: 1 ♣ 10765 Partner bids first.

Board: 273 ♠ AQ7 East Opens 1♣.
Dealer: E ♥ KJ3
Vul: EW ♦ K632 You bid first.
HCP: 17 ♣ A63

Board: 274 ♠ AQ7 West Opens 1♦.
Dealer: W ♥ 1085
Vul: Both ♦ 10763 Partner bids first.
HCP: 7 ♣ J109

Board: 275 ♠ KJ95 East Opens 1♠.
Dealer: E ♥ A104
Vul: None ♦ Q3 You bid first.
HCP: 16 ♣ AQ105

We Overcall 1NT Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ K1062	♠ Q3			1♦	1NT
Vul: Both	♥ 6	♥ K1095				
North HCP: 4	♦ 10975	♦ AK6	AP			
South HCP: 16	♣ J842	♣ A763				
Contract: 1N S						
Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK87	♠ J1062	1♦	1NT	X	Pass
Vul: None	♥ A1065	♥ 9874	Pass	XX ¹	Pass	2♣ ²
North HCP: 17	♦ K52	♦ 6	2♦	AP		
South HCP: 1	♣ K2	♣ 10765	1. SOS			
Contract: 2♦ W			2. artificial			
Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ J1054	♠ AQ7			1♣	1NT
Vul: EW	♥ 5	♥ KJ3				
North HCP: 6	♦ 1094	♦ K632	AP			
South HCP: 17	♣ KQ942	♣ A63				
Contract: 1N S						
Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ AQ7				
Vul: Both	♥ AK96	♥ 1085	1♦	1NT	AP	
North HCP: 16	♦ K95	♦ 10763				
South HCP: 7	♣ AQ7	♣ J109				
Contract: 1N N						
Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ KJ95			1♠	1NT
Vul: None	♥ Q93	♥ A104	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ J987642	♦ Q3	AP			
South HCP: 16	♣ K2	♣ AQ105	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

North hands (Practice Page)

We Overcall 1NT

Board: 276
Dealer: W
Vul: NS
HCP: 15

♠ A84
♥ Q5
♦ KQJ7
♣ K985

West Opens 1♠.

You bid first.

Board: 277
Dealer: E
Vul: Both
HCP: 6

♠ 654
♥ KJ2
♦ Q10
♣ 108532

East Opens 1♦.

East Bids 2♦ if possible.

Partner bids first.

Board: 278
Dealer: W
Vul: None
HCP: 17

♠ AQ
♥ Q54
♦ AJ85
♣ A982

West Opens 1♣.

East Bids 2♥ if possible.

East Bids 3♦ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 279
Dealer: E
Vul: NS
HCP: 0

♠ 84
♥ 1084
♦ 432
♣ 109874

East Opens 1♠.

West Doubles 1NT if possible.

West Doubles 2♦ if possible.

Partner bids first.

Board: 280
Dealer: W
Vul: EW
HCP: 15

♠ K862
♥ J5
♦ AQ54
♣ KQ4

West Opens 1♣.

East Bids 2♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ Q7	1♠	1NT	Pass	2♦
Vul: NS	♥ Q5	♥ J9876	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQJ7	♦ 1052	AP			
South HCP: 8	♣ K985	♣ AJ2				
Contract: 2N N						

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ 654	♠ 732			1♦	1NT
Vul: Both	♥ KJ2	♥ AQ98	Pass	Pass	2♦	AP
North HCP: 6	♦ Q10	♦ K43				
South HCP: 16	♣ 108532	♣ AQJ				
Contract: 2♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ J10986543	1♣	1NT	2♥	2♠
Vul: None	♥ Q54	♥ 86	Pass	Pass	3♦	3♠
North HCP: 17	♦ AJ85	♦ 6	4♦	X	AP	
South HCP: 1	♣ A982	♣ 63				
Contract: 4♦ X E						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ A97			1♠	1NT
Vul: NS	♥ 1084	♥ A63	X	Pass	Pass	2♦
North HCP: 0	♦ 432	♦ QJ1086	X	AP		
South HCP: 15	♣ 109874	♣ A5				
Contract: 2♦ X S						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ K862	♠ 9754	1♣	1NT	2♣	X
Vul: EW	♥ J5	♥ A63	Pass	2♠	AP	
North HCP: 15	♦ AQ54	♦ 10973				
South HCP: 5	♣ KQ4	♣ J8				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 276 ♠ Q7
Dealer: W ♥ J9876
Vul: NS ♦ 1052
HCP: 8 ♣ AJ2

West Opens 1♠.

Partner bids first.

Board: 277 ♠ 732
Dealer: E ♥ AQ98
Vul: Both ♦ K43
HCP: 16 ♣ AQJ

East Opens 1♦.

East Bids 2♦ if possible.

You bid first.

Board: 278 ♠ J10986543
Dealer: W ♥ 86
Vul: None ♦ 6
HCP: 1 ♣ 63

West Opens 1♣.

East Bids 2♥ if possible.

East Bids 3♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 279 ♠ A97
Dealer: E ♥ A63
Vul: NS ♦ QJ1086
HCP: 15 ♣ A5

East Opens 1♠.

West Doubles 1NT if possible.

West Doubles 2♦ if possible.

You bid first.

Board: 280 ♠ 9754
Dealer: W ♥ A63
Vul: EW ♦ 10973
HCP: 5 ♣ J8

West Opens 1♣.

East Bids 2♣ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ Q7	1♠	1NT	Pass	2♦
Vul: NS	♥ Q5	♥ J9876	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQJ7	♦ 1052	AP			
South HCP: 8	♣ K985	♣ AJ2				
Contract: 2N N						

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ 654	♠ 732			1♦	1NT
Vul: Both	♥ KJ2	♥ AQ98	Pass	Pass	2♦	AP
North HCP: 6	♦ Q10	♦ K43				
South HCP: 16	♣ 108532	♣ AQJ				
Contract: 2♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ J10986543	1♣	1NT	2♥	2♠
Vul: None	♥ Q54	♥ 86	Pass	Pass	3♦	3♠
North HCP: 17	♦ AJ85	♦ 6	4♦	X	AP	
South HCP: 1	♣ A982	♣ 63				
Contract: 4♦ X E						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ A97			1♠	1NT
Vul: NS	♥ 1084	♥ A63	X	Pass	Pass	2♦
North HCP: 0	♦ 432	♦ QJ1086	X	AP		
South HCP: 15	♣ 109874	♣ A5				
Contract: 2♦ X S						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ K862	♠ 9754	1♣	1NT	2♣	X
Vul: EW	♥ J5	♥ A63	Pass	2♠	AP	
North HCP: 15	♦ AQ54	♦ 10973				
South HCP: 5	♣ KQ4	♣ J8				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 281	♠ QJ103	East Opens 1♦.
Dealer: E	♥ 10532	West Doubles 1NT if possible.
Vul: None	♦ 3	
HCP: 3	♣ 10762	Partner bids first.
Board: 282	♠ QJ53	West Opens 1♣.
Dealer: W	♥ K9	
Vul: NS	♦ KJ9	You bid first.
HCP: 17	♣ AK103	
Board: 283	♠ 107	East Opens 1♣.
Dealer: E	♥ 7652	
Vul: EW	♦ J54	Partner bids first.
HCP: 4	♣ QJ95	
Board: 284	♠ KQ	West Opens 1♣.
Dealer: W	♥ AJ97	
Vul: Both	♦ Q643	You bid first.
HCP: 17	♣ KQ4	
Board: 285	♠ J9	East Opens 1♦.
Dealer: E	♥ Q109742	East Doubles 2♦ if possible.
Vul: NS	♦ 1086	
HCP: 5	♣ Q2	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ QJ103	♠ 754			1♦	1NT
Vul: None	♥ 10532	♥ K87				
North HCP: 3	♦ 3	♦ AJ1054	X	AP		
South HCP: 15	♣ 10762	♣ AK				
Contract: 1NX S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ QJ53	♠ K107	1♣	1NT	Pass	2♦
Vul: NS	♥ K9	♥ A10865	Pass	2♥	AP	
North HCP: 17	♦ KJ9	♦ 842				
South HCP: 7	♣ AK103	♣ 98				
Contract: 2♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A632			1♣	1NT
Vul: EW	♥ 7652	♥ K104				
North HCP: 4	♦ J54	♦ AK2	AP			
South HCP: 17	♣ QJ95	♣ K86				
Contract: 1N S						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A6543	1♣	1NT	Pass	2♥
Vul: Both	♥ AJ97	♥ 104	Pass	2♠	AP	
North HCP: 17	♦ Q643	♦ 1095				
South HCP: 5	♣ KQ4	♣ J96				
Contract: 2♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ A1043			1♦	1NT
Vul: NS	♥ Q109742	♥ AK3	Pass	2♦	X	2♥
North HCP: 5	♦ 1086	♦ A53	Pass	3♥	AP	
South HCP: 15	♣ Q2	♣ 963				
Contract: 3♥ S						

South hands (Practice Page)

We Overcall 1NT

Board: 281	♠ 754	East Opens 1♦.
Dealer: E	♥ K87	West Doubles 1NT if possible.
Vul: None	♦ AJ1054	
HCP: 15	♣ AK	You bid first.
Board: 282	♠ K107	West Opens 1♣.
Dealer: W	♥ A10865	
Vul: NS	♦ 842	Partner bids first.
HCP: 7	♣ 98	
Board: 283	♠ A632	East Opens 1♣.
Dealer: E	♥ K104	
Vul: EW	♦ AK2	You bid first.
HCP: 17	♣ K86	
Board: 284	♠ A6543	West Opens 1♣.
Dealer: W	♥ 104	
Vul: Both	♦ 1095	Partner bids first.
HCP: 5	♣ J96	
Board: 285	♠ A1043	East Opens 1♦.
Dealer: E	♥ AK3	East Doubles 2♦ if possible.
Vul: NS	♦ A53	
HCP: 15	♣ 963	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ QJ103	♠ 754			1♦	1NT
Vul: None	♥ 10532	♥ K87				
North HCP: 3	♦ 3	♦ AJ1054	X	AP		
South HCP: 15	♣ 10762	♣ AK				
Contract: 1NX S						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ QJ53	♠ K107	1♣	1NT	Pass	2♦
Vul: NS	♥ K9	♥ A10865	Pass	2♥	AP	
North HCP: 17	♦ KJ9	♦ 842				
South HCP: 7	♣ AK103	♣ 98				
Contract: 2♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A632			1♣	1NT
Vul: EW	♥ 7652	♥ K104				
North HCP: 4	♦ J54	♦ AK2	AP			
South HCP: 17	♣ QJ95	♣ K86				
Contract: 1N S						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A6543	1♣	1NT	Pass	2♥
Vul: Both	♥ AJ97	♥ 104	Pass	2♠	AP	
North HCP: 17	♦ Q643	♦ 1095				
South HCP: 5	♣ KQ4	♣ J96				
Contract: 2♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ A1043			1♦	1NT
Vul: NS	♥ Q109742	♥ AK3	Pass	2♦	X	2♥
North HCP: 5	♦ 1086	♦ A53	Pass	3♥	AP	
South HCP: 15	♣ Q2	♣ 963				
Contract: 3♥ S						

North hands (Practice Page)

We Overcall 1NT

Board: 286
Dealer: W
Vul: EW
HCP: 16

♠ K4
♥ K93
♦ AJ96
♣ AJ98

West Opens 1♣.

You bid first.

Board: 287
Dealer: E
Vul: Both
HCP: 5

♠ A65
♥ 94
♦ 7542
♣ J1097

East Opens 1♣.

Partner bids first.

Board: 288
Dealer: W
Vul: None
HCP: 16

♠ 72
♥ KQ9
♦ AQ753
♣ KQ8

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 289
Dealer: E
Vul: EW
HCP: 5

♠ J54
♥ Q1084
♦ Q64
♣ 985

East Opens 1♦.

Partner bids first.

Board: 290
Dealer: W
Vul: None
HCP: 15

♠ K5
♥ AJ75
♦ QJ83
♣ A42

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 87632	1♣	1NT	Pass	2♥
Vul: EW	♥ K93	♥ 1084	Pass	2♠	AP	
North HCP: 16	♦ AJ96	♦ Q54				
South HCP: 4	♣ AJ98	♣ Q7				
Contract: 2♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ A65	♠ 743			1♣	1NT
Vul: Both	♥ 94	♥ K85				
North HCP: 5	♦ 7542	♦ AQ9	AP			
South HCP: 15	♣ J1097	♣ AQ83				
Contract: 1N S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ 865	1♥	1NT	2♠	Pass
Vul: None	♥ KQ9	♥ 73	4♠	AP		
North HCP: 16	♦ AQ753	♦ J98				
South HCP: 1	♣ KQ8	♣ 109754				
Contract: 4♠ E						

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ KQ9			1♦	1NT
Vul: EW	♥ Q1084	♥ 632				
North HCP: 5	♦ Q64	♦ AK8	AP			
South HCP: 17	♣ 985	♣ KQ103				
Contract: 1N S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ A107	1♦	1NT	Pass	3NT
Vul: None	♥ AJ75	♥ K84	AP			
North HCP: 15	♦ QJ83	♦ K654				
South HCP: 10	♣ A42	♣ 873				
Contract: 3N N						

South hands (Practice Page)

We Overcall 1NT

Board: 286 ♠ 87632
Dealer: W ♥ 1084
Vul: EW ♦ Q54
HCP: 4 ♣ Q7

West Opens 1♣.

Partner bids first.

Board: 287 ♠ 743
Dealer: E ♥ K85
Vul: Both ♦ AQ9
HCP: 15 ♣ AQ83

East Opens 1♣.

You bid first.

Board: 288 ♠ 865
Dealer: W ♥ 73
Vul: None ♦ J98
HCP: 1 ♣ 109754

West Opens 1♥.

East Bids 2♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 289 ♠ KQ9
Dealer: E ♥ 632
Vul: EW ♦ AK8
HCP: 17 ♣ KQ103

East Opens 1♦.

You bid first.

Board: 290 ♠ A107
Dealer: W ♥ K84
Vul: None ♦ K654
HCP: 10 ♣ 873

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 87632	1♣	1NT	Pass	2♥
Vul: EW	♥ K93	♥ 1084	Pass	2♠	AP	
North HCP: 16	♦ AJ96	♦ Q54				
South HCP: 4	♣ AJ98	♣ Q7				
Contract: 2♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ A65	♠ 743			1♣	1NT
Vul: Both	♥ 94	♥ K85				
North HCP: 5	♦ 7542	♦ AQ9	AP			
South HCP: 15	♣ J1097	♣ AQ83				
Contract: 1N S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ 865	1♥	1NT	2♠	Pass
Vul: None	♥ KQ9	♥ 73	4♠	AP		
North HCP: 16	♦ AQ753	♦ J98				
South HCP: 1	♣ KQ8	♣ 109754				
Contract: 4♠ E						

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ KQ9			1♦	1NT
Vul: EW	♥ Q1084	♥ 632				
North HCP: 5	♦ Q64	♦ AK8	AP			
South HCP: 17	♣ 985	♣ KQ103				
Contract: 1N S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ A107	1♦	1NT	Pass	3NT
Vul: None	♥ AJ75	♥ K84	AP			
North HCP: 15	♦ QJ83	♦ K654				
South HCP: 10	♣ A42	♣ 873				
Contract: 3N N						

North hands (Practice Page)

We Overcall 1NT

Board: 291	♠ K8	East Opens 1♣.
Dealer: E	♥ 10832	
Vul: NS	♦ 108642	Partner bids first.
HCP: 5	♣ Q5	
Board: 292	♠ AJ62	West Opens 1♠.
Dealer: W	♥ K8	
Vul: None	♦ Q964	You bid first.
HCP: 15	♣ AJ9	
Board: 293	♠ K873	East Opens 1♣.
Dealer: E	♥ AQJ853	West Bids 3♣ if possible.
Vul: NS	♦ Q4	East Doubles 6♥ if possible.
HCP: 12	♣ 7	Partner bids first.
Board: 294	♠ 10843	West Opens 1♥.
Dealer: W	♥ AK8	East Bids 2♥ if possible.
Vul: EW	♦ Q98	
HCP: 16	♣ AK9	You bid first.
Board: 295	♠ 109865	East Opens 1♣.
Dealer: E	♥ Q104	East Bids 3♣ if possible.
Vul: NS	♦ KQ953	
HCP: 7	♣ —	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ J92			1♣	1NT
Vul: NS	♥ 10832	♥ A4				
North HCP: 5	♦ 108642	♦ QJ73	AP			
South HCP: 15	♣ Q5	♣ AK109				
Contract: 1N S						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ AJ62	♠ 3	1♠	1NT	Pass	2♣ ¹
Vul: None	♥ K8	♥ A652	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q964	♦ K1073	AP			
South HCP: 9	♣ AJ9	♣ Q1042	1. Stayman			
Contract: 2N N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ K873	♠ A64			1♣	1NT
Vul: NS	♥ AQJ853	♥ 1042			X	AP
North HCP: 12	♦ Q4	♦ KJ75	3♣	6♥		
South HCP: 15	♣ 7	♣ AQJ				
Contract: 6♥ X N						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ 10843	♠ Q6	1♥	1NT	2♥	3♦
Vul: EW	♥ AK8	♥ 6	AP			
North HCP: 16	♦ Q98	♦ KJ7652				
South HCP: 6	♣ AK9	♣ 10654				
Contract: 3♦ S						

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 109865	♠ KQJ			1♣	1NT
Vul: NS	♥ Q104	♥ K6				
North HCP: 7	♦ KQ953	♦ J10742	Pass	2♥	3♣	AP
South HCP: 16	♣ —	♣ AQ4				
Contract: 3♣ E						

South hands (Practice Page)

We Overcall 1NT

Board: 291 ♠ J92
Dealer: E ♥ A4
Vul: NS ♦ QJ73
HCP: 15 ♣ AK109

East Opens 1♣.

You bid first.

Board: 292 ♠ 3
Dealer: W ♥ A652
Vul: None ♦ K1073
HCP: 9 ♣ Q1042

West Opens 1♠.

Partner bids first.

Board: 293 ♠ A64
Dealer: E ♥ 1042
Vul: NS ♦ KJ75
HCP: 15 ♣ AQJ

East Opens 1♣.

West Bids 3♣ if possible.

East Doubles 6♥ if possible.

You bid first.

Board: 294 ♠ Q6
Dealer: W ♥ 6
Vul: EW ♦ KJ7652
HCP: 6 ♣ 10654

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 295 ♠ KQJ
Dealer: E ♥ K6
Vul: NS ♦ J10742
HCP: 16 ♣ AQ4

East Opens 1♣.

East Bids 3♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ J92			1♣	1NT
Vul: NS	♥ 10832	♥ A4				
North HCP: 5	♦ 108642	♦ QJ73	AP			
South HCP: 15	♣ Q5	♣ AK109				
Contract: 1N S						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ AJ62	♠ 3	1♠	1NT	Pass	2♣ ¹
Vul: None	♥ K8	♥ A652	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q964	♦ K1073	AP			
South HCP: 9	♣ AJ9	♣ Q1042	1. Stayman			
Contract: 2N N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ K873	♠ A64			1♣	1NT
Vul: NS	♥ AQJ853	♥ 1042			X	AP
North HCP: 12	♦ Q4	♦ KJ75	3♣	6♥		
South HCP: 15	♣ 7	♣ AQJ				
Contract: 6♥ X N						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ 10843	♠ Q6	1♥	1NT	2♥	3♦
Vul: EW	♥ AK8	♥ 6	AP			
North HCP: 16	♦ Q98	♦ KJ7652				
South HCP: 6	♣ AK9	♣ 10654				
Contract: 3♦ S						

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 109865	♠ KQJ			1♣	1NT
Vul: NS	♥ Q104	♥ K6	Pass	2♥	3♣	AP
North HCP: 7	♦ KQ953	♦ J10742				
South HCP: 16	♣ —	♣ AQ4				
Contract: 3♣ E						

North hands (Practice Page)

We Overcall 1NT

Board: 296 ♠ A65
Dealer: W ♥ A32
Vul: EW ♦ K7
HCP: 16 ♣ KQ1085

West Opens 1♠.
East Bids 2♠ if possible.
East Bids 4♠ if possible.
West Doubles 5♥ if possible.

You bid first.

Board: 297 ♠ 986
Dealer: E ♥ J9
Vul: Both ♦ KQJ106
HCP: 10 ♣ QJ2

East Opens 1♣.

Partner bids first.

Board: 298 ♠ A5
Dealer: W ♥ KQJ6
Vul: NS ♦ 432
HCP: 15 ♣ KQ75

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

You bid first.

Board: 299 ♠ 1064
Dealer: E ♥ 9532
Vul: EW ♦ 10
HCP: 3 ♣ K9652

East Opens 1♦.

Partner bids first.

Board: 300 ♠ KQ9
Dealer: W ♥ KJ105
Vul: Both ♦ K92
HCP: 15 ♣ K84

West Opens 1♥.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 296
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 5
 Contract: 5♥X S

North:
 ♠ A65
 ♥ A32
 ♦ K7
 ♣ KQ1085

South:
 ♠ 2
 ♥ QJ1097654
 ♦ Q32
 ♣ 7

West	North	East	South
1♠	1NT	2♠	4♥
Pass	Pass	4♠	5♥
X	AP		

Board: 297
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 16
 Contract: 3N S

North:
 ♠ 986
 ♥ J9
 ♦ KQJ106
 ♣ QJ2

South:
 ♠ KQJ3
 ♥ K652
 ♦ A2
 ♣ K107

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

Board: 298
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 3♦ S

North:
 ♠ A5
 ♥ KQJ6
 ♦ 432
 ♣ KQ75

South:
 ♠ QJ873
 ♥ 82
 ♦ AJ97
 ♣ 106

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

Board: 299
 Dealer: E
 Vul: EW
 North HCP: 3
 South HCP: 17
 Contract: 1N S

North:
 ♠ 1064
 ♥ 9532
 ♦ 10
 ♣ K9652

South:
 ♠ KJ8
 ♥ K4
 ♦ KQJ95
 ♣ A104

West	North	East	South
		1♦	1NT
AP			

Board: 300
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ KQ9
 ♥ KJ105
 ♦ K92
 ♣ K84

South:
 ♠ 872
 ♥ 4
 ♦ A63
 ♣ AQ9765

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

South hands (Practice Page)

We Overcall 1NT

Board: 296 ♠ 2
Dealer: W ♥ QJ1097654
Vul: EW ♦ Q32
HCP: 5 ♣ 7

West Opens 1♠.
East Bids 2♠ if possible.
East Bids 4♠ if possible.
West Doubles 5♥ if possible.

Partner bids first.

Board: 297 ♠ KQJ3
Dealer: E ♥ K652
Vul: Both ♦ A2
HCP: 16 ♣ K107

East Opens 1♣.

You bid first.

Board: 298 ♠ QJ873
Dealer: W ♥ 82
Vul: NS ♦ AJ97
HCP: 8 ♣ 106

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

Partner bids first.

Board: 299 ♠ KJ8
Dealer: E ♥ K4
Vul: EW ♦ KQJ95
HCP: 17 ♣ A104

East Opens 1♦.

You bid first.

Board: 300 ♠ 872
Dealer: W ♥ 4
Vul: Both ♦ A63
HCP: 10 ♣ AQ9765

West Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 296
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 5
 Contract: 5♥X S

North:
 ♠ A65
 ♥ A32
 ♦ K7
 ♣ KQ1085

South:
 ♠ 2
 ♥ QJ1097654
 ♦ Q32
 ♣ 7

West	North	East	South
1♠	1NT	2♠	4♥
Pass	Pass	4♠	5♥
X	AP		

Board: 297
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 16
 Contract: 3N S

North:
 ♠ 986
 ♥ J9
 ♦ KQJ106
 ♣ QJ2

South:
 ♠ KQJ3
 ♥ K652
 ♦ A2
 ♣ K107

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

Board: 298
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 3♦ S

North:
 ♠ A5
 ♥ KQJ6
 ♦ 432
 ♣ KQ75

South:
 ♠ QJ873
 ♥ 82
 ♦ AJ97
 ♣ 106

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

Board: 299
 Dealer: E
 Vul: EW
 North HCP: 3
 South HCP: 17
 Contract: 1N S

North:
 ♠ 1064
 ♥ 9532
 ♦ 10
 ♣ K9652

South:
 ♠ KJ8
 ♥ K4
 ♦ KQJ95
 ♣ A104

West	North	East	South
		1♦	1NT
AP			

Board: 300
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ KQ9
 ♥ KJ105
 ♦ K92
 ♣ K84

South:
 ♠ 872
 ♥ 4
 ♦ A63
 ♣ AQ9765

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

North hands (Practice Page)

We Overcall 1NT

Board: 301 ♠ 9843
Dealer: E ♥ Q1094
Vul: None ♦ 764
HCP: 2 ♣ 42

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

Partner bids first.

Board: 302 ♠ K4
Dealer: W ♥ AQ73
Vul: EW ♦ A63
HCP: 17 ♣ A986

West Opens 1♥.

You bid first.

Board: 303 ♠ 862
Dealer: E ♥ J7
Vul: Both ♦ 72
HCP: 4 ♣ K87543

East Opens 1♦.

Partner bids first.

Board: 304 ♠ KJ2
Dealer: W ♥ AK9
Vul: None ♦ J953
HCP: 15 ♣ QJ9

West Opens 1♣.

You bid first.

Board: 305 ♠ Q6
Dealer: E ♥ A93
Vul: NS ♦ AJ6432
HCP: 11 ♣ 97

East Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 9843	♠ K105			1♦	1NT
Vul: None	♥ Q1094	♥ A82	X	Pass	2♥	Pass
North HCP: 2	♦ 764	♦ A109	2NT	AP		
South HCP: 15	♣ 42	♣ KJ103				
Contract: 2N W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ J9875	1♥	1NT	Pass	2♥
Vul: EW	♥ AQ73	♥ K2	Pass	2♠	AP	
North HCP: 17	♦ A63	♦ Q108				
South HCP: 7	♣ A986	♣ J32				
Contract: 2♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 862	♠ AK103			1♦	1NT
Vul: Both	♥ J7	♥ A1042	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 4	♦ 72	♦ AJ8	AP			
South HCP: 16	♣ K87543	♣ 102	1. 1N-2S transfer to clubs			
Contract: 3♣ S			2. automat			

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ KJ2	♠ AQ1073	1♣	1NT	Pass	2♥
Vul: None	♥ AK9	♥ Q105	Pass	2♠	Pass	3NT
North HCP: 15	♦ J953	♦ K	Pass	4♠	AP	
South HCP: 11	♣ QJ9	♣ 10643				
Contract: 4♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ Q6	♠ A72			1♣	1NT
Vul: NS	♥ A93	♥ K1065				
North HCP: 11	♦ AJ6432	♦ Q10	Pass	3NT	AP	
South HCP: 15	♣ 97	♣ KQJ5				
Contract: 3N S						

South hands (Practice Page)

We Overcall 1NT

Board: 301 ♠ K105
Dealer: E ♥ A82
Vul: None ♦ A109
HCP: 15 ♣ KJ103

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

You bid first.

Board: 302 ♠ J9875
Dealer: W ♥ K2
Vul: EW ♦ Q108
HCP: 7 ♣ J32

West Opens 1♥.

Partner bids first.

Board: 303 ♠ AK103
Dealer: E ♥ A1042
Vul: Both ♦ AJ8
HCP: 16 ♣ 102

East Opens 1♦.

You bid first.

Board: 304 ♠ AQ1073
Dealer: W ♥ Q105
Vul: None ♦ K
HCP: 11 ♣ 10643

West Opens 1♣.

Partner bids first.

Board: 305 ♠ A72
Dealer: E ♥ K1065
Vul: NS ♦ Q10
HCP: 15 ♣ KQJ5

East Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 9843	♠ K105			1♦	1NT
Vul: None	♥ Q1094	♥ A82	X	Pass	2♥	Pass
North HCP: 2	♦ 764	♦ A109	2NT	AP		
South HCP: 15	♣ 42	♣ KJ103				
Contract: 2N W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ J9875	1♥	1NT	Pass	2♥
Vul: EW	♥ AQ73	♥ K2	Pass	2♠	AP	
North HCP: 17	♦ A63	♦ Q108				
South HCP: 7	♣ A986	♣ J32				
Contract: 2♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 862	♠ AK103			1♦	1NT
Vul: Both	♥ J7	♥ A1042	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 4	♦ 72	♦ AJ8	AP			
South HCP: 16	♣ K87543	♣ 102	1. 1N-2S transfer to clubs			
Contract: 3♣ S			2. automat			

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ KJ2	♠ AQ1073	1♣	1NT	Pass	2♥
Vul: None	♥ AK9	♥ Q105	Pass	2♠	Pass	3NT
North HCP: 15	♦ J953	♦ K	Pass	4♠	AP	
South HCP: 11	♣ QJ9	♣ 10643				
Contract: 4♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ Q6	♠ A72			1♣	1NT
Vul: NS	♥ A93	♥ K1065				
North HCP: 11	♦ AJ6432	♦ Q10	Pass	3NT	AP	
South HCP: 15	♣ 97	♣ KQJ5				
Contract: 3N S						

North hands (Practice Page)

We Overcall 1NT

Board: 306	♠ K4	West Opens 1♦.
Dealer: W	♥ A109	West Bids 2♦ if possible.
Vul: Both	♦ AQ96	
HCP: 17	♣ A854	You bid first.
Board: 307	♠ 1065	East Opens 1♣.
Dealer: E	♥ K10862	West Bids 3♣ if possible.
Vul: None	♦ A1054	
HCP: 7	♣ 5	Partner bids first.
Board: 308	♠ A105	West Opens 1♠.
Dealer: W	♥ J62	West Bids 2♠ if possible.
Vul: NS	♦ AQ532	
HCP: 15	♣ A3	You bid first.
Board: 309	♠ 102	East Opens 1♦.
Dealer: E	♥ J8542	
Vul: EW	♦ 2	Partner bids first.
HCP: 7	♣ AQ762	
Board: 310	♠ QJ8	West Opens 1♣.
Dealer: W	♥ KQJ6	East Bids 2♣ if possible.
Vul: None	♦ Q105	
HCP: 16	♣ AJ9	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 1086	1♦	1NT	Pass	Pass
Vul: Both	♥ A109	♥ J762	2♦	AP		
North HCP: 17	♦ AQ96	♦ 108				
South HCP: 4	♣ A854	♣ K1063				
Contract: 2♦ W						

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ KQJ			1♣	1NT
Vul: None	♥ K10862	♥ J73	3♣	X	Pass	3♦
North HCP: 7	♦ A1054	♦ KQJ6	AP			
South HCP: 17	♣ 5	♣ KJ6				
Contract: 3♦ S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ J87	1♠	1NT	Pass	Pass
Vul: NS	♥ J62	♥ K853	2♠	AP		
North HCP: 15	♦ AQ532	♦ 984				
South HCP: 4	♣ A3	♣ 976				
Contract: 2♠ W						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ5			1♦	1NT
Vul: EW	♥ J8542	♥ K63	Pass	2♦	Pass	2♥
North HCP: 7	♦ 2	♦ K1053	AP			
South HCP: 15	♣ AQ762	♣ KJ5				
Contract: 2♥ S						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ K2				
Vul: None	♥ KQJ6	♥ 843	1♣	1NT	2♣	AP
North HCP: 16	♦ Q105	♦ J8764				
South HCP: 4	♣ AJ9	♣ 1083				
Contract: 2♣ W						

South hands (Practice Page)

We Overcall 1NT

Board: 306	♠ 1086	West Opens 1♦.
Dealer: W	♥ J762	West Bids 2♦ if possible.
Vul: Both	♦ 108	
HCP: 4	♣ K1063	Partner bids first.
Board: 307	♠ KQJ	East Opens 1♣.
Dealer: E	♥ J73	West Bids 3♣ if possible.
Vul: None	♦ KQJ6	
HCP: 17	♣ KJ6	You bid first.
Board: 308	♠ J87	West Opens 1♠.
Dealer: W	♥ K853	West Bids 2♠ if possible.
Vul: NS	♦ 984	
HCP: 4	♣ 976	Partner bids first.
Board: 309	♠ AJ5	East Opens 1♦.
Dealer: E	♥ K63	
Vul: EW	♦ K1053	You bid first.
HCP: 15	♣ KJ5	
Board: 310	♠ K2	West Opens 1♣.
Dealer: W	♥ 843	East Bids 2♣ if possible.
Vul: None	♦ J8764	
HCP: 4	♣ 1083	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 1086	1♦	1NT	Pass	Pass
Vul: Both	♥ A109	♥ J762	2♦	AP		
North HCP: 17	♦ AQ96	♦ 108				
South HCP: 4	♣ A854	♣ K1063				
Contract: 2♦ W						

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ KQJ			1♣	1NT
Vul: None	♥ K10862	♥ J73	3♣	X	Pass	3♦
North HCP: 7	♦ A1054	♦ KQJ6	AP			
South HCP: 17	♣ 5	♣ KJ6				
Contract: 3♦ S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ J87	1♠	1NT	Pass	Pass
Vul: NS	♥ J62	♥ K853	2♠	AP		
North HCP: 15	♦ AQ532	♦ 984				
South HCP: 4	♣ A3	♣ 976				
Contract: 2♠ W						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ5			1♦	1NT
Vul: EW	♥ J8542	♥ K63	Pass	2♦	Pass	2♥
North HCP: 7	♦ 2	♦ K1053	AP			
South HCP: 15	♣ AQ762	♣ KJ5				
Contract: 2♥ S						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ K2				
Vul: None	♥ KQJ6	♥ 843	1♣	1NT	2♣	AP
North HCP: 16	♦ Q105	♦ J8764				
South HCP: 4	♣ AJ9	♣ 1083				
Contract: 2♣ W						

North hands (Practice Page)

We Overcall 1NT

Board: 311 ♠ KQ932
Dealer: E ♥ K82
Vul: NS ♦ 102
HCP: 8 ♣ 1083

East Opens 1♣.

Partner bids first.

Board: 312 ♠ J106
Dealer: W ♥ AKQ4
Vul: EW ♦ Q96
HCP: 17 ♣ AJ6

West Opens 1♣.

You bid first.

Board: 313 ♠ AQJ65
Dealer: E ♥ 52
Vul: Both ♦ 9632
HCP: 7 ♣ 108

East Opens 1♦.

Partner bids first.

Board: 314 ♠ AK105
Dealer: W ♥ K109
Vul: EW ♦ K8
HCP: 17 ♣ KJ96

West Opens 1♥.

You bid first.

Board: 315 ♠ 1095
Dealer: E ♥ 9432
Vul: Both ♦ 972
HCP: 2 ♣ Q87

East Opens 1♣.

West Doubles 1NT if possible.

East Doubles Pass if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ KQ932	♠ A75			1♣	1NT
Vul: NS	♥ K82	♥ A103	Pass	2♥	Pass	2♠
North HCP: 8	♦ 102	♦ A64	Pass	2NT	Pass	3♣ ¹
South HCP: 17	♣ 1083	♣ AJ92	Pass	4♠	AP	
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ J106	♠ 985	1♣	1NT	AP	
Vul: EW	♥ AKQ4	♥ 6				
North HCP: 17	♦ Q96	♦ J10873				
South HCP: 4	♣ AJ6	♣ K1074				
Contract: 1N N						

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ AQJ65	♠ K82			1♦	1NT
Vul: Both	♥ 52	♥ 987	Pass	2♥	Pass	2♠
North HCP: 7	♦ 9632	♦ QJ74	AP			
South HCP: 15	♣ 108	♣ AKQ				
Contract: 2♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ AK105	♠ Q32	1♥	1NT	Pass	3NT
Vul: EW	♥ K109	♥ 8	AP			
North HCP: 17	♦ K8	♦ A1097652				
South HCP: 6	♣ KJ96	♣ 43				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ KQJ			1♣	1NT
Vul: Both	♥ 9432	♥ 108	X	Pass	Pass	2♦
North HCP: 2	♦ 972	♦ KJ863	Pass	Pass	X	AP
South HCP: 15	♣ Q87	♣ AJ10				
Contract: 2♦ X S						

South hands (Practice Page)

We Overcall 1NT

Board: 311 ♠ A75
Dealer: E ♥ A103
Vul: NS ♦ A64
HCP: 17 ♣ AJ92

East Opens 1♣.

You bid first.

Board: 312 ♠ 985
Dealer: W ♥ 6
Vul: EW ♦ J10873
HCP: 4 ♣ K1074

West Opens 1♣.

Partner bids first.

Board: 313 ♠ K82
Dealer: E ♥ 987
Vul: Both ♦ QJ74
HCP: 15 ♣ AKQ

East Opens 1♦.

You bid first.

Board: 314 ♠ Q32
Dealer: W ♥ 8
Vul: EW ♦ A1097652
HCP: 6 ♣ 43

West Opens 1♥.

Partner bids first.

Board: 315 ♠ KQJ
Dealer: E ♥ 108
Vul: Both ♦ KJ863
HCP: 15 ♣ AJ10

East Opens 1♣.

West Doubles 1NT if possible.

East Doubles Pass if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ KQ932	♠ A75			1♣	1NT
Vul: NS	♥ K82	♥ A103	Pass	2♥	Pass	2♠
North HCP: 8	♦ 102	♦ A64	Pass	2NT	Pass	3♣ ¹
South HCP: 17	♣ 1083	♣ AJ92	Pass	4♠	AP	
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ J106	♠ 985	1♣	1NT	AP	
Vul: EW	♥ AKQ4	♥ 6				
North HCP: 17	♦ Q96	♦ J10873				
South HCP: 4	♣ AJ6	♣ K1074				
Contract: 1N N						

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ AQJ65	♠ K82			1♦	1NT
Vul: Both	♥ 52	♥ 987	Pass	2♥	Pass	2♠
North HCP: 7	♦ 9632	♦ QJ74	AP			
South HCP: 15	♣ 108	♣ AKQ				
Contract: 2♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ AK105	♠ Q32	1♥	1NT	Pass	3NT
Vul: EW	♥ K109	♥ 8	AP			
North HCP: 17	♦ K8	♦ A1097652				
South HCP: 6	♣ KJ96	♣ 43				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ KQJ			1♣	1NT
Vul: Both	♥ 9432	♥ 108	X	Pass	Pass	2♦
North HCP: 2	♦ 972	♦ KJ863	Pass	Pass	X	AP
South HCP: 15	♣ Q87	♣ AJ10				
Contract: 2♦ X S						

North hands (Practice Page)

We Overcall 1NT

Board: 316 ♠ 10854
Dealer: W ♥ AK
Vul: None ♦ AJ7
HCP: 15 ♣ K985

West Opens 1♣.
East Bids 2♣ if possible.
You bid first.

Board: 317 ♠ 10762
Dealer: E ♥ 76
Vul: EW ♦ Q102
HCP: 3 ♣ J953

East Opens 1♦.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
West Bids 4♥ if possible.
Partner bids first.

Board: 318 ♠ K105
Dealer: W ♥ AQ
Vul: Both ♦ 764
HCP: 15 ♣ KQJ82

West Opens 1♠.
You bid first.

Board: 319 ♠ A1084
Dealer: E ♥ 952
Vul: None ♦ 2
HCP: 7 ♣ K7653

East Opens 1♥.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.
Partner bids first.

Board: 320 ♠ K108
Dealer: W ♥ AK
Vul: NS ♦ J952
HCP: 16 ♣ KQ72

West Opens 1♣.
You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 316	North:	South:	
Dealer: W	♠ 10854	♠ 96	
Vul: None	♥ AK	♥ 10984	West North East South
North HCP: 15	♦ AJ7	♦ K1086543	1♣ 1NT 2♣ AP
South HCP: 3	♣ K985	♣ —	
Contract: 2♣ W			

Board: 317	North:	South:	
Dealer: E	♠ 10762	♠ AQ53	West North East South
Vul: EW	♥ 76	♥ Q3	1♦ 1NT
North HCP: 3	♦ Q102	♦ KJ43	2♥ Pass 3♥ Pass
South HCP: 17	♣ J953	♣ KQ4	4♥ AP
Contract: 4♥ W			

Board: 318	North:	South:	
Dealer: W	♠ K105	♠ Q32	West North East South
Vul: Both	♥ AQ	♥ K987	1♠ 1NT AP
North HCP: 15	♦ 764	♦ J9	
South HCP: 6	♣ KQJ82	♣ 10965	
Contract: 1N N			

Board: 319	North:	South:	West North East South
Dealer: E	♠ A1084	♠ K92	1♥ 1NT
Vul: None	♥ 952	♥ QJ86	Pass 2♣ ¹ Pass 2♦
North HCP: 7	♦ 2	♦ Q3	X 3♣ 3♦ AP
South HCP: 15	♣ K7653	♣ AQJ4	
Contract: 3♦ E			1. Stayman

Board: 320	North:	South:	
Dealer: W	♠ K108	♠ 973	West North East South
Vul: NS	♥ AK	♥ Q10876	1♣ 1NT Pass 2♦
North HCP: 16	♦ J952	♦ K6	Pass 2♥ AP
South HCP: 6	♣ KQ72	♣ J54	
Contract: 2♥ N			

South hands (Practice Page)

We Overcall 1NT

Board: 316
Dealer: W
Vul: None
HCP: 3

♠ 96
♥ 10984
♦ K1086543
♣ —

West Opens 1♣.
East Bids 2♣ if possible.
Partner bids first.

Board: 317
Dealer: E
Vul: EW
HCP: 17

♠ AQ53
♥ Q3
♦ KJ43
♣ KQ4

East Opens 1♦.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
West Bids 4♥ if possible.
You bid first.

Board: 318
Dealer: W
Vul: Both
HCP: 6

♠ Q32
♥ K987
♦ J9
♣ 10965

West Opens 1♠.
Partner bids first.

Board: 319
Dealer: E
Vul: None
HCP: 15

♠ K92
♥ QJ86
♦ Q3
♣ AQJ4

East Opens 1♥.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.
You bid first.

Board: 320
Dealer: W
Vul: NS
HCP: 6

♠ 973
♥ Q10876
♦ K6
♣ J54

West Opens 1♣.
Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 316	North:	South:				
Dealer: W	♠ 10854	♠ 96		West	North	East
Vul: None	♥ AK	♥ 10984		1♣	1NT	2♣
North HCP: 15	♦ AJ7	♦ K1086543				AP
South HCP: 3	♣ K985	♣ —				
Contract: 2♣ W						

Board: 317	North:	South:				
Dealer: E	♠ 10762	♠ AQ53		West	North	East
Vul: EW	♥ 76	♥ Q3				1♦
North HCP: 3	♦ Q102	♦ KJ43		2♥	Pass	3♥
South HCP: 17	♣ J953	♣ KQ4		4♥	AP	Pass
Contract: 4♥ W						

Board: 318	North:	South:				
Dealer: W	♠ K105	♠ Q32		West	North	East
Vul: Both	♥ AQ	♥ K987		1♠	1NT	AP
North HCP: 15	♦ 764	♦ J9				
South HCP: 6	♣ KQJ82	♣ 10965				
Contract: 1N N						

Board: 319	North:	South:				
Dealer: E	♠ A1084	♠ K92		West	North	East
Vul: None	♥ 952	♥ QJ86		Pass	2♣ ¹	Pass
North HCP: 7	♦ 2	♦ Q3		X	3♣	3♦
South HCP: 15	♣ K7653	♣ AQJ4				AP
Contract: 3♦ E						

1. Stayman

Board: 320	North:	South:				
Dealer: W	♠ K108	♠ 973		West	North	East
Vul: NS	♥ AK	♥ Q10876		1♣	1NT	Pass
North HCP: 16	♦ J952	♦ K6		Pass	2♥	AP
South HCP: 6	♣ KQ72	♣ J54				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT

Board: 321	♠ 753	East Opens 1♣.
Dealer: E	♥ QJ82	
Vul: Both	♦ QJ54	Partner bids first.
HCP: 6	♣ 86	

Board: 322	♠ Q1065	West Opens 1♥.
Dealer: W	♥ QJ9	
Vul: None	♦ AJ4	You bid first.
HCP: 15	♣ KQ3	

Board: 323	♠ 75	East Opens 1♣.
Dealer: E	♥ A97	
Vul: NS	♦ 10532	Partner bids first.
HCP: 7	♣ QJ96	

Board: 324	♠ A82	West Opens 1♣.
Dealer: W	♥ K9	
Vul: EW	♦ A9643	You bid first.
HCP: 16	♣ AJ3	

Board: 325	♠ 8643	East Opens 1♣.
Dealer: E	♥ QJ	
Vul: None	♦ 98754	Partner bids first.
HCP: 4	♣ J7	

We Overcall 1NT Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ 753	♠ J104			1♣	1NT
Vul: Both	♥ QJ82	♥ AK				
North HCP: 6	♦ QJ54	♦ K63	AP			
South HCP: 16	♣ 86	♣ KQ1072				
Contract: 1N S						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ Q1065	♠ 2	1♥	1NT	Pass	2♠ ¹
Vul: None	♥ QJ9	♥ 764	Pass	3♣ ²	AP	
North HCP: 15	♦ AJ4	♦ K96	1. 1N-2S transfer to clubs			
South HCP: 7	♣ KQ3	♣ A109872	2. automat			
Contract: 3♣ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ A942			1♣	1NT
Vul: NS	♥ A97	♥ K4				
North HCP: 7	♦ 10532	♦ A984	AP			
South HCP: 15	♣ QJ96	♣ A84				
Contract: 1N S						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ Q5	1♣	1NT	AP	
Vul: EW	♥ K9	♥ 1072				
North HCP: 16	♦ A9643	♦ KQ108				
South HCP: 7	♣ AJ3	♣ 7642				
Contract: 1N N						

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ 8643	♠ A105			1♣	1NT
Vul: None	♥ QJ	♥ 642				
North HCP: 4	♦ 98754	♦ AKJ3	AP			
South HCP: 15	♣ J7	♣ K43				
Contract: 1N S						

South hands (Practice Page)

We Overcall 1NT

Board: 321	♠ J104	East Opens 1♣.
Dealer: E	♥ AK	
Vul: Both	♦ K63	You bid first.
HCP: 16	♣ KQ1072	
Board: 322	♠ 2	West Opens 1♥.
Dealer: W	♥ 764	
Vul: None	♦ K96	Partner bids first.
HCP: 7	♣ A109872	
Board: 323	♠ A942	East Opens 1♣.
Dealer: E	♥ K4	
Vul: NS	♦ A984	You bid first.
HCP: 15	♣ A84	
Board: 324	♠ Q5	West Opens 1♣.
Dealer: W	♥ 1072	
Vul: EW	♦ KQ108	Partner bids first.
HCP: 7	♣ 7642	
Board: 325	♠ A105	East Opens 1♣.
Dealer: E	♥ 642	
Vul: None	♦ AKJ3	You bid first.
HCP: 15	♣ K43	

We Overcall 1NT Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ 753	♠ J104			1♣	1NT
Vul: Both	♥ QJ82	♥ AK				
North HCP: 6	♦ QJ54	♦ K63	AP			
South HCP: 16	♣ 86	♣ KQ1072				
Contract: 1N S						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ Q1065	♠ 2	1♥	1NT	Pass	2♠ ¹
Vul: None	♥ QJ9	♥ 764	Pass	3♣ ²	AP	
North HCP: 15	♦ AJ4	♦ K96	1. 1N-2S transfer to clubs			
South HCP: 7	♣ KQ3	♣ A109872	2. automat			
Contract: 3♣ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ A942			1♣	1NT
Vul: NS	♥ A97	♥ K4				
North HCP: 7	♦ 10532	♦ A984	AP			
South HCP: 15	♣ QJ96	♣ A84				
Contract: 1N S						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ Q5	1♣	1NT	AP	
Vul: EW	♥ K9	♥ 1072				
North HCP: 16	♦ A9643	♦ KQ108				
South HCP: 7	♣ AJ3	♣ 7642				
Contract: 1N N						

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ 8643	♠ A105			1♣	1NT
Vul: None	♥ QJ	♥ 642				
North HCP: 4	♦ 98754	♦ AKJ3	AP			
South HCP: 15	♣ J7	♣ K43				
Contract: 1N S						

North hands (Practice Page)

We Overcall 1NT

Board: 326	♠ J42	West Opens 1♣.
Dealer: W	♥ AQJ9	West Doubles Pass if possible.
Vul: NS	♦ A106	
HCP: 16	♣ A108	You bid first.
Board: 327	♠ 9743	East Opens 1♣.
Dealer: E	♥ K109	
Vul: EW	♦ QJ976	Partner bids first.
HCP: 6	♣ 2	
Board: 328	♠ A109	West Opens 1♦.
Dealer: W	♥ K3	
Vul: Both	♦ K1052	You bid first.
HCP: 16	♣ AQ84	
Board: 329	♠ 973	East Opens 1♠.
Dealer: E	♥ 76	West Doubles 1NT if possible.
Vul: NS	♦ 108653	East Bids 4♥ if possible.
HCP: 0	♣ 1082	Partner bids first.
Board: 330	♠ AKJ9	West Opens 1♣.
Dealer: W	♥ K943	
Vul: EW	♦ 32	You bid first.
HCP: 15	♣ A82	

We Overcall 1NT Both hands (Answers Page)

Board: 326
 Dealer: W
 Vul: NS
 North HCP: 16
 South HCP: 1
 Contract: 1NX N

North:
 ♠ J42
 ♥ AQJ9
 ♦ A106
 ♣ A108

South:
 ♠ 1063
 ♥ 103
 ♦ 87432
 ♣ J43

West	North	East	South
1♣	1NT	Pass	Pass
X	AP		

Board: 327
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 15
 Contract: 2♦ S

North:
 ♠ 9743
 ♥ K109
 ♦ QJ976
 ♣ 2

South:
 ♠ KJ
 ♥ AJ6
 ♦ 432
 ♣ KQJ109

West	North	East	South
		1♣	1NT
Pass	2♣ ¹	Pass	2♦
AP			
1. Stayman			

Board: 328
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 7
 Contract: 1N N

North:
 ♠ A109
 ♥ K3
 ♦ K1052
 ♣ AQ84

South:
 ♠ K8
 ♥ A52
 ♦ 9864
 ♣ 10932

West	North	East	South
1♦	1NT	AP	

Board: 329
 Dealer: E
 Vul: NS
 North HCP: 0
 South HCP: 15
 Contract: 4♥ E

North:
 ♠ 973
 ♥ 76
 ♦ 108653
 ♣ 1082

South:
 ♠ A108
 ♥ 32
 ♦ A97
 ♣ AQJ54

West	North	East	South
		1♠	1NT
X	Pass	4♥	AP

Board: 330
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ AKJ9
 ♥ K943
 ♦ 32
 ♣ A82

South:
 ♠ 643
 ♥ J6
 ♦ KQ84
 ♣ KQ63

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

South hands (Practice Page)

We Overcall 1NT

Board: 326	♠ 1063	West Opens 1♣.
Dealer: W	♥ 103	West Doubles Pass if possible.
Vul: NS	♦ 87432	
HCP: 1	♣ J43	Partner bids first.
Board: 327	♠ KJ	East Opens 1♣.
Dealer: E	♥ AJ6	
Vul: EW	♦ 432	You bid first.
HCP: 15	♣ KQJ109	
Board: 328	♠ K8	West Opens 1♦.
Dealer: W	♥ A52	
Vul: Both	♦ 9864	Partner bids first.
HCP: 7	♣ 10932	
Board: 329	♠ A108	East Opens 1♠.
Dealer: E	♥ 32	West Doubles 1NT if possible.
Vul: NS	♦ A97	East Bids 4♥ if possible.
HCP: 15	♣ AQJ54	You bid first.
Board: 330	♠ 643	West Opens 1♣.
Dealer: W	♥ J6	
Vul: EW	♦ KQ84	Partner bids first.
HCP: 11	♣ KQ63	

We Overcall 1NT Both hands (Answers Page)

Board: 326
 Dealer: W
 Vul: NS
 North HCP: 16
 South HCP: 1
 Contract: 1NX N

North:
 ♠ J42
 ♥ AQJ9
 ♦ A106
 ♣ A108

South:
 ♠ 1063
 ♥ 103
 ♦ 87432
 ♣ J43

West	North	East	South
1♣	1NT	Pass	Pass
X	AP		

Board: 327
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 15
 Contract: 2♦ S

North:
 ♠ 9743
 ♥ K109
 ♦ QJ976
 ♣ 2

South:
 ♠ KJ
 ♥ AJ6
 ♦ 432
 ♣ KQJ109

West	North	East	South
		1♣	1NT
Pass	2♣ ¹	Pass	2♦
AP			
1. Stayman			

Board: 328
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 7
 Contract: 1N N

North:
 ♠ A109
 ♥ K3
 ♦ K1052
 ♣ AQ84

South:
 ♠ K8
 ♥ A52
 ♦ 9864
 ♣ 10932

West	North	East	South
1♦	1NT	AP	

Board: 329
 Dealer: E
 Vul: NS
 North HCP: 0
 South HCP: 15
 Contract: 4♥ E

North:
 ♠ 973
 ♥ 76
 ♦ 108653
 ♣ 1082

South:
 ♠ A108
 ♥ 32
 ♦ A97
 ♣ AQJ54

West	North	East	South
		1♠	1NT
X	Pass	4♥	AP

Board: 330
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ AKJ9
 ♥ K943
 ♦ 32
 ♣ A82

South:
 ♠ 643
 ♥ J6
 ♦ KQ84
 ♣ KQ63

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

North hands (Practice Page)

We Overcall 1NT

Board: 331 ♠ 1082
Dealer: E ♥ 109842
Vul: Both ♦ A7
HCP: 4 ♣ 1053

East Opens 1♠.

Partner bids first.

Board: 332 ♠ AKQ
Dealer: W ♥ 76
Vul: None ♦ 964
HCP: 15 ♣ AQ432

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 333 ♠ J106
Dealer: E ♥ 42
Vul: EW ♦ 752
HCP: 5 ♣ A8754

East Opens 1♦.

West Bids 2♠ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 334 ♠ QJ102
Dealer: W ♥ AQ3
Vul: Both ♦ Q73
HCP: 15 ♣ A92

West Opens 1♠.

You bid first.

Board: 335 ♠ 9632
Dealer: E ♥ J8754
Vul: None ♦ K63
HCP: 5 ♣ J

East Opens 1♠.

West Bids 3♣ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ AQJ			1♠	1NT
Vul: Both	♥ 109842	♥ K53	Pass	2♦	Pass	2♥
North HCP: 4	♦ A7	♦ KJ98	AP			
South HCP: 17	♣ 1053	♣ K94				
Contract: 2♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ AKQ	♠ J874	1♣	1NT	2♦	2♥
Vul: None	♥ 76	♥ QJ5432	3♦	Pass	Pass	3♥
North HCP: 15	♦ 964	♦ 83	4♦	X	AP	
South HCP: 4	♣ AQ432	♣ 6				
Contract: 4♦ X E						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ J106	♠ AK8			1♦	1NT
Vul: EW	♥ 42	♥ 1098	2♠	Pass	3♦	AP
North HCP: 5	♦ 752	♦ KJ3				
South HCP: 16	♣ A8754	♣ KQ62				
Contract: 3♦ E						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ QJ102	♠ 7	1♠	1NT	Pass	2♠ ¹
Vul: Both	♥ AQ3	♥ 654	Pass	3♣ ²	AP	
North HCP: 15	♦ Q73	♦ AJ10	1. 1N-2S transfer to clubs			
South HCP: 9	♣ A92	♣ KJ8653	2. automat			
Contract: 3♣ N						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ AQ105			1♠	1NT
Vul: None	♥ J8754	♥ AK3	3♣	AP		
North HCP: 5	♦ K63	♦ QJ98				
South HCP: 16	♣ J	♣ 75				
Contract: 3♣ W						

South hands (Practice Page)

We Overcall 1NT

Board: 331
Dealer: E
Vul: Both
HCP: 17

♠ AQJ
♥ K53
♦ KJ98
♣ K94

East Opens 1♠.

You bid first.

Board: 332
Dealer: W
Vul: None
HCP: 4

♠ J874
♥ QJ5432
♦ 83
♣ 6

West Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 333
Dealer: E
Vul: EW
HCP: 16

♠ AK8
♥ 1098
♦ KJ3
♣ KQ62

East Opens 1♦.

West Bids 2♠ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 334
Dealer: W
Vul: Both
HCP: 9

♠ 7
♥ 654
♦ AJ10
♣ KJ8653

West Opens 1♠.

Partner bids first.

Board: 335
Dealer: E
Vul: None
HCP: 16

♠ AQ105
♥ AK3
♦ QJ98
♣ 75

East Opens 1♠.

West Bids 3♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ 1082	♠ AQJ			1♠	1NT
Vul: Both	♥ 109842	♥ K53	Pass	2♦	Pass	2♥
North HCP: 4	♦ A7	♦ KJ98	AP			
South HCP: 17	♣ 1053	♣ K94				
Contract: 2♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ AKQ	♠ J874	1♣	1NT	2♦	2♥
Vul: None	♥ 76	♥ QJ5432	3♦	Pass	Pass	3♥
North HCP: 15	♦ 964	♦ 83	4♦	X	AP	
South HCP: 4	♣ AQ432	♣ 6				
Contract: 4♦ X E						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ J106	♠ AK8			1♦	1NT
Vul: EW	♥ 42	♥ 1098	2♠	Pass	3♦	AP
North HCP: 5	♦ 752	♦ KJ3				
South HCP: 16	♣ A8754	♣ KQ62				
Contract: 3♦ E						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ QJ102	♠ 7	1♠	1NT	Pass	2♠ ¹
Vul: Both	♥ AQ3	♥ 654	Pass	3♣ ²	AP	
North HCP: 15	♦ Q73	♦ AJ10	1. 1N-2S transfer to clubs			
South HCP: 9	♣ A92	♣ KJ8653	2. automat			
Contract: 3♣ N						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ 9632	♠ AQ105			1♠	1NT
Vul: None	♥ J8754	♥ AK3	3♣	AP		
North HCP: 5	♦ K63	♦ QJ98				
South HCP: 16	♣ J	♣ 75				
Contract: 3♣ W						

North hands (Practice Page)

We Overcall 1NT

Board: 336 ♠ AJ109
Dealer: W ♥ AQ5
Vul: NS ♦ K954
HCP: 16 ♣ Q2

West Opens 1♦.

You bid first.

Board: 337 ♠ 6
Dealer: E ♥ 97543
Vul: Both ♦ K6
HCP: 3 ♣ 98754

East Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 338 ♠ AQ62
Dealer: W ♥ 82
Vul: None ♦ AQ10
HCP: 16 ♣ A1087

West Opens 1♠.

You bid first.

Board: 339 ♠ K872
Dealer: E ♥ 1052
Vul: NS ♦ 98
HCP: 4 ♣ J1072

East Opens 1♣.

Partner bids first.

Board: 340 ♠ K102
Dealer: W ♥ AK9
Vul: EW ♦ K1053
HCP: 16 ♣ K65

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ AJ109	♠ Q6542	1♦	1NT	Pass	2♥
Vul: NS	♥ AQ5	♥ KJ2	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ K954	♦ 2	AP			
South HCP: 9	♣ Q2	♣ K643				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AQ7			1♠	1NT
Vul: Both	♥ 97543	♥ 62				
North HCP: 3	♦ K6	♦ A10854	2♠	Pass	3♠	AP
South HCP: 16	♣ 98754	♣ AQ2				
Contract: 3♠ E						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ 874	1♠	1NT	Pass	2♣ ¹
Vul: None	♥ 82	♥ QJ93	Pass	2♦	Pass	3♣
North HCP: 16	♦ AQ10	♦ 72	Pass	3♠ ²	Pass	3NT
South HCP: 8	♣ A1087	♣ KQ54	AP			
Contract: 3N N						

1. Stayman
2. limit raise or better in ♣

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ K872	♠ 65			1♣	1NT
Vul: NS	♥ 1052	♥ AKJ7				
North HCP: 4	♦ 98	♦ KJ4	AP			
South HCP: 17	♣ J1072	♣ KQ54				
Contract: 1N S						

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ Q9864	1♣	1NT	Pass	2♥
Vul: EW	♥ AK9	♥ Q3	Pass	2♠	Pass	2NT
North HCP: 16	♦ K1053	♦ Q62	Pass	3♠ ¹	Pass	4♠
South HCP: 8	♣ K65	♣ Q42	AP			
Contract: 4♠ N						

1. limit raise or better in ♠

South hands (Practice Page)

We Overcall 1NT

Board: 336 ♠ Q6542
Dealer: W ♥ KJ2
Vul: NS ♦ 2
HCP: 9 ♣ K643

West Opens 1♦.

Partner bids first.

Board: 337 ♠ AQ7
Dealer: E ♥ 62
Vul: Both ♦ A10854
HCP: 16 ♣ AQ2

East Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 338 ♠ 874
Dealer: W ♥ QJ93
Vul: None ♦ 72
HCP: 8 ♣ KQ54

West Opens 1♠.

Partner bids first.

Board: 339 ♠ 65
Dealer: E ♥ AKJ7
Vul: NS ♦ KJ4
HCP: 17 ♣ KQ54

East Opens 1♣.

You bid first.

Board: 340 ♠ Q9864
Dealer: W ♥ Q3
Vul: EW ♦ Q62
HCP: 8 ♣ Q42

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ AJ109	♠ Q6542	1♦	1NT	Pass	2♥
Vul: NS	♥ AQ5	♥ KJ2	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ K954	♦ 2	AP			
South HCP: 9	♣ Q2	♣ K643				
Contract: 4♠ N						1. Super acceptance after NT

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AQ7			1♠	1NT
Vul: Both	♥ 97543	♥ 62				
North HCP: 3	♦ K6	♦ A10854	2♠	Pass	3♠	AP
South HCP: 16	♣ 98754	♣ AQ2				
Contract: 3♠ E						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ 874	1♠	1NT	Pass	2♣ ¹
Vul: None	♥ 82	♥ QJ93	Pass	2♦	Pass	3♣
North HCP: 16	♦ AQ10	♦ 72	Pass	3♠ ²	Pass	3NT
South HCP: 8	♣ A1087	♣ KQ54	AP			
Contract: 3N N						1. Stayman
						2. limit raise or better in ♣

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ K872	♠ 65			1♣	1NT
Vul: NS	♥ 1052	♥ AKJ7				
North HCP: 4	♦ 98	♦ KJ4	AP			
South HCP: 17	♣ J1072	♣ KQ54				
Contract: 1N S						

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ Q9864	1♣	1NT	Pass	2♥
Vul: EW	♥ AK9	♥ Q3	Pass	2♠	Pass	2NT
North HCP: 16	♦ K1053	♦ Q62	Pass	3♠ ¹	Pass	4♠
South HCP: 8	♣ K65	♣ Q42	AP			
Contract: 4♠ N						1. limit raise or better in ♠

North hands (Practice Page)

We Overcall 1NT

Board: 341	♠ 10765	East Opens 1♣.
Dealer: E	♥ 742	
Vul: None	♦ Q1096	Partner bids first.
HCP: 2	♣ 87	

Board: 342	♠ A84	West Opens 1♣.
Dealer: W	♥ K743	
Vul: NS	♦ J3	You bid first.
HCP: 15	♣ AK105	

Board: 343	♠ QJ1054	East Opens 1♦.
Dealer: E	♥ KJ8	
Vul: Both	♦ 54	Partner bids first.
HCP: 7	♣ 873	

Board: 344	♠ 83	West Opens 1♣.
Dealer: W	♥ A987	
Vul: NS	♦ KQ3	You bid first.
HCP: 15	♣ AQ102	

Board: 345	♠ 108653	East Opens 1♦.
Dealer: E	♥ —	
Vul: EW	♦ 652	Partner bids first.
HCP: 5	♣ AJ974	

We Overcall 1NT Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ 10765	♠ K92			1♣	1NT
Vul: None	♥ 742	♥ A863				
North HCP: 2	♦ Q1096	♦ AJ2	AP			
South HCP: 16	♣ 87	♣ KJ3				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 109532	1♣	1NT	Pass	2♥
Vul: NS	♥ K743	♥ 10962	Pass	2♠	AP	
North HCP: 15	♦ J3	♦ A106				
South HCP: 4	♣ AK105	♣ 9				
Contract: 2♠ N						

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ QJ1054	♠ K83			1♦	1NT
Vul: Both	♥ KJ8	♥ AQ104	Pass	2♥	Pass	2♠
North HCP: 7	♦ 54	♦ AQ62	AP			
South HCP: 15	♣ 873	♣ 92				
Contract: 2♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ KJ1074	1♣	1NT	Pass	2♥
Vul: NS	♥ A987	♥ Q3	Pass	2♠	AP	
North HCP: 15	♦ KQ3	♦ 9862				
South HCP: 7	♣ AQ102	♣ J3				
Contract: 2♠ N						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ 108653	♠ Q9			1♦	1NT
Vul: EW	♥ —	♥ AKQ6	Pass	2♥	Pass	2♠
North HCP: 5	♦ 652	♦ A84	AP			
South HCP: 17	♣ AJ974	♣ Q863				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 341	♠ K92	East Opens 1♣.
Dealer: E	♥ A863	
Vul: None	♦ AJ2	You bid first.
HCP: 16	♣ KJ3	
Board: 342	♠ 109532	West Opens 1♣.
Dealer: W	♥ 10962	
Vul: NS	♦ A106	Partner bids first.
HCP: 4	♣ 9	
Board: 343	♠ K83	East Opens 1♦.
Dealer: E	♥ AQ104	
Vul: Both	♦ AQ62	You bid first.
HCP: 15	♣ 92	
Board: 344	♠ KJ1074	West Opens 1♣.
Dealer: W	♥ Q3	
Vul: NS	♦ 9862	Partner bids first.
HCP: 7	♣ J3	
Board: 345	♠ Q9	East Opens 1♦.
Dealer: E	♥ AKQ6	
Vul: EW	♦ A84	You bid first.
HCP: 17	♣ Q863	

We Overcall 1NT Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ 10765	♠ K92			1♣	1NT
Vul: None	♥ 742	♥ A863				
North HCP: 2	♦ Q1096	♦ AJ2	AP			
South HCP: 16	♣ 87	♣ KJ3				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ A84	♠ 109532	1♣	1NT	Pass	2♥
Vul: NS	♥ K743	♥ 10962	Pass	2♠	AP	
North HCP: 15	♦ J3	♦ A106				
South HCP: 4	♣ AK105	♣ 9				
Contract: 2♠ N						

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ QJ1054	♠ K83			1♦	1NT
Vul: Both	♥ KJ8	♥ AQ104	Pass	2♥	Pass	2♠
North HCP: 7	♦ 54	♦ AQ62	AP			
South HCP: 15	♣ 873	♣ 92				
Contract: 2♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ KJ1074	1♣	1NT	Pass	2♥
Vul: NS	♥ A987	♥ Q3	Pass	2♠	AP	
North HCP: 15	♦ KQ3	♦ 9862				
South HCP: 7	♣ AQ102	♣ J3				
Contract: 2♠ N						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ 108653	♠ Q9			1♦	1NT
Vul: EW	♥ —	♥ AKQ6	Pass	2♥	Pass	2♠
North HCP: 5	♦ 652	♦ A84	AP			
South HCP: 17	♣ AJ974	♣ Q863				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 346
Dealer: W
Vul: Both
HCP: 17

♠ K10
♥ Q107
♦ AQ3
♣ KQJ87

West Opens 1♣.

You bid first.

Board: 347
Dealer: E
Vul: None
HCP: 3

♠ J10432
♥ 742
♦ 9
♣ Q872

East Opens 1♦.

West Bids 2♦ if possible.

West Doubles Pass if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 348
Dealer: W
Vul: EW
HCP: 17

♠ QJ6
♥ QJ
♦ KJ853
♣ AK7

West Opens 1♦.

West Doubles 2♦ if possible.

You bid first.

Board: 349
Dealer: E
Vul: None
HCP: 3

♠ Q104
♥ J986
♦ 1075
♣ 1065

East Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

Board: 350
Dealer: W
Vul: NS
HCP: 16

♠ AK6
♥ QJ97
♦ AQ52
♣ 106

West Opens 1♥.

East Doubles 1NT if possible.

West Bids 3♣ if possible.

East Bids 4♥ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 346	North:	South:	
Dealer: W	♠ K10	♠ Q43	
Vul: Both	♥ Q107	♥ J94	West North East South
North HCP: 17	♦ AQ3	♦ K10964	1♣ 1NT AP
South HCP: 6	♣ KQJ87	♣ 109	
Contract: 1N N			

Board: 347	North:	South:	
Dealer: E	♠ J10432	♠ K87	West North East South
Vul: None	♥ 742	♥ Q5	
North HCP: 3	♦ 9	♦ A1062	2♦ 2♠ 1♦ 1NT
South HCP: 16	♣ Q872	♣ AK96	X Pass Pass Pass
Contract: 3♥ E			3♥ AP

Board: 348	North:	South:	
Dealer: W	♠ QJ6	♠ 10854	West North East South
Vul: EW	♥ QJ	♥ K9542	1♦ 1NT Pass 2♦
North HCP: 17	♦ KJ853	♦ Q	X XX ¹ Pass 2♠
South HCP: 6	♣ AK7	♣ J83	AP
Contract: 2♠ S			1. artificial

Board: 349	North:	South:	
Dealer: E	♠ Q104	♠ AJ75	West North East South
Vul: None	♥ J986	♥ 53	
North HCP: 3	♦ 1075	♦ KJ42	2♣ AP 1♣ 1NT
South HCP: 17	♣ 1065	♣ AKJ	
Contract: 2♣ E			

Board: 350	North:	South:	
Dealer: W	♠ AK6	♠ 109754	West North East South
Vul: NS	♥ QJ97	♥ 8	1♥ 1NT X 2♥
North HCP: 16	♦ AQ52	♦ 986	3♣ Pass 4♥ AP
South HCP: 0	♣ 106	♣ 7532	
Contract: 4♥ W			

South hands (Practice Page)

We Overcall 1NT

Board: 346
Dealer: W
Vul: Both
HCP: 6

♠ Q43
♥ J94
♦ K10964
♣ 109

West Opens 1♣.

Partner bids first.

Board: 347
Dealer: E
Vul: None
HCP: 16

♠ K87
♥ Q5
♦ A1062
♣ AK96

East Opens 1♦.

West Bids 2♦ if possible.

West Doubles Pass if possible.

East Bids 3♥ if possible.

You bid first.

Board: 348
Dealer: W
Vul: EW
HCP: 6

♠ 10854
♥ K9542
♦ Q
♣ J83

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 349
Dealer: E
Vul: None
HCP: 17

♠ AJ75
♥ 53
♦ KJ42
♣ AKJ

East Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 350
Dealer: W
Vul: NS
HCP: 0

♠ 109754
♥ 8
♦ 986
♣ 7532

West Opens 1♥.

East Doubles 1NT if possible.

West Bids 3♣ if possible.

East Bids 4♥ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 346	North:	South:	
Dealer: W	♠ K10	♠ Q43	
Vul: Both	♥ Q107	♥ J94	West North East South
North HCP: 17	♦ AQ3	♦ K10964	1♣ 1NT AP
South HCP: 6	♣ KQJ87	♣ 109	
Contract: 1N N			

Board: 347	North:	South:	
Dealer: E	♠ J10432	♠ K87	West North East South
Vul: None	♥ 742	♥ Q5	
North HCP: 3	♦ 9	♦ A1062	2♦ 2♠ 1♦ 1NT
South HCP: 16	♣ Q872	♣ AK96	X Pass Pass Pass
Contract: 3♥ E			3♥ AP

Board: 348	North:	South:	
Dealer: W	♠ QJ6	♠ 10854	West North East South
Vul: EW	♥ QJ	♥ K9542	1♦ 1NT Pass 2♦
North HCP: 17	♦ KJ853	♦ Q	X XX ¹ Pass 2♠
South HCP: 6	♣ AK7	♣ J83	AP
Contract: 2♠ S			1. artificial

Board: 349	North:	South:	
Dealer: E	♠ Q104	♠ AJ75	West North East South
Vul: None	♥ J986	♥ 53	
North HCP: 3	♦ 1075	♦ KJ42	2♣ AP 1♣ 1NT
South HCP: 17	♣ 1065	♣ AKJ	
Contract: 2♣ E			

Board: 350	North:	South:	
Dealer: W	♠ AK6	♠ 109754	West North East South
Vul: NS	♥ QJ97	♥ 8	1♥ 1NT X 2♥
North HCP: 16	♦ AQ52	♦ 986	3♣ Pass 4♥ AP
South HCP: 0	♣ 106	♣ 7532	
Contract: 4♥ W			

North hands (Practice Page)

We Overcall 1NT

Board: 351 ♠ J1082
Dealer: E ♥ KJ943
Vul: Both ♦ K
HCP: 10 ♣ Q92

East Opens 1♠.

Partner bids first.

Board: 352 ♠ A63
Dealer: W ♥ AQ6
Vul: None ♦ K72
HCP: 15 ♣ Q764

West Opens 1♦.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 353 ♠ 2
Dealer: E ♥ KJ10732
Vul: NS ♦ 73
HCP: 4 ♣ 9853

East Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 354 ♠ 1097
Dealer: W ♥ A64
Vul: None ♦ AKJ10
HCP: 16 ♣ A109

West Opens 1♦.

You bid first.

Board: 355 ♠ 9763
Dealer: E ♥ 86
Vul: NS ♦ 9752
HCP: 0 ♣ 843

East Opens 1♠.

West Bids 2♥ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ J1082	♠ A76			1♠	1NT
Vul: Both	♥ KJ943	♥ Q10	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ K	♦ AQ53	Pass	2♥	Pass	2NT
South HCP: 16	♣ Q92	♣ KJ85	AP			
Contract: 2N S			1. Stayman			

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ J7				
Vul: None	♥ AQ6	♥ K9875	1♦	1NT	2♦	2♥
North HCP: 15	♦ K72	♦ 65	3♦	AP		
South HCP: 5	♣ Q764	♣ J1083				
Contract: 3♦ W						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ KJ8				
Vul: NS	♥ KJ10732	♥ Q4			1♠	1NT
North HCP: 4	♦ 73	♦ KQ1064	2♠	AP		
South HCP: 15	♣ 9853	♣ KJ10				
Contract: 2♠ E						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 1097	♠ A65	1♦	1NT	Pass	2♦
Vul: None	♥ A64	♥ QJ1052	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKJ10	♦ 82	Pass	4♦ ¹	Pass	4♥
South HCP: 10	♣ A109	♣ K72	AP			
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ 9763	♠ QJ5				
Vul: NS	♥ 86	♥ AJ9			1♠	1NT
North HCP: 0	♦ 9752	♦ QJ	2♥	AP		
South HCP: 16	♣ 843	♣ AJ652				
Contract: 2♥ W						

South hands (Practice Page)

We Overcall 1NT

Board: 351
Dealer: E
Vul: Both
HCP: 16

♠ A76
♥ Q10
♦ AQ53
♣ KJ85

East Opens 1♠.

You bid first.

Board: 352
Dealer: W
Vul: None
HCP: 5

♠ J7
♥ K9875
♦ 65
♣ J1083

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

Partner bids first.

Board: 353
Dealer: E
Vul: NS
HCP: 15

♠ KJ8
♥ Q4
♦ KQ1064
♣ KJ10

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

You bid first.

Board: 354
Dealer: W
Vul: None
HCP: 10

♠ A65
♥ QJ1052
♦ 82
♣ K72

West Opens 1♦.

Partner bids first.

Board: 355
Dealer: E
Vul: NS
HCP: 16

♠ QJ5
♥ AJ9
♦ QJ
♣ AJ652

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ J1082	♠ A76			1♠	1NT
Vul: Both	♥ KJ943	♥ Q10	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ K	♦ AQ53	Pass	2♥	Pass	2NT
South HCP: 16	♣ Q92	♣ KJ85	AP			
Contract: 2N S			1. Stayman			

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ J7				
Vul: None	♥ AQ6	♥ K9875	1♦	1NT	2♦	2♥
North HCP: 15	♦ K72	♦ 65	3♦	AP		
South HCP: 5	♣ Q764	♣ J1083				
Contract: 3♦ W						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ KJ8				
Vul: NS	♥ KJ10732	♥ Q4			1♠	1NT
North HCP: 4	♦ 73	♦ KQ1064	2♠	AP		
South HCP: 15	♣ 9853	♣ KJ10				
Contract: 2♠ E						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 1097	♠ A65	1♦	1NT	Pass	2♦
Vul: None	♥ A64	♥ QJ1052	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKJ10	♦ 82	Pass	4♦ ¹	Pass	4♥
South HCP: 10	♣ A109	♣ K72	AP			
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ 9763	♠ QJ5				
Vul: NS	♥ 86	♥ AJ9			1♠	1NT
North HCP: 0	♦ 9752	♦ QJ	2♥	AP		
South HCP: 16	♣ 843	♣ AJ652				
Contract: 2♥ W						

North hands (Practice Page)

We Overcall 1NT

Board: 356
Dealer: W
Vul: EW
HCP: 15

♠ A103
♥ K87
♦ AK1098
♣ J8

West Opens 1♦.

You bid first.

Board: 357
Dealer: E
Vul: Both
HCP: 6

♠ Q64
♥ 10763
♦ A8532
♣ 8

East Opens 1♥.

Partner bids first.

Board: 358
Dealer: W
Vul: NS
HCP: 16

♠ AQ8
♥ 82
♦ AKQJ8
♣ 1064

West Opens 1♠.

East Bids 2♥ if possible.

East Bids 3♥ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 359
Dealer: E
Vul: Both
HCP: 7

♠ A9852
♥ 64
♦ K82
♣ 1063

East Opens 1♥.

West Bids 2♥ if possible.

Partner bids first.

Board: 360
Dealer: W
Vul: None
HCP: 16

♠ KJ10
♥ KQ32
♦ AK62
♣ 107

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ K9842	1♦	1NT	Pass	2♥
Vul: EW	♥ K87	♥ QJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK1098	♦ 654	Pass	4♠	AP	
South HCP: 12	♣ J8	♣ AQ				
Contract: 4♠ N						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ Q64	♠ AK93			1♥	1NT
Vul: Both	♥ 10763	♥ AJ94				
North HCP: 6	♦ A8532	♦ QJ	AP			
South HCP: 15	♣ 8	♣ 965				
Contract: 1N S						

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ AQ8	♠ 973	1♠	1NT	2♥	Pass
Vul: NS	♥ 82	♥ J53	Pass	3♦	3♥	Pass
North HCP: 16	♦ AKQJ8	♦ 963	4♦ ¹	Pass	4♥	AP
South HCP: 1	♣ 1064	♣ 9873				
Contract: 4♥ E						

1. limit raise or better in ♥

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ A9852	♠ K3			1♥	1NT
Vul: Both	♥ 64	♥ AK5				
North HCP: 7	♦ K82	♦ A1054	2♥	2♠	AP	
South HCP: 15	♣ 1063	♣ J952				
Contract: 2♠ N						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ Q52	1♦	1NT	AP	
Vul: None	♥ KQ32	♥ J108				
North HCP: 16	♦ AK62	♦ 973				
South HCP: 6	♣ 107	♣ K852				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 356 ♠ K9842
Dealer: W ♥ QJ2
Vul: EW ♦ 654
HCP: 12 ♣ AQ

West Opens 1♦.

Partner bids first.

Board: 357 ♠ AK93
Dealer: E ♥ AJ94
Vul: Both ♦ QJ
HCP: 15 ♣ 965

East Opens 1♥.

You bid first.

Board: 358 ♠ 973
Dealer: W ♥ J53
Vul: NS ♦ 963
HCP: 1 ♣ 9873

West Opens 1♠.

East Bids 2♥ if possible.

East Bids 3♥ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 359 ♠ K3
Dealer: E ♥ AK5
Vul: Both ♦ A1054
HCP: 15 ♣ J952

East Opens 1♥.

West Bids 2♥ if possible.

You bid first.

Board: 360 ♠ Q52
Dealer: W ♥ J108
Vul: None ♦ 973
HCP: 6 ♣ K852

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ K9842	1♦	1NT	Pass	2♥
Vul: EW	♥ K87	♥ QJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK1098	♦ 654	Pass	4♠	AP	
South HCP: 12	♣ J8	♣ AQ				
Contract: 4♠ N						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ Q64	♠ AK93			1♥	1NT
Vul: Both	♥ 10763	♥ AJ94				
North HCP: 6	♦ A8532	♦ QJ	AP			
South HCP: 15	♣ 8	♣ 965				
Contract: 1N S						

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ AQ8	♠ 973	1♠	1NT	2♥	Pass
Vul: NS	♥ 82	♥ J53	Pass	3♦	3♥	Pass
North HCP: 16	♦ AKQJ8	♦ 963	4♦ ¹	Pass	4♥	AP
South HCP: 1	♣ 1064	♣ 9873				
Contract: 4♥ E						

1. limit raise or better in ♥

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ A9852	♠ K3			1♥	1NT
Vul: Both	♥ 64	♥ AK5				
North HCP: 7	♦ K82	♦ A1054	2♥	2♠	AP	
South HCP: 15	♣ 1063	♣ J952				
Contract: 2♠ N						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ Q52	1♦	1NT	AP	
Vul: None	♥ KQ32	♥ J108				
North HCP: 16	♦ AK62	♦ 973				
South HCP: 6	♣ 107	♣ K852				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 361	♠ QJ74	East Opens 1♣.
Dealer: E	♥ 543	
Vul: EW	♦ J65	Partner bids first.
HCP: 7	♣ K93	

Board: 362	♠ AQ4	West Opens 1♠.
Dealer: W	♥ KJ65	
Vul: Both	♦ 106	You bid first.
HCP: 17	♣ AK95	

Board: 363	♠ A97	East Opens 1♣.
Dealer: E	♥ 9	
Vul: None	♦ J108765	Partner bids first.
HCP: 5	♣ 873	

Board: 364	♠ K104	West Opens 1♦.
Dealer: W	♥ Q98	
Vul: NS	♦ KJ7	You bid first.
HCP: 15	♣ AQ54	

Board: 365	♠ J10643	East Opens 1♦.
Dealer: E	♥ Q9	
Vul: Both	♦ J842	Partner bids first.
HCP: 5	♣ J3	

We Overcall 1NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ QJ74	♠ K83			1♣	1NT
Vul: EW	♥ 543	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ J65	♦ AK9	Pass	2NT	AP	
South HCP: 17	♣ K93	♣ QJ1072	1. Stayman			
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ 632	1♠	1NT	AP	
Vul: Both	♥ KJ65	♥ 93				
North HCP: 17	♦ 106	♦ KJ953				
South HCP: 4	♣ AK95	♣ 873				
Contract: 1N N						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ Q543			1♣	1NT
Vul: None	♥ 9	♥ KJ8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 5	♦ J108765	♦ K2	AP			
South HCP: 17	♣ 873	♣ AKJ9	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ A875	1♦	1NT	AP	
Vul: NS	♥ Q98	♥ J42				
North HCP: 15	♦ KJ7	♦ 10863				
South HCP: 6	♣ AQ54	♣ J3				
Contract: 1N N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ J10643	♠ AK			1♦	1NT
Vul: Both	♥ Q9	♥ 7643	Pass	2♥	Pass	2♠
North HCP: 5	♦ J842	♦ KQ5	AP			
South HCP: 15	♣ J3	♣ K962				
Contract: 2♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 361 ♠ K83
Dealer: E ♥ A7
Vul: EW ♦ AK9
HCP: 17 ♣ QJ1072

East Opens 1♣.

You bid first.

Board: 362 ♠ 632
Dealer: W ♥ 93
Vul: Both ♦ KJ953
HCP: 4 ♣ 873

West Opens 1♠.

Partner bids first.

Board: 363 ♠ Q543
Dealer: E ♥ KJ8
Vul: None ♦ K2
HCP: 17 ♣ AKJ9

East Opens 1♣.

You bid first.

Board: 364 ♠ A875
Dealer: W ♥ J42
Vul: NS ♦ 10863
HCP: 6 ♣ J3

West Opens 1♦.

Partner bids first.

Board: 365 ♠ AK
Dealer: E ♥ 7643
Vul: Both ♦ KQ5
HCP: 15 ♣ K962

East Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ QJ74	♠ K83			1♣	1NT
Vul: EW	♥ 543	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ J65	♦ AK9	Pass	2NT	AP	
South HCP: 17	♣ K93	♣ QJ1072	1. Stayman			
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ 632	1♠	1NT	AP	
Vul: Both	♥ KJ65	♥ 93				
North HCP: 17	♦ 106	♦ KJ953				
South HCP: 4	♣ AK95	♣ 873				
Contract: 1N N						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ A97	♠ Q543			1♣	1NT
Vul: None	♥ 9	♥ KJ8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 5	♦ J108765	♦ K2	AP			
South HCP: 17	♣ 873	♣ AKJ9	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ A875	1♦	1NT	AP	
Vul: NS	♥ Q98	♥ J42				
North HCP: 15	♦ KJ7	♦ 10863				
South HCP: 6	♣ AQ54	♣ J3				
Contract: 1N N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ J10643	♠ AK			1♦	1NT
Vul: Both	♥ Q9	♥ 7643	Pass	2♥	Pass	2♠
North HCP: 5	♦ J842	♦ KQ5	AP			
South HCP: 15	♣ J3	♣ K962				
Contract: 2♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 366 ♠ K1075
Dealer: W ♥ Q72
Vul: None ♦ AK87
HCP: 15 ♣ QJ

West Opens 1♦.
West Bids 3♣ if possible.

You bid first.

Board: 367 ♠ Q9832
Dealer: E ♥ 54
Vul: NS ♦ J98
HCP: 3 ♣ 986

East Opens 1♣.

Partner bids first.

Board: 368 ♠ A43
Dealer: W ♥ 65
Vul: EW ♦ QJ8
HCP: 16 ♣ AKQ75

West Opens 1♠.
West Doubles Pass if possible.

You bid first.

Board: 369 ♠ A10532
Dealer: E ♥ K1095
Vul: None ♦ 104
HCP: 9 ♣ Q7

East Opens 1♣.
West Bids 3♣ if possible.
East Doubles 4♠ if possible.

Partner bids first.

Board: 370 ♠ 97
Dealer: W ♥ K1083
Vul: NS ♦ AQ2
HCP: 15 ♣ AQ83

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ K1075	♠ AQ943	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ Q72	♥ KJ106	3♣	Pass	Pass	3♠
North HCP: 15	♦ AK87	♦ 432	AP			
South HCP: 10	♣ QJ	♣ 7	1. Stayman			
Contract: 3♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ Q9832	♠ A107			1♣	1NT
Vul: NS	♥ 54	♥ 872	Pass	2♥	Pass	2♠
North HCP: 3	♦ J98	♦ AQ107	AP			
South HCP: 16	♣ 986	♣ KQJ				
Contract: 2♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ A43	♠ J987	1♠	1NT	Pass	Pass
Vul: EW	♥ 65	♥ A4	X	2♣	Pass	3♣
North HCP: 16	♦ QJ8	♦ 965	AP			
South HCP: 5	♣ AKQ75	♣ 10932				
Contract: 3♣ N						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ A10532	♠ K96			1♣	1NT
Vul: None	♥ K1095	♥ 86	3♣	3♠	Pass	4♣ ¹
North HCP: 9	♦ 104	♦ AKQJ8	Pass	4♠	X	AP
South HCP: 16	♣ Q7	♣ K95	1. limit raise or better in ♠			
Contract: 4♠X N						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ J1043				
Vul: NS	♥ K1083	♥ 72	1♦	1NT	AP	
North HCP: 15	♦ AQ2	♦ J75				
South HCP: 2	♣ AQ83	♣ 7542				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 366	♠ AQ943	West Opens 1♦.
Dealer: W	♥ KJ106	West Bids 3♣ if possible.
Vul: None	♦ 432	
HCP: 10	♣ 7	Partner bids first.
Board: 367	♠ A107	East Opens 1♣.
Dealer: E	♥ 872	
Vul: NS	♦ AQ107	You bid first.
HCP: 16	♣ KQJ	
Board: 368	♠ J987	West Opens 1♠.
Dealer: W	♥ A4	West Doubles Pass if possible.
Vul: EW	♦ 965	
HCP: 5	♣ 10932	Partner bids first.
Board: 369	♠ K96	East Opens 1♣.
Dealer: E	♥ 86	West Bids 3♣ if possible.
Vul: None	♦ AKQJ8	East Doubles 4♠ if possible.
HCP: 16	♣ K95	You bid first.
Board: 370	♠ J1043	West Opens 1♦.
Dealer: W	♥ 72	
Vul: NS	♦ J75	Partner bids first.
HCP: 2	♣ 7542	

We Overcall 1NT Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ K1075	♠ AQ943	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ Q72	♥ KJ106	3♣	Pass	Pass	3♠
North HCP: 15	♦ AK87	♦ 432	AP			
South HCP: 10	♣ QJ	♣ 7	1. Stayman			
Contract: 3♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ Q9832	♠ A107			1♣	1NT
Vul: NS	♥ 54	♥ 872	Pass	2♥	Pass	2♠
North HCP: 3	♦ J98	♦ AQ107	AP			
South HCP: 16	♣ 986	♣ KQJ				
Contract: 2♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ A43	♠ J987	1♠	1NT	Pass	Pass
Vul: EW	♥ 65	♥ A4	X	2♣	Pass	3♣
North HCP: 16	♦ QJ8	♦ 965	AP			
South HCP: 5	♣ AKQ75	♣ 10932				
Contract: 3♣ N						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ A10532	♠ K96			1♣	1NT
Vul: None	♥ K1095	♥ 86	3♣	3♠	Pass	4♣ ¹
North HCP: 9	♦ 104	♦ AKQJ8	Pass	4♠	X	AP
South HCP: 16	♣ Q7	♣ K95	1. limit raise or better in ♠			
Contract: 4♠ X N						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ J1043				
Vul: NS	♥ K1083	♥ 72	1♦	1NT	AP	
North HCP: 15	♦ AQ2	♦ J75				
South HCP: 2	♣ AQ83	♣ 7542				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 371
Dealer: E
Vul: EW
HCP: 3

♠ 874
♥ Q53
♦ 32
♣ J9862

East Opens 1♠.
East Bids 2♠ if possible.
Partner bids first.

Board: 372
Dealer: W
Vul: Both
HCP: 17

♠ J102
♥ A6
♦ AK986
♣ KQ7

West Opens 1♣.
You bid first.

Board: 373
Dealer: E
Vul: NS
HCP: 4

♠ J9
♥ K10875
♦ 7632
♣ 85

East Opens 1♣.
West Bids 2♠ if possible.
Partner bids first.

Board: 374
Dealer: W
Vul: EW
HCP: 15

♠ K54
♥ A853
♦ KQ64
♣ QJ

West Opens 1♦.
You bid first.

Board: 375
Dealer: E
Vul: Both
HCP: 3

♠ J1083
♥ 10
♦ Q109865
♣ 62

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

We Overcall 1NT Both hands (Answers Page)

Board: 371

Dealer: E

Vul: EW

North HCP: 3

South HCP: 16

Contract: 2♠ E

North:

♠ 874

♥ Q53

♦ 32

♣ J9862

South:

♠ AQJ

♥ 98

♦ KJ85

♣ KQ103

West North East South

Pass Pass 1♠ 1NT

Pass Pass 2♠ AP

Board: 372

Dealer: W

Vul: Both

North HCP: 17

South HCP: 3

Contract: 1N N

North:

♠ J102

♥ A6

♦ AK986

♣ KQ7

South:

♠ Q54

♥ 7532

♦ J

♣ 109864

West North East South

1♣ 1NT AP

Board: 373

Dealer: E

Vul: NS

North HCP: 4

South HCP: 16

Contract: 2♠ W

North:

♠ J9

♥ K10875

♦ 7632

♣ 85

South:

♠ K6

♥ AJ42

♦ KJ8

♣ A1064

West North East South

2♠ AP 1♣ 1NT

Board: 374

Dealer: W

Vul: EW

North HCP: 15

South HCP: 11

Contract: 2N N

North:

♠ K54

♥ A853

♦ KQ64

♣ QJ

South:

♠ AJ86

♥ K96

♦ 93

♣ K952

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 2NT

AP

1. Stayman

Board: 375

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♥ X W

North:

♠ J1083

♥ 10

♦ Q109865

♣ 62

South:

♠ A97

♥ J854

♦ J43

♣ AKQ

West North East South

Pass 3♣¹ 1♣ 1NT

Pass Pass X 3♦²

3♥ Pass X

AP

1. 1N-3C transfer to diamonds

2. automat

South hands (Practice Page)

We Overcall 1NT

Board: 371	♠ AQJ	East Opens 1♠.
Dealer: E	♥ 98	East Bids 2♠ if possible.
Vul: EW	♦ KJ85	
HCP: 16	♣ KQ103	You bid first.
Board: 372	♠ Q54	West Opens 1♣.
Dealer: W	♥ 7532	
Vul: Both	♦ J	Partner bids first.
HCP: 3	♣ 109864	
Board: 373	♠ K6	East Opens 1♣.
Dealer: E	♥ AJ42	West Bids 2♠ if possible.
Vul: NS	♦ KJ8	
HCP: 16	♣ A1064	You bid first.
Board: 374	♠ AJ86	West Opens 1♦.
Dealer: W	♥ K96	
Vul: EW	♦ 93	Partner bids first.
HCP: 11	♣ K952	
Board: 375	♠ A97	East Opens 1♣.
Dealer: E	♥ J854	East Doubles Pass if possible.
Vul: Both	♦ J43	West Bids 3♥ if possible.
HCP: 15	♣ AKQ	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 371

Dealer: E

Vul: EW

North HCP: 3

South HCP: 16

Contract: 2♠ E

North:

♠ 874

♥ Q53

♦ 32

♣ J9862

South:

♠ AQJ

♥ 98

♦ KJ85

♣ KQ103

West North East South

Pass Pass 1♠ 1NT

Pass Pass 2♠ AP

Board: 372

Dealer: W

Vul: Both

North HCP: 17

South HCP: 3

Contract: 1N N

North:

♠ J102

♥ A6

♦ AK986

♣ KQ7

South:

♠ Q54

♥ 7532

♦ J

♣ 109864

West North East South

1♣ 1NT AP

Board: 373

Dealer: E

Vul: NS

North HCP: 4

South HCP: 16

Contract: 2♠ W

North:

♠ J9

♥ K10875

♦ 7632

♣ 85

South:

♠ K6

♥ AJ42

♦ KJ8

♣ A1064

West North East South

2♠ AP 1♣ 1NT

Board: 374

Dealer: W

Vul: EW

North HCP: 15

South HCP: 11

Contract: 2N N

North:

♠ K54

♥ A853

♦ KQ64

♣ QJ

South:

♠ AJ86

♥ K96

♦ 93

♣ K952

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 2NT

AP

1. Stayman

Board: 375

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♥ X W

North:

♠ J1083

♥ 10

♦ Q109865

♣ 62

South:

♠ A97

♥ J854

♦ J43

♣ AKQ

West North East South

Pass 3♣¹ 1♣ 1NT

Pass Pass X 3♦²

3♥ Pass X

AP

1. 1N-3C transfer to diamonds
2. automat

North hands (Practice Page)

We Overcall 1NT

Board: 376
Dealer: W
Vul: None
HCP: 15

♠ Q63
♥ A75
♦ AKJ108
♣ J3

West Opens 1♥.

You bid first.

Board: 377
Dealer: E
Vul: EW
HCP: 1

♠ J104
♥ 8763
♦ 643
♣ 1086

East Opens 1♦.

West Bids 2♠ if possible.

Partner bids first.

Board: 378
Dealer: W
Vul: Both
HCP: 16

♠ K432
♥ A7
♦ AKQ7
♣ 962

West Opens 1♦.

You bid first.

Board: 379
Dealer: E
Vul: NS
HCP: 9

♠ J8
♥ K107542
♦ 5
♣ KQ42

East Opens 1♦.

Partner bids first.

Board: 380
Dealer: W
Vul: Both
HCP: 15

♠ KJ52
♥ 92
♦ AJ9
♣ AQ42

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ Q63	♠ AJ94	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ A75	♥ K3	Pass	2♦	Pass	3♣
North HCP: 15	♦ AKJ108	♦ 32	Pass	3♦	Pass	3NT
South HCP: 10	♣ J3	♣ Q10962	AP			
Contract: 3N N			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ J104	♠ 72			1♦	1NT
Vul: EW	♥ 8763	♥ AQ102	2♠	AP		
North HCP: 1	♦ 643	♦ QJ9				
South HCP: 16	♣ 1086	♣ AK93				
Contract: 2♠ W						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ K432	♠ J975	1♦	1NT	AP	
Vul: Both	♥ A7	♥ Q8				
North HCP: 16	♦ AKQ7	♦ 965				
South HCP: 6	♣ 962	♣ QJ85				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ K93			1♦	1NT
Vul: NS	♥ K107542	♥ Q98	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 5	♦ AK743	AP			
South HCP: 16	♣ KQ42	♣ A8	1. Texas			
Contract: 4♥ S						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ KJ52	♠ A10986	1♦	1NT	Pass	2♥
Vul: Both	♥ 92	♥ 1076	Pass	2♠	AP	
North HCP: 15	♦ AJ9	♦ 52				
South HCP: 5	♣ AQ42	♣ J53				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 376	♠ AJ94	West Opens 1♥.
Dealer: W	♥ K3	
Vul: None	♦ 32	Partner bids first.
HCP: 10	♣ Q10962	
Board: 377	♠ 72	East Opens 1♦.
Dealer: E	♥ AQ102	West Bids 2♠ if possible.
Vul: EW	♦ QJ9	
HCP: 16	♣ AK93	You bid first.
Board: 378	♠ J975	West Opens 1♦.
Dealer: W	♥ Q8	
Vul: Both	♦ 965	Partner bids first.
HCP: 6	♣ QJ85	
Board: 379	♠ K93	East Opens 1♦.
Dealer: E	♥ Q98	
Vul: NS	♦ AK743	You bid first.
HCP: 16	♣ A8	
Board: 380	♠ A10986	West Opens 1♦.
Dealer: W	♥ 1076	
Vul: Both	♦ 52	Partner bids first.
HCP: 5	♣ J53	

We Overcall 1NT Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ Q63	♠ AJ94	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ A75	♥ K3	Pass	2♦	Pass	3♣
North HCP: 15	♦ AKJ108	♦ 32	Pass	3♦	Pass	3NT
South HCP: 10	♣ J3	♣ Q10962	AP			
Contract: 3N N			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ J104	♠ 72			1♦	1NT
Vul: EW	♥ 8763	♥ AQ102	2♠	AP		
North HCP: 1	♦ 643	♦ QJ9				
South HCP: 16	♣ 1086	♣ AK93				
Contract: 2♠ W						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ K432	♠ J975	1♦	1NT	AP	
Vul: Both	♥ A7	♥ Q8				
North HCP: 16	♦ AKQ7	♦ 965				
South HCP: 6	♣ 962	♣ QJ85				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ K93			1♦	1NT
Vul: NS	♥ K107542	♥ Q98	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 5	♦ AK743	AP			
South HCP: 16	♣ KQ42	♣ A8	1. Texas			
Contract: 4♥ S						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ KJ52	♠ A10986	1♦	1NT	Pass	2♥
Vul: Both	♥ 92	♥ 1076	Pass	2♠	AP	
North HCP: 15	♦ AJ9	♦ 52				
South HCP: 5	♣ AQ42	♣ J53				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 381
Dealer: E
Vul: None
HCP: 7

♠ 654
♥ K102
♦ K1093
♣ J82

East Opens 1♠.

Partner bids first.

Board: 382
Dealer: W
Vul: NS
HCP: 17

♠ K42
♥ AQ43
♦ K64
♣ AJ7

West Opens 1♣.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 383
Dealer: E
Vul: EW
HCP: 3

♠ Q107
♥ 65
♦ 8643
♣ J865

East Opens 1♥.

Partner bids first.

Board: 384
Dealer: W
Vul: None
HCP: 17

♠ A7
♥ A95
♦ KQJ8
♣ K964

West Opens 1♦.

East Bids 2♣ if possible.

You bid first.

Board: 385
Dealer: E
Vul: NS
HCP: 4

♠ 10985
♥ K1084
♦ 6432
♣ J

East Opens 1♦.

West Bids 3♣ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 654	♠ K87			1♠	1NT
Vul: None	♥ K102	♥ AQJ5				
North HCP: 7	♦ K1093	♦ A76	AP			
South HCP: 17	♣ J82	♣ K54				
Contract: 1N S						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ 763	1♣	1NT	Pass	Pass
Vul: NS	♥ AQ43	♥ K752	2♣	Pass	3♣	AP
North HCP: 17	♦ K64	♦ 109532				
South HCP: 3	♣ AJ7	♣ 8				
Contract: 3♣ W						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ AJ85			1♥	1NT
Vul: EW	♥ 65	♥ AQ82	AP			
North HCP: 3	♦ 8643	♦ Q52				
South HCP: 15	♣ J865	♣ Q2				
Contract: 1N S						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ J109853	1♦	1NT	2♣	AP
Vul: None	♥ A95	♥ J1087				
North HCP: 17	♦ KQJ8	♦ 943				
South HCP: 2	♣ K964	♣ —				
Contract: 2♣ E						

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ 10985	♠ KQ4	3♣	AP	1♦	1NT
Vul: NS	♥ K1084	♥ AJ63				
North HCP: 4	♦ 6432	♦ A85				
South HCP: 16	♣ J	♣ Q98				
Contract: 3♣ W						

South hands (Practice Page)

We Overcall 1NT

Board: 381
Dealer: E
Vul: None
HCP: 17

♠ K87
♥ AQJ5
♦ A76
♣ K54

East Opens 1♠.

You bid first.

Board: 382
Dealer: W
Vul: NS
HCP: 3

♠ 763
♥ K752
♦ 109532
♣ 8

West Opens 1♣.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 383
Dealer: E
Vul: EW
HCP: 15

♠ AJ85
♥ AQ82
♦ Q52
♣ Q2

East Opens 1♥.

You bid first.

Board: 384
Dealer: W
Vul: None
HCP: 2

♠ J109853
♥ J1087
♦ 943
♣ —

West Opens 1♦.

East Bids 2♣ if possible.

Partner bids first.

Board: 385
Dealer: E
Vul: NS
HCP: 16

♠ KQ4
♥ AJ63
♦ A85
♣ Q98

East Opens 1♦.

West Bids 3♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 654	♠ K87			1♠	1NT
Vul: None	♥ K102	♥ AQJ5				
North HCP: 7	♦ K1093	♦ A76	AP			
South HCP: 17	♣ J82	♣ K54				
Contract: 1N S						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ 763	1♣	1NT	Pass	Pass
Vul: NS	♥ AQ43	♥ K752	2♣	Pass	3♣	AP
North HCP: 17	♦ K64	♦ 109532				
South HCP: 3	♣ AJ7	♣ 8				
Contract: 3♣ W						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ AJ85			1♥	1NT
Vul: EW	♥ 65	♥ AQ82	AP			
North HCP: 3	♦ 8643	♦ Q52				
South HCP: 15	♣ J865	♣ Q2				
Contract: 1N S						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ J109853	1♦	1NT	2♣	AP
Vul: None	♥ A95	♥ J1087				
North HCP: 17	♦ KQJ8	♦ 943				
South HCP: 2	♣ K964	♣ —				
Contract: 2♣ E						

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ 10985	♠ KQ4	3♣	AP	1♦	1NT
Vul: NS	♥ K1084	♥ AJ63				
North HCP: 4	♦ 6432	♦ A85				
South HCP: 16	♣ J	♣ Q98				
Contract: 3♣ W						

North hands (Practice Page)

We Overcall 1NT

Board: 386
Dealer: W
Vul: EW
HCP: 15

♠ K85
♥ AQ63
♦ 98
♣ AQ64

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

You bid first.

Board: 387
Dealer: E
Vul: NS
HCP: 6

♠ Q42
♥ 109762
♦ A1032
♣ 2

East Opens 1♣.
West Bids 4♣ if possible.

Partner bids first.

Board: 388
Dealer: W
Vul: EW
HCP: 15

♠ J6
♥ AQ10
♦ AJ865
♣ K75

West Opens 1♦.

You bid first.

Board: 389
Dealer: E
Vul: Both
HCP: 6

♠ Q10865
♥ J2
♦ K5
♣ 10543

East Opens 1♦.

Partner bids first.

Board: 390
Dealer: W
Vul: None
HCP: 15

♠ A1054
♥ 43
♦ AK84
♣ A93

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ K85	♠ 4	1♠	1NT	Pass	2♦
Vul: EW	♥ AQ63	♥ J10972	2♠	3♥	3♠	4♥
North HCP: 15	♦ 98	♦ AQ10	AP			
South HCP: 7	♣ AQ64	♣ 10752				
Contract: 4♥ N						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ A10			1♣	1NT
Vul: NS	♥ 109762	♥ A843				
North HCP: 6	♦ A1032	♦ 9875	4♣	X	AP	
South HCP: 15	♣ 2	♣ AK3				
Contract: 4♣ X E						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ K875	1♦	1NT	Pass	2♣ ¹
Vul: EW	♥ AQ10	♥ J95	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ865	♦ 732	AP			
South HCP: 10	♣ K75	♣ AQ6	1. Stayman			
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ Q10865	♠ K42			1♦	1NT
Vul: Both	♥ J2	♥ K107				
North HCP: 6	♦ K5	♦ A982	Pass	2♥	Pass	2♠
South HCP: 15	♣ 10543	♣ KQ7	AP			
Contract: 2♠ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ A1054	♠ Q32	1♣	1NT	Pass	2♦
Vul: None	♥ 43	♥ AJ1052	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK84	♦ QJ96	AP			
South HCP: 10	♣ A93	♣ 2				
Contract: 3N N						

South hands (Practice Page)

We Overcall 1NT

Board: 386
Dealer: W
Vul: EW
HCP: 7

♠ 4
♥ J10972
♦ AQ10
♣ 10752

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

Partner bids first.

Board: 387
Dealer: E
Vul: NS
HCP: 15

♠ A10
♥ A843
♦ 9875
♣ AK3

East Opens 1♣.
West Bids 4♣ if possible.

You bid first.

Board: 388
Dealer: W
Vul: EW
HCP: 10

♠ K875
♥ J95
♦ 732
♣ AQ6

West Opens 1♦.

Partner bids first.

Board: 389
Dealer: E
Vul: Both
HCP: 15

♠ K42
♥ K107
♦ A982
♣ KQ7

East Opens 1♦.

You bid first.

Board: 390
Dealer: W
Vul: None
HCP: 10

♠ Q32
♥ AJ1052
♦ QJ96
♣ 2

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ K85	♠ 4	1♠	1NT	Pass	2♦
Vul: EW	♥ AQ63	♥ J10972	2♠	3♥	3♠	4♥
North HCP: 15	♦ 98	♦ AQ10	AP			
South HCP: 7	♣ AQ64	♣ 10752				
Contract: 4♥ N						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ A10			1♣	1NT
Vul: NS	♥ 109762	♥ A843			AP	
North HCP: 6	♦ A1032	♦ 9875	4♣	X		
South HCP: 15	♣ 2	♣ AK3				
Contract: 4♣ X E						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ K875	1♦	1NT	Pass	2♣ ¹
Vul: EW	♥ AQ10	♥ J95	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ865	♦ 732	AP			
South HCP: 10	♣ K75	♣ AQ6	1. Stayman			
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ Q10865	♠ K42			1♦	1NT
Vul: Both	♥ J2	♥ K107			Pass	2♠
North HCP: 6	♦ K5	♦ A982	Pass	2♥	Pass	
South HCP: 15	♣ 10543	♣ KQ7	AP			
Contract: 2♠ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ A1054	♠ Q32	1♣	1NT	Pass	2♦
Vul: None	♥ 43	♥ AJ1052	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK84	♦ QJ96	AP			
South HCP: 10	♣ A93	♣ 2				
Contract: 3N N						

North hands (Practice Page)

We Overcall 1NT

Board: 391 ♠ K9752
Dealer: E ♥ 107
Vul: EW ♦ 9763
HCP: 3 ♣ 83

East Opens 1♣.

Partner bids first.

Board: 392 ♠ A96
Dealer: W ♥ A95
Vul: Both ♦ AJ94
HCP: 17 ♣ KJ9

West Opens 1♥.

East Bids 3♥ if possible.

You bid first.

Board: 393 ♠ J
Dealer: E ♥ J7543
Vul: None ♦ AK10962
HCP: 9 ♣ 3

East Opens 1♠.

Partner bids first.

Board: 394 ♠ AK7
Dealer: W ♥ Q4
Vul: NS ♦ KQ107
HCP: 16 ♣ Q1052

West Opens 1♠.

You bid first.

Board: 395 ♠ J9752
Dealer: E ♥ 765
Vul: None ♦ 2
HCP: 5 ♣ A983

East Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ K9752	♠ J4			1♣	1NT
Vul: EW	♥ 107	♥ KQ82	Pass	2♥	Pass	2♠
North HCP: 3	♦ 9763	♦ KJ5	AP			
South HCP: 15	♣ 83	♣ KQ42				
Contract: 2♠ S						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ KQ542	1♥	1NT	3♥	4♣
Vul: Both	♥ A95	♥ —	Pass	5♣	AP	
North HCP: 17	♦ AJ94	♦ 76				
South HCP: 7	♣ KJ9	♣ Q105432				
Contract: 5♣ S						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AQ64			1♠	1NT
Vul: None	♥ J7543	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 9	♦ AK10962	♦ J54	Pass	3♦	Pass	3NT
South HCP: 17	♣ 3	♣ AKJ4	AP			
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 102	1♠	1NT	Pass	3♣ ¹
Vul: NS	♥ Q4	♥ K93	Pass	3♦ ²	AP	
North HCP: 16	♦ KQ107	♦ AJ9642	1. 1N-3C transfer to diamonds			
South HCP: 8	♣ Q1052	♣ 84	2. automat			
Contract: 3♦ N						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ J9752	♠ AKQ10			1♥	1NT
Vul: None	♥ 765	♥ A942	Pass	2♥	Pass	3♠ ¹
North HCP: 5	♦ 2	♦ J104	Pass	4♠	AP	
South HCP: 17	♣ A983	♣ K6	1. Super acceptance after NT			
Contract: 4♠ S						

South hands (Practice Page)

We Overcall 1NT

Board: 391	♠ J4	East Opens 1♣.
Dealer: E	♥ KQ82	
Vul: EW	♦ KJ5	You bid first.
HCP: 15	♣ KQ42	

Board: 392	♠ KQ542	West Opens 1♥.
Dealer: W	♥ —	East Bids 3♥ if possible.
Vul: Both	♦ 76	
HCP: 7	♣ Q105432	Partner bids first.

Board: 393	♠ AQ64	East Opens 1♠.
Dealer: E	♥ Q10	
Vul: None	♦ J54	You bid first.
HCP: 17	♣ AKJ4	

Board: 394	♠ 102	West Opens 1♠.
Dealer: W	♥ K93	
Vul: NS	♦ AJ9642	Partner bids first.
HCP: 8	♣ 84	

Board: 395	♠ AKQ10	East Opens 1♥.
Dealer: E	♥ A942	
Vul: None	♦ J104	You bid first.
HCP: 17	♣ K6	

We Overcall 1NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ K9752	♠ J4			1♣	1NT
Vul: EW	♥ 107	♥ KQ82	Pass	2♥	Pass	2♠
North HCP: 3	♦ 9763	♦ KJ5	AP			
South HCP: 15	♣ 83	♣ KQ42				
Contract: 2♠ S						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ KQ542	1♥	1NT	3♥	4♣
Vul: Both	♥ A95	♥ —	Pass	5♣	AP	
North HCP: 17	♦ AJ94	♦ 76				
South HCP: 7	♣ KJ9	♣ Q105432				
Contract: 5♣ S						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AQ64			1♠	1NT
Vul: None	♥ J7543	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 9	♦ AK10962	♦ J54	Pass	3♦	Pass	3NT
South HCP: 17	♣ 3	♣ AKJ4	AP			
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 102	1♠	1NT	Pass	3♣ ¹
Vul: NS	♥ Q4	♥ K93	Pass	3♦ ²	AP	
North HCP: 16	♦ KQ107	♦ AJ9642	1. 1N-3C transfer to diamonds			
South HCP: 8	♣ Q1052	♣ 84	2. automat			
Contract: 3♦ N						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ J9752	♠ AKQ10			1♥	1NT
Vul: None	♥ 765	♥ A942	Pass	2♥	Pass	3♠ ¹
North HCP: 5	♦ 2	♦ J104	Pass	4♠	AP	
South HCP: 17	♣ A983	♣ K6	1. Super acceptance after NT			
Contract: 4♠ S						

North hands (Practice Page)

We Overcall 1NT

Board: 396 ♠ 84
Dealer: W ♥ A92
Vul: NS ♦ AK932
HCP: 15 ♣ KJ10

West Opens 1♦.

You bid first.

Board: 397 ♠ J3
Dealer: E ♥ AQJ2
Vul: EW ♦ 10987
HCP: 9 ♣ J98

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 398 ♠ Q7
Dealer: W ♥ A843
Vul: None ♦ QJ4
HCP: 15 ♣ AQ86

West Opens 1♦.

You bid first.

Board: 399 ♠ 1095
Dealer: E ♥ KJ10954
Vul: NS ♦ 102
HCP: 4 ♣ 102

East Opens 1♣.

Partner bids first.

Board: 400 ♠ AK
Dealer: W ♥ J102
Vul: EW ♦ AQ87
HCP: 16 ♣ Q542

West Opens 1♦.

East Bids 2♦ if possible.

West Bids 5♦ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 396	North:	South:	
Dealer: W	♠ 84	♠ J73	
Vul: NS	♥ A92	♥ KJ10	West North East South
North HCP: 15	♦ AK932	♦ J10	1♦ 1NT AP
South HCP: 6	♣ KJ10	♣ 98743	
Contract: 1N N			

Board: 397	North:	South:	West North East South
Dealer: E	♠ J3	♠ AQ2	1♠ 1NT
Vul: EW	♥ AQJ2	♥ 1094	Pass 2♣ ¹ 2♠ Pass
North HCP: 9	♦ 10987	♦ QJ5	Pass 2NT AP
South HCP: 15	♣ J98	♣ AQ32	1. Stayman
Contract: 2N S			

Board: 398	North:	South:	West North East South
Dealer: W	♠ Q7	♠ J10854	1♦ 1NT Pass 2♥
Vul: None	♥ A843	♥ 965	Pass 2♠ Pass 2NT
North HCP: 15	♦ QJ4	♦ K	AP
South HCP: 8	♣ AQ86	♣ KJ52	
Contract: 2N N			

Board: 399	North:	South:	West North East South
Dealer: E	♠ 1095	♠ A2	1♣ 1NT
Vul: NS	♥ KJ10954	♥ A32	Pass 2♦ Pass 2♥
North HCP: 4	♦ 102	♦ KQ63	Pass 3♥ Pass 4♥
South HCP: 17	♣ 102	♣ A863	AP
Contract: 4♥ S			

Board: 400	North:	South:	West North East South
Dealer: W	♠ AK	♠ 109862	1♦ 1NT 2♦ 2♠
Vul: EW	♥ J102	♥ K8543	5♦ X AP
North HCP: 16	♦ AQ87	♦ —	
South HCP: 3	♣ Q542	♣ 973	
Contract: 5♦ X W			

South hands (Practice Page)

We Overcall 1NT

Board: 396	♠ J73	West Opens 1♦.
Dealer: W	♥ KJ10	
Vul: NS	♦ J10	Partner bids first.
HCP: 6	♣ 98743	
Board: 397	♠ AQ2	East Opens 1♠.
Dealer: E	♥ 1094	East Bids 2♠ if possible.
Vul: EW	♦ QJ5	
HCP: 15	♣ AQ32	You bid first.
Board: 398	♠ J10854	West Opens 1♦.
Dealer: W	♥ 965	
Vul: None	♦ K	Partner bids first.
HCP: 8	♣ KJ52	
Board: 399	♠ A2	East Opens 1♣.
Dealer: E	♥ A32	
Vul: NS	♦ KQ63	You bid first.
HCP: 17	♣ A863	
Board: 400	♠ 109862	West Opens 1♦.
Dealer: W	♥ K8543	East Bids 2♦ if possible.
Vul: EW	♦ —	West Bids 5♦ if possible.
HCP: 3	♣ 973	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 396	North:	South:				
Dealer: W	♠ 84	♠ J73		West	North	East South
Vul: NS	♥ A92	♥ KJ10		1♦	1NT	AP
North HCP: 15	♦ AK932	♦ J10				
South HCP: 6	♣ KJ10	♣ 98743				
Contract: 1N N						

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ AQ2			1♠	1NT
Vul: EW	♥ AQJ2	♥ 1094	Pass	2♣ ¹	2♠	Pass
North HCP: 9	♦ 10987	♦ QJ5	Pass	2NT	AP	
South HCP: 15	♣ J98	♣ AQ32				
Contract: 2N S			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ J10854	1♦	1NT	Pass	2♥
Vul: None	♥ A843	♥ 965	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ4	♦ K	AP			
South HCP: 8	♣ AQ86	♣ KJ52				
Contract: 2N N						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ A2			1♣	1NT
Vul: NS	♥ KJ10954	♥ A32	Pass	2♦	Pass	2♥
North HCP: 4	♦ 102	♦ KQ63	Pass	3♥	Pass	4♥
South HCP: 17	♣ 102	♣ A863	AP			
Contract: 4♥ S						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ 109862	1♦	1NT	2♦	2♠
Vul: EW	♥ J102	♥ K8543	5♦	X	AP	
North HCP: 16	♦ AQ87	♦ —				
South HCP: 3	♣ Q542	♣ 973				
Contract: 5♦ X W						

North hands (Practice Page)

We Overcall 1NT

Board: 401
Dealer: E
Vul: Both
HCP: 6

♠ 107
♥ 6532
♦ Q10986
♣ KJ

East Opens 1♣.
East Bids 1♠ if possible.
Partner bids first.

Board: 402
Dealer: W
Vul: NS
HCP: 15

♠ AQ102
♥ 94
♦ K73
♣ KQJ10

West Opens 1♦.
West Doubles 2♥ if possible.
West Doubles Pass if possible.
You bid first.

Board: 403
Dealer: E
Vul: EW
HCP: 0

♠ 62
♥ 4
♦ 10965432
♣ 763

East Opens 1♥.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
Partner bids first.

Board: 404
Dealer: W
Vul: Both
HCP: 15

♠ QJ
♥ A32
♦ A52
♣ A8763

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

Board: 405
Dealer: E
Vul: None
HCP: 9

♠ K6
♥ K10752
♦ QJ5
♣ 1054

East Opens 1♦.
Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ K865			1♣	X
Vul: Both	♥ 6532	♥ KQ10	Pass	1♥	1♠	1NT
North HCP: 6	♦ Q10986	♦ A32	Pass	2NT	AP	
South HCP: 18	♣ KJ	♣ AQ9				
Contract: 2N S						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ AQ102	♠ K9653	1♦	1NT	Pass	2♥
Vul: NS	♥ 94	♥ 653	X	3♠ ¹	Pass	Pass
North HCP: 15	♦ K73	♦ 1098	X	AP		
South HCP: 3	♣ KQJ10	♣ 62				
Contract: 3♠X N						

1. Super acceptance after NT

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ AKJ3			1♥	1NT
Vul: EW	♥ 4	♥ KQ5	2♥	Pass	3♥	AP
North HCP: 0	♦ 10965432	♦ 87				
South HCP: 17	♣ 763	♣ KJ52				
Contract: 3♥ E						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ 97542	1♥	1NT	2♥	2♠
Vul: Both	♥ A32	♥ Q10	AP			
North HCP: 15	♦ A52	♦ 1083				
South HCP: 7	♣ A8763	♣ KQ9				
Contract: 2♠ S						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ A842			1♦	1NT
Vul: None	♥ K10752	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 9	♦ QJ5	♦ AK62	Pass	2NT	AP	
South HCP: 16	♣ 1054	♣ QJ6				
Contract: 2N S						

South hands (Practice Page)

We Overcall 1NT

Board: 401	♠ K865	East Opens 1♣.
Dealer: E	♥ KQ10	East Bids 1♠ if possible.
Vul: Both	♦ A32	
HCP: 18	♣ AQ9	You bid first.
Board: 402	♠ K9653	West Opens 1♦.
Dealer: W	♥ 653	West Doubles 2♥ if possible.
Vul: NS	♦ 1098	West Doubles Pass if possible.
HCP: 3	♣ 62	Partner bids first.
Board: 403	♠ AKJ3	East Opens 1♥.
Dealer: E	♥ KQ5	West Bids 2♥ if possible.
Vul: EW	♦ 87	East Bids 3♥ if possible.
HCP: 17	♣ KJ52	You bid first.
Board: 404	♠ 97542	West Opens 1♥.
Dealer: W	♥ Q10	East Bids 2♥ if possible.
Vul: Both	♦ 1083	
HCP: 7	♣ KQ9	Partner bids first.
Board: 405	♠ A842	East Opens 1♦.
Dealer: E	♥ Q4	
Vul: None	♦ AK62	You bid first.
HCP: 16	♣ QJ6	

We Overcall 1NT Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ K865			1♣	X
Vul: Both	♥ 6532	♥ KQ10			1♠	1NT
North HCP: 6	♦ Q10986	♦ A32	Pass	1♥		
South HCP: 18	♣ KJ	♣ AQ9	Pass	2NT	AP	
Contract: 2N S						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ AQ102	♠ K9653	1♦	1NT	Pass	2♥
Vul: NS	♥ 94	♥ 653	X	3♠ ¹	Pass	Pass
North HCP: 15	♦ K73	♦ 1098	X	AP		
South HCP: 3	♣ KQJ10	♣ 62				
Contract: 3♠X N						

1. Super acceptance after NT

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ AKJ3			1♥	1NT
Vul: EW	♥ 4	♥ KQ5			3♥	AP
North HCP: 0	♦ 10965432	♦ 87	2♥	Pass		
South HCP: 17	♣ 763	♣ KJ52				
Contract: 3♥ E						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ 97542	1♥	1NT	2♥	2♠
Vul: Both	♥ A32	♥ Q10				
North HCP: 15	♦ A52	♦ 1083	AP			
South HCP: 7	♣ A8763	♣ KQ9				
Contract: 2♠ S						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ A842			1♦	1NT
Vul: None	♥ K10752	♥ Q4				
North HCP: 9	♦ QJ5	♦ AK62	Pass	2♦	Pass	2♥
South HCP: 16	♣ 1054	♣ QJ6	Pass	2NT	AP	
Contract: 2N S						

North hands (Practice Page)

We Overcall 1NT

Board: 406	♠ A9	West Opens 1♣.
Dealer: W	♥ KJ106	East Bids 2♣ if possible.
Vul: EW	♦ A74	
HCP: 16	♣ A973	You bid first.
Board: 407	♠ 10873	East Opens 1♦.
Dealer: E	♥ Q6532	East Doubles 2♦ if possible.
Vul: Both	♦ 654	
HCP: 2	♣ 7	Partner bids first.
Board: 408	♠ K94	West Opens 1♠.
Dealer: W	♥ 72	East Bids 2♠ if possible.
Vul: None	♦ AK54	
HCP: 16	♣ AQ73	You bid first.
Board: 409	♠ 97	East Opens 1♣.
Dealer: E	♥ K107654	East Bids 3♣ if possible.
Vul: NS	♦ AJ	
HCP: 8	♣ 643	Partner bids first.
Board: 410	♠ A65	West Opens 1♣.
Dealer: W	♥ K76	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ KQJ32	

We Overcall 1NT Both hands (Answers Page)

Board: 406
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 2
 Contract: 2♣ W

North:
 ♠ A9
 ♥ KJ106
 ♦ A74
 ♣ A973

South:
 ♠ 8643
 ♥ 872
 ♦ 10983
 ♣ Q5

West	North	East	South
1♣	1NT	2♣	AP

Board: 407
 Dealer: E
 Vul: Both
 North HCP: 2
 South HCP: 17
 Contract: 2♥ S

North:
 ♠ 10873
 ♥ Q6532
 ♦ 654
 ♣ 7

South:
 ♠ K62
 ♥ A1074
 ♦ K32
 ♣ AK10

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

Board: 408
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 5
 Contract: 4♦ S

North:
 ♠ K94
 ♥ 72
 ♦ AK54
 ♣ AQ73

South:
 ♠ Q6
 ♥ J6
 ♦ J109876
 ♣ J106

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

1. limit raise or better in ♦

Board: 409
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 16
 Contract: 4♥ N

North:
 ♠ 97
 ♥ K107654
 ♦ AJ
 ♣ 643

South:
 ♠ A543
 ♥ QJ32
 ♦ Q8
 ♣ AK10

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

Board: 410
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ A65
 ♥ K76
 ♦ Q2
 ♣ KQJ32

South:
 ♠ KQJ10
 ♥ J5
 ♦ K974
 ♣ 1065

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

1. Stayman

South hands (Practice Page)

We Overcall 1NT

Board: 406 ♠ 8643
Dealer: W ♥ 872
Vul: EW ♦ 10983
HCP: 2 ♣ Q5

West Opens 1♣.
East Bids 2♣ if possible.
Partner bids first.

Board: 407 ♠ K62
Dealer: E ♥ A1074
Vul: Both ♦ K32
HCP: 17 ♣ AK10

East Opens 1♦.
East Doubles 2♦ if possible.
You bid first.

Board: 408 ♠ Q6
Dealer: W ♥ J6
Vul: None ♦ J109876
HCP: 5 ♣ J106

West Opens 1♠.
East Bids 2♠ if possible.
Partner bids first.

Board: 409 ♠ A543
Dealer: E ♥ QJ32
Vul: NS ♦ Q8
HCP: 16 ♣ AK10

East Opens 1♣.
East Bids 3♣ if possible.
You bid first.

Board: 410 ♠ KQJ10
Dealer: W ♥ J5
Vul: Both ♦ K974
HCP: 10 ♣ 1065

West Opens 1♣.
Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 406
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 2
 Contract: 2♣ W

North:
 ♠ A9
 ♥ KJ106
 ♦ A74
 ♣ A973

South:
 ♠ 8643
 ♥ 872
 ♦ 10983
 ♣ Q5

West	North	East	South
1♣	1NT	2♣	AP

Board: 407
 Dealer: E
 Vul: Both
 North HCP: 2
 South HCP: 17
 Contract: 2♥ S

North:
 ♠ 10873
 ♥ Q6532
 ♦ 654
 ♣ 7

South:
 ♠ K62
 ♥ A1074
 ♦ K32
 ♣ AK10

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

Board: 408
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 5
 Contract: 4♦ S

North:
 ♠ K94
 ♥ 72
 ♦ AK54
 ♣ AQ73

South:
 ♠ Q6
 ♥ J6
 ♦ J109876
 ♣ J106

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

1. limit raise or better in ♦

Board: 409
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 16
 Contract: 4♥ N

North:
 ♠ 97
 ♥ K107654
 ♦ AJ
 ♣ 643

South:
 ♠ A543
 ♥ QJ32
 ♦ Q8
 ♣ AK10

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

Board: 410
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ A65
 ♥ K76
 ♦ Q2
 ♣ KQJ32

South:
 ♠ KQJ10
 ♥ J5
 ♦ K974
 ♣ 1065

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

1. Stayman

North hands (Practice Page)

We Overcall 1NT

Board: 411	♠ J75	East Opens 1♦.
Dealer: E	♥ Q432	
Vul: None	♦ 94	Partner bids first.
HCP: 4	♣ J843	

Board: 412	♠ AJ	West Opens 1♣.
Dealer: W	♥ 10752	
Vul: EW	♦ AK64	You bid first.
HCP: 15	♣ K109	

Board: 413	♠ 953	East Opens 1♠.
Dealer: E	♥ K10543	West Bids 2♦ if possible.
Vul: None	♦ 5	East Bids 2♠ if possible.
HCP: 3	♣ 8543	West Bids 4♦ if possible.
		Partner bids first.

Board: 414	♠ K763	West Opens 1♠.
Dealer: W	♥ K63	East Bids 4♠ if possible.
Vul: NS	♦ 1064	
HCP: 15	♣ AKQ	You bid first.

Board: 415	♠ Q75	East Opens 1♦.
Dealer: E	♥ J87	
Vul: EW	♦ QJ65	Partner bids first.
HCP: 6	♣ 864	

We Overcall 1NT Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ J75	♠ AKQ			1♦	1NT
Vul: None	♥ Q432	♥ KJ107				
North HCP: 4	♦ 94	♦ K865	AP			
South HCP: 16	♣ J843	♣ 75				
Contract: 1N S						

Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 86	1♣	1NT	Pass	2♦
Vul: EW	♥ 10752	♥ AQ983	Pass	3♥ ¹	Pass	4♥
North HCP: 15	♦ AK64	♦ QJ1093	AP			
South HCP: 11	♣ K109	♣ Q				
Contract: 4♥ N			1. Super acceptance after NT			

Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ 953	♠ AQ4			1♠	1NT
Vul: None	♥ K10543	♥ QJ98	2♦	2♥	2♠	3♥
North HCP: 3	♦ 5	♦ Q97	4♦	AP		
South HCP: 15	♣ 8543	♣ A72				
Contract: 4♦ W						

Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ K763	♠ —	1♠	1NT	4♠	AP
Vul: NS	♥ K63	♥ 9752				
North HCP: 15	♦ 1064	♦ Q8532				
South HCP: 3	♣ AKQ	♣ J863				
Contract: 4♠ W						

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ Q75	♠ KJ106			1♦	1NT
Vul: EW	♥ J87	♥ 10942				
North HCP: 6	♦ QJ65	♦ AK2	AP			
South HCP: 15	♣ 864	♣ A3				
Contract: 1N S						

South hands (Practice Page)

We Overcall 1NT

Board: 411
Dealer: E
Vul: None
HCP: 16

♠ AKQ
♥ KJ107
♦ K865
♣ 75

East Opens 1♦.

You bid first.

Board: 412
Dealer: W
Vul: EW
HCP: 11

♠ 86
♥ AQ983
♦ QJ1093
♣ Q

West Opens 1♣.

Partner bids first.

Board: 413
Dealer: E
Vul: None
HCP: 15

♠ AQ4
♥ QJ98
♦ Q97
♣ A72

East Opens 1♠.

West Bids 2♦ if possible.

East Bids 2♠ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 414
Dealer: W
Vul: NS
HCP: 3

♠ —
♥ 9752
♦ Q8532
♣ J863

West Opens 1♠.

East Bids 4♠ if possible.

Partner bids first.

Board: 415
Dealer: E
Vul: EW
HCP: 15

♠ KJ106
♥ 10942
♦ AK2
♣ A3

East Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ J75	♠ AKQ			1♦	1NT
Vul: None	♥ Q432	♥ KJ107				
North HCP: 4	♦ 94	♦ K865	AP			
South HCP: 16	♣ J843	♣ 75				
Contract: 1N S						

Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 86	1♣	1NT	Pass	2♦
Vul: EW	♥ 10752	♥ AQ983	Pass	3♥ ¹	Pass	4♥
North HCP: 15	♦ AK64	♦ QJ1093	AP			
South HCP: 11	♣ K109	♣ Q				
Contract: 4♥ N			1. Super acceptance after NT			

Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ 953	♠ AQ4			1♠	1NT
Vul: None	♥ K10543	♥ QJ98	2♦	2♥	2♠	3♥
North HCP: 3	♦ 5	♦ Q97	4♦	AP		
South HCP: 15	♣ 8543	♣ A72				
Contract: 4♦ W						

Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ K763	♠ —	1♠	1NT	4♠	AP
Vul: NS	♥ K63	♥ 9752				
North HCP: 15	♦ 1064	♦ Q8532				
South HCP: 3	♣ AKQ	♣ J863				
Contract: 4♠ W						

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ Q75	♠ KJ106			1♦	1NT
Vul: EW	♥ J87	♥ 10942				
North HCP: 6	♦ QJ65	♦ AK2	AP			
South HCP: 15	♣ 864	♣ A3				
Contract: 1N S						

North hands (Practice Page)

We Overcall 1NT

Board: 416 ♠ K102
Dealer: W ♥ AK9
Vul: Both ♦ J9
HCP: 16 ♣ AJ973

West Opens 1♣.

You bid first.

Board: 417 ♠ Q93
Dealer: E ♥ J94
Vul: EW ♦ J1063
HCP: 4 ♣ 432

East Opens 1♣.

Partner bids first.

Board: 418 ♠ K97
Dealer: W ♥ AQ62
Vul: None ♦ Q6
HCP: 15 ♣ A1096

West Opens 1♥.

You bid first.

Board: 419 ♠ 1075
Dealer: E ♥ J10765
Vul: Both ♦ 842
HCP: 3 ♣ Q7

East Opens 1♣.

Partner bids first.

Board: 420 ♠ A103
Dealer: W ♥ 1095
Vul: None ♦ A54
HCP: 15 ♣ AK104

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ Q53	1♣	1NT	Pass	2NT
Vul: Both	♥ AK9	♥ J62	AP			
North HCP: 16	♦ J9	♦ KQ864				
South HCP: 8	♣ AJ973	♣ 54				
Contract: 2N N						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ AJ87			1♣	1NT
Vul: EW	♥ J94	♥ 108	AP			
North HCP: 4	♦ J1063	♦ KQ95				
South HCP: 17	♣ 432	♣ AK10				
Contract: 1N S						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ K97	♠ Q42	1♥	1NT	Pass	3NT
Vul: None	♥ AQ62	♥ K4	AP			
North HCP: 15	♦ Q6	♦ J103				
South HCP: 9	♣ A1096	♣ QJ872				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ 1075	♠ 8643			1♣	1NT
Vul: Both	♥ J10765	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 3	♦ 842	♦ K73	AP			
South HCP: 16	♣ Q7	♣ AKJ5				
Contract: 2♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ 9864	1♦	1NT	AP	
Vul: None	♥ 1095	♥ J843				
North HCP: 15	♦ A54	♦ Q93				
South HCP: 3	♣ AK104	♣ 86				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 416	♠ Q53	West Opens 1♣.
Dealer: W	♥ J62	
Vul: Both	♦ KQ864	Partner bids first.
HCP: 8	♣ 54	

Board: 417	♠ AJ87	East Opens 1♣.
Dealer: E	♥ 108	
Vul: EW	♦ KQ95	You bid first.
HCP: 17	♣ AK10	

Board: 418	♠ Q42	West Opens 1♥.
Dealer: W	♥ K4	
Vul: None	♦ J103	Partner bids first.
HCP: 9	♣ QJ872	

Board: 419	♠ 8643	East Opens 1♣.
Dealer: E	♥ KQ	
Vul: Both	♦ K73	You bid first.
HCP: 16	♣ AKJ5	

Board: 420	♠ 9864	West Opens 1♦.
Dealer: W	♥ J843	
Vul: None	♦ Q93	Partner bids first.
HCP: 3	♣ 86	

We Overcall 1NT Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ Q53	1♣	1NT	Pass	2NT
Vul: Both	♥ AK9	♥ J62	AP			
North HCP: 16	♦ J9	♦ KQ864				
South HCP: 8	♣ AJ973	♣ 54				
Contract: 2N N						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ AJ87			1♣	1NT
Vul: EW	♥ J94	♥ 108	AP			
North HCP: 4	♦ J1063	♦ KQ95				
South HCP: 17	♣ 432	♣ AK10				
Contract: 1N S						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ K97	♠ Q42	1♥	1NT	Pass	3NT
Vul: None	♥ AQ62	♥ K4	AP			
North HCP: 15	♦ Q6	♦ J103				
South HCP: 9	♣ A1096	♣ QJ872				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ 1075	♠ 8643			1♣	1NT
Vul: Both	♥ J10765	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 3	♦ 842	♦ K73	AP			
South HCP: 16	♣ Q7	♣ AKJ5				
Contract: 2♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ A103	♠ 9864	1♦	1NT	AP	
Vul: None	♥ 1095	♥ J843				
North HCP: 15	♦ A54	♦ Q93				
South HCP: 3	♣ AK104	♣ 86				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 421 ♠ K10652
Dealer: E ♥ 108
Vul: NS ♦ J65
HCP: 4 ♣ 1043

East Opens 1♥.
East Bids 3♥ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 422 ♠ AQ52
Dealer: W ♥ K108
Vul: None ♦ QJ2
HCP: 15 ♣ K63

West Opens 1♣.

You bid first.

Board: 423 ♠ A9
Dealer: E ♥ 854
Vul: NS ♦ 965432
HCP: 9 ♣ KQ

East Opens 1♣.

Partner bids first.

Board: 424 ♠ 76
Dealer: W ♥ AKQ4
Vul: EW ♦ J72
HCP: 17 ♣ AK53

West Opens 1♣.

You bid first.

Board: 425 ♠ Q876
Dealer: E ♥ 65
Vul: None ♦ 43
HCP: 8 ♣ AQ1093

East Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 421

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ K10652

♥ 108

♦ J65

♣ 1043

South:

♠ A3

♥ A43

♦ A32

♣ QJ987

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

		1♥	1NT
--	--	----	-----

Pass	2♥	3♥	Pass
------	----	----	------

4♥	AP		
----	----	--	--

Board: 422

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ AQ52

♥ K108

♦ QJ2

♣ K63

South:

♠ K3

♥ 754

♦ 543

♣ A10985

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

1♣	1NT	AP	
----	-----	----	--

Board: 423

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ A9

♥ 854

♦ 965432

♣ KQ

South:

♠ Q1073

♥ AQ103

♦ K7

♣ A83

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

		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

AP

1. 1N-3C transfer to diamonds

2. automat

Board: 424

Dealer: W

Vul: EW

North HCP: 17

South HCP: 5

Contract: 1N N

North:

♠ 76

♥ AKQ4

♦ J72

♣ AK53

South:

♠ 10532

♥ 83

♦ KQ863

♣ 84

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

1♣	1NT	AP	
----	-----	----	--

Board: 425

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♣ N

North:

♠ Q876

♥ 65

♦ 43

♣ AQ1093

South:

♠ KJ3

♥ A97

♦ A962

♣ K52

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

		1♥	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♣	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

We Overcall 1NT

Board: 421 ♠ A3
Dealer: E ♥ A43
Vul: NS ♦ A32
HCP: 15 ♣ QJ987

East Opens 1♥.
East Bids 3♥ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 422 ♠ K3
Dealer: W ♥ 754
Vul: None ♦ 543
HCP: 7 ♣ A10985

West Opens 1♣.

Partner bids first.

Board: 423 ♠ Q1073
Dealer: E ♥ AQ103
Vul: NS ♦ K7
HCP: 15 ♣ A83

East Opens 1♣.

You bid first.

Board: 424 ♠ 10532
Dealer: W ♥ 83
Vul: EW ♦ KQ863
HCP: 5 ♣ 84

West Opens 1♣.

Partner bids first.

Board: 425 ♠ KJ3
Dealer: E ♥ A97
Vul: None ♦ A962
HCP: 15 ♣ K52

East Opens 1♥.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 421

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ K10652

♥ 108

♦ J65

♣ 1043

South:

♠ A3

♥ A43

♦ A32

♣ QJ987

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

		1♥	1NT
--	--	----	-----

Pass	2♥	3♥	Pass
------	----	----	------

4♥	AP		
----	----	--	--

Board: 422

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ AQ52

♥ K108

♦ QJ2

♣ K63

South:

♠ K3

♥ 754

♦ 543

♣ A10985

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

1♣	1NT	AP	
----	-----	----	--

Board: 423

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ A9

♥ 854

♦ 965432

♣ KQ

South:

♠ Q1073

♥ AQ103

♦ K7

♣ A83

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

		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

AP

1. 1N-3C transfer to diamonds

2. automat

Board: 424

Dealer: W

Vul: EW

North HCP: 17

South HCP: 5

Contract: 1N N

North:

♠ 76

♥ AKQ4

♦ J72

♣ AK53

South:

♠ 10532

♥ 83

♦ KQ863

♣ 84

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

1♣	1NT	AP	
----	-----	----	--

Board: 425

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♣ N

North:

♠ Q876

♥ 65

♦ 43

♣ AQ1093

South:

♠ KJ3

♥ A97

♦ A962

♣ K52

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

		1♥	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♣	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

We Overcall 1NT

Board: 426
Dealer: W
Vul: NS
HCP: 16

♠ AJ4
♥ AQ32
♦ 10752
♣ KQ

West Opens 1♥.
East Bids 3♥ if possible.
East Doubles 4♥ if possible.

You bid first.

Board: 427
Dealer: E
Vul: EW
HCP: 4

♠ 10752
♥ J10652
♦ K873
♣ —

East Opens 1♦.

Partner bids first.

Board: 428
Dealer: W
Vul: Both
HCP: 17

♠ AKJ
♥ K9
♦ QJ1096
♣ QJ6

West Opens 1♦.

You bid first.

Board: 429
Dealer: E
Vul: NS
HCP: 9

♠ 109
♥ KQJ752
♦ J53
♣ Q8

East Opens 1♠.

Partner bids first.

Board: 430
Dealer: W
Vul: EW
HCP: 15

♠ K93
♥ AJ10
♦ 732
♣ AK94

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ Q10952	1♥	1NT	3♥	3♠
Vul: NS	♥ AQ32	♥ —	Pass	4♥ ¹	X	4♠
North HCP: 16	♦ 10752	♦ K983	AP			
South HCP: 9	♣ KQ	♣ A1097	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ 10752	♠ J3			1♦	1NT
Vul: EW	♥ J10652	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 4	♦ K873	♦ A64	AP			
South HCP: 15	♣ —	♣ K9752				
Contract: 2♥ S						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 95	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ QJ76432	Pass	4♥	AP	
North HCP: 17	♦ QJ1096	♦ K74	1. Texas			
South HCP: 6	♣ QJ6	♣ 8				
Contract: 4♥ N						

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ A87			1♠	1NT
Vul: NS	♥ KQJ752	♥ A3	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ J53	♦ K94	AP			
South HCP: 15	♣ Q8	♣ KJ754	1. Texas			
Contract: 4♥ S						

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ K93	♠ Q5	1♠	1NT	Pass	2♦
Vul: EW	♥ AJ10	♥ Q9876	2♠	AP		
North HCP: 15	♦ 732	♦ 854				
South HCP: 6	♣ AK94	♣ Q72				
Contract: 2♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 426 ♠ Q10952
Dealer: W ♥ —
Vul: NS ♦ K983
HCP: 9 ♣ A1097

West Opens 1♥.
East Bids 3♥ if possible.
East Doubles 4♥ if possible.

Partner bids first.

Board: 427 ♠ J3
Dealer: E ♥ AK8
Vul: EW ♦ A64
HCP: 15 ♣ K9752

East Opens 1♦.

You bid first.

Board: 428 ♠ 95
Dealer: W ♥ QJ76432
Vul: Both ♦ K74
HCP: 6 ♣ 8

West Opens 1♦.

Partner bids first.

Board: 429 ♠ A87
Dealer: E ♥ A3
Vul: NS ♦ K94
HCP: 15 ♣ KJ754

East Opens 1♠.

You bid first.

Board: 430 ♠ Q5
Dealer: W ♥ Q9876
Vul: EW ♦ 854
HCP: 6 ♣ Q72

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

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ Q10952	1♥	1NT	3♥	3♠
Vul: NS	♥ AQ32	♥ —	Pass	4♥ ¹	X	4♠
North HCP: 16	♦ 10752	♦ K983	AP			
South HCP: 9	♣ KQ	♣ A1097	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ 10752	♠ J3			1♦	1NT
Vul: EW	♥ J10652	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 4	♦ K873	♦ A64	AP			
South HCP: 15	♣ —	♣ K9752				
Contract: 2♥ S						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 95	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ QJ76432	Pass	4♥	AP	
North HCP: 17	♦ QJ1096	♦ K74	1. Texas			
South HCP: 6	♣ QJ6	♣ 8				
Contract: 4♥ N						

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ A87			1♠	1NT
Vul: NS	♥ KQJ752	♥ A3	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ J53	♦ K94	AP			
South HCP: 15	♣ Q8	♣ KJ754	1. Texas			
Contract: 4♥ S						

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ K93	♠ Q5	1♠	1NT	Pass	2♦
Vul: EW	♥ AJ10	♥ Q9876	2♠	AP		
North HCP: 15	♦ 732	♦ 854				
South HCP: 6	♣ AK94	♣ Q72				
Contract: 2♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 431
Dealer: E
Vul: Both
HCP: 7

♠ K74
♥ 976
♦ 954
♣ KJ107

East Opens 1♥.

Partner bids first.

Board: 432
Dealer: W
Vul: None
HCP: 15

♠ A97
♥ K1093
♦ K3
♣ AJ97

West Opens 1♣.

You bid first.

Board: 433
Dealer: E
Vul: EW
HCP: 8

♠ KJ3
♥ A4
♦ 654
♣ 65432

East Opens 1♦.

Partner bids first.

Board: 434
Dealer: W
Vul: Both
HCP: 15

♠ K3
♥ Q876
♦ KQJ8
♣ A98

West Opens 1♦.

East Bids 2♣ if possible.

You bid first.

Board: 435
Dealer: E
Vul: None
HCP: 1

♠ 8743
♥ 432
♦ 95
♣ J743

East Opens 1♦.

West Doubles 1NT if possible.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ K74	♠ Q85			1♥	1NT
Vul: Both	♥ 976	♥ KQ10				
North HCP: 7	♦ 954	♦ AKJ2	AP			
South HCP: 17	♣ KJ107	♣ Q42				
Contract: 1N S						

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ A97	♠ QJ10652	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ K1093	♥ 5	Pass	4♠	AP	
North HCP: 15	♦ K3	♦ Q74	1. Texas			
South HCP: 7	♣ AJ97	♣ Q108				
Contract: 4♠ N						

Board: 433	North:	South:	West	North	East	South
Dealer: E	♠ KJ3	♠ 108			1♦	1NT
Vul: EW	♥ A4	♥ KQ102				
North HCP: 8	♦ 654	♦ A72	Pass	2NT	AP	
South HCP: 15	♣ 65432	♣ KQJ10				
Contract: 2N S						

Board: 434	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ J7654	1♦	1NT	2♣	AP
Vul: Both	♥ Q876	♥ K52				
North HCP: 15	♦ KQJ8	♦ 64				
South HCP: 5	♣ A98	♣ J104				
Contract: 2♣ E						

Board: 435	North:	South:	West	North	East	South
Dealer: E	♠ 8743	♠ KQ10	X	Pass	1♦	1NT
Vul: None	♥ 432	♥ KQ105			2♠	Pass
North HCP: 1	♦ 95	♦ AJ3	3♦	AP		
South HCP: 15	♣ J743	♣ 1085				
Contract: 3♦ E						

South hands (Practice Page)

We Overcall 1NT

Board: 431
Dealer: E
Vul: Both
HCP: 17

♠ Q85
♥ KQ10
♦ AKJ2
♣ Q42

East Opens 1♥.

You bid first.

Board: 432
Dealer: W
Vul: None
HCP: 7

♠ QJ10652
♥ 5
♦ Q74
♣ Q108

West Opens 1♣.

Partner bids first.

Board: 433
Dealer: E
Vul: EW
HCP: 15

♠ 108
♥ KQ102
♦ A72
♣ KQJ10

East Opens 1♦.

You bid first.

Board: 434
Dealer: W
Vul: Both
HCP: 5

♠ J7654
♥ K52
♦ 64
♣ J104

West Opens 1♦.

East Bids 2♣ if possible.

Partner bids first.

Board: 435
Dealer: E
Vul: None
HCP: 15

♠ KQ10
♥ KQ105
♦ AJ3
♣ 1085

East Opens 1♦.

West Doubles 1NT if possible.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ K74	♠ Q85			1♥	1NT
Vul: Both	♥ 976	♥ KQ10				
North HCP: 7	♦ 954	♦ AKJ2	AP			
South HCP: 17	♣ KJ107	♣ Q42				
Contract: 1N S						

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ A97	♠ QJ10652	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ K1093	♥ 5	Pass	4♠	AP	
North HCP: 15	♦ K3	♦ Q74	1. Texas			
South HCP: 7	♣ AJ97	♣ Q108				
Contract: 4♠ N						

Board: 433	North:	South:	West	North	East	South
Dealer: E	♠ KJ3	♠ 108			1♦	1NT
Vul: EW	♥ A4	♥ KQ102	Pass	2NT	AP	
North HCP: 8	♦ 654	♦ A72				
South HCP: 15	♣ 65432	♣ KQJ10				
Contract: 2N S						

Board: 434	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ J7654	1♦	1NT	2♣	AP
Vul: Both	♥ Q876	♥ K52				
North HCP: 15	♦ KQJ8	♦ 64				
South HCP: 5	♣ A98	♣ J104				
Contract: 2♣ E						

Board: 435	North:	South:	West	North	East	South
Dealer: E	♠ 8743	♠ KQ10	X	Pass	1♦	1NT
Vul: None	♥ 432	♥ KQ105	3♦	AP	2♠	Pass
North HCP: 1	♦ 95	♦ AJ3				
South HCP: 15	♣ J743	♣ 1085				
Contract: 3♦ E						

North hands (Practice Page)

We Overcall 1NT

Board: 436 ♠ KQ10
Dealer: W ♥ AKJ4
Vul: NS ♦ J43
HCP: 17 ♣ K32

West Opens 1♣.

You bid first.

Board: 437 ♠ A9875
Dealer: E ♥ 74
Vul: Both ♦ K8
HCP: 7 ♣ 10762

East Opens 1♥.

Partner bids first.

Board: 438 ♠ Q6
Dealer: W ♥ A106
Vul: None ♦ KQ965
HCP: 15 ♣ A94

West Opens 1♦.

East Bids 2♠ if possible.

You bid first.

Board: 439 ♠ Q10765
Dealer: E ♥ 7
Vul: NS ♦ J1085
HCP: 6 ♣ K86

East Opens 1♥.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 440 ♠ K65
Dealer: W ♥ KJ
Vul: None ♦ AQ10
HCP: 17 ♣ A10852

West Opens 1♠.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 436	North:	South:	
Dealer: W	♠ KQ10	♠ 9863	West North East South
Vul: NS	♥ AKJ4	♥ Q532	1♣ 1NT AP
North HCP: 17	♦ J43	♦ K62	
South HCP: 5	♣ K32	♣ 106	
Contract: 1N N			

Board: 437	North:	South:	West North East South
Dealer: E	♠ A9875	♠ K1043	
Vul: Both	♥ 74	♥ A103	1♥ 1NT
North HCP: 7	♦ K8	♦ AQ74	Pass 2♥ Pass 3♠ ¹
South HCP: 17	♣ 10762	♣ A3	Pass 4♣ AP
Contract: 4♠ S			1. Super acceptance after NT

Board: 438	North:	South:	
Dealer: W	♠ Q6	♠ 1093	West North East South
Vul: None	♥ A106	♥ K85	1♦ 1NT 2♣ AP
North HCP: 15	♦ KQ965	♦ 108	
South HCP: 3	♣ A94	♣ 76532	
Contract: 2♠ E			

Board: 439	North:	South:	West North East South
Dealer: E	♠ Q10765	♠ A8	
Vul: NS	♥ 7	♥ AJ2	1♥ 1NT
North HCP: 6	♦ J1085	♦ Q9643	2♥ 2♣ Pass Pass
South HCP: 15	♣ K86	♣ A95	3♥ AP
Contract: 3♥ E			

Board: 440	North:	South:	
Dealer: W	♠ K65	♠ 92	West North East South
Vul: None	♥ KJ	♥ 98752	1♠ 1NT 2♣ Pass
North HCP: 17	♦ AQ10	♦ 543	Pass 3♣ 3♠ AP
South HCP: 1	♣ A10852	♣ J96	
Contract: 3♠ W			

South hands (Practice Page)

We Overcall 1NT

Board: 436 ♠ 9863
Dealer: W ♥ Q532
Vul: NS ♦ K62
HCP: 5 ♣ 106

West Opens 1♣.

Partner bids first.

Board: 437 ♠ K1043
Dealer: E ♥ A103
Vul: Both ♦ AQ74
HCP: 17 ♣ A3

East Opens 1♥.

You bid first.

Board: 438 ♠ 1093
Dealer: W ♥ K85
Vul: None ♦ 108
HCP: 3 ♣ 76532

West Opens 1♦.

East Bids 2♠ if possible.

Partner bids first.

Board: 439 ♠ A8
Dealer: E ♥ AJ2
Vul: NS ♦ Q9643
HCP: 15 ♣ A95

East Opens 1♥.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 440 ♠ 92
Dealer: W ♥ 98752
Vul: None ♦ 543
HCP: 1 ♣ J96

West Opens 1♠.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 436	North:	South:	
Dealer: W	♠ KQ10	♠ 9863	West North East South
Vul: NS	♥ AKJ4	♥ Q532	1♣ 1NT AP
North HCP: 17	♦ J43	♦ K62	
South HCP: 5	♣ K32	♣ 106	
Contract: 1N N			

Board: 437	North:	South:	West North East South
Dealer: E	♠ A9875	♠ K1043	
Vul: Both	♥ 74	♥ A103	1♥ 1NT
North HCP: 7	♦ K8	♦ AQ74	Pass 2♥ Pass 3♠ ¹
South HCP: 17	♣ 10762	♣ A3	Pass 4♣ AP
Contract: 4♠ S			1. Super acceptance after NT

Board: 438	North:	South:	
Dealer: W	♠ Q6	♠ 1093	West North East South
Vul: None	♥ A106	♥ K85	1♦ 1NT 2♣ AP
North HCP: 15	♦ KQ965	♦ 108	
South HCP: 3	♣ A94	♣ 76532	
Contract: 2♠ E			

Board: 439	North:	South:	West North East South
Dealer: E	♠ Q10765	♠ A8	
Vul: NS	♥ 7	♥ AJ2	1♥ 1NT
North HCP: 6	♦ J1085	♦ Q9643	2♥ 2♣ Pass Pass
South HCP: 15	♣ K86	♣ A95	3♥ AP
Contract: 3♥ E			

Board: 440	North:	South:	
Dealer: W	♠ K65	♠ 92	West North East South
Vul: None	♥ KJ	♥ 98752	1♠ 1NT 2♣ Pass
North HCP: 17	♦ AQ10	♦ 543	Pass 3♣ 3♠ AP
South HCP: 1	♣ A10852	♣ J96	
Contract: 3♠ W			

North hands (Practice Page)

We Overcall 1NT

Board: 441	♠ Q76	East Opens 1♣.
Dealer: E	♥ J8642	
Vul: NS	♦ 94	Partner bids first.
HCP: 6	♣ K86	
Board: 442	♠ 10743	West Opens 1♣.
Dealer: W	♥ 74	
Vul: EW	♦ AK107	You bid first.
HCP: 15	♣ AKJ	
Board: 443	♠ Q3	East Opens 1♠.
Dealer: E	♥ K1074	East Bids 2♦ if possible.
Vul: Both	♦ 752	
HCP: 12	♣ AK53	Partner bids first.
Board: 444	♠ AKQ10	West Opens 1♥.
Dealer: W	♥ A1076	East Bids 2♣ if possible.
Vul: EW	♦ 53	West Bids 2♦ if possible.
HCP: 17	♣ A63	East Bids 2♥ if possible.
		You bid first.
Board: 445	♠ AQ74	East Opens 1♥.
Dealer: E	♥ 962	East Bids 2♦ if possible.
Vul: Both	♦ 72	
HCP: 9	♣ K654	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: E	♠ Q76	♠ A92			1♣	1NT
Vul: NS	♥ J8642	♥ AK105	Pass	2♦	Pass	2♥
North HCP: 6	♦ 94	♦ 872	AP			
South HCP: 16	♣ K86	♣ AJ4				
Contract: 2♥ S						

Board: 442	North:	South:	West	North	East	South
Dealer: W	♠ 10743	♠ K95	1♣	1NT	AP	
Vul: EW	♥ 74	♥ Q105				
North HCP: 15	♦ AK107	♦ 98643				
South HCP: 7	♣ AKJ	♣ Q5				
Contract: 1N N						

Board: 443	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ AJ82			1♠	1NT
Vul: Both	♥ K1074	♥ A86	Pass	2♣ ¹	2♦	Pass
North HCP: 12	♦ 752	♦ QJ	Pass	3NT	AP	
South HCP: 15	♣ AK53	♣ QJ107	1. Stayman			
Contract: 3N S						

Board: 444	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10	♠ J9643	1♥	1NT	2♣	Pass
Vul: EW	♥ A1076	♥ J9	2♦	Pass	2♥	AP
North HCP: 17	♦ 53	♦ 876				
South HCP: 4	♣ A63	♣ Q84				
Contract: 2♥ W						

Board: 445	North:	South:	West	North	East	South
Dealer: E	♠ AQ74	♠ K86			1♥	1NT
Vul: Both	♥ 962	♥ KJ85	Pass	2♣ ¹	2♦	2NT
North HCP: 9	♦ 72	♦ A65	Pass	3NT	AP	
South HCP: 16	♣ K654	♣ AJ3	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

We Overcall 1NT

Board: 441 ♠ A92
Dealer: E ♥ AK105
Vul: NS ♦ 872
HCP: 16 ♣ AJ4

East Opens 1♣.

You bid first.

Board: 442 ♠ K95
Dealer: W ♥ Q105
Vul: EW ♦ 98643
HCP: 7 ♣ Q5

West Opens 1♣.

Partner bids first.

Board: 443 ♠ AJ82
Dealer: E ♥ A86
Vul: Both ♦ QJ
HCP: 15 ♣ QJ107

East Opens 1♠.

East Bids 2♦ if possible.

You bid first.

Board: 444 ♠ J9643
Dealer: W ♥ J9
Vul: EW ♦ 876
HCP: 4 ♣ Q84

West Opens 1♥.

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 445 ♠ K86
Dealer: E ♥ KJ85
Vul: Both ♦ A65
HCP: 16 ♣ AJ3

East Opens 1♥.

East Bids 2♦ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: E	♠ Q76	♠ A92			1♣	1NT
Vul: NS	♥ J8642	♥ AK105	Pass	2♦	Pass	2♥
North HCP: 6	♦ 94	♦ 872	AP			
South HCP: 16	♣ K86	♣ AJ4				
Contract: 2♥ S						

Board: 442	North:	South:	West	North	East	South
Dealer: W	♠ 10743	♠ K95	1♣	1NT	AP	
Vul: EW	♥ 74	♥ Q105				
North HCP: 15	♦ AK107	♦ 98643				
South HCP: 7	♣ AKJ	♣ Q5				
Contract: 1N N						

Board: 443	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ AJ82			1♠	1NT
Vul: Both	♥ K1074	♥ A86	Pass	2♣ ¹	2♦	Pass
North HCP: 12	♦ 752	♦ QJ	Pass	3NT	AP	
South HCP: 15	♣ AK53	♣ QJ107	1. Stayman			
Contract: 3N S						

Board: 444	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10	♠ J9643	1♥	1NT	2♣	Pass
Vul: EW	♥ A1076	♥ J9	2♦	Pass	2♥	AP
North HCP: 17	♦ 53	♦ 876				
South HCP: 4	♣ A63	♣ Q84				
Contract: 2♥ W						

Board: 445	North:	South:	West	North	East	South
Dealer: E	♠ AQ74	♠ K86			1♥	1NT
Vul: Both	♥ 962	♥ KJ85	Pass	2♣ ¹	2♦	2NT
North HCP: 9	♦ 72	♦ A65	Pass	3NT	AP	
South HCP: 16	♣ K654	♣ AJ3	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

We Overcall 1NT

Board: 446	♠ K93	West Opens 1♦.
Dealer: W	♥ AQ107	
Vul: None	♦ AJ8	You bid first.
HCP: 17	♣ QJ7	
Board: 447	♠ AQ765	East Opens 1♦.
Dealer: E	♥ J3	
Vul: EW	♦ 9875	Partner bids first.
HCP: 7	♣ 52	
Board: 448	♠ J62	West Opens 1♦.
Dealer: W	♥ AJ6	
Vul: Both	♦ A64	You bid first.
HCP: 15	♣ AJ97	
Board: 449	♠ J8	East Opens 1♣.
Dealer: E	♥ Q	
Vul: None	♦ Q108542	Partner bids first.
HCP: 7	♣ Q874	
Board: 450	♠ KQ93	West Opens 1♥.
Dealer: W	♥ AJ10	
Vul: NS	♦ K86	You bid first.
HCP: 17	♣ A53	

We Overcall 1NT Both hands (Answers Page)

Board: 446
 Dealer: W
 Vul: None
 North HCP: 17
 South HCP: 1
 Contract: 1N N

North:
 ♠ K93
 ♥ AQ107
 ♦ AJ8
 ♣ QJ7

South:
 ♠ J54
 ♥ 9854
 ♦ 1075
 ♣ 1032

West	North	East	South
1♦	1NT	AP	

Board: 447
 Dealer: E
 Vul: EW
 North HCP: 7
 South HCP: 16
 Contract: 2♠ S

North:
 ♠ AQ765
 ♥ J3
 ♦ 9875
 ♣ 52

South:
 ♠ 1093
 ♥ AK6
 ♦ AK64
 ♣ Q73

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

Board: 448
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 6
 Contract: 1N N

North:
 ♠ J62
 ♥ AJ6
 ♦ A64
 ♣ AJ97

South:
 ♠ 875
 ♥ Q1084
 ♦ J85
 ♣ K32

West	North	East	South
1♦	1NT	AP	

Board: 449
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 17
 Contract: 3♦ S

North:
 ♠ J8
 ♥ Q
 ♦ Q108542
 ♣ Q874

South:
 ♠ AK3
 ♥ K1073
 ♦ K96
 ♣ A65

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

1. 1N-3C transfer to diamonds
 2. automat

Board: 450
 Dealer: W
 Vul: NS
 North HCP: 17
 South HCP: 6
 Contract: 1N N

North:
 ♠ KQ93
 ♥ AJ10
 ♦ K86
 ♣ A53

South:
 ♠ A862
 ♥ 632
 ♦ Q92
 ♣ 1097

West	North	East	South
1♥	1NT	AP	

South hands (Practice Page)

We Overcall 1NT

Board: 446 ♠ J54
Dealer: W ♥ 9854
Vul: None ♦ 1075
HCP: 1 ♣ 1032

West Opens 1♦.

Partner bids first.

Board: 447 ♠ 1093
Dealer: E ♥ AK6
Vul: EW ♦ AK64
HCP: 16 ♣ Q73

East Opens 1♦.

You bid first.

Board: 448 ♠ 875
Dealer: W ♥ Q1084
Vul: Both ♦ J85
HCP: 6 ♣ K32

West Opens 1♦.

Partner bids first.

Board: 449 ♠ AK3
Dealer: E ♥ K1073
Vul: None ♦ K96
HCP: 17 ♣ A65

East Opens 1♣.

You bid first.

Board: 450 ♠ A862
Dealer: W ♥ 632
Vul: NS ♦ Q92
HCP: 6 ♣ 1097

West Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: W	♠ K93	♠ J54	1♦	1NT	AP	
Vul: None	♥ AQ107	♥ 9854				
North HCP: 17	♦ AJ8	♦ 1075				
South HCP: 1	♣ QJ7	♣ 1032				
Contract: 1N N						
Board: 447	North:	South:	West	North	East	South
Dealer: E	♠ AQ765	♠ 1093	Pass	2♥	1♦	1NT
Vul: EW	♥ J3	♥ AK6	AP		Pass	2♠
North HCP: 7	♦ 9875	♦ AK64				
South HCP: 16	♣ 52	♣ Q73				
Contract: 2♠ S						
Board: 448	North:	South:	West	North	East	South
Dealer: W	♠ J62	♠ 875	1♦	1NT	AP	
Vul: Both	♥ AJ6	♥ Q1084				
North HCP: 15	♦ A64	♦ J85				
South HCP: 6	♣ AJ97	♣ K32				
Contract: 1N N						
Board: 449	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ AK3	Pass	3♣ ¹	1♣	1NT
Vul: None	♥ Q	♥ K1073	AP		Pass	3♦ ²
North HCP: 7	♦ Q108542	♦ K96				
South HCP: 17	♣ Q874	♣ A65				
Contract: 3♦ S			1. 1N-3C transfer to diamonds			
			2. automat			
Board: 450	North:	South:	West	North	East	South
Dealer: W	♠ KQ93	♠ A862	1♥	1NT	AP	
Vul: NS	♥ AJ10	♥ 632				
North HCP: 17	♦ K86	♦ Q92				
South HCP: 6	♣ A53	♣ 1097				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 451
Dealer: E
Vul: Both
HCP: 6

♠ 864
♥ J842
♦ Q94
♣ K83

East Opens 1♣.

Partner bids first.

Board: 452
Dealer: W
Vul: None
HCP: 15

♠ AK4
♥ K8
♦ J10762
♣ KJ6

West Opens 1♣.

You bid first.

Board: 453
Dealer: E
Vul: None
HCP: 5

♠ Q973
♥ J1075
♦ Q54
♣ 85

East Opens 1♦.

Partner bids first.

Board: 454
Dealer: W
Vul: NS
HCP: 16

♠ K85
♥ AQ42
♦ 106
♣ AK76

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 451

Dealer: E

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ 864

♥ J842

♦ Q94

♣ K83

South:

♠ A2

♥ K953

♦ J63

♣ AQJ5

West North East South

1♣ 1NT

AP

Board: 452

Dealer: W

Vul: None

North HCP: 15

South HCP: 4

Contract: 1N N

North:

♠ AK4

♥ K8

♦ J10762

♣ KJ6

South:

♠ 963

♥ 10642

♦ A43

♣ 873

West North East South

1♣ 1NT AP

Board: 453

Dealer: E

Vul: None

North HCP: 5

South HCP: 17

Contract: 1N S

North:

♠ Q973

♥ J1075

♦ Q54

♣ 85

South:

♠ A54

♥ AKQ4

♦ A98

♣ 763

West North East South

1♦ 1NT

AP

Board: 454

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 1N N

North:

♠ K85

♥ AQ42

♦ 106

♣ AK76

South:

♠ A72

♥ 1098

♦ 87

♣ J8542

West North East South

1♣ 1NT AP

South hands (Practice Page)

We Overcall 1NT

Board: 451	♠ A2	East Opens 1♣.
Dealer: E	♥ K953	
Vul: Both	♦ J63	You bid first.
HCP: 15	♣ AQJ5	

Board: 452	♠ 963	West Opens 1♣.
Dealer: W	♥ 10642	
Vul: None	♦ A43	Partner bids first.
HCP: 4	♣ 873	

Board: 453	♠ A54	East Opens 1♦.
Dealer: E	♥ AKQ4	
Vul: None	♦ A98	You bid first.
HCP: 17	♣ 763	

Board: 454	♠ A72	West Opens 1♣.
Dealer: W	♥ 1098	
Vul: NS	♦ 87	Partner bids first.
HCP: 5	♣ J8542	

We Overcall 1NT Both hands (Answers Page)

Board: 451

Dealer: E

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ 864

♥ J842

♦ Q94

♣ K83

South:

♠ A2

♥ K953

♦ J63

♣ AQJ5

West North East South

1♣ 1NT

AP

Board: 452

Dealer: W

Vul: None

North HCP: 15

South HCP: 4

Contract: 1N N

North:

♠ AK4

♥ K8

♦ J10762

♣ KJ6

South:

♠ 963

♥ 10642

♦ A43

♣ 873

West North East South

1♣ 1NT AP

Board: 453

Dealer: E

Vul: None

North HCP: 5

South HCP: 17

Contract: 1N S

North:

♠ Q973

♥ J1075

♦ Q54

♣ 85

South:

♠ A54

♥ AKQ4

♦ A98

♣ 763

West North East South

1♦ 1NT

AP

Board: 454

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 1N N

North:

♠ K85

♥ AQ42

♦ 106

♣ AK76

South:

♠ A72

♥ 1098

♦ 87

♣ J8542

West North East South

1♣ 1NT AP