

# North hands

# We\_Overcall\_1N

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

| Board: 4            | North:  | South: | W        | N   | E    | S   |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: East        | ♠ T3    | ♠ Q6   |          |     | 1 ♣  | 1NT |
| Vul: Both           | ♥ KJ985 | ♥ Q73  | Pass     | 2 ♦ | Pass | 2 ♥ |
| North HCP: 5+1      | ♦ J62   | ♦ AK95 | All Pass |     |      |     |
| South HCP: 16       | ♣ 976   | ♣ AJT4 |          |     |      |     |
| Contract: 2 ♥ South |         |        |          |     |      |     |

| Board: 5            | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ KQ84 | ♠ J2   | 1 ♠ | 1NT | All Pass |   |
| Vul: N-S            | ♥ K97  | ♥ Q543 |     |     |          |   |
| North HCP: 15       | ♦ J93  | ♦ T872 |     |     |          |   |
| South HCP: 6        | ♣ AQ3  | ♣ K94  |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

## South hands

## We\_Overcall\_1N

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

| Board: 4            | North:  | South: | W        | N   | E    | S   |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: East        | ♠ T3    | ♠ Q6   |          |     | 1 ♣  | 1NT |
| Vul: Both           | ♥ KJ985 | ♥ Q73  | Pass     | 2 ♦ | Pass | 2 ♥ |
| North HCP: 5+1      | ♦ J62   | ♦ AK95 | All Pass |     |      |     |
| South HCP: 16       | ♣ 976   | ♣ AJT4 |          |     |      |     |
| Contract: 2 ♥ South |         |        |          |     |      |     |

| Board: 5            | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ KQ84 | ♠ J2   | 1 ♠ | 1NT | All Pass |   |
| Vul: N-S            | ♥ K97  | ♥ Q543 |     |     |          |   |
| North HCP: 15       | ♦ J93  | ♦ T872 |     |     |          |   |
| South HCP: 6        | ♣ AQ3  | ♣ K94  |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

# North hands

# We\_Overcall\_1N

**Board: 6**      ♠ 982      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ 742      Partner bids next.  
 Vul: E-W      ♦ QT96  
 HCP: 7      ♣ KQ8

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**Board: 7**      ♠ J9      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ A953      You bid next.  
 Vul: Both      ♦ KQJ  
 HCP: 18      ♣ AK64

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**Board: 8**      ♠ KQ      You bid first.  
 Dealer: North      ♥ 98752      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ A743  
 HCP: 12+1      ♣ K3

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**Board: 9**      ♠ Q73      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ KT87      You bid next.  
 Vul: E-W      ♦ K83  
 HCP: 15      ♣ AK5

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**Board: 10**      ♠ K76      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ AQJ3      You bid next.  
 Vul: Both      ♦ JT3      East (LHO) bids 2 ♥ if possible.  
 HCP: 15      ♣ KJ3      West (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 6

|                      | North: | South: | W        | N | E   | S    |
|----------------------|--------|--------|----------|---|-----|------|
| Dealer: East         | ♠ 982  | ♠ KJ74 |          |   | 1 ♣ | 1 NT |
| Vul: E-W             | ♥ 742  | ♥ AT5  | All Pass |   |     |      |
| North HCP: 7         | ♦ QT96 | ♦ A82  |          |   |     |      |
| South HCP: 16        | ♣ KQ8  | ♣ A95  |          |   |     |      |
| Contract: 1 NT South |        |        |          |   |     |      |

### Board: 7

|                     | North: | South:   | W    | N    | E        | S   |
|---------------------|--------|----------|------|------|----------|-----|
| Dealer: West        | ♠ J9   | ♠ AQ7532 | 1 ♥  | 1 NT | Pass     | 2 ♥ |
| Vul: Both           | ♥ A953 | ♥ J      | Pass | 2 ♠  | Pass     | 3 ♠ |
| North HCP: 18       | ♦ KQJ  | ♦ 974    | Pass | 4 ♠  | All Pass |     |
| South HCP: 7+2      | ♣ AK64 | ♣ T82    |      |      |          |     |
| Contract: 4 ♠ North |        |          |      |      |          |     |

### Board: 8

|                     | North:  | South:  | W        | N   | E    | S   |
|---------------------|---------|---------|----------|-----|------|-----|
| Dealer: North       | ♠ KQ    | ♠ AJT53 |          | 1 ♥ | 1 NT | 2 ♠ |
| Vul: None           | ♥ 98752 | ♥ KJ    | All Pass |     |      |     |
| North HCP: 12+1     | ♦ A743  | ♦ Q965  |          |     |      |     |
| South HCP: 11+1     | ♣ K3    | ♣ 64    |          |     |      |     |
| Contract: 2 ♠ South |         |         |          |     |      |     |

### Board: 9

|                      | North: | South: | W          | N    | E    | S                |
|----------------------|--------|--------|------------|------|------|------------------|
| Dealer: West         | ♠ Q73  | ♠ AK84 | 1 ♥        | 1 NT | Pass | 2 ♣ <sup>1</sup> |
| Vul: E-W             | ♥ KT87 | ♥ QJ3  | Pass       | 2 ♦  | Pass | 3 NT             |
| North HCP: 15        | ♦ K83  | ♦ T76  | All Pass   |      |      |                  |
| South HCP: 10        | ♣ AK5  | ♣ T92  |            |      |      |                  |
| Contract: 3 NT South |        |        | 1. Stayman |      |      |                  |

### Board: 10

|                     | North: | South:     | W        | N    | E    | S   |
|---------------------|--------|------------|----------|------|------|-----|
| Dealer: West        | ♠ K76  | ♠ 42       | 1 ♣      | 1 NT | 2 ♥  | 3 ♦ |
| Vul: Both           | ♥ AQJ3 | ♥ 9        | 3 ♥      | X    | Pass | 4 ♦ |
| North HCP: 15       | ♦ JT3  | ♦ KQ987654 | All Pass |      |      |     |
| South HCP: 5+4      | ♣ KJ3  | ♣ T4       |          |      |      |     |
| Contract: 4 ♦ South |        |            |          |      |      |     |

## South hands

## We\_Overcall\_1N

**Board: 6**      ♠ KJ74      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ AT5      You bid next.  
 Vul: E-W      ♦ A82  
 HCP: 16      ♣ A95

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**Board: 7**      ♠ AQ7532      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ J      Partner bids next.  
 Vul: Both      ♦ 974  
 HCP: 7+2      ♣ T82

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**Board: 8**      ♠ AJT53      Partner bids first.  
 Dealer: North      ♥ KJ      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ Q965  
 HCP: 11+1      ♣ 64

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**Board: 9**      ♠ AK84      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ QJ3      Partner bids next.  
 Vul: E-W      ♦ T76  
 HCP: 10      ♣ T92

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**Board: 10**      ♠ 42      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ 9      Partner bids next.  
 Vul: Both      ♦ KQ987654      East (RHO) bids 2 ♥ if possible.  
 HCP: 5+4      ♣ T4      West (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ 982

♥ 742

♦ QT96

♣ KQ8

South:

♠ KJ74

♥ AT5

♦ A82

♣ A95

| W | N | E   | S   |
|---|---|-----|-----|
|   |   | 1 ♣ | 1NT |

All Pass

### Board: 7

Dealer: West

Vul: Both

North HCP: 18

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ J9

♥ A953

♦ KQJ

♣ AK64

South:

♠ AQ7532

♥ J

♦ 974

♣ T82

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

### Board: 8

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ KQ

♥ 98752

♦ A743

♣ K3

South:

♠ AJT53

♥ KJ

♦ Q965

♣ 64

| W        | N   | E   | S   |
|----------|-----|-----|-----|
|          | 1 ♥ | 1NT | 2 ♠ |
| All Pass |     |     |     |

### Board: 9

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ Q73

♥ KT87

♦ K83

♣ AK5

South:

♠ AK84

♥ QJ3

♦ T76

♣ T92

| W          | N   | E    | S                |
|------------|-----|------|------------------|
| 1 ♥        | 1NT | Pass | 2 ♣ <sup>1</sup> |
| Pass       | 2 ♦ | Pass | 3NT              |
| All Pass   |     |      |                  |
| 1. Stayman |     |      |                  |

### Board: 10

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5+4

Contract: 4 ♦ South

North:

♠ K76

♥ AQJ3

♦ JT3

♣ KJ3

South:

♠ 42

♥ 9

♦ KQ987654

♣ T4

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



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

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+2

Contract: 2♦ South

North:

♠ KT63

♥ J653

♦ KQ75

♣ K

South:

♠ A4

♥ K

♦ JT964

♣ J9842

| W        | N  | E   | S  |
|----------|----|-----|----|
|          | 1♦ | 1NT | 2♦ |
| All Pass |    |     |    |

### Board: 12

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 12+3

Contract: 3♣X South

North:

♠ 8

♥ AT7543

♦ J8763

♣ 9

South:

♠ KQT975

♥ 2

♦ 2

♣ AKT75

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

### Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 5+1

Contract: 2♠ South

North:

♠ KQJT5

♥ KQ9

♦ Q98

♣ 72

South:

♠ 982

♥ J743

♦ 5

♣ KJT85

| W        | N  | E   | S  |
|----------|----|-----|----|
|          | 1♠ | 1NT | 2♠ |
| All Pass |    |     |    |

### Board: 14

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 2NTX South

North:

♠ A52

♥ 63

♦ QJ872

♣ K87

South:

♠ KJT7

♥ AQ9

♦ 65

♣ A543

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

### Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ J7

♥ KT6

♦ KJ76

♣ AQJ7

South:

♠ AQ932

♥ 973

♦ 92

♣ T98

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

## South hands

## We\_Overcall\_1N

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

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+2

Contract: 2♦ South

North:

♠ KT63

♥ J653

♦ KQ75

♣ K

South:

♠ A4

♥ K

♦ JT964

♣ J9842

| W        | N  | E   | S  |
|----------|----|-----|----|
|          | 1♦ | 1NT | 2♦ |
| All Pass |    |     |    |

### Board: 12

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 12+3

Contract: 3♣X South

North:

♠ 8

♥ AT7543

♦ J8763

♣ 9

South:

♠ KQT975

♥ 2

♦ 2

♣ AKT75

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

### Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 5+1

Contract: 2♠ South

North:

♠ KQJT5

♥ KQ9

♦ Q98

♣ 72

South:

♠ 982

♥ J743

♦ 5

♣ KJT85

| W        | N  | E   | S  |
|----------|----|-----|----|
|          | 1♠ | 1NT | 2♠ |
| All Pass |    |     |    |

### Board: 14

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 2NTX South

North:

♠ A52

♥ 63

♦ QJ872

♣ K87

South:

♠ KJT7

♥ AQ9

♦ 65

♣ A543

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

### Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ J7

♥ KT6

♦ KJ76

♣ AQJ7

South:

♠ AQ932

♥ 973

♦ 92

♣ T98

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

# North hands

# We\_Overcall\_1N

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

Dealer: East      ♥ Q852      Partner bids next.

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

HCP: 4      ♣ 543

---

**Board: 17**      ♠ K54      You bid first.

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

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

HCP: 13+3      ♣ KQJ9874

---

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

Dealer: East      ♥ AJ9432      Partner bids next.

Vul: E-W      ♦ AQT96

HCP: 11+3      ♣ -

---

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

Dealer: West      ♥ AK7      You bid next.

Vul: N-S      ♦ A943

HCP: 17      ♣ KT2

---

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

Dealer: East      ♥ KQT98      Partner bids next.

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

HCP: 6+1      ♣ J3

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 1NT South

North:

♠ Q974

♥ Q852

♦ 87

♣ 543

South:

♠ K85

♥ JT6

♦ KQ3

♣ AKQ7

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

### Board: 17

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 7+1

Contract: 3♣ North

North:

♠ K54

♥ -

♦ A73

♣ KQJ9874

South:

♠ T9732

♥ K953

♦ KJ4

♣ 5

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

### Board: 18

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ 65

♥ AJ9432

♦ AQT96

♣ -

South:

♠ Q872

♥ Q7

♦ KJ5

♣ AQJ2

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 | 1♣       | 1NT             |
| Pass | 4♦ <sup>1</sup> | Pass     | 4♥              |
| Pass | 4NT             | Pass     | 5♦ <sup>2</sup> |
| Pass | 6♥              | All Pass |                 |

1. Texas

2. A=1/5 or 4/5

### Board: 19

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ K52

♥ AK7

♦ A943

♣ KT2

South:

♠ QJT8

♥ JT9

♦ JT75

♣ Q3

| W    | N   | E        | S               |
|------|-----|----------|-----------------|
| 1♣   | 1NT | Pass     | 2♣ <sup>1</sup> |
| Pass | 2♦  | Pass     | 2NT             |
| Pass | 3NT | All Pass |                 |

1. Stayman

### Board: 20

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 3♥ South

North:

♠ 865

♥ KQT98

♦ 543

♣ J3

South:

♠ J42

♥ A762

♦ QJ8

♣ AK7

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

## South hands

## We\_Overcall\_1N

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 1NT South

North:

♠ Q974

♥ Q852

♦ 87

♣ 543

South:

♠ K85

♥ JT6

♦ KQ3

♣ AKQ7

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

### Board: 17

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 7+1

Contract: 3♣ North

North:

♠ K54

♥ -

♦ A73

♣ KQJ9874

South:

♠ T9732

♥ K953

♦ KJ4

♣ 5

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

### Board: 18

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ 65

♥ AJ9432

♦ AQT96

♣ -

South:

♠ Q872

♥ Q7

♦ KJ5

♣ AQJ2

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 | 1♣       | 1NT             |
| Pass | 4♦ <sup>1</sup> | Pass     | 4♥              |
| Pass | 4NT             | Pass     | 5♦ <sup>2</sup> |
| Pass | 6♥              | All Pass |                 |

1. Texas

2. A=1/5 or 4/5

### Board: 19

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ K52

♥ AK7

♦ A943

♣ KT2

South:

♠ QJT8

♥ JT9

♦ JT75

♣ Q3

| W    | N   | E        | S               |
|------|-----|----------|-----------------|
| 1♣   | 1NT | Pass     | 2♣ <sup>1</sup> |
| Pass | 2♦  | Pass     | 2NT             |
| Pass | 3NT | All Pass |                 |

1. Stayman

### Board: 20

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 3♥ South

North:

♠ 865

♥ KQT98

♦ 543

♣ J3

South:

♠ J42

♥ A762

♦ QJ8

♣ AK7

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



# North hands

# We\_Overcall\_1N

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 21

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3NT North

North:

♠ KQ

♥ 985

♦ KQ92

♣ AQ87

South:

♠ A932

♥ AT3

♦ T8754

♣ 5

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

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

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

1. Stayman

### Board: 22

Dealer: East

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ KJT6

♥ J52

♦ 85

♣ JT83

South:

♠ AQ9

♥ KT6

♦ AQJ2

♣ 742

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♠ | 1NT |
|--|--|-----|-----|

All Pass

### Board: 23

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ AT95

♥ K64

♦ K5

♣ AJ53

South:

♠ QJ42

♥ A752

♦ Q86

♣ 76

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

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

All Pass

1. Stayman

### Board: 24

Dealer: East

Vul: Both

North HCP: 2

South HCP: 15

Contract: 1NTX South

North:

♠ T762

♥ 52

♦ Q875

♣ 543

South:

♠ A954

♥ 963

♦ KJ6

♣ AK9

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

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

### Board: 25

Dealer: West

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ T74

♥ AK83

♦ KQT6

♣ A6

South:

♠ 9863

♥ 52

♦ J72

♣ KQT4

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

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

## South hands

## We\_Overcall\_1N

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 21

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3NT North

North:

♠ KQ

♥ 985

♦ KQ92

♣ AQ87

South:

♠ A932

♥ AT3

♦ T8754

♣ 5

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

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

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

1. Stayman

### Board: 22

Dealer: East

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ KJT6

♥ J52

♦ 85

♣ JT83

South:

♠ AQ9

♥ KT6

♦ AQJ2

♣ 742

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♠ | 1NT |
|--|--|-----|-----|

All Pass

### Board: 23

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ AT95

♥ K64

♦ K5

♣ AJ53

South:

♠ QJ42

♥ A752

♦ Q86

♣ 76

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

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

All Pass

1. Stayman

### Board: 24

Dealer: East

Vul: Both

North HCP: 2

South HCP: 15

Contract: 1NTX South

North:

♠ T762

♥ 52

♦ Q875

♣ 543

South:

♠ A954

♥ 963

♦ KJ6

♣ AK9

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

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

### Board: 25

Dealer: West

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ T74

♥ AK83

♦ KQT6

♣ A6

South:

♠ 9863

♥ 52

♦ J72

♣ KQT4

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

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

# North hands

# We\_Overcall\_1N

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15+2

Contract: 2♥ South

North:

♠ 954

♥ 42

♦ A42

♣ T9654

South:

♠ KJ2

♥ AJ9765

♦ J

♣ KQ8

W N E S

1♥

1NT Pass Pass 2♥

All Pass

### Board: 27

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ Q987

♥ AKQJ

♦ K87

♣ 93

South:

♠ J6

♥ 975

♦ AJ53

♣ QJ74

W N E S

1♦ 1NT Pass 2NT

All Pass

### Board: 28

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 12+2

Contract: 2♦ South

North:

♠ K8752

♥ K753

♦ 6

♣ 987

South:

♠ 9

♥ J2

♦ KQ9732

♣ AQT4

W N E S

1♦

1NT Pass Pass 2♦

All Pass

### Board: 29

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ K64

♥ K952

♦ K4

♣ AQ64

South:

♠ Q85

♥ AQ643

♦ T76

♣ K5

W N E S

1♣ 1NT Pass 2♦

Pass 3♥<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♦

Pass 4♥ All Pass

1. Super acceptance after NT

### Board: 30

Dealer: West

Vul: None

North HCP: 16

South HCP: 5+1

Contract: 2♠ South

North:

♠ Q73

♥ K853

♦ AK2

♣ A95

South:

♠ KJT95

♥ T4

♦ 75

♣ J762

W N E S

1♣ 1NT 2♥ 2♠

All Pass

## South hands

## We\_Overcall\_1N

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15+2

Contract: 2♥ South

North:

♠ 954

♥ 42

♦ A42

♣ T9654

South:

♠ KJ2

♥ AJ9765

♦ J

♣ KQ8

W N E S

1♥

1NT Pass Pass 2♥

All Pass

### Board: 27

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ Q987

♥ AKQJ

♦ K87

♣ 93

South:

♠ J6

♥ 975

♦ AJ53

♣ QJ74

W N E S

1♦ 1NT Pass 2NT

All Pass

### Board: 28

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 12+2

Contract: 2♦ South

North:

♠ K8752

♥ K753

♦ 6

♣ 987

South:

♠ 9

♥ J2

♦ KQ9732

♣ AQT4

W N E S

1♦

1NT Pass Pass 2♦

All Pass

### Board: 29

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ K64

♥ K952

♦ K4

♣ AQ64

South:

♠ Q85

♥ AQ643

♦ T76

♣ K5

W N E S

1♣ 1NT Pass 2♦

Pass 3♥<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♦

Pass 4♥ All Pass

1. Super acceptance after NT

### Board: 30

Dealer: West

Vul: None

North HCP: 16

South HCP: 5+1

Contract: 2♠ South

North:

♠ Q73

♥ K853

♦ AK2

♣ A95

South:

♠ KJT95

♥ T4

♦ 75

♣ J762

W N E S

1♣ 1NT 2♥ 2♠

All Pass



# North hands

# We\_Overcall\_1N

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

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

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

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

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

## Both hands (Answers Page)

### Board: 31

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 3♥ North

North:

♠ 63

♥ AK95

♦ AQ3

♣ KJT5

South:

♠ 985

♥ QJT872

♦ 2

♣ Q64

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

|    |     |      |    |
|----|-----|------|----|
| 1♦ | 1NT | Pass | 2♦ |
|----|-----|------|----|

|   |                 |          |  |
|---|-----------------|----------|--|
| X | 3♥ <sup>1</sup> | All Pass |  |
|---|-----------------|----------|--|

1. Super acceptance after NT

### Board: 32

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+2

Contract: 4♥ North

North:

♠ 5

♥ Q632

♦ A94

♣ KT875

South:

♠ KQJ7

♥ AJT987

♦ Q2

♣ Q

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

|  |  |  |    |
|--|--|--|----|
|  |  |  | 1♥ |
|--|--|--|----|

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

### Board: 33

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 4

Contract: 4♠ North

North:

♠ KQ873

♥ K53

♦ AKT6

♣ Q

South:

♠ T95

♥ A2

♦ 8532

♣ 9752

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

|  |    |     |    |
|--|----|-----|----|
|  | 1♠ | 1NT | 2♠ |
|--|----|-----|----|

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

### Board: 34

Dealer: East

Vul: E-W

North HCP: 2+1

South HCP: 17

Contract: 3♠ South

North:

♠ J9543

♥ J32

♦ 532

♣ 52

South:

♠ A872

♥ AK7

♦ Q9

♣ A743

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

|  |  |    |     |
|--|--|----|-----|
|  |  | 1♣ | 1NT |
|--|--|----|-----|

|      |    |      |                 |
|------|----|------|-----------------|
| Pass | 2♥ | Pass | 3♠ <sup>1</sup> |
|------|----|------|-----------------|

All Pass

1. Super acceptance after NT

### Board: 35

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 6+1

Contract: 3♥ South

North:

♠ Q

♥ KQ876

♦ AQ32

♣ 432

South:

♠ 93

♥ J9542

♦ JT7

♣ KJT

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

|  |    |     |    |
|--|----|-----|----|
|  | 1♥ | 1NT | 3♥ |
|--|----|-----|----|

All Pass

## South hands

## We\_Overcall\_1N

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 31

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 3♥ North

North:

♠ 63

♥ AK95

♦ AQ3

♣ KJT5

South:

♠ 985

♥ QJT872

♦ 2

♣ Q64

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

|    |     |      |    |
|----|-----|------|----|
| 1♦ | 1NT | Pass | 2♦ |
|----|-----|------|----|

|   |                 |          |  |
|---|-----------------|----------|--|
| X | 3♥ <sup>1</sup> | All Pass |  |
|---|-----------------|----------|--|

1. Super acceptance after NT

### Board: 32

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+2

Contract: 4♥ North

North:

♠ 5

♥ Q632

♦ A94

♣ KT875

South:

♠ KQJ7

♥ AJT987

♦ Q2

♣ Q

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

|  |  |  |    |
|--|--|--|----|
|  |  |  | 1♥ |
|--|--|--|----|

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

### Board: 33

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 4

Contract: 4♠ North

North:

♠ KQ873

♥ K53

♦ AKT6

♣ Q

South:

♠ T95

♥ A2

♦ 8532

♣ 9752

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

|  |    |     |    |
|--|----|-----|----|
|  | 1♠ | 1NT | 2♠ |
|--|----|-----|----|

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

### Board: 34

Dealer: East

Vul: E-W

North HCP: 2+1

South HCP: 17

Contract: 3♠ South

North:

♠ J9543

♥ J32

♦ 532

♣ 52

South:

♠ A872

♥ AK7

♦ Q9

♣ A743

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

|  |  |    |     |
|--|--|----|-----|
|  |  | 1♣ | 1NT |
|--|--|----|-----|

|      |    |      |                 |
|------|----|------|-----------------|
| Pass | 2♥ | Pass | 3♠ <sup>1</sup> |
|------|----|------|-----------------|

All Pass

1. Super acceptance after NT

### Board: 35

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 6+1

Contract: 3♥ South

North:

♠ Q

♥ KQ876

♦ AQ32

♣ 432

South:

♠ 93

♥ J9542

♦ JT7

♣ KJT

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

|  |    |     |    |
|--|----|-----|----|
|  | 1♥ | 1NT | 3♥ |
|--|----|-----|----|

All Pass

# North hands

# We\_Overcall\_1N

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

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

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

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

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

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: None

North HCP: 2

South HCP: 15+2

Contract: 3 ♠ X South

North:

♠ 972

♥ J73

♦ JT9

♣ T853

South:

♠ AKT853

♥ A86

♦ 84

♣ A4

W N E S

1NT Pass 3 ♣<sup>1</sup> 3 ♠

Pass Pass X All Pass

1. 1N-3C transfer to diamonds

### Board: 37

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+3

Contract: 4 ♠ South

North:

♠ K62

♥ AKQ4

♦ QJT

♣ 654

South:

♠ AJT8743

♥ T97

♦ -

♣ AJ3

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ Pass 4 ♠

All Pass

### Board: 38

Dealer: East

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3 ♥ North

North:

♠ J84

♥ T543

♦ A842

♣ QJ

South:

♠ A95

♥ AK96

♦ J63

♣ K74

W N E S

1 ♠ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

### Board: 39

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT South

North:

♠ A972

♥ K3

♦ A63

♣ KQJ4

South:

♠ J8

♥ AT95

♦ KT2

♣ T753

W N E S

1 ♦ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 40

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 17

Contract: 1NT South

North:

♠ J83

♥ Q

♦ JT932

♣ J632

South:

♠ AK52

♥ KT82

♦ K5

♣ A75

W N E S

1 ♣ 1NT

All Pass

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 36

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

North:

♠ 972  
 ♥ J73  
 ♦ JT9  
 ♣ T853

South:

♠ AKT853  
 ♥ A86  
 ♦ 84  
 ♣ A4

| W    | N    | E                | S        |
|------|------|------------------|----------|
|      |      |                  | 1 ♠      |
| 1NT  | Pass | 3 ♣ <sup>1</sup> | 3 ♠      |
| Pass | Pass | X                | All Pass |

1. 1N-3C transfer to diamonds

### Board: 37

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

North:

♠ K62  
 ♥ AKQ4  
 ♦ QJT  
 ♣ 654

South:

♠ AJT8743  
 ♥ T97  
 ♦ -  
 ♣ AJ3

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

### Board: 38

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

North:

♠ J84  
 ♥ T543  
 ♦ A842  
 ♣ QJ

South:

♠ A95  
 ♥ AK96  
 ♦ J63  
 ♣ K74

| W    | N                | E        | S   |
|------|------------------|----------|-----|
|      |                  | 1 ♠      | 1NT |
| Pass | 2 ♣ <sup>1</sup> | Pass     | 2 ♥ |
| Pass | 3 ♥              | All Pass |     |

1. Stayman

### Board: 39

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

North:

♠ A972  
 ♥ K3  
 ♦ A63  
 ♣ KQJ4

South:

♠ J8  
 ♥ AT95  
 ♦ KT2  
 ♣ T753

| W        | N   | E    | S                |
|----------|-----|------|------------------|
| 1 ♦      | 1NT | Pass | 2 ♣ <sup>1</sup> |
| Pass     | 2 ♠ | Pass | 3NT              |
| All Pass |     |      |                  |

1. Stayman

### Board: 40

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

North:

♠ J83  
 ♥ Q  
 ♦ JT932  
 ♣ J632

South:

♠ AK52  
 ♥ KT82  
 ♦ K5  
 ♣ A75

| W        | N | E   | S   |
|----------|---|-----|-----|
|          |   | 1 ♣ | 1NT |
| All Pass |   |     |     |



## North hands

## We\_Overcall\_1N

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 41</b> | ♠ QT76   | RHO opens the bidding 1 ♣.       |
| Dealer: West     | ♥ KJ53   | You bid next.                    |
| Vul: None        | ♦ Q2     |                                  |
| HCP: 15          | ♣ AK9    |                                  |
| <hr/>            |          |                                  |
| <b>Board: 42</b> | ♠ 7542   | LHO opens the bidding 1 ♣.       |
| Dealer: East     | ♥ QT43   | Partner bids next.               |
| Vul: N-S         | ♦ T93    |                                  |
| HCP: 2           | ♣ 63     |                                  |
| <hr/>            |          |                                  |
| <b>Board: 43</b> | ♠ A862   | You bid first.                   |
| Dealer: North    | ♥ A7     | East (LHO) bids 1NT if possible. |
| Vul: N-S         | ♦ A      |                                  |
| HCP: 16+2        | ♣ KJ7632 |                                  |
| <hr/>            |          |                                  |
| <b>Board: 44</b> | ♠ QT     | You bid first.                   |
| Dealer: North    | ♥ KQJ3   | East (LHO) bids 1NT if possible. |
| Vul: None        | ♦ T8632  |                                  |
| HCP: 13+1        | ♣ AJ     |                                  |
| <hr/>            |          |                                  |
| <b>Board: 45</b> | ♠ AT76   | RHO opens the bidding 1 ♠.       |
| Dealer: West     | ♥ K87    | You bid next.                    |
| Vul: Both        | ♦ Q964   |                                  |
| HCP: 15          | ♣ AQ     |                                  |

## Both hands (Answers Page)

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

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

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

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

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

## South hands

## We\_Overcall\_1N

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_1N

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

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ Q83

♥ AT65

♦ 8652

♣ 63

South:

♠ AK54

♥ 73

♦ A93

♣ AJT7

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♣ | 1NT |

All Pass

### Board: 47

Dealer: West

Vul: Both

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ K64

♥ K95

♦ AJ4

♣ KQJ8

South:

♠ JT3

♥ QT8

♦ Q52

♣ 6543

|     |     |          |   |
|-----|-----|----------|---|
| W   | N   | E        | S |
| 1 ♣ | 1NT | All Pass |   |

### Board: 48

Dealer: East

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ JT3

♥ AJ2

♦ 8543

♣ 865

South:

♠ A52

♥ K73

♦ AKT

♣ J943

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♦ | 1NT |

All Pass

### Board: 49

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ A7

♥ QJT

♦ A54

♣ KQT96

South:

♠ JT9642

♥ 752

♦ 82

♣ J8

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

### Board: 50

Dealer: East

Vul: Both

North HCP: 4+4

South HCP: 15

Contract: 4 ♠ X South

North:

♠ JT987643

♥ 62

♦ Q

♣ J7

South:

♠ AK5

♥ K75

♦ T95

♣ KQT9

|      |                  |      |     |
|------|------------------|------|-----|
| W    | N                | E    | S   |
|      |                  | 1 ♥  | 1NT |
| Pass | 4 ♥ <sup>1</sup> | Pass | 4 ♠ |
| X    | All Pass         |      |     |

1. Texas

## South hands

## We\_Overcall\_1N

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

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ Q83

♥ AT65

♦ 8652

♣ 63

South:

♠ AK54

♥ 73

♦ A93

♣ AJT7

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♣ | 1NT |

All Pass

### Board: 47

Dealer: West

Vul: Both

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ K64

♥ K95

♦ AJ4

♣ KQJ8

South:

♠ JT3

♥ QT8

♦ Q52

♣ 6543

|     |     |          |   |
|-----|-----|----------|---|
| W   | N   | E        | S |
| 1 ♣ | 1NT | All Pass |   |

### Board: 48

Dealer: East

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ JT3

♥ AJ2

♦ 8543

♣ 865

South:

♠ A52

♥ K73

♦ AKT

♣ J943

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♦ | 1NT |

All Pass

### Board: 49

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ A7

♥ QJT

♦ A54

♣ KQT96

South:

♠ JT9642

♥ 752

♦ 82

♣ J8

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

### Board: 50

Dealer: East

Vul: Both

North HCP: 4+4

South HCP: 15

Contract: 4 ♠ X South

North:

♠ JT987643

♥ 62

♦ Q

♣ J7

South:

♠ AK5

♥ K75

♦ T95

♣ KQT9

|      |                  |      |     |
|------|------------------|------|-----|
| W    | N                | E    | S   |
|      |                  | 1 ♥  | 1NT |
| Pass | 4 ♥ <sup>1</sup> | Pass | 4 ♠ |
| X    | All Pass         |      |     |

1. Texas



# North hands

# We\_Overcall\_1N

**Board: 51**      ♠ A84      RHO opens the bidding 1 ♠.

Dealer: West      ♥ KT9      You bid next.

Vul: N-S      ♦ 752

HCP: 16      ♣ AKQ9

---

**Board: 52**      ♠ K98      LHO opens the bidding 1 ♦.

Dealer: East      ♥ K32      Partner bids next.

Vul: Both      ♦ 82

HCP: 8+1      ♣ QT962

---

**Board: 53**      ♠ J4      Partner bids first.

Dealer: South      ♥ QJ764      West (RHO) bids 1NT if possible.

Vul: None      ♦ J92

HCP: 10+1      ♣ KQ5

---

**Board: 54**      ♠ AJ97      You bid first.

Dealer: North      ♥ A5      East (LHO) bids 1NT if possible.

Vul: E-W      ♦ 9875      West (RHO) bids 2 ♦ if possible.

HCP: 14      ♣ KQ7      East (LHO) bids 2 ♥ if possible.

---

**Board: 55**      ♠ AK4      RHO opens the bidding 1 ♠.

Dealer: West      ♥ AT5      You bid next.

Vul: E-W      ♦ KJ952

HCP: 15+1      ♣ T7

## Both hands (Answers Page)

### Board: 51

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ A84  | ♠ 976   | 1 ♠  | 1NT | Pass     | 2 ♦ |
| Vul: N-S            | ♥ KT9  | ♥ A8754 | Pass | 2 ♥ | All Pass |     |
| North HCP: 16       | ♦ 752  | ♦ Q3    |      |     |          |     |
| South HCP: 7+1      | ♣ AKQ9 | ♣ J85   |      |     |          |     |
| Contract: 2 ♥ North |        |         |      |     |          |     |

### Board: 52

|                     | North:  | South: | W    | N   | E        | S   |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: East        | ♠ K98   | ♠ QT   |      |     | 1 ♦      | 1NT |
| Vul: Both           | ♥ K32   | ♥ Q86  | Pass | 2NT | All Pass |     |
| North HCP: 8+1      | ♦ 82    | ♦ K976 |      |     |          |     |
| South HCP: 15       | ♣ QT962 | ♣ AKJ4 |      |     |          |     |
| Contract: 2NT North |         |        |      |     |          |     |

### Board: 53

|                     | North:  | South: | W   | N   | E        | S   |
|---------------------|---------|--------|-----|-----|----------|-----|
| Dealer: South       | ♠ J4    | ♠ AKQ5 |     |     |          | 1 ♣ |
| Vul: None           | ♥ QJ764 | ♥ K82  | 1NT | 2 ♥ | All Pass |     |
| North HCP: 10+1     | ♦ J92   | ♦ 863  |     |     |          |     |
| South HCP: 12       | ♣ KQ5   | ♣ T63  |     |     |          |     |
| Contract: 2 ♥ North |         |        |     |     |          |     |

### Board: 54

|                     | North: | South: | W        | N    | E    | S    |
|---------------------|--------|--------|----------|------|------|------|
| Dealer: North       | ♠ AJ97 | ♠ T865 |          | 1 ♦  | 1NT  | Pass |
| Vul: E-W            | ♥ A5   | ♥ 93   | 2 ♦      | Pass | 2 ♥  | Pass |
| North HCP: 14       | ♦ 9875 | ♦ QJ4  | Pass     | X    | Pass | 2 ♠  |
| South HCP: 3        | ♣ KQ7  | ♣ 9654 | All Pass |      |      |      |
| Contract: 2 ♠ South |        |        |          |      |      |      |

### Board: 55

|                     | North:  | South: | W        | N   | E    | S                |
|---------------------|---------|--------|----------|-----|------|------------------|
| Dealer: West        | ♠ AK4   | ♠ J6   | 1 ♠      | 1NT | Pass | 2 ♣ <sup>1</sup> |
| Vul: E-W            | ♥ AT5   | ♥ J876 | Pass     | 2 ♦ | Pass | 3NT              |
| North HCP: 15+1     | ♦ KJ952 | ♦ A43  | All Pass |     |      |                  |
| South HCP: 11       | ♣ T7    | ♣ KQ65 |          |     |      |                  |
| Contract: 3NT South |         |        |          |     |      |                  |

1. Stayman

## South hands

## We\_Overcall\_1N

|                  |         |                                  |
|------------------|---------|----------------------------------|
| <b>Board: 51</b> | ♠ 976   | LHO opens the bidding 1 ♠.       |
| Dealer: West     | ♥ A8754 | Partner bids next.               |
| Vul: N-S         | ♦ Q3    |                                  |
| HCP: 7+1         | ♣ J85   |                                  |
| <b>Board: 52</b> | ♠ QT    | RHO opens the bidding 1 ♦.       |
| Dealer: East     | ♥ Q86   | You bid next.                    |
| Vul: Both        | ♦ K976  |                                  |
| HCP: 15          | ♣ AKJ4  |                                  |
| <b>Board: 53</b> | ♠ AKQ5  | You bid first.                   |
| Dealer: South    | ♥ K82   | West (LHO) bids 1NT if possible. |
| Vul: None        | ♦ 863   |                                  |
| HCP: 12          | ♣ T63   |                                  |
| <b>Board: 54</b> | ♠ T865  | Partner bids first.              |
| Dealer: North    | ♥ 93    | East (RHO) bids 1NT if possible. |
| Vul: E-W         | ♦ QJ4   | West (LHO) bids 2 ♦ if possible. |
| HCP: 3           | ♣ 9654  | East (RHO) bids 2 ♥ if possible. |
| <b>Board: 55</b> | ♠ J6    | LHO opens the bidding 1 ♠.       |
| Dealer: West     | ♥ J876  | Partner bids next.               |
| Vul: E-W         | ♦ A43   |                                  |
| HCP: 11          | ♣ KQ65  |                                  |

## Both hands (Answers Page)

### Board: 51

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ A84  | ♠ 976   | 1 ♠  | 1NT | Pass     | 2 ♦ |
| Vul: N-S            | ♥ KT9  | ♥ A8754 | Pass | 2 ♥ | All Pass |     |
| North HCP: 16       | ♦ 752  | ♦ Q3    |      |     |          |     |
| South HCP: 7+1      | ♣ AKQ9 | ♣ J85   |      |     |          |     |
| Contract: 2 ♥ North |        |         |      |     |          |     |

### Board: 52

|                     | North:  | South: | W    | N   | E        | S   |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: East        | ♠ K98   | ♠ QT   |      |     | 1 ♦      | 1NT |
| Vul: Both           | ♥ K32   | ♥ Q86  | Pass | 2NT | All Pass |     |
| North HCP: 8+1      | ♦ 82    | ♦ K976 |      |     |          |     |
| South HCP: 15       | ♣ QT962 | ♣ AKJ4 |      |     |          |     |
| Contract: 2NT North |         |        |      |     |          |     |

### Board: 53

|                     | North:  | South: | W   | N   | E        | S   |
|---------------------|---------|--------|-----|-----|----------|-----|
| Dealer: South       | ♠ J4    | ♠ AKQ5 |     |     |          | 1 ♣ |
| Vul: None           | ♥ QJ764 | ♥ K82  | 1NT | 2 ♥ | All Pass |     |
| North HCP: 10+1     | ♦ J92   | ♦ 863  |     |     |          |     |
| South HCP: 12       | ♣ KQ5   | ♣ T63  |     |     |          |     |
| Contract: 2 ♥ North |         |        |     |     |          |     |

### Board: 54

|                     | North: | South: | W        | N    | E    | S    |
|---------------------|--------|--------|----------|------|------|------|
| Dealer: North       | ♠ AJ97 | ♠ T865 |          | 1 ♦  | 1NT  | Pass |
| Vul: E-W            | ♥ A5   | ♥ 93   | 2 ♦      | Pass | 2 ♥  | Pass |
| North HCP: 14       | ♦ 9875 | ♦ QJ4  | Pass     | X    | Pass | 2 ♠  |
| South HCP: 3        | ♣ KQ7  | ♣ 9654 | All Pass |      |      |      |
| Contract: 2 ♠ South |        |        |          |      |      |      |

### Board: 55

|                     | North:  | South: | W        | N   | E    | S                |
|---------------------|---------|--------|----------|-----|------|------------------|
| Dealer: West        | ♠ AK4   | ♠ J6   | 1 ♠      | 1NT | Pass | 2 ♣ <sup>1</sup> |
| Vul: E-W            | ♥ AT5   | ♥ J876 | Pass     | 2 ♦ | Pass | 3NT              |
| North HCP: 15+1     | ♦ KJ952 | ♦ A43  | All Pass |     |      |                  |
| South HCP: 11       | ♣ T7    | ♣ KQ65 |          |     |      |                  |
| Contract: 3NT South |         |        |          |     |      |                  |

1. Stayman

# North hands

# We\_Overcall\_1N

|                  |          |                                     |
|------------------|----------|-------------------------------------|
| <b>Board: 56</b> | ♠ K952   | You bid first.                      |
| Dealer: North    | ♥ Q7     | East (LHO) bids 1NT if possible.    |
| Vul: None        | ♦ KJ5    |                                     |
| HCP: 13          | ♣ KJ43   |                                     |
| <b>Board: 57</b> | ♠ KT9    | RHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ A65    | You bid next.                       |
| Vul: N-S         | ♦ KQ4    | East (LHO) Doubles 1NT if possible. |
| HCP: 16          | ♣ AT72   |                                     |
| <b>Board: 58</b> | ♠ 9743   | LHO opens the bidding 1 ♣.          |
| Dealer: East     | ♥ -      | Partner bids next.                  |
| Vul: E-W         | ♦ QT62   |                                     |
| HCP: 5+1         | ♣ K8652  |                                     |
| <b>Board: 59</b> | ♠ KJ96   | RHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ AKJ    | You bid next.                       |
| Vul: Both        | ♦ 84     |                                     |
| HCP: 16          | ♣ KJ96   |                                     |
| <b>Board: 60</b> | ♠ T2     | Partner bids first.                 |
| Dealer: South    | ♥ QJ9652 | West (RHO) bids 1NT if possible.    |
| Vul: E-W         | ♦ T72    | East (LHO) bids 2 ♥ if possible.    |
| HCP: 3+2         | ♣ 62     | East (LHO) bids 3 ♦ if possible.    |
|                  |          | East (LHO) Doubles 4 ♣ if possible. |

## Both hands (Answers Page)

### Board: 56

Dealer: North

Vul: None

North HCP: 13

South HCP: 8+3

Contract: 4♥ South

North:

♠ K952

♥ Q7

♦ KJ5

♣ KJ43

South:

♠ J6

♥ AJT9432

♦ 92

♣ Q5

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♣ | 1NT | 4♥ |

All Pass

### Board: 57

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 0

Contract: 1NTX North

North:

♠ KT9

♥ A65

♦ KQ4

♣ AT72

South:

♠ 832

♥ T82

♦ T752

♣ 843

|    |     |   |          |
|----|-----|---|----------|
| W  | N   | E | S        |
| 1♣ | 1NT | X | All Pass |

### Board: 58

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 9743

♥ -

♦ QT62

♣ K8652

South:

♠ KT8

♥ Q92

♦ AK97

♣ A97

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♣ | 1NT |

All Pass

### Board: 59

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ KJ96

♥ AKJ

♦ 84

♣ KJ96

South:

♠ AT

♥ T743

♦ J76

♣ AT85

|          |     |      |                 |
|----------|-----|------|-----------------|
| W        | N   | E    | S               |
| 1♣       | 1NT | Pass | 2♣ <sup>1</sup> |
| Pass     | 2♠  | Pass | 3NT             |
| All Pass |     |      |                 |

1. Stayman

### Board: 60

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 12+3

Contract: 4♣X South

North:

♠ T2

♥ QJ9652

♦ T72

♣ 62

South:

♠ 97

♥ A4

♦ A5

♣ AT98543

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

## South hands

## We\_Overcall\_1N

|                  |           |                                     |
|------------------|-----------|-------------------------------------|
| <b>Board: 56</b> | ♠ J6      | Partner bids first.                 |
| Dealer: North    | ♥ AJT9432 | East (RHO) bids 1NT if possible.    |
| Vul: None        | ♦ 92      |                                     |
| HCP: 8+3         | ♣ Q5      |                                     |
| <b>Board: 57</b> | ♠ 832     | LHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ T82     | Partner bids next.                  |
| Vul: N-S         | ♦ T752    | East (RHO) Doubles 1NT if possible. |
| HCP: 0           | ♣ 843     |                                     |
| <b>Board: 58</b> | ♠ KT8     | RHO opens the bidding 1 ♣.          |
| Dealer: East     | ♥ Q92     | You bid next.                       |
| Vul: E-W         | ♦ AK97    |                                     |
| HCP: 16          | ♣ A97     |                                     |
| <b>Board: 59</b> | ♠ AT      | LHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ T743    | Partner bids next.                  |
| Vul: Both        | ♦ J76     |                                     |
| HCP: 9           | ♣ AT85    |                                     |
| <b>Board: 60</b> | ♠ 97      | You bid first.                      |
| Dealer: South    | ♥ A4      | West (LHO) bids 1NT if possible.    |
| Vul: E-W         | ♦ A5      | East (RHO) bids 2 ♥ if possible.    |
| HCP: 12+3        | ♣ AT98543 | East (RHO) bids 3 ♦ if possible.    |
|                  |           | East (RHO) Doubles 4 ♣ if possible. |

## Both hands (Answers Page)

### Board: 56

Dealer: North

Vul: None

North HCP: 13

South HCP: 8+3

Contract: 4♥ South

North:

♠ K952

♥ Q7

♦ KJ5

♣ KJ43

South:

♠ J6

♥ AJT9432

♦ 92

♣ Q5

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♣ | 1NT | 4♥ |

All Pass

### Board: 57

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 0

Contract: 1NTX North

North:

♠ KT9

♥ A65

♦ KQ4

♣ AT72

South:

♠ 832

♥ T82

♦ T752

♣ 843

|    |     |   |          |
|----|-----|---|----------|
| W  | N   | E | S        |
| 1♣ | 1NT | X | All Pass |

### Board: 58

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 9743

♥ -

♦ QT62

♣ K8652

South:

♠ KT8

♥ Q92

♦ AK97

♣ A97

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♣ | 1NT |

All Pass

### Board: 59

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ KJ96

♥ AKJ

♦ 84

♣ KJ96

South:

♠ AT

♥ T743

♦ J76

♣ AT85

|          |     |      |                 |
|----------|-----|------|-----------------|
| W        | N   | E    | S               |
| 1♣       | 1NT | Pass | 2♣ <sup>1</sup> |
| Pass     | 2♠  | Pass | 3NT             |
| All Pass |     |      |                 |

1. Stayman

### Board: 60

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 12+3

Contract: 4♣X South

North:

♠ T2

♥ QJ9652

♦ T72

♣ 62

South:

♠ 97

♥ A4

♦ A5

♣ AT98543

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



|                  |           |                                     |
|------------------|-----------|-------------------------------------|
| <b>Board: 61</b> | ♠ AK      | RHO opens the bidding 1 ♦.          |
| Dealer: West     | ♥ Q86     | You bid next.                       |
| Vul: E-W         | ♦ AQJ4    |                                     |
| HCP: 16          | ♣ 9632    |                                     |
| <hr/>            |           |                                     |
| <b>Board: 62</b> | ♠ T76     | Partner bids first.                 |
| Dealer: South    | ♥ 9432    | West (RHO) bids 1NT if possible.    |
| Vul: Both        | ♦ T3      | East (LHO) bids 2 ♥ if possible.    |
| HCP: 0           | ♣ T962    | West (RHO) Doubles 3 ♦ if possible. |
| <hr/>            |           |                                     |
| <b>Board: 63</b> | ♠ Q6      | RHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ K952    | You bid next.                       |
| Vul: None        | ♦ AJ5     |                                     |
| HCP: 16          | ♣ AQ76    |                                     |
| <hr/>            |           |                                     |
| <b>Board: 64</b> | ♠ 74      | Partner bids first.                 |
| Dealer: South    | ♥ JT842   | West (RHO) bids 1NT if possible.    |
| Vul: N-S         | ♦ J963    | East (LHO) bids 2 ♥ if possible.    |
| HCP: 4+1         | ♣ Q8      | West (RHO) bids 2 ♠ if possible.    |
| <hr/>            |           |                                     |
| <b>Board: 65</b> | ♠ 2       | LHO opens the bidding 1 ♦.          |
| Dealer: East     | ♥ QJT9654 | Partner bids next.                  |
| Vul: Both        | ♦ 5       | West (RHO) bids 2 ♠ if possible.    |
| HCP: 6+3         | ♣ QJ64    |                                     |

## Both hands (Answers Page)

### Board: 61

|                     | North: | South:   | W    | N   | E        | S   |
|---------------------|--------|----------|------|-----|----------|-----|
| Dealer: West        | ♠ AK   | ♠ QJ9876 | 1 ♦  | 1NT | Pass     | 2 ♥ |
| Vul: E-W            | ♥ Q86  | ♥ J94    | Pass | 2 ♠ | All Pass |     |
| North HCP: 16       | ♦ AQJ4 | ♦ 8      |      |     |          |     |
| South HCP: 4+2      | ♣ 9632 | ♣ T87    |      |     |          |     |
| Contract: 2 ♠ North |        |          |      |     |          |     |

### Board: 62

|                       | North: | South:   | W   | N        | E   | S   |
|-----------------------|--------|----------|-----|----------|-----|-----|
| Dealer: South         | ♠ T76  | ♠ QJ     |     |          |     | 1 ♦ |
| Vul: Both             | ♥ 9432 | ♥ J8     | 1NT | Pass     | 2 ♥ | 3 ♦ |
| North HCP: 0          | ♦ T3   | ♦ AK9754 | X   | All Pass |     |     |
| South HCP: 16+2       | ♣ T962 | ♣ AJ7    |     |          |     |     |
| Contract: 3 ♦ X South |        |          |     |          |     |     |

### Board: 63

|                     | North: | South:  | W        | N   | E    | S   |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: West        | ♠ Q6   | ♠ AJ874 | 1 ♣      | 1NT | Pass | 2 ♥ |
| Vul: None           | ♥ K952 | ♥ Q43   | Pass     | 2 ♠ | Pass | 3NT |
| North HCP: 16       | ♦ AJ5  | ♦ K6    | All Pass |     |      |     |
| South HCP: 10+1     | ♣ AQ76 | ♣ T53   |          |     |      |     |
| Contract: 3NT South |        |         |          |     |      |     |

### Board: 64

|                     | North:  | South:  | W        | N    | E    | S    |
|---------------------|---------|---------|----------|------|------|------|
| Dealer: South       | ♠ 74    | ♠ AT9   |          |      |      | 1 ♣  |
| Vul: N-S            | ♥ JT842 | ♥ K     | 1NT      | Pass | 2 ♥  | Pass |
| North HCP: 4+1      | ♦ J963  | ♦ AT75  | 2 ♠      | Pass | Pass | 3 ♦  |
| South HCP: 16+1     | ♣ Q8    | ♣ AJ752 | All Pass |      |      |      |
| Contract: 3 ♦ South |         |         |          |      |      |      |

### Board: 65

|                     | North:    | South: | W   | N   | E        | S   |
|---------------------|-----------|--------|-----|-----|----------|-----|
| Dealer: East        | ♠ 2       | ♠ KJ65 |     |     | 1 ♦      | 1NT |
| Vul: Both           | ♥ QJT9654 | ♥ K32  | 2 ♠ | 4 ♥ | All Pass |     |
| North HCP: 6+3      | ♦ 5       | ♦ A764 |     |     |          |     |
| South HCP: 15       | ♣ QJ64    | ♣ A9   |     |     |          |     |
| Contract: 4 ♥ North |           |        |     |     |          |     |

|                  |          |                                     |
|------------------|----------|-------------------------------------|
| <b>Board: 61</b> | ♠ QJ9876 | LHO opens the bidding 1 ♦.          |
| Dealer: West     | ♥ J94    | Partner bids next.                  |
| Vul: E-W         | ♦ 8      |                                     |
| HCP: 4+2         | ♣ T87    |                                     |
| <hr/>            |          |                                     |
| <b>Board: 62</b> | ♠ QJ     | You bid first.                      |
| Dealer: South    | ♥ J8     | West (LHO) bids 1NT if possible.    |
| Vul: Both        | ♦ AK9754 | East (RHO) bids 2 ♥ if possible.    |
| HCP: 16+2        | ♣ AJ7    | West (LHO) Doubles 3 ♦ if possible. |
| <hr/>            |          |                                     |
| <b>Board: 63</b> | ♠ AJ874  | LHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ Q43    | Partner bids next.                  |
| Vul: None        | ♦ K6     |                                     |
| HCP: 10+1        | ♣ T53    |                                     |
| <hr/>            |          |                                     |
| <b>Board: 64</b> | ♠ AT9    | You bid first.                      |
| Dealer: South    | ♥ K      | West (LHO) bids 1NT if possible.    |
| Vul: N-S         | ♦ AT75   | East (RHO) bids 2 ♥ if possible.    |
| HCP: 16+1        | ♣ AJ752  | West (LHO) bids 2 ♠ if possible.    |
| <hr/>            |          |                                     |
| <b>Board: 65</b> | ♠ KJ65   | RHO opens the bidding 1 ♦.          |
| Dealer: East     | ♥ K32    | You bid next.                       |
| Vul: Both        | ♦ A764   | West (LHO) bids 2 ♠ if possible.    |
| HCP: 15          | ♣ A9     |                                     |

## Both hands (Answers Page)

### Board: 61

|                     | North: | South:   | W    | N   | E        | S   |
|---------------------|--------|----------|------|-----|----------|-----|
| Dealer: West        | ♠ AK   | ♠ QJ9876 | 1 ♦  | 1NT | Pass     | 2 ♥ |
| Vul: E-W            | ♥ Q86  | ♥ J94    | Pass | 2 ♠ | All Pass |     |
| North HCP: 16       | ♦ AQJ4 | ♦ 8      |      |     |          |     |
| South HCP: 4+2      | ♣ 9632 | ♣ T87    |      |     |          |     |
| Contract: 2 ♠ North |        |          |      |     |          |     |

### Board: 62

|                       | North: | South:   | W   | N        | E   | S   |
|-----------------------|--------|----------|-----|----------|-----|-----|
| Dealer: South         | ♠ T76  | ♠ QJ     |     |          |     | 1 ♦ |
| Vul: Both             | ♥ 9432 | ♥ J8     | 1NT | Pass     | 2 ♥ | 3 ♦ |
| North HCP: 0          | ♦ T3   | ♦ AK9754 | X   | All Pass |     |     |
| South HCP: 16+2       | ♣ T962 | ♣ AJ7    |     |          |     |     |
| Contract: 3 ♦ X South |        |          |     |          |     |     |

### Board: 63

|                     | North: | South:  | W        | N   | E    | S   |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: West        | ♠ Q6   | ♠ AJ874 | 1 ♣      | 1NT | Pass | 2 ♥ |
| Vul: None           | ♥ K952 | ♥ Q43   | Pass     | 2 ♠ | Pass | 3NT |
| North HCP: 16       | ♦ AJ5  | ♦ K6    | All Pass |     |      |     |
| South HCP: 10+1     | ♣ AQ76 | ♣ T53   |          |     |      |     |
| Contract: 3NT South |        |         |          |     |      |     |

### Board: 64

|                     | North:  | South:  | W        | N    | E    | S    |
|---------------------|---------|---------|----------|------|------|------|
| Dealer: South       | ♠ 74    | ♠ AT9   |          |      |      | 1 ♣  |
| Vul: N-S            | ♥ JT842 | ♥ K     | 1NT      | Pass | 2 ♥  | Pass |
| North HCP: 4+1      | ♦ J963  | ♦ AT75  | 2 ♠      | Pass | Pass | 3 ♦  |
| South HCP: 16+1     | ♣ Q8    | ♣ AJ752 | All Pass |      |      |      |
| Contract: 3 ♦ South |         |         |          |      |      |      |

### Board: 65

|                     | North:    | South: | W   | N   | E        | S   |
|---------------------|-----------|--------|-----|-----|----------|-----|
| Dealer: East        | ♠ 2       | ♠ KJ65 |     |     | 1 ♦      | 1NT |
| Vul: Both           | ♥ QJT9654 | ♥ K32  | 2 ♠ | 4 ♥ | All Pass |     |
| North HCP: 6+3      | ♦ 5       | ♦ A764 |     |     |          |     |
| South HCP: 15       | ♣ QJ64    | ♣ A9   |     |     |          |     |
| Contract: 4 ♥ North |           |        |     |     |          |     |

|                  |        |                                  |
|------------------|--------|----------------------------------|
| <b>Board: 66</b> | ♠ Q843 | You bid first.                   |
| Dealer: North    | ♥ J53  | East (LHO) bids 1NT if possible. |
| Vul: None        | ♦ KQ42 |                                  |
| HCP: 12          | ♣ A6   |                                  |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 67</b> | ♠ A763 | RHO opens the bidding 1♥. |
| Dealer: West     | ♥ QJ5  | You bid next.             |
| Vul: N-S         | ♦ KQJ2 |                           |
| HCP: 15          | ♣ Q3   |                           |

---

|                  |        |                                 |
|------------------|--------|---------------------------------|
| <b>Board: 68</b> | ♠ KJ5  | RHO opens the bidding 1♦.       |
| Dealer: West     | ♥ AJ3  | You bid next.                   |
| Vul: Both        | ♦ A842 | East (LHO) bids 2♥ if possible. |
| HCP: 17          | ♣ A92  |                                 |

---

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 69</b> | ♠ AKQ853 | Partner bids first.              |
| Dealer: South    | ♥ Q53    | West (RHO) bids 1NT if possible. |
| Vul: N-S         | ♦ 53     |                                  |
| HCP: 11+2        | ♣ 94     |                                  |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 70</b> | ♠ K9875 | LHO opens the bidding 1♦. |
| Dealer: East     | ♥ Q9752 | Partner bids next.        |
| Vul: None        | ♦ 9     |                           |
| HCP: 8+2         | ♣ KT    |                           |

## Both hands (Answers Page)

### Board: 66

Dealer: North

Vul: None

North HCP: 12

South HCP: 7+1

Contract: 2♥ South

North:

♠ Q843

♥ J53

♦ KQ42

♣ A6

South:

♠ K76

♥ A9642

♦ 987

♣ 42

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♦ | 1NT | 2♥ |

All Pass

### Board: 67

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ A763

♥ QJ5

♦ KQJ2

♣ Q3

South:

♠ KQ94

♥ A972

♦ T4

♣ 982

|    |     |      |                 |
|----|-----|------|-----------------|
| W  | N   | E    | S               |
| 1♥ | 1NT | Pass | 2♣ <sup>1</sup> |

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 68

Dealer: West

Vul: Both

North HCP: 17

South HCP: 4+1

Contract: 2♠ South

North:

♠ KJ5

♥ AJ3

♦ A842

♣ A92

South:

♠ QT842

♥ 9

♦ 653

♣ Q875

|    |     |    |    |
|----|-----|----|----|
| W  | N   | E  | S  |
| 1♦ | 1NT | 2♥ | 2♠ |

All Pass

### Board: 69

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 13+2

Contract: 4♠ South

North:

♠ AKQ853

♥ Q53

♦ 53

♣ 94

South:

♠ 94

♥ JT7

♦ AK

♣ AJT632

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♣ |

1NT 2♠ Pass 3♣

Pass 3♠ Pass 4♠

All Pass

### Board: 70

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 4♠ South

North:

♠ K9875

♥ Q9752

♦ 9

♣ KT

South:

♠ JT4

♥ AKJ

♦ AT8

♣ QJ63

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

Pass 2♥ Pass 2♠

Pass 4♥ Pass 4♠

All Pass

## South hands

## We\_Overcall\_1N

|                  |         |                                  |
|------------------|---------|----------------------------------|
| <b>Board: 66</b> | ♠ K76   | Partner bids first.              |
| Dealer: North    | ♥ A9642 | East (RHO) bids 1NT if possible. |
| Vul: None        | ♦ 987   |                                  |
| HCP: 7+1         | ♣ 42    |                                  |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 67</b> | ♠ KQ94 | LHO opens the bidding 1♥. |
| Dealer: West     | ♥ A972 | Partner bids next.        |
| Vul: N-S         | ♦ T4   |                           |
| HCP: 9           | ♣ 982  |                           |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 68</b> | ♠ QT842 | LHO opens the bidding 1♦.       |
| Dealer: West     | ♥ 9     | Partner bids next.              |
| Vul: Both        | ♦ 653   | East (RHO) bids 2♥ if possible. |
| HCP: 4+1         | ♣ Q875  |                                 |

---

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 69</b> | ♠ 94     | You bid first.                   |
| Dealer: South    | ♥ JT7    | West (LHO) bids 1NT if possible. |
| Vul: N-S         | ♦ AK     |                                  |
| HCP: 13+2        | ♣ AJT632 |                                  |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 70</b> | ♠ JT4  | RHO opens the bidding 1♦. |
| Dealer: East     | ♥ AKJ  | You bid next.             |
| Vul: None        | ♦ AT8  |                           |
| HCP: 16          | ♣ QJ63 |                           |

## Both hands (Answers Page)

### Board: 66

Dealer: North

Vul: None

North HCP: 12

South HCP: 7+1

Contract: 2♥ South

North:

♠ Q843

♥ J53

♦ KQ42

♣ A6

South:

♠ K76

♥ A9642

♦ 987

♣ 42

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♦ | 1NT | 2♥ |

All Pass

### Board: 67

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ A763

♥ QJ5

♦ KQJ2

♣ Q3

South:

♠ KQ94

♥ A972

♦ T4

♣ 982

|    |     |      |                 |
|----|-----|------|-----------------|
| W  | N   | E    | S               |
| 1♥ | 1NT | Pass | 2♣ <sup>1</sup> |

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 68

Dealer: West

Vul: Both

North HCP: 17

South HCP: 4+1

Contract: 2♠ South

North:

♠ KJ5

♥ AJ3

♦ A842

♣ A92

South:

♠ QT842

♥ 9

♦ 653

♣ Q875

|    |     |    |    |
|----|-----|----|----|
| W  | N   | E  | S  |
| 1♦ | 1NT | 2♥ | 2♠ |

All Pass

### Board: 69

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 13+2

Contract: 4♠ South

North:

♠ AKQ853

♥ Q53

♦ 53

♣ 94

South:

♠ 94

♥ JT7

♦ AK

♣ AJT632

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♣ |

1NT 2♠ Pass 3♣

Pass 3♠ Pass 4♠

All Pass

### Board: 70

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 4♠ South

North:

♠ K9875

♥ Q9752

♦ 9

♣ KT

South:

♠ JT4

♥ AKJ

♦ AT8

♣ QJ63

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

Pass 2♥ Pass 2♠

Pass 4♥ Pass 4♠

All Pass



## North hands

## We\_Overcall\_1N

**Board: 71**      ♠ AK9762      LHO opens the bidding 1 ♥.

Dealer: East      ♥ 3      Partner bids next.

Vul: N-S      ♦ 5      West (RHO) bids 3 ♥ if possible.

HCP: 7+3      ♣ T8762

---

**Board: 72**      ♠ Q5      LHO opens the bidding 1 ♠.

Dealer: East      ♥ T9654      Partner bids next.

Vul: Both      ♦ Q976      East (LHO) bids 2 ♠ if possible.

HCP: 4+1      ♣ 94

---

**Board: 73**      ♠ QJ764      Partner bids first.

Dealer: South      ♥ 42      West (RHO) bids 1NT if possible.

Vul: E-W      ♦ AT9

HCP: 8+1      ♣ J54

---

**Board: 74**      ♠ K43      RHO opens the bidding 1 ♦.

Dealer: West      ♥ T96      You bid next.

Vul: E-W      ♦ AQ5

HCP: 15      ♣ AQ52

---

**Board: 75**      ♠ Q95      RHO opens the bidding 1 ♦.

Dealer: West      ♥ AKT      You bid next.

Vul: None      ♦ KJ98

HCP: 15      ♣ Q63

## Both hands (Answers Page)

### Board: 71

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 16

Contract: 4 ♠ North

North:

♠ AK9762

♥ 3

♦ 5

♣ T8762

South:

♠ T84

♥ AK42

♦ KJ86

♣ KQ

W

N

E

S

1 ♥ 1NT

3 ♥

4 ♠

All Pass

### Board: 72

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ Q5

♥ T9654

♦ Q976

♣ 94

South:

♠ AKT4

♥ AQJ7

♦ J2

♣ 862

W

N

E

S

1 ♠ 1NT

Pass

2 ♦

Pass

2 ♥

Pass

Pass

2 ♠

3 ♥

All Pass

### Board: 73

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ QJ764

♥ 42

♦ AT9

♣ J54

South:

♠ AKT9

♥ AQ765

♦ 54

♣ 32

W

N

E

S

1 ♥

1NT

2 ♠

Pass

4 ♠

All Pass

### Board: 74

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7

Contract: 3 ♣ South

North:

♠ K43

♥ T96

♦ AQ5

♣ AQ52

South:

♠ AT

♥ 7532

♦ 964

♣ K976

W

N

E

S

1 ♦

1NT

Pass

2 ♣<sup>1</sup>

Pass

2 ♦

Pass

3 ♣

All Pass

1. Stayman

### Board: 75

Dealer: West

Vul: None

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ Q95

♥ AKT

♦ KJ98

♣ Q63

South:

♠ 743

♥ 754

♦ A642

♣ 854

W

N

E

S

1 ♦

1NT

All Pass

# South hands

# We\_Overcall\_1N

**Board: 71**      ♠ T84      RHO opens the bidding 1♥.

Dealer: East      ♥ AK42      You bid next.

Vul: N-S      ♦ KJ86      West (LHO) bids 3♥ if possible.

HCP: 16      ♣ KQ

**Board: 72**      ♠ AKT4      RHO opens the bidding 1♠.

Dealer: East      ♥ AQJ7      You bid next.

Vul: Both      ♦ J2      East (RHO) bids 2♠ if possible.

HCP: 15      ♣ 862

**Board: 73**      ♠ AKT9      You bid first.

Dealer: South      ♥ AQ765      West (LHO) bids 1NT if possible.

Vul: E-W      ♦ 54

HCP: 13+1      ♣ 32

**Board: 74**      ♠ AT      LHO opens the bidding 1♦.

Dealer: West      ♥ 7532      Partner bids next.

Vul: E-W      ♦ 964

HCP: 7      ♣ K976

**Board: 75**      ♠ 743      LHO opens the bidding 1♦.

Dealer: West      ♥ 754      Partner bids next.

Vul: None      ♦ A642

HCP: 4      ♣ 854

## Both hands (Answers Page)

### Board: 71

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 16

Contract: 4 ♠ North

North:

♠ AK9762

♥ 3

♦ 5

♣ T8762

South:

♠ T84

♥ AK42

♦ KJ86

♣ KQ

W

N

E

S

1 ♥ 1NT

3 ♥ 4 ♠

All Pass

### Board: 72

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ Q5

♥ T9654

♦ Q976

♣ 94

South:

♠ AKT4

♥ AQJ7

♦ J2

♣ 862

W

N

E

S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

Pass Pass 2 ♠ 3 ♥

All Pass

### Board: 73

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ QJ764

♥ 42

♦ AT9

♣ J54

South:

♠ AKT9

♥ AQ765

♦ 54

♣ 32

W

N

E

S

1 ♥

1NT 2 ♠ Pass 4 ♠

All Pass

### Board: 74

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7

Contract: 3 ♣ South

North:

♠ K43

♥ T96

♦ AQ5

♣ AQ52

South:

♠ AT

♥ 7532

♦ 964

♣ K976

W

N

E

S

1 ♦ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. Stayman

### Board: 75

Dealer: West

Vul: None

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ Q95

♥ AKT

♦ KJ98

♣ Q63

South:

♠ 743

♥ 754

♦ A642

♣ 854

W

N

E

S

1 ♦ 1NT All Pass

# North hands

# We\_Overcall\_1N

**Board: 76**      ♠ JT543      Partner bids first.  
 Dealer: South      ♥ J763      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 85  
 HCP: 4+1      ♣ Q5

---

**Board: 77**      ♠ K2      Partner bids first.  
 Dealer: South      ♥ AQ872      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ Q984  
 HCP: 11+1      ♣ 85

---

**Board: 78**      ♠ 854      Partner bids first.  
 Dealer: South      ♥ T742      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ K53      East (LHO) bids 2♠ if possible.  
 HCP: 4      ♣ J92

---

**Board: 79**      ♠ AQ32      RHO opens the bidding 1♠.  
 Dealer: West      ♥ T4      You bid next.  
 Vul: Both      ♦ KJ73  
 HCP: 16      ♣ AQ9

---

**Board: 80**      ♠ Q8      You bid first.  
 Dealer: North      ♥ A75      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ AJ65  
 HCP: 12      ♣ J975

## Both hands (Answers Page)

### Board: 76

|                     | North:  | South:  | W   | N   | E        | S   |
|---------------------|---------|---------|-----|-----|----------|-----|
| Dealer: South       | ♠ JT543 | ♠ AQ987 |     |     |          | 1 ♠ |
| Vul: Both           | ♥ J763  | ♥ 82    | 1NT | 3 ♠ | All Pass |     |
| North HCP: 4+1      | ♦ 85    | ♦ K9    |     |     |          |     |
| South HCP: 14+1     | ♣ Q5    | ♣ AJ32  |     |     |          |     |
| Contract: 3 ♠ North |         |         |     |     |          |     |

### Board: 77

|                     | North:  | South:  | W   | N   | E        | S   |
|---------------------|---------|---------|-----|-----|----------|-----|
| Dealer: South       | ♠ K2    | ♠ QT953 |     |     |          | 1 ♠ |
| Vul: None           | ♥ AQ872 | ♥ 3     | 1NT | 2 ♥ | All Pass |     |
| North HCP: 11+1     | ♦ Q984  | ♦ K6    |     |     |          |     |
| South HCP: 12+2     | ♣ 85    | ♣ AKT62 |     |     |          |     |
| Contract: 2 ♥ North |         |         |     |     |          |     |

### Board: 78

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: South       | ♠ 854  | ♠ AJ3   |          |     |     | 1 ♥ |
| Vul: E-W            | ♥ T742 | ♥ QJ865 | 1NT      | 2 ♥ | 2 ♠ | 3 ♥ |
| North HCP: 4        | ♦ K53  | ♦ A8    | All Pass |     |     |     |
| South HCP: 14+1     | ♣ J92  | ♣ Q76   |          |     |     |     |
| Contract: 3 ♥ South |        |         |          |     |     |     |

### Board: 79

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ AQ32 | ♠ 85   | 1 ♠ | 1NT | All Pass |   |
| Vul: Both           | ♥ T4   | ♥ KQ2  |     |     |          |   |
| North HCP: 16       | ♦ KJ73 | ♦ T942 |     |     |          |   |
| South HCP: 5        | ♣ AQ9  | ♣ 5432 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 80

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: North       | ♠ Q8   | ♠ A7653 |          | 1 ♦ | 1NT | 2 ♠ |
| Vul: None           | ♥ A75  | ♥ 632   | All Pass |     |     |     |
| North HCP: 12       | ♦ AJ65 | ♦ Q3    |          |     |     |     |
| South HCP: 9+1      | ♣ J975 | ♣ K32   |          |     |     |     |
| Contract: 2 ♠ South |        |         |          |     |     |     |

## South hands

## We\_Overcall\_1N

**Board: 76**      ♠ AQ987      You bid first.  
 Dealer: South      ♥ 82      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ K9  
 HCP: 14+1      ♣ AJ32

---

**Board: 77**      ♠ QT953      You bid first.  
 Dealer: South      ♥ 3      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ K6  
 HCP: 12+2      ♣ AKT62

---

**Board: 78**      ♠ AJ3      You bid first.  
 Dealer: South      ♥ QJ865      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ A8      East (RHO) bids 2♠ if possible.  
 HCP: 14+1      ♣ Q76

---

**Board: 79**      ♠ 85      LHO opens the bidding 1♠.  
 Dealer: West      ♥ KQ2      Partner bids next.  
 Vul: Both      ♦ T942  
 HCP: 5      ♣ 5432

---

**Board: 80**      ♠ A7653      Partner bids first.  
 Dealer: North      ♥ 632      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ Q3  
 HCP: 9+1      ♣ K32

## Both hands (Answers Page)

### Board: 76

|                     | North:  | South:  | W   | N   | E        | S   |
|---------------------|---------|---------|-----|-----|----------|-----|
| Dealer: South       | ♠ JT543 | ♠ AQ987 |     |     |          | 1 ♠ |
| Vul: Both           | ♥ J763  | ♥ 82    | 1NT | 3 ♠ | All Pass |     |
| North HCP: 4+1      | ♦ 85    | ♦ K9    |     |     |          |     |
| South HCP: 14+1     | ♣ Q5    | ♣ AJ32  |     |     |          |     |
| Contract: 3 ♠ North |         |         |     |     |          |     |

### Board: 77

|                     | North:  | South:  | W   | N   | E        | S   |
|---------------------|---------|---------|-----|-----|----------|-----|
| Dealer: South       | ♠ K2    | ♠ QT953 |     |     |          | 1 ♠ |
| Vul: None           | ♥ AQ872 | ♥ 3     | 1NT | 2 ♥ | All Pass |     |
| North HCP: 11+1     | ♦ Q984  | ♦ K6    |     |     |          |     |
| South HCP: 12+2     | ♣ 85    | ♣ AKT62 |     |     |          |     |
| Contract: 2 ♥ North |         |         |     |     |          |     |

### Board: 78

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: South       | ♠ 854  | ♠ AJ3   |          |     |     | 1 ♥ |
| Vul: E-W            | ♥ T742 | ♥ QJ865 | 1NT      | 2 ♥ | 2 ♠ | 3 ♥ |
| North HCP: 4        | ♦ K53  | ♦ A8    | All Pass |     |     |     |
| South HCP: 14+1     | ♣ J92  | ♣ Q76   |          |     |     |     |
| Contract: 3 ♥ South |        |         |          |     |     |     |

### Board: 79

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ AQ32 | ♠ 85   | 1 ♠ | 1NT | All Pass |   |
| Vul: Both           | ♥ T4   | ♥ KQ2  |     |     |          |   |
| North HCP: 16       | ♦ KJ73 | ♦ T942 |     |     |          |   |
| South HCP: 5        | ♣ AQ9  | ♣ 5432 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 80

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: North       | ♠ Q8   | ♠ A7653 |          | 1 ♦ | 1NT | 2 ♠ |
| Vul: None           | ♥ A75  | ♥ 632   | All Pass |     |     |     |
| North HCP: 12       | ♦ AJ65 | ♦ Q3    |          |     |     |     |
| South HCP: 9+1      | ♣ J975 | ♣ K32   |          |     |     |     |
| Contract: 2 ♠ South |        |         |          |     |     |     |



**Board: 81**      ♠ AKT985      You bid first.  
Dealer: North      ♥ J9      East (LHO) bids 1NT if possible.  
Vul: E-W      ♦ K3      West (RHO) bids 3♣ if possible.  
HCP: 15+2      ♣ A32

---

**Board: 82**      ♠ K6      Partner bids first.  
Dealer: South      ♥ AQJ92      West (RHO) bids 1NT if possible.  
Vul: N-S      ♦ T972  
HCP: 10+1      ♣ T8

---

**Board: 83**      ♠ AT64      RHO opens the bidding 1♣.  
Dealer: West      ♥ A94      You bid next.  
Vul: N-S      ♦ 765  
HCP: 15      ♣ AK8

---

**Board: 84**      ♠ KQ94      LHO opens the bidding 1♦.  
Dealer: East      ♥ Q763      Partner bids next.  
Vul: E-W      ♦ 6  
HCP: 8      ♣ J972

---

**Board: 85**      ♠ KQT9      RHO opens the bidding 1♠.  
Dealer: West      ♥ Q7      You bid next.  
Vul: Both      ♦ AJ84  
HCP: 16      ♣ A74

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ AKT985

♥ J9

♦ K3

♣ A32

South:

♠ 2

♥ KQ743

♦ T64

♣ KT94

W N E S

1 ♠ 1NT Pass

3 ♣<sup>1</sup> 3 ♠ All Pass

1. 1N-3C transfer to diamonds

### Board: 82

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♣ South

North:

♠ K6

♥ AQJ92

♦ T972

♣ T8

South:

♠ AJ8

♥ K

♦ QJ4

♣ J65432

W N E S

1 ♣ 1 ♣

1NT 2 ♥ Pass 3 ♣

All Pass

### Board: 83

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ AT64

♥ A94

♦ 765

♣ AK8

South:

♠ J2

♥ QJ86

♦ T32

♣ 7652

W N E S

1 ♣ 1NT All Pass

### Board: 84

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ KQ94

♥ Q763

♦ 6

♣ J972

South:

♠ 732

♥ A82

♦ KQJ3

♣ AQT

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 85

Dealer: West

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ KQT9

♥ Q7

♦ AJ84

♣ A74

South:

♠ 654

♥ KJ5432

♦ 2

♣ 963

W N E S

1 ♠ 1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♥

All Pass

## South hands

## We\_Overcall\_1N

|                  |         |                                  |
|------------------|---------|----------------------------------|
| <b>Board: 81</b> | ♠ 2     | Partner bids first.              |
| Dealer: North    | ♥ KQ743 | East (RHO) bids 1NT if possible. |
| Vul: E-W         | ♦ T64   | West (LHO) bids 3♣ if possible.  |
| HCP: 8+1         | ♣ KT94  |                                  |

---

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 82</b> | ♠ AJ8    | You bid first.                   |
| Dealer: South    | ♥ K      | West (LHO) bids 1NT if possible. |
| Vul: N-S         | ♦ QJ4    |                                  |
| HCP: 12+2        | ♣ J65432 |                                  |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 83</b> | ♠ J2   | LHO opens the bidding 1♣. |
| Dealer: West     | ♥ QJ86 | Partner bids next.        |
| Vul: N-S         | ♦ T32  |                           |
| HCP: 4           | ♣ 7652 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 84</b> | ♠ 732  | RHO opens the bidding 1♦. |
| Dealer: East     | ♥ A82  | You bid next.             |
| Vul: E-W         | ♦ KQJ3 |                           |
| HCP: 16          | ♣ AQT  |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 85</b> | ♠ 654    | LHO opens the bidding 1♠. |
| Dealer: West     | ♥ KJ5432 | Partner bids next.        |
| Vul: Both        | ♦ 2      |                           |
| HCP: 4+2         | ♣ 963    |                           |

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ AKT985

♥ J9

♦ K3

♣ A32

South:

♠ 2

♥ KQ743

♦ T64

♣ KT94

W N E S

1 ♠ 1NT Pass

3 ♣<sup>1</sup> 3 ♠ All Pass

1. 1N-3C transfer to diamonds

### Board: 82

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♣ South

North:

♠ K6

♥ AQJ92

♦ T972

♣ T8

South:

♠ AJ8

♥ K

♦ QJ4

♣ J65432

W N E S

1 ♣ 1 ♣

1NT 2 ♥ Pass 3 ♣

All Pass

### Board: 83

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ AT64

♥ A94

♦ 765

♣ AK8

South:

♠ J2

♥ QJ86

♦ T32

♣ 7652

W N E S

1 ♣ 1NT All Pass

### Board: 84

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ KQ94

♥ Q763

♦ 6

♣ J972

South:

♠ 732

♥ A82

♦ KQJ3

♣ AQT

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 85

Dealer: West

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ KQT9

♥ Q7

♦ AJ84

♣ A74

South:

♠ 654

♥ KJ5432

♦ 2

♣ 963

W N E S

1 ♠ 1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♥

All Pass

# North hands

# We\_Overcall\_1N

**Board: 86**      ♠ T862      Partner bids first.  
 Dealer: South      ♥ J82      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ AT94      East (LHO) bids 2 ♦ if possible.  
 HCP: 5      ♣ 74

---

**Board: 87**      ♠ KQJ972      You bid first.  
 Dealer: North      ♥ 743      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ A8  
 HCP: 15+2      ♣ KQ

---

**Board: 88**      ♠ T83      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ T63      Partner bids next.  
 Vul: Both      ♦ AJT8  
 HCP: 5      ♣ T76

---

**Board: 89**      ♠ QJ4      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ A986      You bid next.  
 Vul: None      ♦ A43  
 HCP: 17      ♣ AQ4

---

**Board: 90**      ♠ Q      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ K62      Partner bids next.  
 Vul: E-W      ♦ KQ8  
 HCP: 12+2      ♣ Q97543

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 16+1

Contract: 3♦ South

North:

♠ T862

♥ J82

♦ AT94

♣ 74

South:

♠ AQJ

♥ K

♦ J752

♣ AJ983

W N E S

1NT Pass 2♦ 3♦

All Pass

### Board: 87

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 6+3

Contract: 2♠ North

North:

♠ KQJ972

♥ 743

♦ A8

♣ KQ

South:

♠ -

♥ AJT65

♦ T7

♣ J98732

W N E S

1♠ 1NT Pass

Pass 2♠ All Pass

### Board: 88

Dealer: East

Vul: Both

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ T83

♥ T63

♦ AJT8

♣ T76

South:

♠ KQ2

♥ KQ85

♦ K52

♣ Q85

W N E S

1♠ 1NT

All Pass

### Board: 89

Dealer: West

Vul: None

North HCP: 17

South HCP: 3+1

Contract: 1NT North

North:

♠ QJ4

♥ A986

♦ A43

♣ AQ4

South:

♠ T95

♥ 2

♦ K8652

♣ 8763

W N E S

1♠ 1NT All Pass

### Board: 90

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ K62

♦ KQ8

♣ Q97543

South:

♠ AJ7

♥ AQ43

♦ JT9

♣ K82

W N E S

1♣ 1NT

Pass 3NT All Pass

## South hands

## We\_Overcall\_1N

|                  |         |                                  |
|------------------|---------|----------------------------------|
| <b>Board: 86</b> | ♠ AQJ   | You bid first.                   |
| Dealer: South    | ♥ K     | West (LHO) bids 1NT if possible. |
| Vul: E-W         | ♦ J752  | East (RHO) bids 2♦ if possible.  |
| HCP: 16+1        | ♣ AJ983 |                                  |

---

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 87</b> | ♠ -      | Partner bids first.              |
| Dealer: North    | ♥ AJT65  | East (RHO) bids 1NT if possible. |
| Vul: N-S         | ♦ T7     |                                  |
| HCP: 6+3         | ♣ J98732 |                                  |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 88</b> | ♠ KQ2  | RHO opens the bidding 1♠. |
| Dealer: East     | ♥ KQ85 | You bid next.             |
| Vul: Both        | ♦ K52  |                           |
| HCP: 15          | ♣ Q85  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 89</b> | ♠ T95   | LHO opens the bidding 1♠. |
| Dealer: West     | ♥ 2     | Partner bids next.        |
| Vul: None        | ♦ K8652 |                           |
| HCP: 3+1         | ♣ 8763  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 90</b> | ♠ AJ7  | RHO opens the bidding 1♣. |
| Dealer: East     | ♥ AQ43 | You bid next.             |
| Vul: E-W         | ♦ JT9  |                           |
| HCP: 15          | ♣ K82  |                           |

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 16+1

Contract: 3♦ South

North:

♠ T862

♥ J82

♦ AT94

♣ 74

South:

♠ AQJ

♥ K

♦ J752

♣ AJ983

W N E S

1NT Pass 2♦ 3♦

All Pass

### Board: 87

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 6+3

Contract: 2♠ North

North:

♠ KQJ972

♥ 743

♦ A8

♣ KQ

South:

♠ -

♥ AJT65

♦ T7

♣ J98732

W N E S

1♠ 1NT Pass

Pass 2♠ All Pass

### Board: 88

Dealer: East

Vul: Both

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ T83

♥ T63

♦ AJT8

♣ T76

South:

♠ KQ2

♥ KQ85

♦ K52

♣ Q85

W N E S

1♠ 1NT

All Pass

### Board: 89

Dealer: West

Vul: None

North HCP: 17

South HCP: 3+1

Contract: 1NT North

North:

♠ QJ4

♥ A986

♦ A43

♣ AQ4

South:

♠ T95

♥ 2

♦ K8652

♣ 8763

W N E S

1♠ 1NT All Pass

### Board: 90

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ K62

♦ KQ8

♣ Q97543

South:

♠ AJ7

♥ AQ43

♦ JT9

♣ K82

W N E S

1♣ 1NT

Pass 3NT All Pass



## North hands

## We\_Overcall\_1N

|                  |         |                                     |
|------------------|---------|-------------------------------------|
| <b>Board: 91</b> | ♠ K64   | RHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ AQJ5  | You bid next.                       |
| Vul: Both        | ♦ K5    |                                     |
| HCP: 16          | ♣ KT53  |                                     |
| <hr/>            |         |                                     |
| <b>Board: 92</b> | ♠ 8543  | LHO opens the bidding 1 ♦.          |
| Dealer: East     | ♥ J84   | Partner bids next.                  |
| Vul: None        | ♦ A52   |                                     |
| HCP: 5           | ♣ 752   |                                     |
| <hr/>            |         |                                     |
| <b>Board: 93</b> | ♠ JT3   | RHO opens the bidding 1 ♦.          |
| Dealer: West     | ♥ A6    | You bid next.                       |
| Vul: N-S         | ♦ AKQ   | East (LHO) Doubles 4 ♥ if possible. |
| HCP: 15+1        | ♣ JT964 |                                     |
| <hr/>            |         |                                     |
| <b>Board: 94</b> | ♠ 8642  | LHO opens the bidding 1 ♦.          |
| Dealer: East     | ♥ QT84  | Partner bids next.                  |
| Vul: Both        | ♦ 4     |                                     |
| HCP: 5           | ♣ K764  |                                     |
| <hr/>            |         |                                     |
| <b>Board: 95</b> | ♠ Q543  | RHO opens the bidding 1 ♦.          |
| Dealer: West     | ♥ KQT   | You bid next.                       |
| Vul: None        | ♦ A843  |                                     |
| HCP: 15          | ♣ AT    |                                     |

## Both hands (Answers Page)

### Board: 91

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10

Contract: 2NT South

North:

♠ K64

♥ AQJ5

♦ K5

♣ KT53

South:

♠ QJ52

♥ KT7

♦ QT92

♣ Q2

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 2NT |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 92

Dealer: East

Vul: None

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 8543

♥ J84

♦ A52

♣ 752

South:

♠ AT96

♥ QT5

♦ KT4

♣ AK8

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

All Pass

### Board: 93

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 5+3

Contract: 4 ♥X North

North:

♠ JT3

♥ A6

♦ AKQ

♣ JT964

South:

♠ 7

♥ KT75432

♦ 632

♣ Q7

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 4 ♦ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |   |          |
|------|-----|---|----------|
| Pass | 4 ♥ | X | All Pass |
|------|-----|---|----------|

1. Texas

### Board: 94

Dealer: East

Vul: Both

North HCP: 5

South HCP: 18

Contract: 1NT South

North:

♠ 8642

♥ QT84

♦ 4

♣ K764

South:

♠ AJ5

♥ K93

♦ AJT8

♣ AJ5

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

All Pass

### Board: 95

Dealer: West

Vul: None

North HCP: 15

South HCP: 11

Contract: 4 ♠ North

North:

♠ Q543

♥ KQT

♦ A843

♣ AT

South:

♠ AJ76

♥ 53

♦ KT7

♣ K852

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |                  |
|------|-----|------|------------------|
| Pass | 2 ♠ | Pass | 3 ♦ <sup>2</sup> |
|------|-----|------|------------------|

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

1. Stayman

2. limit raise or better in !S

|                  |           |                                     |
|------------------|-----------|-------------------------------------|
| <b>Board: 91</b> | ♠ QJ52    | LHO opens the bidding 1 ♣.          |
| Dealer: West     | ♥ KT7     | Partner bids next.                  |
| Vul: Both        | ♦ QT92    |                                     |
| HCP: 10          | ♣ Q2      |                                     |
| <hr/>            |           |                                     |
| <b>Board: 92</b> | ♠ AT96    | RHO opens the bidding 1 ♦.          |
| Dealer: East     | ♥ QT5     | You bid next.                       |
| Vul: None        | ♦ KT4     |                                     |
| HCP: 16          | ♣ AK8     |                                     |
| <hr/>            |           |                                     |
| <b>Board: 93</b> | ♠ 7       | LHO opens the bidding 1 ♦.          |
| Dealer: West     | ♥ KT75432 | Partner bids next.                  |
| Vul: N-S         | ♦ 632     | East (RHO) Doubles 4 ♥ if possible. |
| HCP: 5+3         | ♣ Q7      |                                     |
| <hr/>            |           |                                     |
| <b>Board: 94</b> | ♠ AJ5     | RHO opens the bidding 1 ♦.          |
| Dealer: East     | ♥ K93     | You bid next.                       |
| Vul: Both        | ♦ AJT8    |                                     |
| HCP: 18          | ♣ AJ5     |                                     |
| <hr/>            |           |                                     |
| <b>Board: 95</b> | ♠ AJ76    | LHO opens the bidding 1 ♦.          |
| Dealer: West     | ♥ 53      | Partner bids next.                  |
| Vul: None        | ♦ KT7     |                                     |
| HCP: 11          | ♣ K852    |                                     |

## Both hands (Answers Page)

### Board: 91

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10

Contract: 2NT South

North:

♠ K64

♥ AQJ5

♦ K5

♣ KT53

South:

♠ QJ52

♥ KT7

♦ QT92

♣ Q2

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 2NT |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 92

Dealer: East

Vul: None

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 8543

♥ J84

♦ A52

♣ 752

South:

♠ AT96

♥ QT5

♦ KT4

♣ AK8

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

All Pass

### Board: 93

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 5+3

Contract: 4 ♥ X North

North:

♠ JT3

♥ A6

♦ AKQ

♣ JT964

South:

♠ 7

♥ KT75432

♦ 632

♣ Q7

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 4 ♦ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |   |          |
|------|-----|---|----------|
| Pass | 4 ♥ | X | All Pass |
|------|-----|---|----------|

1. Texas

### Board: 94

Dealer: East

Vul: Both

North HCP: 5

South HCP: 18

Contract: 1NT South

North:

♠ 8642

♥ QT84

♦ 4

♣ K764

South:

♠ AJ5

♥ K93

♦ AJT8

♣ AJ5

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

All Pass

### Board: 95

Dealer: West

Vul: None

North HCP: 15

South HCP: 11

Contract: 4 ♠ North

North:

♠ Q543

♥ KQT

♦ A843

♣ AT

South:

♠ AJ76

♥ 53

♦ KT7

♣ K852

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |                  |
|------|-----|------|------------------|
| Pass | 2 ♠ | Pass | 3 ♦ <sup>2</sup> |
|------|-----|------|------------------|

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

1. Stayman

2. limit raise or better in !S

# North hands

# We\_Overcall\_1N

**Board: 96**      ♠ 963      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ JT654      Partner bids next.  
 Vul: N-S      ♦ A5  
 HCP: 9+1      ♣ A54

---

**Board: 97**      ♠ QT98      RHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ KQ7      You bid next.  
 Vul: None      ♦ A4  
 HCP: 15      ♣ A732

---

**Board: 98**      ♠ A54      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ T943      Partner bids next.  
 Vul: N-S      ♦ 7  
 HCP: 4+1      ♣ T8765

---

**Board: 99**      ♠ AQ4      RHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ A4      You bid next.  
 Vul: E-W      ♦ KQ92  
 HCP: 15      ♣ 9872

---

**Board: 100**      ♠ K743      Partner bids first.  
 Dealer: South      ♥ 84      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 97652      East (LHO) bids 2 ♦ if possible.  
 HCP: 5+1      ♣ QT      West (RHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 96

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4♥ South

North:

♠ 963

♥ JT654

♦ A5

♣ A54

South:

♠ KJT

♥ AQ2

♦ KQ3

♣ J876

W

N

E

S

1♦ 1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

### Board: 97

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♥ North

North:

♠ QT98

♥ KQ7

♦ A4

♣ A732

South:

♠ 52

♥ AJT986

♦ KQT

♣ J5

W

N

E

S

1♣ 1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 98

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 16

Contract: 1NT South

North:

♠ A54

♥ T943

♦ 7

♣ T8765

South:

♠ 963

♥ KQ

♦ AT95

♣ AK42

W

N

E

S

1♦ 1NT

All Pass

### Board: 99

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQ4

♥ A4

♦ KQ92

♣ 9872

South:

♠ 976

♥ T875

♦ A5

♣ A653

W

N

E

S

1♠ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 100

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 14

Contract: 3♦ North

North:

♠ K743

♥ 84

♦ 97652

♣ QT

South:

♠ T98

♥ J7

♦ AQT8

♣ AK84

W

N

E

S

1♦

1NT Pass 2♦ Pass

2♥ Pass Pass X

Pass 3♦ All Pass

## South hands

## We\_Overcall\_1N

**Board: 96**      ♠ KJT      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AQ2      You bid next.  
 Vul: N-S      ♦ KQ3  
 HCP: 16      ♣ J876

---

**Board: 97**      ♠ 52      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ AJT986      Partner bids next.  
 Vul: None      ♦ KQT  
 HCP: 11+2      ♣ J5

---

**Board: 98**      ♠ 963      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQ      You bid next.  
 Vul: N-S      ♦ AT95  
 HCP: 16      ♣ AK42

---

**Board: 99**      ♠ 976      LHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ T875      Partner bids next.  
 Vul: E-W      ♦ A5  
 HCP: 8      ♣ A653

---

**Board: 100**      ♠ T98      You bid first.  
 Dealer: South      ♥ J7      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AQT8      East (RHO) bids 2 ♦ if possible.  
 HCP: 14      ♣ AK84      West (LHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 96

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4♥ South

North:

♠ 963

♥ JT654

♦ A5

♣ A54

South:

♠ KJT

♥ AQ2

♦ KQ3

♣ J876

W

N

E

S

1♦ 1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

### Board: 97

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♥ North

North:

♠ QT98

♥ KQ7

♦ A4

♣ A732

South:

♠ 52

♥ AJT986

♦ KQT

♣ J5

W

N

E

S

1♣ 1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 98

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 16

Contract: 1NT South

North:

♠ A54

♥ T943

♦ 7

♣ T8765

South:

♠ 963

♥ KQ

♦ AT95

♣ AK42

W

N

E

S

1♦ 1NT

All Pass

### Board: 99

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQ4

♥ A4

♦ KQ92

♣ 9872

South:

♠ 976

♥ T875

♦ A5

♣ A653

W

N

E

S

1♠ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 100

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 14

Contract: 3♦ North

North:

♠ K743

♥ 84

♦ 97652

♣ QT

South:

♠ T98

♥ J7

♦ AQT8

♣ AK84

W

N

E

S

1♦

1NT Pass 2♦ Pass

2♥ Pass Pass X

Pass 3♦ All Pass



# North hands

# We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 101</b> | ♠ A874  | RHO opens the bidding 1♦.           |
| Dealer: West      | ♥ AQ    | You bid next.                       |
| Vul: N-S          | ♦ QJT   |                                     |
| HCP: 15           | ♣ Q842  |                                     |
| <b>Board: 102</b> | ♠ 752   | You bid first.                      |
| Dealer: North     | ♥ AK8   | East (LHO) bids 1NT if possible.    |
| Vul: Both         | ♦ 43    | East (LHO) bids 3♦ if possible.     |
| HCP: 13+1         | ♣ AQ764 |                                     |
| <b>Board: 103</b> | ♠ QT84  | RHO opens the bidding 1♣.           |
| Dealer: West      | ♥ KJ2   | You bid next.                       |
| Vul: None         | ♦ K9    | East (LHO) Doubles 1NT if possible. |
| HCP: 16           | ♣ AK93  | East (LHO) Doubles 3♦ if possible.  |
| <b>Board: 104</b> | ♠ QJ2   | Partner bids first.                 |
| Dealer: South     | ♥ 5     | West (RHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ K852  | East (LHO) bids 2♥ if possible.     |
| HCP: 9+1          | ♣ KT962 |                                     |
| <b>Board: 105</b> | ♠ AT4   | RHO opens the bidding 1♣.           |
| Dealer: West      | ♥ AQ76  | You bid next.                       |
| Vul: None         | ♦ J82   |                                     |
| HCP: 15           | ♣ A62   |                                     |

## Both hands (Answers Page)

### Board: 101

|                     | North: | South:  | W   | N   | E        | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ A874 | ♠ T5    | 1 ♦ | 1NT | All Pass |   |
| Vul: N-S            | ♥ AQ   | ♥ JT42  |     |     |          |   |
| North HCP: 15       | ♦ QJT  | ♦ 54    |     |     |          |   |
| South HCP: 5+1      | ♣ Q842 | ♣ AT965 |     |     |          |   |
| Contract: 1NT North |        |         |     |     |          |   |

### Board: 102

|                     | North:  | South:   | W        | N    | E    | S    |
|---------------------|---------|----------|----------|------|------|------|
| Dealer: North       | ♠ 752   | ♠ AQ3    |          | 1 ♣  | 1NT  | 2 ♥  |
| Vul: Both           | ♥ AK8   | ♥ QJT653 | Pass     | Pass | 3 ♦  | Pass |
| North HCP: 13+1     | ♦ 43    | ♦ J5     | Pass     | 3 ♥  | Pass | 4 ♥  |
| South HCP: 10+2     | ♣ AQ764 | ♣ 53     | All Pass |      |      |      |
| Contract: 4 ♥ South |         |          |          |      |      |      |

### Board: 103

|                       | North: | South:   | W    | N                | E | S                |
|-----------------------|--------|----------|------|------------------|---|------------------|
| Dealer: West          | ♠ QT84 | ♠ 752    | 1 ♣  | 1NT              | X | 3 ♣ <sup>1</sup> |
| Vul: None             | ♥ KJ2  | ♥ 765    | Pass | 3 ♦ <sup>2</sup> | X | All Pass         |
| North HCP: 16         | ♦ K9   | ♦ QT5432 |      |                  |   |                  |
| South HCP: 2+2        | ♣ AK93 | ♣ 6      |      |                  |   |                  |
| Contract: 3 ♦ X North |        |          |      |                  |   |                  |

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

### Board: 104

|                     | North:  | South:    | W        | N    | E   | S   |
|---------------------|---------|-----------|----------|------|-----|-----|
| Dealer: South       | ♠ QJ2   | ♠ A6      |          |      |     | 1 ♥ |
| Vul: N-S            | ♥ 5     | ♥ KQJT732 | 1NT      | Pass | 2 ♥ | 3 ♥ |
| North HCP: 9+1      | ♦ K852  | ♦ Q74     | All Pass |      |     |     |
| South HCP: 12+3     | ♣ KT962 | ♣ 8       |          |      |     |     |
| Contract: 3 ♥ South |         |           |          |      |     |     |

### Board: 105

|                     | North: | South:    | W    | N   | E        | S                |
|---------------------|--------|-----------|------|-----|----------|------------------|
| Dealer: West        | ♠ AT4  | ♠ QJ98762 | 1 ♣  | 1NT | Pass     | 4 ♥ <sup>1</sup> |
| Vul: None           | ♥ AQ76 | ♥ K8      | Pass | 4 ♠ | All Pass |                  |
| North HCP: 15       | ♦ J82  | ♦ T76     |      |     |          |                  |
| South HCP: 7+3      | ♣ A62  | ♣ J       |      |     |          |                  |
| Contract: 4 ♠ North |        |           |      |     |          |                  |

1. Texas

|                   |           |                                     |
|-------------------|-----------|-------------------------------------|
| <b>Board: 101</b> | ♠ T5      | LHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ JT42    | Partner bids next.                  |
| Vul: N-S          | ♦ 54      |                                     |
| HCP: 5+1          | ♣ AT965   |                                     |
| <b>Board: 102</b> | ♠ AQ3     | Partner bids first.                 |
| Dealer: North     | ♥ QJT653  | East (RHO) bids 1NT if possible.    |
| Vul: Both         | ♦ J5      | East (RHO) bids 3 ♦ if possible.    |
| HCP: 10+2         | ♣ 53      |                                     |
| <b>Board: 103</b> | ♠ 752     | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ 765     | Partner bids next.                  |
| Vul: None         | ♦ QT5432  | East (RHO) Doubles 1NT if possible. |
| HCP: 2+2          | ♣ 6       | East (RHO) Doubles 3 ♦ if possible. |
| <b>Board: 104</b> | ♠ A6      | You bid first.                      |
| Dealer: South     | ♥ KQJT732 | West (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ Q74     | East (RHO) bids 2 ♥ if possible.    |
| HCP: 12+3         | ♣ 8       |                                     |
| <b>Board: 105</b> | ♠ QJ98762 | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ K8      | Partner bids next.                  |
| Vul: None         | ♦ T76     |                                     |
| HCP: 7+3          | ♣ J       |                                     |

## Both hands (Answers Page)

### Board: 101

|                     | North: | South:  | W   | N   | E        | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ A874 | ♠ T5    | 1 ♦ | 1NT | All Pass |   |
| Vul: N-S            | ♥ AQ   | ♥ JT42  |     |     |          |   |
| North HCP: 15       | ♦ QJT  | ♦ 54    |     |     |          |   |
| South HCP: 5+1      | ♣ Q842 | ♣ AT965 |     |     |          |   |
| Contract: 1NT North |        |         |     |     |          |   |

### Board: 102

|                     | North:  | South:   | W        | N    | E    | S    |
|---------------------|---------|----------|----------|------|------|------|
| Dealer: North       | ♠ 752   | ♠ AQ3    |          | 1 ♣  | 1NT  | 2 ♥  |
| Vul: Both           | ♥ AK8   | ♥ QJT653 | Pass     | Pass | 3 ♦  | Pass |
| North HCP: 13+1     | ♦ 43    | ♦ J5     | Pass     | 3 ♥  | Pass | 4 ♥  |
| South HCP: 10+2     | ♣ AQ764 | ♣ 53     | All Pass |      |      |      |
| Contract: 4 ♥ South |         |          |          |      |      |      |

### Board: 103

|                       | North: | South:   | W    | N                | E | S                |
|-----------------------|--------|----------|------|------------------|---|------------------|
| Dealer: West          | ♠ QT84 | ♠ 752    | 1 ♣  | 1NT              | X | 3 ♣ <sup>1</sup> |
| Vul: None             | ♥ KJ2  | ♥ 765    | Pass | 3 ♦ <sup>2</sup> | X | All Pass         |
| North HCP: 16         | ♦ K9   | ♦ QT5432 |      |                  |   |                  |
| South HCP: 2+2        | ♣ AK93 | ♣ 6      |      |                  |   |                  |
| Contract: 3 ♦ X North |        |          |      |                  |   |                  |

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

### Board: 104

|                     | North:  | South:    | W        | N    | E   | S   |
|---------------------|---------|-----------|----------|------|-----|-----|
| Dealer: South       | ♠ QJ2   | ♠ A6      |          |      |     | 1 ♥ |
| Vul: N-S            | ♥ 5     | ♥ KQJT732 | 1NT      | Pass | 2 ♥ | 3 ♥ |
| North HCP: 9+1      | ♦ K852  | ♦ Q74     | All Pass |      |     |     |
| South HCP: 12+3     | ♣ KT962 | ♣ 8       |          |      |     |     |
| Contract: 3 ♥ South |         |           |          |      |     |     |

### Board: 105

|                     | North: | South:    | W    | N   | E        | S                |
|---------------------|--------|-----------|------|-----|----------|------------------|
| Dealer: West        | ♠ AT4  | ♠ QJ98762 | 1 ♣  | 1NT | Pass     | 4 ♥ <sup>1</sup> |
| Vul: None           | ♥ AQ76 | ♥ K8      | Pass | 4 ♠ | All Pass |                  |
| North HCP: 15       | ♦ J82  | ♦ T76     |      |     |          |                  |
| South HCP: 7+3      | ♣ A62  | ♣ J       |      |     |          |                  |
| Contract: 4 ♠ North |        |           |      |     |          |                  |

1. Texas

# North hands

# We\_Overcall\_1N

|                   |         |                                    |
|-------------------|---------|------------------------------------|
| <b>Board: 106</b> | ♠ 5     | Partner bids first.                |
| Dealer: South     | ♥ KJ    | West (RHO) bids 1NT if possible.   |
| Vul: E-W          | ♦ T9765 |                                    |
| HCP: 7+2          | ♣ KT962 |                                    |
| <b>Board: 107</b> | ♠ AKJ   | RHO opens the bidding 1♦.          |
| Dealer: West      | ♥ Q654  | You bid next.                      |
| Vul: Both         | ♦ AQ7   |                                    |
| HCP: 16           | ♣ 854   |                                    |
| <b>Board: 108</b> | ♠ Q8742 | LHO opens the bidding 1♥.          |
| Dealer: East      | ♥ Q3    | Partner bids next.                 |
| Vul: None         | ♦ 743   | West (RHO) bids 2♠ if possible.    |
| HCP: 5+1          | ♣ J96   | West (RHO) Doubles 3♣ if possible. |
| <b>Board: 109</b> | ♠ KT7   | RHO opens the bidding 1♣.          |
| Dealer: West      | ♥ KQ32  | You bid next.                      |
| Vul: N-S          | ♦ 654   |                                    |
| HCP: 15           | ♣ AK2   |                                    |
| <b>Board: 110</b> | ♠ AK8   | You bid first.                     |
| Dealer: North     | ♥ AJ543 | East (LHO) bids 1NT if possible.   |
| Vul: N-S          | ♦ 8653  |                                    |
| HCP: 12+1         | ♣ 5     |                                    |

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 12

Contract: 3♣ North

North:

♠ 5

♥ KJ

♦ T9765

♣ KT962

South:

♠ QT82

♥ AT64

♦ K4

♣ QJ3

W N E S

1NT 3♣ All Pass

### Board: 107

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7

Contract: 1NT North

North:

♠ AKJ

♥ Q654

♦ AQ7

♣ 854

South:

♠ 965

♥ KT

♦ J952

♣ QJ72

W N E S

1♦ 1NT All Pass

### Board: 108

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 15+1

Contract: 3♣X South

North:

♠ Q8742

♥ Q3

♦ 743

♣ J96

South:

♠ AK

♥ K82

♦ 952

♣ KQ743

W N E S

1♥ 1NT

2♠ Pass Pass 3♣

X All Pass

### Board: 109

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KT7

♥ KQ32

♦ 654

♣ AK2

South:

♠ Q3

♥ 85

♦ KQJT73

♣ T43

W N E S

1♣ 1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 110

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2NT South

North:

♠ AK8

♥ AJ543

♦ 8653

♣ 5

South:

♠ QT43

♥ 6

♦ KT2

♣ AQT94

W N E S

1♥ 1NT X

Pass 2♦ Pass 2NT

All Pass

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 106</b> | ♠ QT82   | You bid first.                     |
| Dealer: South     | ♥ AT64   | West (LHO) bids 1NT if possible.   |
| Vul: E-W          | ♦ K4     |                                    |
| HCP: 12           | ♣ QJ3    |                                    |
| <hr/>             |          |                                    |
| <b>Board: 107</b> | ♠ 965    | LHO opens the bidding 1♦.          |
| Dealer: West      | ♥ KT     | Partner bids next.                 |
| Vul: Both         | ♦ J952   |                                    |
| HCP: 7            | ♣ QJ72   |                                    |
| <hr/>             |          |                                    |
| <b>Board: 108</b> | ♠ AK     | RHO opens the bidding 1♥.          |
| Dealer: East      | ♥ K82    | You bid next.                      |
| Vul: None         | ♦ 952    | West (LHO) bids 2♠ if possible.    |
| HCP: 15+1         | ♣ KQ743  | West (LHO) Doubles 3♣ if possible. |
| <hr/>             |          |                                    |
| <b>Board: 109</b> | ♠ Q3     | LHO opens the bidding 1♣.          |
| Dealer: West      | ♥ 85     | Partner bids next.                 |
| Vul: N-S          | ♦ KQJT73 |                                    |
| HCP: 8+2          | ♣ T43    |                                    |
| <hr/>             |          |                                    |
| <b>Board: 110</b> | ♠ QT43   | Partner bids first.                |
| Dealer: North     | ♥ 6      | East (RHO) bids 1NT if possible.   |
| Vul: N-S          | ♦ KT2    |                                    |
| HCP: 11+1         | ♣ AQT94  |                                    |

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 12

Contract: 3♣ North

North:

♠ 5

♥ KJ

♦ T9765

♣ KT962

South:

♠ QT82

♥ AT64

♦ K4

♣ QJ3

W N E S

1NT 3♣ All Pass

### Board: 107

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7

Contract: 1NT North

North:

♠ AKJ

♥ Q654

♦ AQ7

♣ 854

South:

♠ 965

♥ KT

♦ J952

♣ QJ72

W N E S

1♦ 1NT All Pass

### Board: 108

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 15+1

Contract: 3♣X South

North:

♠ Q8742

♥ Q3

♦ 743

♣ J96

South:

♠ AK

♥ K82

♦ 952

♣ KQ743

W N E S

1♥ 1NT

2♠ Pass Pass 3♣

X All Pass

### Board: 109

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KT7

♥ KQ32

♦ 654

♣ AK2

South:

♠ Q3

♥ 85

♦ KQJT73

♣ T43

W N E S

1♣ 1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 110

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2NT South

North:

♠ AK8

♥ AJ543

♦ 8653

♣ 5

South:

♠ QT43

♥ 6

♦ KT2

♣ AQT94

W N E S

1♥ 1NT X

Pass 2♦ Pass 2NT

All Pass



|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 111</b> | ♠ Q5     | You bid first.                   |
| Dealer: North     | ♥ AJT972 | East (LHO) bids 1NT if possible. |
| Vul: E-W          | ♦ J      |                                  |
| HCP: 12+2         | ♣ AT82   |                                  |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 112</b> | ♠ KQT7 | LHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ 4    | Partner bids next.         |
| Vul: E-W          | ♦ K865 |                            |
| HCP: 8            | ♣ 9862 |                            |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 113</b> | ♠ 43     | LHO opens the bidding 1 ♥.       |
| Dealer: East      | ♥ 74     | Partner bids next.               |
| Vul: Both         | ♦ AJ9542 | West (RHO) bids 2 ♠ if possible. |
| HCP: 5+2          | ♣ 954    |                                  |

---

|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 114</b> | ♠ T5    | LHO opens the bidding 1 ♠. |
| Dealer: East      | ♥ AK975 | Partner bids next.         |
| Vul: N-S          | ♦ J73   |                            |
| HCP: 8+1          | ♣ 653   |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 115</b> | ♠ AQ2  | RHO opens the bidding 1 ♥. |
| Dealer: West      | ♥ QJ3  | You bid next.              |
| Vul: E-W          | ♦ AK76 |                            |
| HCP: 17           | ♣ J96  |                            |

## Both hands (Answers Page)

### Board: 111

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ Q5

♥ AJT972

♦ J

♣ AT82

South:

♠ AT743

♥ 5

♦ T54

♣ QJ96

| W    | N  | E        | S    |
|------|----|----------|------|
|      | 1♥ | 1NT      | Pass |
| Pass | 2♥ | All Pass |      |

### Board: 112

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ KQT7

♥ 4

♦ K865

♣ 9862

South:

♠ 96

♥ KQ3

♦ AJ94

♣ AKT3

| W        | N               | E    | S   |
|----------|-----------------|------|-----|
|          |                 | 1♣   | 1NT |
| Pass     | 2♣ <sup>1</sup> | Pass | 2♦  |
| Pass     | 2NT             | Pass | 3NT |
| All Pass |                 |      |     |

1. Stayman

### Board: 113

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 4♦ North

North:

♠ 43

♥ 74

♦ AJ9542

♣ 954

South:

♠ Q8

♥ AT63

♦ KQ76

♣ A32

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

### Board: 114

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3♥ South

North:

♠ T5

♥ AK975

♦ J73

♣ 653

South:

♠ K93

♥ QJT2

♦ A84

♣ KQ9

| W        | N   | E    | S   |
|----------|-----|------|-----|
|          |     | 1♠   | 1NT |
| Pass     | 2♦  | Pass | 2♥  |
| Pass     | 2NT | Pass | 3♥  |
| All Pass |     |      |     |

### Board: 115

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 3NT South

North:

♠ AQ2

♥ QJ3

♦ AK76

♣ J96

South:

♠ K94

♥ AT7

♦ JT95

♣ 853

| W        | N   | E    | S   |
|----------|-----|------|-----|
| 1♥       | 1NT | Pass | 3NT |
| All Pass |     |      |     |

## South hands

## We\_Overcall\_1N

**Board: 111**      ♠ AT743      Partner bids first.  
 Dealer: North      ♥ 5      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ T54  
 HCP: 7+1      ♣ QJ96

---

**Board: 112**      ♠ 96      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ KQ3      You bid next.  
 Vul: E-W      ♦ AJ94  
 HCP: 17      ♣ AKT3

---

**Board: 113**      ♠ Q8      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ AT63      You bid next.  
 Vul: Both      ♦ KQ76      West (LHO) bids 2 ♠ if possible.  
 HCP: 15      ♣ A32

---

**Board: 114**      ♠ K93      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ QJT2      You bid next.  
 Vul: N-S      ♦ A84  
 HCP: 15      ♣ KQ9

---

**Board: 115**      ♠ K94      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ AT7      Partner bids next.  
 Vul: E-W      ♦ JT95  
 HCP: 8      ♣ 853

## Both hands (Answers Page)

### Board: 111

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ Q5

♥ AJT972

♦ J

♣ AT82

South:

♠ AT743

♥ 5

♦ T54

♣ QJ96

| W    | N  | E        | S    |
|------|----|----------|------|
|      | 1♥ | 1NT      | Pass |
| Pass | 2♥ | All Pass |      |

### Board: 112

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ KQT7

♥ 4

♦ K865

♣ 9862

South:

♠ 96

♥ KQ3

♦ AJ94

♣ AKT3

| W        | N               | E    | S   |
|----------|-----------------|------|-----|
|          |                 | 1♣   | 1NT |
| Pass     | 2♣ <sup>1</sup> | Pass | 2♦  |
| Pass     | 2NT             | Pass | 3NT |
| All Pass |                 |      |     |

1. Stayman

### Board: 113

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 4♦ North

North:

♠ 43

♥ 74

♦ AJ9542

♣ 954

South:

♠ Q8

♥ AT63

♦ KQ76

♣ A32

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

### Board: 114

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3♥ South

North:

♠ T5

♥ AK975

♦ J73

♣ 653

South:

♠ K93

♥ QJT2

♦ A84

♣ KQ9

| W        | N   | E    | S   |
|----------|-----|------|-----|
|          |     | 1♠   | 1NT |
| Pass     | 2♦  | Pass | 2♥  |
| Pass     | 2NT | Pass | 3♥  |
| All Pass |     |      |     |

### Board: 115

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 3NT South

North:

♠ AQ2

♥ QJ3

♦ AK76

♣ J96

South:

♠ K94

♥ AT7

♦ JT95

♣ 853

| W        | N   | E    | S   |
|----------|-----|------|-----|
| 1♥       | 1NT | Pass | 3NT |
| All Pass |     |      |     |

# North hands

# We\_Overcall\_1N

**Board: 116**      ♠ T64      Partner bids first.  
 Dealer: South      ♥ Q6532      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ K82  
 HCP: 5+1      ♣ 32

---

**Board: 117**      ♠ AQ54      You bid first.  
 Dealer: North      ♥ KQ7      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ K654  
 HCP: 14      ♣ 62

---

**Board: 118**      ♠ 52      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ QJ76      Partner bids next.  
 Vul: E-W      ♦ 9862  
 HCP: 4      ♣ J94

---

**Board: 119**      ♠ K8542      LHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 72      Partner bids next.  
 Vul: Both      ♦ 32      East (LHO) Doubles 2 ♥ if possible.  
 HCP: 6+1      ♣ KT96

---

**Board: 120**      ♠ Q7      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ A9865      Partner bids next.  
 Vul: None      ♦ T76  
 HCP: 12+1      ♣ KQJ

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 14+1

Contract: 3♥ North

North:

♠ T64

♥ Q6532

♦ K82

♣ 32

South:

♠ 7

♥ KT874

♦ AT9

♣ AK95

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♥ |

|     |    |          |  |
|-----|----|----------|--|
| 1NT | 3♥ | All Pass |  |
|-----|----|----------|--|

### Board: 117

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 2♦ South

North:

♠ AQ54

♥ KQ7

♦ K654

♣ 62

South:

♠ JT82

♥ A

♦ QJ873

♣ 874

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♦ | 1NT | 2♦ |

All Pass

### Board: 118

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 52

♥ QJ76

♦ 9862

♣ J94

South:

♠ A83

♥ KT53

♦ KQT

♣ A53

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♣ | 1NT |

All Pass

### Board: 119

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 15

Contract: 3♣ North

North:

♠ K8542

♥ 72

♦ 32

♣ KT96

South:

♠ 97

♥ KJ63

♦ AK84

♣ A74

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♥ | 1NT |

|      |    |   |    |
|------|----|---|----|
| Pass | 2♥ | X | XX |
|------|----|---|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 3♣ | All Pass |  |
|------|----|----------|--|

### Board: 120

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 4♥ South

North:

♠ Q7

♥ A9865

♦ T76

♣ KQJ

South:

♠ AT6

♥ KQ7

♦ QJ42

♣ A76

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♠ | 1NT |

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

|      |     |      |    |
|------|-----|------|----|
| Pass | 3NT | Pass | 4♥ |
|------|-----|------|----|

All Pass

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 116</b> | ♠ 7     | You bid first.                   |
| Dealer: South     | ♥ KT874 | West (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ AT9   |                                  |
| HCP: 14+1         | ♣ AK95  |                                  |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 117</b> | ♠ JT82  | Partner bids first.              |
| Dealer: North     | ♥ A     | East (RHO) bids 1NT if possible. |
| Vul: None         | ♦ QJ873 |                                  |
| HCP: 8+1          | ♣ 874   |                                  |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 118</b> | ♠ A83  | RHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ KT53 | You bid next.              |
| Vul: E-W          | ♦ KQT  |                            |
| HCP: 16           | ♣ A53  |                            |

---

|                   |        |                                     |
|-------------------|--------|-------------------------------------|
| <b>Board: 119</b> | ♠ 97   | RHO opens the bidding 1 ♥.          |
| Dealer: East      | ♥ KJ63 | You bid next.                       |
| Vul: Both         | ♦ AK84 | East (RHO) Doubles 2 ♥ if possible. |
| HCP: 15           | ♣ A74  |                                     |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 120</b> | ♠ AT6  | RHO opens the bidding 1 ♠. |
| Dealer: East      | ♥ KQ7  | You bid next.              |
| Vul: None         | ♦ QJ42 |                            |
| HCP: 16           | ♣ A76  |                            |

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 14+1

Contract: 3♥ North

North:

♠ T64

♥ Q6532

♦ K82

♣ 32

South:

♠ 7

♥ KT874

♦ AT9

♣ AK95

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♥ |

|     |    |          |  |
|-----|----|----------|--|
| 1NT | 3♥ | All Pass |  |
|-----|----|----------|--|

### Board: 117

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 2♦ South

North:

♠ AQ54

♥ KQ7

♦ K654

♣ 62

South:

♠ JT82

♥ A

♦ QJ873

♣ 874

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♦ | 1NT | 2♦ |

All Pass

### Board: 118

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 52

♥ QJ76

♦ 9862

♣ J94

South:

♠ A83

♥ KT53

♦ KQT

♣ A53

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♣ | 1NT |

All Pass

### Board: 119

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 15

Contract: 3♣ North

North:

♠ K8542

♥ 72

♦ 32

♣ KT96

South:

♠ 97

♥ KJ63

♦ AK84

♣ A74

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♥ | 1NT |

|      |    |   |    |
|------|----|---|----|
| Pass | 2♥ | X | XX |
|------|----|---|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 3♣ | All Pass |  |
|------|----|----------|--|

### Board: 120

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 4♥ South

North:

♠ Q7

♥ A9865

♦ T76

♣ KQJ

South:

♠ AT6

♥ KQ7

♦ QJ42

♣ A76

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♠ | 1NT |

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

|      |     |      |    |
|------|-----|------|----|
| Pass | 3NT | Pass | 4♥ |
|------|-----|------|----|

All Pass



|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 121</b> | ♠ KQT84 | You bid first.                   |
| Dealer: North     | ♥ AJ    | East (LHO) bids 1NT if possible. |
| Vul: E-W          | ♦ AKT82 |                                  |
| HCP: 19+2         | ♣ Q     |                                  |

---

|                   |          |                            |
|-------------------|----------|----------------------------|
| <b>Board: 122</b> | ♠ 98     | LHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ A972   | Partner bids next.         |
| Vul: None         | ♦ J97652 |                            |
| HCP: 5+2          | ♣ 7      |                            |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 123</b> | ♠ 9      | LHO opens the bidding 1 ♥.       |
| Dealer: East      | ♥ 7      | Partner bids next.               |
| Vul: N-S          | ♦ T96543 | West (RHO) bids 3 ♥ if possible. |
| HCP: 7+3          | ♣ AKT86  |                                  |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 124</b> | ♠ 7652 | LHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ K984 | Partner bids next.         |
| Vul: E-W          | ♦ QJ65 |                            |
| HCP: 6            | ♣ 6    |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 125</b> | ♠ K63  | RHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ KJ64 | You bid next.              |
| Vul: None         | ♦ A8   |                            |
| HCP: 15           | ♣ AT92 |                            |

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 4+1

Contract: 3 ♦ North

North:

♠ KQT84

♥ AJ

♦ AKT82

♣ Q

South:

♠ 63

♥ K8732

♦ 954

♣ JT8

| W    | N   | E        | S    |
|------|-----|----------|------|
|      | 1 ♠ | 1NT      | Pass |
| Pass | 3 ♦ | All Pass |      |

### Board: 122

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 17

Contract: 3 ♦ South

North:

♠ 98

♥ A972

♦ J97652

♣ 7

South:

♠ AK4

♥ Q8

♦ KT83

♣ AJ62

| W        | N                | E    | S                |
|----------|------------------|------|------------------|
|          |                  | 1 ♣  | 1NT              |
| Pass     | 3 ♣ <sup>1</sup> | Pass | 3 ♦ <sup>2</sup> |
| All Pass |                  |      |                  |

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

### Board: 123

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 16

Contract: 4 ♦ North

North:

♠ 9

♥ 7

♦ T96543

♣ AKT86

South:

♠ AT82

♥ K92

♦ AKJ2

♣ J4

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     | 1 ♥      | 1NT |
| 3 ♥ | 4 ♦ | All Pass |     |

### Board: 124

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ 7652

♥ K984

♦ QJ65

♣ 6

South:

♠ A98

♥ AT5

♦ AK94

♣ J75

| W        | N | E   | S   |
|----------|---|-----|-----|
|          |   | 1 ♦ | 1NT |
| All Pass |   |     |     |

### Board: 125

Dealer: West

Vul: None

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ K63

♥ KJ64

♦ A8

♣ AT92

South:

♠ A74

♥ 9753

♦ 976

♣ Q64

| W   | N   | E        | S |
|-----|-----|----------|---|
| 1 ♣ | 1NT | All Pass |   |

## South hands

## We\_Overcall\_1N

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 121</b> | ♠ 63    | Partner bids first.              |
| Dealer: North     | ♥ K8732 | East (RHO) bids 1NT if possible. |
| Vul: E-W          | ♦ 954   |                                  |
| HCP: 4+1          | ♣ JT8   |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 122</b> | ♠ AK4  | RHO opens the bidding 1♣. |
| Dealer: East      | ♥ Q8   | You bid next.             |
| Vul: None         | ♦ KT83 |                           |
| HCP: 17           | ♣ AJ62 |                           |

---

|                   |        |                                 |
|-------------------|--------|---------------------------------|
| <b>Board: 123</b> | ♠ AT82 | RHO opens the bidding 1♥.       |
| Dealer: East      | ♥ K92  | You bid next.                   |
| Vul: N-S          | ♦ AKJ2 | West (LHO) bids 3♥ if possible. |
| HCP: 16           | ♣ J4   |                                 |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 124</b> | ♠ A98  | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ AT5  | You bid next.             |
| Vul: E-W          | ♦ AK94 |                           |
| HCP: 16           | ♣ J75  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 125</b> | ♠ A74  | LHO opens the bidding 1♣. |
| Dealer: West      | ♥ 9753 | Partner bids next.        |
| Vul: None         | ♦ 976  |                           |
| HCP: 6            | ♣ Q64  |                           |

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 4+1

Contract: 3 ♦ North

North:

♠ KQT84

♥ AJ

♦ AKT82

♣ Q

South:

♠ 63

♥ K8732

♦ 954

♣ JT8

| W    | N   | E        | S    |
|------|-----|----------|------|
|      | 1 ♠ | 1NT      | Pass |
| Pass | 3 ♦ | All Pass |      |

### Board: 122

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 17

Contract: 3 ♦ South

North:

♠ 98

♥ A972

♦ J97652

♣ 7

South:

♠ AK4

♥ Q8

♦ KT83

♣ AJ62

| W        | N                | E    | S                |
|----------|------------------|------|------------------|
|          |                  | 1 ♣  | 1NT              |
| Pass     | 3 ♣ <sup>1</sup> | Pass | 3 ♦ <sup>2</sup> |
| All Pass |                  |      |                  |

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

### Board: 123

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 16

Contract: 4 ♦ North

North:

♠ 9

♥ 7

♦ T96543

♣ AKT86

South:

♠ AT82

♥ K92

♦ AKJ2

♣ J4

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     | 1 ♥      | 1NT |
| 3 ♥ | 4 ♦ | All Pass |     |

### Board: 124

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ 7652

♥ K984

♦ QJ65

♣ 6

South:

♠ A98

♥ AT5

♦ AK94

♣ J75

| W        | N | E   | S   |
|----------|---|-----|-----|
|          |   | 1 ♦ | 1NT |
| All Pass |   |     |     |

### Board: 125

Dealer: West

Vul: None

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ K63

♥ KJ64

♦ A8

♣ AT92

South:

♠ A74

♥ 9753

♦ 976

♣ Q64

| W   | N   | E        | S |
|-----|-----|----------|---|
| 1 ♣ | 1NT | All Pass |   |

# North hands

# We\_Overcall\_1N

**Board: 126**      ♠ KQ2      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ J9432      Partner bids next.  
 Vul: N-S      ♦ 6      West (RHO) bids 3 ♦ if possible.  
 HCP: 6+1      ♣ 9643

---

**Board: 127**      ♠ A82      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ K653      You bid next.  
 Vul: E-W      ♦ A984  
 HCP: 15      ♣ A8

---

**Board: 128**      ♠ KQ9      Partner bids first.  
 Dealer: South      ♥ T64      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ K653      East (LHO) bids 2 ♥ if possible.  
 HCP: 12      ♣ KJ2

---

**Board: 129**      ♠ 9      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ 6432      Partner bids next.  
 Vul: E-W      ♦ QJT  
 HCP: 9+1      ♣ KQJ54

---

**Board: 130**      ♠ A      You bid first.  
 Dealer: North      ♥ QJ854      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ K97  
 HCP: 14+1      ♣ A432

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 3♥ South

North:

♠ KQ2

♥ J9432

♦ 6

♣ 9643

South:

♠ 94

♥ A765

♦ AK7

♣ KQJ7

W

N

E

S

1♦ 1NT

3♦ X Pass 3♥

All Pass

### Board: 127

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 1NT North

North:

♠ A82

♥ K653

♦ A984

♣ A8

South:

♠ QJT4

♥ QT9

♦ 7

♣ JT762

W

N

E

S

1♦ 1NT All Pass

### Board: 128

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3♥ North

North:

♠ KQ9

♥ T64

♦ K653

♣ KJ2

South:

♠ 2

♥ AK932

♦ AJ97

♣ 976

W

N

E

S

1♥

1NT X 2♥ 3♦

Pass 3♥ All Pass

### Board: 129

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3♣ North

North:

♠ 9

♥ 6432

♦ QJT

♣ KQJ54

South:

♠ AT5

♥ T97

♦ AK5

♣ A763

W

N

E

S

1♦ 1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. Stayman

### Board: 130

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+2

Contract: 2♠ South

North:

♠ A

♥ QJ854

♦ K97

♣ A432

South:

♠ QJT542

♥ K

♦ JT2

♣ J86

W

N

E

S

1♥ 1NT 2♠

All Pass

## South hands

## We\_Overcall\_1N

|                   |        |                                 |
|-------------------|--------|---------------------------------|
| <b>Board: 126</b> | ♠ 94   | RHO opens the bidding 1♦.       |
| Dealer: East      | ♥ A765 | You bid next.                   |
| Vul: N-S          | ♦ AK7  | West (LHO) bids 3♦ if possible. |
| HCP: 17           | ♣ KQJ7 |                                 |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 127</b> | ♠ QJT4  | LHO opens the bidding 1♦. |
| Dealer: West      | ♥ QT9   | Partner bids next.        |
| Vul: E-W          | ♦ 7     |                           |
| HCP: 6+1          | ♣ JT762 |                           |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 128</b> | ♠ 2     | You bid first.                   |
| Dealer: South     | ♥ AK932 | West (LHO) bids 1NT if possible. |
| Vul: E-W          | ♦ AJ97  | East (RHO) bids 2♥ if possible.  |
| HCP: 12+1         | ♣ 976   |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 129</b> | ♠ AT5  | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ T97  | You bid next.             |
| Vul: E-W          | ♦ AK5  |                           |
| HCP: 15           | ♣ A763 |                           |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 130</b> | ♠ QJT542 | Partner bids first.              |
| Dealer: North     | ♥ K      | East (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ JT2    |                                  |
| HCP: 8+2          | ♣ J86    |                                  |

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 3♥ South

North:

♠ KQ2

♥ J9432

♦ 6

♣ 9643

South:

♠ 94

♥ A765

♦ AK7

♣ KQJ7

| W        | N | E    | S   |
|----------|---|------|-----|
|          |   | 1♦   | 1NT |
| 3♦       | X | Pass | 3♥  |
| All Pass |   |      |     |

### Board: 127

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 1NT North

North:

♠ A82

♥ K653

♦ A984

♣ A8

South:

♠ QJT4

♥ QT9

♦ 7

♣ JT762

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♦ | 1NT | All Pass |   |

### Board: 128

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3♥ North

North:

♠ KQ9

♥ T64

♦ K653

♣ KJ2

South:

♠ 2

♥ AK932

♦ AJ97

♣ 976

| W    | N  | E        | S  |
|------|----|----------|----|
|      |    |          | 1♥ |
| 1NT  | X  | 2♥       | 3♦ |
| Pass | 3♥ | All Pass |    |

### Board: 129

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3♣ North

North:

♠ 9

♥ 6432

♦ QJT

♣ KQJ54

South:

♠ AT5

♥ T97

♦ AK5

♣ A763

| W    | N               | E        | S   |
|------|-----------------|----------|-----|
|      |                 | 1♦       | 1NT |
| Pass | 2♣ <sup>1</sup> | Pass     | 2♦  |
| Pass | 3♣              | All Pass |     |

1. Stayman

### Board: 130

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+2

Contract: 2♠ South

North:

♠ A

♥ QJ854

♦ K97

♣ A432

South:

♠ QJT542

♥ K

♦ JT2

♣ J86

| W        | N  | E   | S  |
|----------|----|-----|----|
|          | 1♥ | 1NT | 2♠ |
| All Pass |    |     |    |



# North hands

# We\_Overcall\_1N

**Board: 131**      ♠ AT7      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ AQT5      You bid next.  
 Vul: None      ♦ T5  
 HCP: 17      ♣ AQJ6

---

**Board: 132**      ♠ Q6      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ 862      Partner bids next.  
 Vul: E-W      ♦ Q8  
 HCP: 5+2      ♣ JT9843

---

**Board: 133**      ♠ KJ75      You bid first.  
 Dealer: North      ♥ J63      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ KQ8  
 HCP: 12      ♣ Q93

---

**Board: 134**      ♠ T92      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ Q3      Partner bids next.  
 Vul: N-S      ♦ 98632  
 HCP: 5+1      ♣ K95

---

**Board: 135**      ♠ KJ973      You bid first.  
 Dealer: North      ♥ K7      East (LHO) bids 1NT if possible.  
 Vul: Both      ♦ AQ94  
 HCP: 15+1      ♣ QT

## Both hands (Answers Page)

### Board: 131

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+2

Contract: 3 ♦ North

North:

♠ AT7

♥ AQT5

♦ T5

♣ AQJ6

South:

♠ K85

♥ 97

♦ J98762

♣ K9

W N E S

1 ♣ 1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 132

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 17

Contract: 3 ♣ South

North:

♠ Q6

♥ 862

♦ Q8

♣ JT9843

South:

♠ AKJ3

♥ 74

♦ K952

♣ AQ7

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 133

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 2 ♣ South

North:

♠ KJ75

♥ J63

♦ KQ8

♣ Q93

South:

♠ T6

♥ A54

♦ A74

♣ 76542

W N E S

1 ♣ 1NT 2 ♣

All Pass

### Board: 134

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ T92

♥ Q3

♦ 98632

♣ K95

South:

♠ Q73

♥ KT6

♦ AT4

♣ AQJT

W N E S

1 ♦ 1NT

All Pass

### Board: 135

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3 ♠ North

North:

♠ KJ973

♥ K7

♦ AQ94

♣ QT

South:

♠ 864

♥ AJ6

♦ 875

♣ K765

W N E S

1 ♠ 1NT 2 ♠

Pass 3 ♠ All Pass

## South hands

## We\_Overcall\_1N

**Board: 131**      ♠ K85      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ 97      Partner bids next.  
 Vul: None      ♦ J98762  
 HCP: 7+2      ♣ K9

---

**Board: 132**      ♠ AKJ3      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ 74      You bid next.  
 Vul: E-W      ♦ K952  
 HCP: 17      ♣ AQ7

---

**Board: 133**      ♠ T6      Partner bids first.  
 Dealer: North      ♥ A54      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ A74  
 HCP: 8+1      ♣ 76542

---

**Board: 134**      ♠ Q73      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ KT6      You bid next.  
 Vul: N-S      ♦ AT4  
 HCP: 16      ♣ AQJT

---

**Board: 135**      ♠ 864      Partner bids first.  
 Dealer: North      ♥ AJ6      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 875  
 HCP: 8      ♣ K765

## Both hands (Answers Page)

### Board: 131

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+2

Contract: 3 ♦ North

North:

♠ AT7

♥ AQT5

♦ T5

♣ AQJ6

South:

♠ K85

♥ 97

♦ J98762

♣ K9

W N E S

1 ♣ 1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 132

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 17

Contract: 3 ♣ South

North:

♠ Q6

♥ 862

♦ Q8

♣ JT9843

South:

♠ AKJ3

♥ 74

♦ K952

♣ AQ7

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 133

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 2 ♣ South

North:

♠ KJ75

♥ J63

♦ KQ8

♣ Q93

South:

♠ T6

♥ A54

♦ A74

♣ 76542

W N E S

1 ♣ 1NT 2 ♣

All Pass

### Board: 134

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ T92

♥ Q3

♦ 98632

♣ K95

South:

♠ Q73

♥ KT6

♦ AT4

♣ AQJT

W N E S

1 ♦ 1NT

All Pass

### Board: 135

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3 ♠ North

North:

♠ KJ973

♥ K7

♦ AQ94

♣ QT

South:

♠ 864

♥ AJ6

♦ 875

♣ K765

W N E S

1 ♠ 1NT 2 ♠

Pass 3 ♠ All Pass

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 136</b> | ♠ AJ872  | Partner bids first.                |
| Dealer: South     | ♥ 9854   | West (RHO) bids 1NT if possible.   |
| Vul: None         | ♦ 862    |                                    |
| HCP: 7+1          | ♣ Q      |                                    |
| <hr/>             |          |                                    |
| <b>Board: 137</b> | ♠ QJ98   | RHO opens the bidding 1♥.          |
| Dealer: West      | ♥ AQJ9   | You bid next.                      |
| Vul: N-S          | ♦ Q5     |                                    |
| HCP: 15           | ♣ K54    |                                    |
| <hr/>             |          |                                    |
| <b>Board: 138</b> | ♠ T832   | LHO opens the bidding 1♦.          |
| Dealer: East      | ♥ J76    | Partner bids next.                 |
| Vul: E-W          | ♦ Q875   |                                    |
| HCP: 3            | ♣ 54     |                                    |
| <hr/>             |          |                                    |
| <b>Board: 139</b> | ♠ AQ8642 | You bid first.                     |
| Dealer: North     | ♥ J2     | East (LHO) bids 1NT if possible.   |
| Vul: None         | ♦ 64     | East (LHO) Doubles 4♠ if possible. |
| HCP: 12+2         | ♣ AJ4    |                                    |
| <hr/>             |          |                                    |
| <b>Board: 140</b> | ♠ KT9543 | Partner bids first.                |
| Dealer: South     | ♥ AT5    | West (RHO) bids 1NT if possible.   |
| Vul: N-S          | ♦ JT5    |                                    |
| HCP: 8+2          | ♣ 2      |                                    |

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 12+3

Contract: 3♣ South

North:

♠ AJ872

♥ 9854

♦ 862

♣ Q

South:

♠ -

♥ QJT62

♦ A7

♣ AJ6542

W N E S

1NT 2♠ Pass 3♣

1NT 2♠ Pass 3♣

All Pass

### Board: 137

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ QJ98

♥ AQJ9

♦ Q5

♣ K54

South:

♠ KT4

♥ 8762

♦ JT6

♣ 972

W N E S

1♥ 1NT All Pass

1♥ 1NT All Pass

1♥ 1NT All Pass

1♥ 1NT All Pass

### Board: 138

Dealer: East

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ T832

♥ J76

♦ Q875

♣ 54

South:

♠ J9

♥ AK42

♦ K42

♣ AQ76

W N E S

1♦ 1NT

1♦ 1NT

1♦ 1NT

1♦ 1NT

### Board: 139

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 11

Contract: 4♠ X South

North:

♠ AQ8642

♥ J2

♦ 64

♣ AJ4

South:

♠ T5

♥ Q943

♦ AK5

♣ Q983

W N E S

1♠ 1NT X

Pass 2♠ Pass 4♠

Pass Pass X All Pass

Pass Pass X All Pass

### Board: 140

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+2

Contract: 4♥ South

North:

♠ KT9543

♥ AT5

♦ JT5

♣ 2

South:

♠ A

♥ K98742

♦ K4

♣ KQJ9

W N E S

1♥ 1♥

1NT 2♥ Pass 4♥

1NT 2♥ Pass 4♥

1NT 2♥ Pass 4♥

1NT 2♥ Pass 4♥

## South hands

## We\_Overcall\_1N

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 136</b> | ♠ -      | You bid first.                   |
| Dealer: South     | ♥ QJT62  | West (LHO) bids 1NT if possible. |
| Vul: None         | ♦ A7     |                                  |
| HCP: 12+3         | ♣ AJ6542 |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 137</b> | ♠ KT4  | LHO opens the bidding 1♥. |
| Dealer: West      | ♥ 8762 | Partner bids next.        |
| Vul: N-S          | ♦ JT6  |                           |
| HCP: 4            | ♣ 972  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 138</b> | ♠ J9   | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ AK42 | You bid next.             |
| Vul: E-W          | ♦ K42  |                           |
| HCP: 17           | ♣ AQ76 |                           |

---

|                   |        |                                    |
|-------------------|--------|------------------------------------|
| <b>Board: 139</b> | ♠ T5   | Partner bids first.                |
| Dealer: North     | ♥ Q943 | East (RHO) bids 1NT if possible.   |
| Vul: None         | ♦ AK5  | East (RHO) Doubles 4♠ if possible. |
| HCP: 11           | ♣ Q983 |                                    |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 140</b> | ♠ A      | You bid first.                   |
| Dealer: South     | ♥ K98742 | West (LHO) bids 1NT if possible. |
| Vul: N-S          | ♦ K4     |                                  |
| HCP: 16+2         | ♣ KQJ9   |                                  |

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 12+3

Contract: 3♣ South

North:

♠ AJ872

♥ 9854

♦ 862

♣ Q

South:

♠ -

♥ QJT62

♦ A7

♣ AJ6542

W N E S

1NT 2♠ Pass 3♣

All Pass

### Board: 137

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ QJ98

♥ AQJ9

♦ Q5

♣ K54

South:

♠ KT4

♥ 8762

♦ JT6

♣ 972

W N E S

1♥ 1NT All Pass

### Board: 138

Dealer: East

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ T832

♥ J76

♦ Q875

♣ 54

South:

♠ J9

♥ AK42

♦ K42

♣ AQ76

W N E S

1♦ 1NT

All Pass

### Board: 139

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 11

Contract: 4♠X South

North:

♠ AQ8642

♥ J2

♦ 64

♣ AJ4

South:

♠ T5

♥ Q943

♦ AK5

♣ Q983

W N E S

1♠ 1NT X

Pass 2♠ Pass 4♠

Pass Pass X All Pass

### Board: 140

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+2

Contract: 4♥ South

North:

♠ KT9543

♥ AT5

♦ JT5

♣ 2

South:

♠ A

♥ K98742

♦ K4

♣ KQJ9

W N E S

1♥

1NT 2♥ Pass 4♥

All Pass



## North hands

## We\_Overcall\_1N

**Board: 141**      ♠ 32      Partner bids first.  
 Dealer: South      ♥ 97      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ A97  
 HCP: 10+2      ♣ KQJ542

---

**Board: 142**      ♠ AQ98      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ A85      You bid next.  
 Vul: N-S      ♦ AJT4      East (LHO) bids 2 ♥ if possible.  
 HCP: 15      ♣ 96

---

**Board: 143**      ♠ Q83      You bid first.  
 Dealer: North      ♥ AK98      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ 986  
 HCP: 14      ♣ AJ3

---

**Board: 144**      ♠ 976      Partner bids first.  
 Dealer: South      ♥ A87432      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 6  
 HCP: 8+2      ♣ KJ8

---

**Board: 145**      ♠ AJ2      Partner bids first.  
 Dealer: South      ♥ 92      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ T7  
 HCP: 7+2      ♣ QT9863

## Both hands (Answers Page)

### Board: 141

|                     | North:   | South:  | W        | N   | E    | S   |
|---------------------|----------|---------|----------|-----|------|-----|
| Dealer: South       | ♠ 32     | ♠ KJT   |          |     |      | 1 ♥ |
| Vul: Both           | ♥ 97     | ♥ QJ842 | 1NT      | 2 ♣ | Pass | 3 ♣ |
| North HCP: 10+2     | ♦ A97    | ♦ K65   | All Pass |     |      |     |
| South HCP: 14+1     | ♣ KQJ542 | ♣ A6    |          |     |      |     |
| Contract: 3 ♣ South |          |         |          |     |      |     |

### Board: 142

|                     | North: | South:   | W        | N   | E   | S   |
|---------------------|--------|----------|----------|-----|-----|-----|
| Dealer: West        | ♠ AQ98 | ♠ KT7632 | 1 ♥      | 1NT | 2 ♥ | 2 ♠ |
| Vul: N-S            | ♥ A85  | ♥ J3     | All Pass |     |     |     |
| North HCP: 15       | ♦ AJT4 | ♦ 52     |          |     |     |     |
| South HCP: 9+2      | ♣ 96   | ♣ KQ5    |          |     |     |     |
| Contract: 2 ♠ South |        |          |          |     |     |     |

### Board: 143

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: North       | ♠ Q83  | ♠ T42   |          | 1 ♣ | 1NT | 3 ♣ |
| Vul: N-S            | ♥ AK98 | ♥ 65    | All Pass |     |     |     |
| North HCP: 14       | ♦ 986  | ♦ AT5   |          |     |     |     |
| South HCP: 6+1      | ♣ AJ3  | ♣ Q9764 |          |     |     |     |
| Contract: 3 ♣ South |        |         |          |     |     |     |

### Board: 144

|                     | North:   | South:   | W        | N   | E    | S   |
|---------------------|----------|----------|----------|-----|------|-----|
| Dealer: South       | ♠ 976    | ♠ AT     |          |     |      | 1 ♦ |
| Vul: Both           | ♥ A87432 | ♥ JT     | 1NT      | 2 ♥ | Pass | 3 ♦ |
| North HCP: 8+2      | ♦ 6      | ♦ AJ9852 | All Pass |     |      |     |
| South HCP: 14+2     | ♣ KJ8    | ♣ AT3    |          |     |      |     |
| Contract: 3 ♦ South |          |          |          |     |      |     |

### Board: 145

|                     | North:   | South:  | W        | N   | E    | S   |
|---------------------|----------|---------|----------|-----|------|-----|
| Dealer: South       | ♠ AJ2    | ♠ K83   |          |     |      | 1 ♦ |
| Vul: None           | ♥ 92     | ♥ KQ6   | 1NT      | 2 ♣ | Pass | 3 ♣ |
| North HCP: 7+2      | ♦ T7     | ♦ J9652 | All Pass |     |      |     |
| South HCP: 13+1     | ♣ QT9863 | ♣ A2    |          |     |      |     |
| Contract: 3 ♣ South |          |         |          |     |      |     |

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 141</b> | ♠ KJT   | You bid first.                   |
| Dealer: South     | ♥ QJ842 | West (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ K65   |                                  |
| HCP: 14+1         | ♣ A6    |                                  |

---

|                   |          |                                 |
|-------------------|----------|---------------------------------|
| <b>Board: 142</b> | ♠ KT7632 | LHO opens the bidding 1♥.       |
| Dealer: West      | ♥ J3     | Partner bids next.              |
| Vul: N-S          | ♦ 52     | East (RHO) bids 2♥ if possible. |
| HCP: 9+2          | ♣ KQ5    |                                 |

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|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 143</b> | ♠ T42   | Partner bids first.              |
| Dealer: North     | ♥ 65    | East (RHO) bids 1NT if possible. |
| Vul: N-S          | ♦ AT5   |                                  |
| HCP: 6+1          | ♣ Q9764 |                                  |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 144</b> | ♠ AT     | You bid first.                   |
| Dealer: South     | ♥ JT     | West (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ AJ9852 |                                  |
| HCP: 14+2         | ♣ AT3    |                                  |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 145</b> | ♠ K83   | You bid first.                   |
| Dealer: South     | ♥ KQ6   | West (LHO) bids 1NT if possible. |
| Vul: None         | ♦ J9652 |                                  |
| HCP: 13+1         | ♣ A2    |                                  |

## Both hands (Answers Page)

### Board: 141

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14+1

Contract: 3 ♣ South

North:

♠ 32

♥ 97

♦ A97

♣ KQJ542

South:

♠ KJT

♥ QJ842

♦ K65

♣ A6

W      N      E      S

1 ♥

1NT   2 ♣   Pass   3 ♣

All Pass

### Board: 142

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 2 ♠ South

North:

♠ AQ98

♥ A85

♦ AJT4

♣ 96

South:

♠ KT7632

♥ J3

♦ 52

♣ KQ5

W      N      E      S

1 ♥   1NT   2 ♥   2 ♠

All Pass

### Board: 143

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6+1

Contract: 3 ♣ South

North:

♠ Q83

♥ AK98

♦ 986

♣ AJ3

South:

♠ T42

♥ 65

♦ AT5

♣ Q9764

W      N      E      S

1 ♣   1NT   3 ♣

All Pass

### Board: 144

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ 976

♥ A87432

♦ 6

♣ KJ8

South:

♠ AT

♥ JT

♦ AJ9852

♣ AT3

W      N      E      S

1 ♦

1NT   2 ♥   Pass   3 ♦

All Pass

### Board: 145

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 13+1

Contract: 3 ♣ South

North:

♠ AJ2

♥ 92

♦ T7

♣ QT9863

South:

♠ K83

♥ KQ6

♦ J9652

♣ A2

W      N      E      S

1 ♦

1NT   2 ♣   Pass   3 ♣

All Pass

## North hands

## We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 146</b> | ♠ 42     | Partner bids first.                 |
| Dealer: South     | ♥ 7      | West (RHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ KJ8653 |                                     |
| HCP: 8+2          | ♣ A865   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 147</b> | ♠ K84    | RHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ Q984   | You bid next.                       |
| Vul: Both         | ♦ AKJ5   |                                     |
| HCP: 16           | ♣ K8     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 148</b> | ♠ KQ92   | RHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ K8     | You bid next.                       |
| Vul: N-S          | ♦ AJ9    | East (LHO) bids 3 ♦ if possible.    |
| HCP: 17           | ♣ AT97   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 149</b> | ♠ A872   | RHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ A86    | You bid next.                       |
| Vul: Both         | ♦ QJ3    |                                     |
| HCP: 15           | ♣ A75    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 150</b> | ♠ KQ83   | RHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ 75     | You bid next.                       |
| Vul: None         | ♦ K32    | West (RHO) Doubles 2 ♦ if possible. |
| HCP: 15           | ♣ AK85   | East (LHO) bids 3 ♦ if possible.    |

## Both hands (Answers Page)

### Board: 146

|                     | North:   | South:  | W    | N   | E        | S   |
|---------------------|----------|---------|------|-----|----------|-----|
| Dealer: South       | ♠ 42     | ♠ KQ653 |      |     |          | 1 ♠ |
| Vul: N-S            | ♥ 7      | ♥ KJT3  | 1NT  | 2 ♦ | Pass     | 2 ♥ |
| North HCP: 8+2      | ♦ KJ8653 | ♦ 7     | Pass | 2 ♠ | All Pass |     |
| South HCP: 13+1     | ♣ A865   | ♣ KJ7   |      |     |          |     |
| Contract: 2 ♠ North |          |         |      |     |          |     |

### Board: 147

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ K84  | ♠ 763  | 1 ♠ | 1NT | All Pass |   |
| Vul: Both           | ♥ Q984 | ♥ K753 |     |     |          |   |
| North HCP: 16       | ♦ AKJ5 | ♦ 932  |     |     |          |   |
| South HCP: 3        | ♣ K8   | ♣ T64  |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 148

|                     | North: | South:    | W        | N   | E    | S   |
|---------------------|--------|-----------|----------|-----|------|-----|
| Dealer: West        | ♠ KQ92 | ♠ A4      | 1 ♦      | 1NT | 3 ♦  | 3 ♥ |
| Vul: N-S            | ♥ K8   | ♥ QJ76432 | Pass     | 3NT | Pass | 4 ♥ |
| North HCP: 17       | ♦ AJ9  | ♦ 8       | All Pass |     |      |     |
| South HCP: 7+3      | ♣ AT97 | ♣ 843     |          |     |      |     |
| Contract: 4 ♥ South |        |           |          |     |      |     |

### Board: 149

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ A872 | ♠ KT54  | 1 ♦  | 1NT | Pass     | 2 ♦ |
| Vul: Both           | ♥ A86  | ♥ QT942 | Pass | 2 ♥ | Pass     | 3 ♠ |
| North HCP: 15       | ♦ QJ3  | ♦ A2    | Pass | 4 ♥ | All Pass |     |
| South HCP: 9+1      | ♣ A75  | ♣ 32    |      |     |          |     |
| Contract: 4 ♥ North |        |         |      |     |          |     |

### Board: 150

|                     | North: | South:   | W        | N   | E    | S   |
|---------------------|--------|----------|----------|-----|------|-----|
| Dealer: West        | ♠ KQ83 | ♠ T6     | 1 ♦      | 1NT | Pass | 2 ♦ |
| Vul: None           | ♥ 75   | ♥ KJ9864 | X        | XX  | 3 ♦  | 3 ♥ |
| North HCP: 15       | ♦ K32  | ♦ T9     | All Pass |     |      |     |
| South HCP: 4+2      | ♣ AK85 | ♣ T93    |          |     |      |     |
| Contract: 3 ♥ South |        |          |          |     |      |     |

|                   |           |                                     |
|-------------------|-----------|-------------------------------------|
| <b>Board: 146</b> | ♠ KQ653   | You bid first.                      |
| Dealer: South     | ♥ KJT3    | West (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ 7       |                                     |
| HCP: 13+1         | ♣ KJ7     |                                     |
| <b>Board: 147</b> | ♠ 763     | LHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ K753    | Partner bids next.                  |
| Vul: Both         | ♦ 932     |                                     |
| HCP: 3            | ♣ T64     |                                     |
| <b>Board: 148</b> | ♠ A4      | LHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ QJ76432 | Partner bids next.                  |
| Vul: N-S          | ♦ 8       | East (RHO) bids 3 ♦ if possible.    |
| HCP: 7+3          | ♣ 843     |                                     |
| <b>Board: 149</b> | ♠ KT54    | LHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ QT942   | Partner bids next.                  |
| Vul: Both         | ♦ A2      |                                     |
| HCP: 9+1          | ♣ 32      |                                     |
| <b>Board: 150</b> | ♠ T6      | LHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ KJ9864  | Partner bids next.                  |
| Vul: None         | ♦ T9      | West (LHO) Doubles 2 ♦ if possible. |
| HCP: 4+2          | ♣ T93     | East (RHO) bids 3 ♦ if possible.    |

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 42

♥ 7

♦ KJ8653

♣ A865

South:

♠ KQ653

♥ KJT3

♦ 7

♣ KJ7

W N E S

1NT 2 ♦ Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 147

Dealer: West

Vul: Both

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ K84

♥ Q984

♦ AKJ5

♣ K8

South:

♠ 763

♥ K753

♦ 932

♣ T64

W N E S

1 ♠ 1NT All Pass

### Board: 148

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7+3

Contract: 4 ♥ South

North:

♠ KQ92

♥ K8

♦ AJ9

♣ AT97

South:

♠ A4

♥ QJ76432

♦ 8

♣ 843

W N E S

1 ♦ 1NT 3 ♦ 3 ♥

Pass 3NT Pass 4 ♥

All Pass

### Board: 149

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ A872

♥ A86

♦ QJ3

♣ A75

South:

♠ KT54

♥ QT942

♦ A2

♣ 32

W N E S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♠

Pass 4 ♥ All Pass

### Board: 150

Dealer: West

Vul: None

North HCP: 15

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ KQ83

♥ 75

♦ K32

♣ AK85

South:

♠ T6

♥ KJ9864

♦ T9

♣ T93

W N E S

1 ♦ 1NT Pass 2 ♦

X XX 3 ♦ 3 ♥

All Pass



|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 151</b> | ♠ 64    | Partner bids first.                 |
| Dealer: South     | ♥ KJ932 | West (RHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ A9642 |                                     |
| HCP: 8+2          | ♣ 9     |                                     |
| <hr/>             |         |                                     |
| <b>Board: 152</b> | ♠ A2    | You bid first.                      |
| Dealer: North     | ♥ J653  | East (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ AQ7   |                                     |
| HCP: 12           | ♣ JT75  |                                     |
| <hr/>             |         |                                     |
| <b>Board: 153</b> | ♠ Q6    | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ AJ84  | You bid next.                       |
| Vul: N-S          | ♦ QT73  | West (RHO) Doubles 2 ♣ if possible. |
| HCP: 15           | ♣ AQ4   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 154</b> | ♠ K65   | You bid first.                      |
| Dealer: North     | ♥ AT2   | East (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ A8763 |                                     |
| HCP: 12+1         | ♣ J9    |                                     |
| <hr/>             |         |                                     |
| <b>Board: 155</b> | ♠ AQ6   | RHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ AJ    | You bid next.                       |
| Vul: Both         | ♦ K542  |                                     |
| HCP: 17           | ♣ QJ75  |                                     |

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14+1

Contract: 2♥ North

North:

♠ 64

♥ KJ932

♦ A9642

♣ 9

South:

♠ AQJ95

♥ T8

♦ 87

♣ AK42

W N E S

1NT 2♥ All Pass

### Board: 152

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 10+1

Contract: 2♥ South

North:

♠ A2

♥ J653

♦ AQ7

♣ JT75

South:

♠ Q97

♥ KQT74

♦ 65

♣ K62

W N E S

1♣ 1NT 2♥

All Pass

### Board: 153

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ Q6

♥ AJ84

♦ QT73

♣ AQ4

South:

♠ KJ974

♥ KQT9

♦ 92

♣ T9

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

X 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 154

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ K65

♥ AT2

♦ A8763

♣ J9

South:

♠ AT984

♥ 65

♦ KT2

♣ T82

W N E S

1♦ 1NT 2♠

All Pass

### Board: 155

Dealer: West

Vul: Both

North HCP: 17

South HCP: 7+1

Contract: 3NT North

North:

♠ AQ6

♥ AJ

♦ K542

♣ QJ75

South:

♠ K42

♥ T9842

♦ JT

♣ K96

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 3NT All Pass

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 151</b> | ♠ AQJ95 | You bid first.                      |
| Dealer: South     | ♥ T8    | West (LHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ 87    |                                     |
| HCP: 14+1         | ♣ AK42  |                                     |
| <hr/>             |         |                                     |
| <b>Board: 152</b> | ♠ Q97   | Partner bids first.                 |
| Dealer: North     | ♥ KQT74 | East (RHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ 65    |                                     |
| HCP: 10+1         | ♣ K62   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 153</b> | ♠ KJ974 | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ KQT9  | Partner bids next.                  |
| Vul: N-S          | ♦ 92    | West (LHO) Doubles 2 ♣ if possible. |
| HCP: 9+1          | ♣ T9    |                                     |
| <hr/>             |         |                                     |
| <b>Board: 154</b> | ♠ AT984 | Partner bids first.                 |
| Dealer: North     | ♥ 65    | East (RHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ KT2   |                                     |
| HCP: 7+1          | ♣ T82   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 155</b> | ♠ K42   | LHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ T9842 | Partner bids next.                  |
| Vul: Both         | ♦ JT    |                                     |
| HCP: 7+1          | ♣ K96   |                                     |

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14+1

Contract: 2♥ North

North:

♠ 64

♥ KJ932

♦ A9642

♣ 9

South:

♠ AQJ95

♥ T8

♦ 87

♣ AK42

W N E S

1♠

1NT 2♥ All Pass

### Board: 152

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 10+1

Contract: 2♥ South

North:

♠ A2

♥ J653

♦ AQ7

♣ JT75

South:

♠ Q97

♥ KQT74

♦ 65

♣ K62

W N E S

1♣ 1NT 2♥

All Pass

### Board: 153

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ Q6

♥ AJ84

♦ QT73

♣ AQ4

South:

♠ KJ974

♥ KQT9

♦ 92

♣ T9

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

X 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 154

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ K65

♥ AT2

♦ A8763

♣ J9

South:

♠ AT984

♥ 65

♦ KT2

♣ T82

W N E S

1♦ 1NT 2♠

All Pass

### Board: 155

Dealer: West

Vul: Both

North HCP: 17

South HCP: 7+1

Contract: 3NT North

North:

♠ AQ6

♥ AJ

♦ K542

♣ QJ75

South:

♠ K42

♥ T9842

♦ JT

♣ K96

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 3NT All Pass

## North hands

## We\_Overcall\_1N

**Board: 156**      ♠ AJ97      Partner bids first.  
 Dealer: South      ♥ J76      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ J9  
 HCP: 8      ♣ J965

---

**Board: 157**      ♠ AK5      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ A96      You bid next.  
 Vul: E-W      ♦ Q5      East (LHO) bids 2 ♠ if possible.  
 HCP: 16+1      ♣ QJ863      West (RHO) bids 3 ♠ if possible.

---

**Board: 158**      ♠ 8      Partner bids first.  
 Dealer: South      ♥ A754      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ KQ64  
 HCP: 10      ♣ JT42

---

**Board: 159**      ♠ A543      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ AQ7      You bid next.  
 Vul: E-W      ♦ A83  
 HCP: 17      ♣ QJ9

---

**Board: 160**      ♠ Q954      Partner bids first.  
 Dealer: South      ♥ JT7      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ 32      East (LHO) bids 2 ♥ if possible.  
 HCP: 3      ♣ 7654

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 2♥ North

North:

♠ AJ97

♥ J76

♦ J9

♣ J965

South:

♠ T3

♥ AT843

♦ A8542

♣ A

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♥ |

|     |    |          |  |
|-----|----|----------|--|
| 1NT | 2♥ | All Pass |  |
|-----|----|----------|--|

### Board: 157

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 7+1

Contract: 4♣ South

North:

♠ AK5

♥ A96

♦ Q5

♣ QJ863

South:

♠ Q9

♥ 742

♦ J9432

♣ A92

|          |      |      |      |
|----------|------|------|------|
| W        | N    | E    | S    |
| 1♠       | 1NT  | 2♠   | Pass |
| Pass     | 3♣   | Pass | Pass |
| 3♠       | Pass | Pass | 4♣   |
| All Pass |      |      |      |

### Board: 158

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 3♣ North

North:

♠ 8

♥ A754

♦ KQ64

♣ JT42

South:

♠ KQJT5

♥ QT3

♦ A

♣ Q753

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

### Board: 159

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7

Contract: 2♠ North

North:

♠ A543

♥ AQ7

♦ A83

♣ QJ9

South:

♠ 9862

♥ K2

♦ J74

♣ K854

|            |     |          |                 |
|------------|-----|----------|-----------------|
| W          | N   | E        | S               |
| 1♣         | 1NT | Pass     | 2♣ <sup>1</sup> |
| Pass       | 2♠  | All Pass |                 |
| 1. Stayman |     |          |                 |

### Board: 160

Dealer: South

Vul: Both

North HCP: 3

South HCP: 12+3

Contract: 4♥ South

North:

♠ Q954

♥ JT7

♦ 32

♣ 7654

South:

♠ -

♥ AQ864

♦ KQJ987

♣ 92

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

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 156</b> | ♠ T3    | You bid first.                   |
| Dealer: South     | ♥ AT843 | West (LHO) bids 1NT if possible. |
| Vul: E-W          | ♦ A8542 |                                  |
| HCP: 12+2         | ♣ A     |                                  |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 157</b> | ♠ Q9    | LHO opens the bidding 1 ♠.       |
| Dealer: West      | ♥ 742   | Partner bids next.               |
| Vul: E-W          | ♦ J9432 | East (RHO) bids 2 ♠ if possible. |
| HCP: 7+1          | ♣ A92   | West (LHO) bids 3 ♠ if possible. |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 158</b> | ♠ KQJT5 | You bid first.                   |
| Dealer: South     | ♥ QT3   | West (LHO) bids 1NT if possible. |
| Vul: None         | ♦ A     |                                  |
| HCP: 14+1         | ♣ Q753  |                                  |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 159</b> | ♠ 9862 | LHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ K2   | Partner bids next.         |
| Vul: E-W          | ♦ J74  |                            |
| HCP: 7            | ♣ K854 |                            |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 160</b> | ♠ -      | You bid first.                   |
| Dealer: South     | ♥ AQ864  | West (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ KQJ987 | East (RHO) bids 2 ♥ if possible. |
| HCP: 12+3         | ♣ 92     |                                  |

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 2♥ North

North:

♠ AJ97

♥ J76

♦ J9

♣ J965

South:

♠ T3

♥ AT843

♦ A8542

♣ A

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♥ |

|     |    |          |  |
|-----|----|----------|--|
| 1NT | 2♥ | All Pass |  |
|-----|----|----------|--|

### Board: 157

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 7+1

Contract: 4♣ South

North:

♠ AK5

♥ A96

♦ Q5

♣ QJ863

South:

♠ Q9

♥ 742

♦ J9432

♣ A92

|    |     |    |      |
|----|-----|----|------|
| W  | N   | E  | S    |
| 1♠ | 1NT | 2♠ | Pass |

|      |    |      |      |
|------|----|------|------|
| Pass | 3♣ | Pass | Pass |
|------|----|------|------|

|    |      |      |    |
|----|------|------|----|
| 3♠ | Pass | Pass | 4♣ |
|----|------|------|----|

All Pass

### Board: 158

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 3♣ North

North:

♠ 8

♥ A754

♦ KQ64

♣ JT42

South:

♠ KQJT5

♥ QT3

♦ A

♣ Q753

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♠ |

|     |   |      |    |
|-----|---|------|----|
| 1NT | X | Pass | 2♣ |
|-----|---|------|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 3♣ | All Pass |  |
|------|----|----------|--|

### Board: 159

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7

Contract: 2♠ North

North:

♠ A543

♥ AQ7

♦ A83

♣ QJ9

South:

♠ 9862

♥ K2

♦ J74

♣ K854

|    |     |      |                 |
|----|-----|------|-----------------|
| W  | N   | E    | S               |
| 1♣ | 1NT | Pass | 2♣ <sup>1</sup> |

|      |    |          |  |
|------|----|----------|--|
| Pass | 2♠ | All Pass |  |
|------|----|----------|--|

1. Stayman

### Board: 160

Dealer: South

Vul: Both

North HCP: 3

South HCP: 12+3

Contract: 4♥ South

North:

♠ Q954

♥ JT7

♦ 32

♣ 7654

South:

♠ -

♥ AQ864

♦ KQJ987

♣ 92

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♦ |

|     |      |    |    |
|-----|------|----|----|
| 1NT | Pass | 2♥ | 4♥ |
|-----|------|----|----|

All Pass



# North hands

# We\_Overcall\_1N

**Board: 161**      ♠ AK63      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ K5      You bid next.  
 Vul: None      ♦ QJ87  
 HCP: 15      ♣ Q65

---

**Board: 162**      ♠ AJ42      LHO opens the bidding 1 ♥ .  
 Dealer: East      ♥ 9      Partner bids next.  
 Vul: N-S      ♦ J76  
 HCP: 11+1      ♣ KQT95

---

**Board: 163**      ♠ QJ7      RHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ KT5      You bid next.  
 Vul: Both      ♦ AK  
 HCP: 17+1      ♣ AT765

---

**Board: 164**      ♠ J32      Partner bids first.  
 Dealer: South      ♥ QJ32      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ 643  
 HCP: 9      ♣ AJ5

---

**Board: 165**      ♠ K      You bid first.  
 Dealer: North      ♥ K86      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ AT72      West (RHO) bids 2 ♥ if possible.  
 HCP: 12+1      ♣ Q9832      East (LHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 161

Dealer: West

Vul: None

North HCP: 15

South HCP: 9

Contract: 3 ♠ South

North:

♠ AK63

♥ K5

♦ QJ87

♣ Q65

South:

♠ J982

♥ A843

♦ KT

♣ J93

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♠ | Pass | 3 ♠ |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 162

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ AJ42

♥ 9

♦ J76

♣ KQT95

South:

♠ KT9

♥ KT85

♦ AQ92

♣ A8

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♥ | 1NT |
|--|--|-----|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♦ |
|------|------------------|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3 ♣ | Pass | 3NT |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 163

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 5+1

Contract: 1NT North

North:

♠ QJ7

♥ KT5

♦ AK

♣ AT765

South:

♠ T4

♥ 876

♦ 932

♣ KQ432

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

|     |     |          |  |
|-----|-----|----------|--|
| 1 ♠ | 1NT | All Pass |  |
|-----|-----|----------|--|

### Board: 164

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ J32

♥ QJ32

♦ 643

♣ AJ5

South:

♠ AQ

♥ A98754

♦ KT9

♣ 98

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

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1 ♥ |
|--|--|--|-----|

|     |     |      |     |
|-----|-----|------|-----|
| 1NT | 2 ♥ | Pass | 3 ♥ |
|-----|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 4 ♥ | All Pass |  |
|------|-----|----------|--|

### Board: 165

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11

Contract: 3 ♣ North

North:

♠ K

♥ K86

♦ AT72

♣ Q9832

South:

♠ JT65

♥ AQJ3

♦ 43

♣ KT7

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

|  |     |     |   |
|--|-----|-----|---|
|  | 1 ♣ | 1NT | X |
|--|-----|-----|---|

|     |      |     |   |
|-----|------|-----|---|
| 2 ♥ | Pass | 2 ♠ | X |
|-----|------|-----|---|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3 ♣ | All Pass |  |
|------|-----|----------|--|

## South hands

## We\_Overcall\_1N

**Board: 161**      ♠ J982      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ A843      Partner bids next.  
 Vul: None      ♦ KT  
 HCP: 9      ♣ J93

---

**Board: 162**      ♠ KT9      RHO opens the bidding 1 ♥ .  
 Dealer: East      ♥ KT85      You bid next.  
 Vul: N-S      ♦ AQ92  
 HCP: 16      ♣ A8

---

**Board: 163**      ♠ T4      LHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ 876      Partner bids next.  
 Vul: Both      ♦ 932  
 HCP: 5+1      ♣ KQ432

---

**Board: 164**      ♠ AQ      You bid first.  
 Dealer: South      ♥ A98754      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ KT9  
 HCP: 13+2      ♣ 98

---

**Board: 165**      ♠ JT65      Partner bids first.  
 Dealer: North      ♥ AQJ3      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ 43      West (LHO) bids 2 ♥ if possible.  
 HCP: 11      ♣ KT7      East (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 161

Dealer: West

Vul: None

North HCP: 15

South HCP: 9

Contract: 3 ♠ South

North:

♠ AK63

♥ K5

♦ QJ87

♣ Q65

South:

♠ J982

♥ A843

♦ KT

♣ J93

W N E S

1 ♦ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3 ♠

All Pass

1. Stayman

### Board: 162

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ AJ42

♥ 9

♦ J76

♣ KQT95

South:

♠ KT9

♥ KT85

♦ AQ92

♣ A8

W N E S

1 ♥ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ Pass 3NT

All Pass

1. Stayman

### Board: 163

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 5+1

Contract: 1NT North

North:

♠ QJ7

♥ KT5

♦ AK

♣ AT765

South:

♠ T4

♥ 876

♦ 932

♣ KQ432

W N E S

1 ♠ 1NT All Pass

### Board: 164

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ J32

♥ QJ32

♦ 643

♣ AJ5

South:

♠ AQ

♥ A98754

♦ KT9

♣ 98

W N E S

1 ♥

1NT 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 165

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11

Contract: 3 ♣ North

North:

♠ K

♥ K86

♦ AT72

♣ Q9832

South:

♠ JT65

♥ AQJ3

♦ 43

♣ KT7

W N E S

1 ♣ 1NT X

2 ♥ Pass 2 ♠ X

Pass 3 ♣ All Pass

|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 166</b> | ♠ AQ984 | LHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ 63    | Partner bids next.         |
| Vul: N-S          | ♦ 4     |                            |
| HCP: 6+2          | ♣ T8765 |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 167</b> | ♠ KQJ8 | RHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ J98  | You bid next.              |
| Vul: E-W          | ♦ AK2  |                            |
| HCP: 16           | ♣ Q84  |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 168</b> | ♠ QT63 | LHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ J6   | Partner bids next.         |
| Vul: N-S          | ♦ T643 |                            |
| HCP: 6            | ♣ K52  |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 169</b> | ♠ QJ52 | RHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ QJ   | You bid next.              |
| Vul: E-W          | ♦ AJ8  |                            |
| HCP: 15           | ♣ AT86 |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 170</b> | ♠ Q865 | LHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ JT32 | Partner bids next.         |
| Vul: Both         | ♦ J76  |                            |
| HCP: 4            | ♣ T9   |                            |

## Both hands (Answers Page)

### Board: 166

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 17

Contract: 2 ♠ South

North:

♠ AQ984

♥ 63

♦ 4

♣ T8765

South:

♠ J52

♥ AKQ2

♦ A973

♣ K3

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 167

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ KQJ8

♥ J98

♦ AK2

♣ Q84

South:

♠ 752

♥ K43

♦ T84

♣ AK73

W

N

E

S

1 ♦ 1NT Pass 3NT

All Pass

### Board: 168

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ QT63

♥ J6

♦ T643

♣ K52

South:

♠ J942

♥ 92

♦ AKQ

♣ AQ74

W

N

E

S

1 ♣ 1NT

All Pass

### Board: 169

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QJ52

♥ QJ

♦ AJ8

♣ AT86

South:

♠ A87

♥ K98

♦ T962

♣ J75

W

N

E

S

1 ♦ 1NT Pass 2NT

All Pass

### Board: 170

Dealer: East

Vul: Both

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ Q865

♥ JT32

♦ J76

♣ T9

South:

♠ J42

♥ AK85

♦ A5

♣ A543

W

N

E

S

1 ♣ 1NT

All Pass

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 166</b> | ♠ J52  | RHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ AKQ2 | You bid next.              |
| Vul: N-S          | ♦ A973 |                            |
| HCP: 17           | ♣ K3   |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 167</b> | ♠ 752  | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ K43  | Partner bids next.         |
| Vul: E-W          | ♦ T84  |                            |
| HCP: 10           | ♣ AK73 |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 168</b> | ♠ J942 | RHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ 92   | You bid next.              |
| Vul: N-S          | ♦ AKQ  |                            |
| HCP: 16           | ♣ AQ74 |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 169</b> | ♠ A87  | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ K98  | Partner bids next.         |
| Vul: E-W          | ♦ T962 |                            |
| HCP: 8            | ♣ J75  |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 170</b> | ♠ J42  | RHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ AK85 | You bid next.              |
| Vul: Both         | ♦ A5   |                            |
| HCP: 16           | ♣ A543 |                            |

## Both hands (Answers Page)

### Board: 166

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 17

Contract: 2 ♠ South

North:

♠ AQ984

♥ 63

♦ 4

♣ T8765

South:

♠ J52

♥ AKQ2

♦ A973

♣ K3

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 167

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ KQJ8

♥ J98

♦ AK2

♣ Q84

South:

♠ 752

♥ K43

♦ T84

♣ AK73

W

N

E

S

1 ♦ 1NT Pass 3NT

All Pass

### Board: 168

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ QT63

♥ J6

♦ T643

♣ K52

South:

♠ J942

♥ 92

♦ AKQ

♣ AQ74

W

N

E

S

1 ♣ 1NT

All Pass

### Board: 169

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QJ52

♥ QJ

♦ AJ8

♣ AT86

South:

♠ A87

♥ K98

♦ T962

♣ J75

W

N

E

S

1 ♦ 1NT Pass 2NT

All Pass

### Board: 170

Dealer: East

Vul: Both

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ Q865

♥ JT32

♦ J76

♣ T9

South:

♠ J42

♥ AK85

♦ A5

♣ A543

W

N

E

S

1 ♣ 1NT

All Pass



|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 171</b> | ♠ T      | Partner bids first.              |
| Dealer: South     | ♥ QT9865 | West (RHO) bids 1NT if possible. |
| Vul: None         | ♦ QJ43   |                                  |
| HCP: 9+2          | ♣ A7     |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 172</b> | ♠ 952  | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ 9542 | Partner bids next.        |
| Vul: Both         | ♦ J97  |                           |
| HCP: 1            | ♣ 986  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 173</b> | ♠ AK3  | RHO opens the bidding 1♣. |
| Dealer: West      | ♥ Q765 | You bid next.             |
| Vul: None         | ♦ K2   |                           |
| HCP: 16           | ♣ AT65 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 174</b> | ♠ T95  | LHO opens the bidding 1♣. |
| Dealer: East      | ♥ 762  | Partner bids next.        |
| Vul: N-S          | ♦ KQ97 |                           |
| HCP: 6            | ♣ JT4  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 175</b> | ♠ A54  | RHO opens the bidding 1♣. |
| Dealer: West      | ♥ AJT7 | You bid next.             |
| Vul: None         | ♦ Q8   |                           |
| HCP: 18           | ♣ AK97 |                           |

## Both hands (Answers Page)

### Board: 171

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 12+1

Contract: 3♥ South

North:

♠ T

♥ QT9865

♦ QJ43

♣ A7

South:

♠ KQ643

♥ K432

♦ A2

♣ 42

W N E S

1NT 2♥ Pass 3♥

All Pass

### Board: 172

Dealer: East

Vul: Both

North HCP: 1

South HCP: 16

Contract: 1NT South

North:

♠ 952

♥ 9542

♦ J97

♣ 986

South:

♠ J83

♥ KQ8

♦ K32

♣ AKT7

W N E S

1♦ 1NT

All Pass

### Board: 173

Dealer: West

Vul: None

North HCP: 16

South HCP: 4

Contract: 1NT North

North:

♠ AK3

♥ Q765

♦ K2

♣ AT65

South:

♠ QJ92

♥ T843

♦ J64

♣ 94

W N E S

1♣ 1NT All Pass

### Board: 174

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ T95

♥ 762

♦ KQ97

♣ JT4

South:

♠ KQJ8

♥ 853

♦ A85

♣ AQ5

W N E S

1♣ 1NT

All Pass

### Board: 175

Dealer: West

Vul: None

North HCP: 18

South HCP: 4+1

Contract: 1NT North

North:

♠ A54

♥ AJT7

♦ Q8

♣ AK97

South:

♠ 3

♥ 9632

♦ A7542

♣ 543

W N E S

1♣ 1NT All Pass

## South hands

## We\_Overcall\_1N

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 171</b> | ♠ KQ643 | You bid first.                   |
| Dealer: South     | ♥ K432  | West (LHO) bids 1NT if possible. |
| Vul: None         | ♦ A2    |                                  |
| HCP: 12+1         | ♣ 42    |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 172</b> | ♠ J83  | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ KQ8  | You bid next.             |
| Vul: Both         | ♦ K32  |                           |
| HCP: 16           | ♣ AKT7 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 173</b> | ♠ QJ92 | LHO opens the bidding 1♣. |
| Dealer: West      | ♥ T843 | Partner bids next.        |
| Vul: None         | ♦ J64  |                           |
| HCP: 4            | ♣ 94   |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 174</b> | ♠ KQJ8 | RHO opens the bidding 1♣. |
| Dealer: East      | ♥ 853  | You bid next.             |
| Vul: N-S          | ♦ A85  |                           |
| HCP: 16           | ♣ AQ5  |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 175</b> | ♠ 3     | LHO opens the bidding 1♣. |
| Dealer: West      | ♥ 9632  | Partner bids next.        |
| Vul: None         | ♦ A7542 |                           |
| HCP: 4+1          | ♣ 543   |                           |

## Both hands (Answers Page)

### Board: 171

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 12+1

Contract: 3♥ South

North:

♠ T

♥ QT9865

♦ QJ43

♣ A7

South:

♠ KQ643

♥ K432

♦ A2

♣ 42

W N E S

1NT 2♥ Pass 3♥

All Pass

### Board: 172

Dealer: East

Vul: Both

North HCP: 1

South HCP: 16

Contract: 1NT South

North:

♠ 952

♥ 9542

♦ J97

♣ 986

South:

♠ J83

♥ KQ8

♦ K32

♣ AKT7

W N E S

1♦ 1NT

All Pass

### Board: 173

Dealer: West

Vul: None

North HCP: 16

South HCP: 4

Contract: 1NT North

North:

♠ AK3

♥ Q765

♦ K2

♣ AT65

South:

♠ QJ92

♥ T843

♦ J64

♣ 94

W N E S

1♣ 1NT All Pass

### Board: 174

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ T95

♥ 762

♦ KQ97

♣ JT4

South:

♠ KQJ8

♥ 853

♦ A85

♣ AQ5

W N E S

1♣ 1NT

All Pass

### Board: 175

Dealer: West

Vul: None

North HCP: 18

South HCP: 4+1

Contract: 1NT North

North:

♠ A54

♥ AJT7

♦ Q8

♣ AK97

South:

♠ 3

♥ 9632

♦ A7542

♣ 543

W N E S

1♣ 1NT All Pass

# North hands

# We\_Overcall\_1N

**Board: 176**      ♠ Q75      LHO opens the bidding 1 ♥.

Dealer: East      ♥ Q85      Partner bids next.

Vul: N-S      ♦ 42

HCP: 8+1      ♣ A7654

---

**Board: 177**      ♠ AK3      RHO opens the bidding 1 ♦.

Dealer: West      ♥ JT8      You bid next.

Vul: E-W      ♦ KJ85

HCP: 17      ♣ AJ8

---

**Board: 178**      ♠ JT      You bid first.

Dealer: North      ♥ T43      East (LHO) bids 1NT if possible.

Vul: None      ♦ AQ83      East (LHO) bids 3 ♣ if possible.

HCP: 13      ♣ AQ62

---

**Board: 179**      ♠ AKQ2      RHO opens the bidding 1 ♦.

Dealer: West      ♥ 62      You bid next.

Vul: E-W      ♦ AQ6

HCP: 15      ♣ 9864

---

**Board: 180**      ♠ K87      Partner bids first.

Dealer: South      ♥ 53      West (RHO) bids 1NT if possible.

Vul: Both      ♦ T853

HCP: 8      ♣ KQ72

## Both hands (Answers Page)

### Board: 176

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ Q75

♥ Q85

♦ 42

♣ A7654

South:

♠ K863

♥ A92

♦ AT3

♣ KQ2

| W    | N   | E        | S   |
|------|-----|----------|-----|
|      |     | 1♥       | 1NT |
| Pass | 2NT | All Pass |     |

### Board: 177

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 2

Contract: 1NT North

North:

♠ AK3

♥ JT8

♦ KJ85

♣ AJ8

South:

♠ QT94

♥ 964

♦ 97

♣ 9762

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♦ | 1NT | All Pass |   |

### Board: 178

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 4♠ North

North:

♠ JT

♥ T43

♦ AQ83

♣ AQ62

South:

♠ KQ7642

♥ Q5

♦ J9

♣ K93

| W    | N    | E        | S  |
|------|------|----------|----|
|      | 1♦   | 1NT      | 2♠ |
| Pass | Pass | 3♣       | 3♠ |
| Pass | 4♠   | All Pass |    |

### Board: 179

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ AKQ2

♥ 62

♦ AQ6

♣ 9864

South:

♠ J764

♥ AQ95

♦ T9

♣ QT7

| W        | N   | E    | S               |
|----------|-----|------|-----------------|
| 1♦       | 1NT | Pass | 2♣ <sup>1</sup> |
| Pass     | 2♠  | Pass | 4♠              |
| All Pass |     |      |                 |

1. Stayman

### Board: 180

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17

Contract: 3♦ South

North:

♠ K87

♥ 53

♦ T853

♣ KQ72

South:

♠ Q

♥ AKQ8

♦ Q964

♣ AT93

| W        | N  | E    | S  |
|----------|----|------|----|
|          |    |      | 1♦ |
| 1NT      | 2♦ | Pass | 3♦ |
| All Pass |    |      |    |

## South hands

## We\_Overcall\_1N

**Board: 176**      ♠ K863      RHO opens the bidding 1♥.

Dealer: East      ♥ A92      You bid next.

Vul: N-S      ♦ AT3

HCP: 16      ♣ KQ2

---

**Board: 177**      ♠ QT94      LHO opens the bidding 1♦.

Dealer: West      ♥ 964      Partner bids next.

Vul: E-W      ♦ 97

HCP: 2      ♣ 9762

---

**Board: 178**      ♠ KQ7642      Partner bids first.

Dealer: North      ♥ Q5      East (RHO) bids 1NT if possible.

Vul: None      ♦ J9      East (RHO) bids 3♣ if possible.

HCP: 11+2      ♣ K93

---

**Board: 179**      ♠ J764      LHO opens the bidding 1♦.

Dealer: West      ♥ AQ95      Partner bids next.

Vul: E-W      ♦ T9

HCP: 9      ♣ QT7

---

**Board: 180**      ♠ Q      You bid first.

Dealer: South      ♥ AKQ8      West (LHO) bids 1NT if possible.

Vul: Both      ♦ Q964

HCP: 17      ♣ AT93

## Both hands (Answers Page)

### Board: 176

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ Q75

♥ Q85

♦ 42

♣ A7654

South:

♠ K863

♥ A92

♦ AT3

♣ KQ2

| W    | N   | E        | S   |
|------|-----|----------|-----|
|      |     | 1♥       | 1NT |
| Pass | 2NT | All Pass |     |

### Board: 177

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 2

Contract: 1NT North

North:

♠ AK3

♥ JT8

♦ KJ85

♣ AJ8

South:

♠ QT94

♥ 964

♦ 97

♣ 9762

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♦ | 1NT | All Pass |   |

### Board: 178

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 4♠ North

North:

♠ JT

♥ T43

♦ AQ83

♣ AQ62

South:

♠ KQ7642

♥ Q5

♦ J9

♣ K93

| W    | N    | E        | S  |
|------|------|----------|----|
|      | 1♦   | 1NT      | 2♠ |
| Pass | Pass | 3♣       | 3♠ |
| Pass | 4♠   | All Pass |    |

### Board: 179

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ AKQ2

♥ 62

♦ AQ6

♣ 9864

South:

♠ J764

♥ AQ95

♦ T9

♣ QT7

| W        | N   | E    | S               |
|----------|-----|------|-----------------|
| 1♦       | 1NT | Pass | 2♣ <sup>1</sup> |
| Pass     | 2♠  | Pass | 4♠              |
| All Pass |     |      |                 |

1. Stayman

### Board: 180

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17

Contract: 3♦ South

North:

♠ K87

♥ 53

♦ T853

♣ KQ72

South:

♠ Q

♥ AKQ8

♦ Q964

♣ AT93

| W        | N  | E    | S  |
|----------|----|------|----|
|          |    |      | 1♦ |
| 1NT      | 2♦ | Pass | 3♦ |
| All Pass |    |      |    |



|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 181</b> | ♠ Q3     | You bid first.                      |
| Dealer: North     | ♥ 863    | East (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ AQT875 |                                     |
| HCP: 12+2         | ♣ KJ     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 182</b> | ♠ J9     | LHO opens the bidding 1♥.           |
| Dealer: East      | ♥ 753    | Partner bids next.                  |
| Vul: Both         | ♦ 876    |                                     |
| HCP: 4+1          | ♣ K7652  |                                     |
| <hr/>             |          |                                     |
| <b>Board: 183</b> | ♠ K84    | RHO opens the bidding 1♦.           |
| Dealer: West      | ♥ AJ     | You bid next.                       |
| Vul: None         | ♦ A874   | East (LHO) Doubles 1NT if possible. |
| HCP: 16           | ♣ A832   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 184</b> | ♠ Q964   | LHO opens the bidding 1♥.           |
| Dealer: East      | ♥ T96    | Partner bids next.                  |
| Vul: E-W          | ♦ 8754   |                                     |
| HCP: 2            | ♣ 73     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 185</b> | ♠ Q432   | RHO opens the bidding 1♦.           |
| Dealer: West      | ♥ AK62   | You bid next.                       |
| Vul: Both         | ♦ K32    |                                     |
| HCP: 15           | ♣ K4     |                                     |

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 6+1

Contract: 2 ♦ North

North:

♠ Q3

♥ 863

♦ AQT875

♣ KJ

South:

♠ KT96

♥ QJ2

♦ 3

♣ T8762

W N E S

1 ♦ 1NT Pass

Pass 2 ♦ All Pass

### Board: 182

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 17

Contract: 1NT South

North:

♠ J9

♥ 753

♦ 876

♣ K7652

South:

♠ Q72

♥ KQJ4

♦ AT5

♣ AJT

W N E S

1 ♥ 1NT

All Pass

### Board: 183

Dealer: West

Vul: None

North HCP: 16

South HCP: 2+1

Contract: 2 ♥ North

North:

♠ K84

♥ AJ

♦ A874

♣ A832

South:

♠ Q953

♥ T8542

♦ T

♣ 975

W N E S

1 ♦ 1NT X 2 ♦

Pass 2 ♥ All Pass

### Board: 184

Dealer: East

Vul: E-W

North HCP: 2

South HCP: 16+1

Contract: 1NT South

North:

♠ Q964

♥ T96

♦ 8754

♣ 73

South:

♠ K5

♥ A42

♦ A63

♣ KQT82

W N E S

1 ♥ 1NT

All Pass

### Board: 185

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+1

Contract: 3 ♥ North

North:

♠ Q432

♥ AK62

♦ K32

♣ K4

South:

♠ 5

♥ QT874

♦ A98

♣ T932

W N E S

1 ♦ 1NT Pass 2 ♦

Pass 3 ♥<sup>1</sup> All Pass

1. Super acceptance after NT

## South hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 181</b> | ♠ KT96  | Partner bids first.                 |
| Dealer: North     | ♥ QJ2   | East (RHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ 3     |                                     |
| HCP: 6+1          | ♣ T8762 |                                     |
| <hr/>             |         |                                     |
| <b>Board: 182</b> | ♠ Q72   | RHO opens the bidding 1♥.           |
| Dealer: East      | ♥ KQJ4  | You bid next.                       |
| Vul: Both         | ♦ AT5   |                                     |
| HCP: 17           | ♣ AJT   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 183</b> | ♠ Q953  | LHO opens the bidding 1♦.           |
| Dealer: West      | ♥ T8542 | Partner bids next.                  |
| Vul: None         | ♦ T     | East (RHO) Doubles 1NT if possible. |
| HCP: 2+1          | ♣ 975   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 184</b> | ♠ K5    | RHO opens the bidding 1♥.           |
| Dealer: East      | ♥ A42   | You bid next.                       |
| Vul: E-W          | ♦ A63   |                                     |
| HCP: 16+1         | ♣ KQT82 |                                     |
| <hr/>             |         |                                     |
| <b>Board: 185</b> | ♠ 5     | LHO opens the bidding 1♦.           |
| Dealer: West      | ♥ QT874 | Partner bids next.                  |
| Vul: Both         | ♦ A98   |                                     |
| HCP: 6+1          | ♣ T932  |                                     |

## Both hands (Answers Page)

### Board: 181

|                     | North:   | South:  | W    | N   | E        | S    |
|---------------------|----------|---------|------|-----|----------|------|
| Dealer: North       | ♠ Q3     | ♠ KT96  |      | 1 ♦ | 1NT      | Pass |
| Vul: N-S            | ♥ 863    | ♥ QJ2   | Pass | 2 ♦ | All Pass |      |
| North HCP: 12+2     | ♦ AQT875 | ♦ 3     |      |     |          |      |
| South HCP: 6+1      | ♣ KJ     | ♣ T8762 |      |     |          |      |
| Contract: 2 ♦ North |          |         |      |     |          |      |

### Board: 182

|                     | North:  | South: | W        | N | E   | S   |
|---------------------|---------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ J9    | ♠ Q72  |          |   | 1 ♥ | 1NT |
| Vul: Both           | ♥ 753   | ♥ KQJ4 | All Pass |   |     |     |
| North HCP: 4+1      | ♦ 876   | ♦ AT5  |          |   |     |     |
| South HCP: 17       | ♣ K7652 | ♣ AJT  |          |   |     |     |
| Contract: 1NT South |         |        |          |   |     |     |

### Board: 183

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ K84  | ♠ Q953  | 1 ♦  | 1NT | X        | 2 ♦ |
| Vul: None           | ♥ AJ   | ♥ T8542 | Pass | 2 ♥ | All Pass |     |
| North HCP: 16       | ♦ A874 | ♦ T     |      |     |          |     |
| South HCP: 2+1      | ♣ A832 | ♣ 975   |      |     |          |     |
| Contract: 2 ♥ North |        |         |      |     |          |     |

### Board: 184

|                     | North: | South:  | W        | N | E   | S   |
|---------------------|--------|---------|----------|---|-----|-----|
| Dealer: East        | ♠ Q964 | ♠ K5    |          |   | 1 ♥ | 1NT |
| Vul: E-W            | ♥ T96  | ♥ A42   | All Pass |   |     |     |
| North HCP: 2        | ♦ 8754 | ♦ A63   |          |   |     |     |
| South HCP: 16+1     | ♣ 73   | ♣ KQT82 |          |   |     |     |
| Contract: 1NT South |        |         |          |   |     |     |

### Board: 185

|                     | North: | South:  | W    | N                | E        | S   |
|---------------------|--------|---------|------|------------------|----------|-----|
| Dealer: West        | ♠ Q432 | ♠ 5     | 1 ♦  | 1NT              | Pass     | 2 ♦ |
| Vul: Both           | ♥ AK62 | ♥ QT874 | Pass | 3 ♥ <sup>1</sup> | All Pass |     |
| North HCP: 15       | ♦ K32  | ♦ A98   |      |                  |          |     |
| South HCP: 6+1      | ♣ K4   | ♣ T932  |      |                  |          |     |
| Contract: 3 ♥ North |        |         |      |                  |          |     |

1. Super acceptance after NT

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 186</b> | ♠ AQ5    | You bid first.                   |
| Dealer: North     | ♥ KJ9    | East (LHO) bids 1NT if possible. |
| Vul: None         | ♦ QT9874 |                                  |
| HCP: 12+2         | ♣ 9      |                                  |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 187</b> | ♠ T72  | RHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ T76  | You bid next.              |
| Vul: N-S          | ♦ AKJ5 |                            |
| HCP: 15           | ♣ AK3  |                            |

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|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 188</b> | ♠ 6      | Partner bids first.              |
| Dealer: South     | ♥ KQT9   | West (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ 63     |                                  |
| HCP: 9+2          | ♣ AT5432 |                                  |

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|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 189</b> | ♠ T92    | LHO opens the bidding 1 ♥.       |
| Dealer: East      | ♥ 4      | Partner bids next.               |
| Vul: None         | ♦ AJT952 | West (RHO) bids 2 ♥ if possible. |
| HCP: 5+2          | ♣ T75    | West (RHO) bids 3 ♥ if possible. |

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|                   |          |                            |
|-------------------|----------|----------------------------|
| <b>Board: 190</b> | ♠ 4      | LHO opens the bidding 1 ♠. |
| Dealer: East      | ♥ Q2     | Partner bids next.         |
| Vul: E-W          | ♦ Q86532 |                            |
| HCP: 7+2          | ♣ K854   |                            |

## Both hands (Answers Page)

### Board: 186

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ AQ5

♥ KJ9

♦ QT9874

♣ 9

South:

♠ KT763

♥ AQ5

♦ 5

♣ Q843

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♦ | 1NT | 2 ♠ |

All Pass

### Board: 187

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ T72

♥ T76

♦ AKJ5

♣ AK3

South:

♠ AQ983

♥ K8

♦ 982

♣ T97

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

### Board: 188

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ 6

♥ KQT9

♦ 63

♣ AT5432

South:

♠ KJ7542

♥ J2

♦ AKJ

♣ J6

|          |     |      |     |
|----------|-----|------|-----|
| W        | N   | E    | S   |
|          |     |      | 1 ♠ |
| 1NT      | 2 ♣ | Pass | 2 ♠ |
| All Pass |     |      |     |

### Board: 189

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 16

Contract: 4 ♦ South

North:

♠ T92

♥ 4

♦ AJT952

♣ T75

South:

♠ AK7

♥ KT32

♦ Q863

♣ A6

|          |      |      |      |
|----------|------|------|------|
| W        | N    | E    | S    |
|          |      | 1 ♥  | 1NT  |
| 2 ♥      | 3 ♦  | Pass | Pass |
| 3 ♥      | Pass | Pass | 4 ♦  |
| All Pass |      |      |      |

### Board: 190

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 3 ♦ South

North:

♠ 4

♥ Q2

♦ Q86532

♣ K854

South:

♠ K92

♥ AK4

♦ KJT7

♣ QT9

|          |                  |      |                  |
|----------|------------------|------|------------------|
| W        | N                | E    | S                |
|          |                  | 1 ♠  | 1NT              |
| Pass     | 3 ♣ <sup>1</sup> | Pass | 3 ♦ <sup>2</sup> |
| All Pass |                  |      |                  |

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

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 186</b> | ♠ KT763 | Partner bids first.              |
| Dealer: North     | ♥ AQ5   | East (RHO) bids 1NT if possible. |
| Vul: None         | ♦ 5     |                                  |
| HCP: 11+1         | ♣ Q843  |                                  |

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|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 187</b> | ♠ AQ983 | LHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ K8    | Partner bids next.         |
| Vul: N-S          | ♦ 982   |                            |
| HCP: 9+1          | ♣ T97   |                            |

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|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 188</b> | ♠ KJ7542 | You bid first.                   |
| Dealer: South     | ♥ J2     | West (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ AKJ    |                                  |
| HCP: 14+2         | ♣ J6     |                                  |

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|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 189</b> | ♠ AK7  | RHO opens the bidding 1 ♥.       |
| Dealer: East      | ♥ KT32 | You bid next.                    |
| Vul: None         | ♦ Q863 | West (LHO) bids 2 ♥ if possible. |
| HCP: 16           | ♣ A6   | West (LHO) bids 3 ♥ if possible. |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 190</b> | ♠ K92  | RHO opens the bidding 1 ♠. |
| Dealer: East      | ♥ AK4  | You bid next.              |
| Vul: E-W          | ♦ KJT7 |                            |
| HCP: 16           | ♣ QT9  |                            |

## Both hands (Answers Page)

### Board: 186

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ AQ5

♥ KJ9

♦ QT9874

♣ 9

South:

♠ KT763

♥ AQ5

♦ 5

♣ Q843

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♦ | 1NT | 2 ♠ |

All Pass

### Board: 187

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ T72

♥ T76

♦ AKJ5

♣ AK3

South:

♠ AQ983

♥ K8

♦ 982

♣ T97

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

### Board: 188

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ 6

♥ KQT9

♦ 63

♣ AT5432

South:

♠ KJ7542

♥ J2

♦ AKJ

♣ J6

|          |     |      |     |
|----------|-----|------|-----|
| W        | N   | E    | S   |
|          |     |      | 1 ♠ |
| 1NT      | 2 ♣ | Pass | 2 ♠ |
| All Pass |     |      |     |

### Board: 189

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 16

Contract: 4 ♦ South

North:

♠ T92

♥ 4

♦ AJT952

♣ T75

South:

♠ AK7

♥ KT32

♦ Q863

♣ A6

|          |      |      |      |
|----------|------|------|------|
| W        | N    | E    | S    |
|          |      | 1 ♥  | 1NT  |
| 2 ♥      | 3 ♦  | Pass | Pass |
| 3 ♥      | Pass | Pass | 4 ♦  |
| All Pass |      |      |      |

### Board: 190

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 3 ♦ South

North:

♠ 4

♥ Q2

♦ Q86532

♣ K854

South:

♠ K92

♥ AK4

♦ KJT7

♣ QT9

|          |                  |      |                  |
|----------|------------------|------|------------------|
| W        | N                | E    | S                |
|          |                  | 1 ♠  | 1NT              |
| Pass     | 3 ♣ <sup>1</sup> | Pass | 3 ♦ <sup>2</sup> |
| All Pass |                  |      |                  |

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



# North hands

# We\_Overcall\_1N

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 191</b> | ♠ A6432 | LHO opens the bidding 1 ♦.       |
| Dealer: East      | ♥ 83    | Partner bids next.               |
| Vul: None         | ♦ 96    | West (RHO) bids 2 ♥ if possible. |
| HCP: 4+1          | ♣ 9742  | East (LHO) bids 3 ♥ if possible. |

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 192</b> | ♠ A9    | You bid first.                   |
| Dealer: North     | ♥ Q7643 | East (LHO) bids 1NT if possible. |
| Vul: E-W          | ♦ 876   | West (RHO) bids 2 ♥ if possible. |
| HCP: 12+1         | ♣ AQ4   |                                  |

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 193</b> | ♠ KT    | Partner bids first.              |
| Dealer: South     | ♥ T9732 | West (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ KQT2  | East (LHO) bids 2 ♠ if possible. |
| HCP: 8+1          | ♣ 53    |                                  |

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 194</b> | ♠ 8762 | LHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ 4    | Partner bids next.         |
| Vul: N-S          | ♦ T942 |                            |
| HCP: 5            | ♣ KQ53 |                            |

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 195</b> | ♠ A532 | RHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ K4   | You bid next.              |
| Vul: E-W          | ♦ AQ2  |                            |
| HCP: 18           | ♣ AJ96 |                            |

## Both hands (Answers Page)

### Board: 191

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ A6432

♥ 83

♦ 96

♣ 9742

South:

♠ J87

♥ T76

♦ AJ4

♣ AKQ6

| W        | N   | E   | S   |
|----------|-----|-----|-----|
|          |     | 1 ♦ | 1NT |
| 2 ♥      | 2 ♠ | 3 ♥ | 3 ♠ |
| All Pass |     |     |     |

### Board: 192

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+2

Contract: 3 ♣ North

North:

♠ A9

♥ Q7643

♦ 876

♣ AQ4

South:

♠ KQ7

♥ 5

♦ Q52

♣ JT9863

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

### Board: 193

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12

Contract: 3 ♥ South

North:

♠ KT

♥ T9732

♦ KQT2

♣ 53

South:

♠ AJ76

♥ AK

♦ 974

♣ T974

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

### Board: 194

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 8762

♥ 4

♦ T942

♣ KQ53

South:

♠ AK5

♥ J973

♦ A87

♣ A87

| W        | N | E   | S   |
|----------|---|-----|-----|
|          |   | 1 ♣ | 1NT |
| All Pass |   |     |     |

### Board: 195

Dealer: West

Vul: E-W

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ A532

♥ K4

♦ AQ2

♣ AJ96

South:

♠ Q9

♥ QT98

♦ JT43

♣ Q42

| W          | N   | E        | S                |
|------------|-----|----------|------------------|
| 1 ♣        | 1NT | Pass     | 2 ♣ <sup>1</sup> |
| Pass       | 2 ♠ | Pass     | 2NT              |
| Pass       | 3NT | All Pass |                  |
| 1. Stayman |     |          |                  |

|                   |        |                                 |
|-------------------|--------|---------------------------------|
| <b>Board: 191</b> | ♠ J87  | RHO opens the bidding 1♦.       |
| Dealer: East      | ♥ T76  | You bid next.                   |
| Vul: None         | ♦ AJ4  | West (LHO) bids 2♥ if possible. |
| HCP: 15           | ♣ AKQ6 | East (RHO) bids 3♥ if possible. |

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|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 192</b> | ♠ KQ7    | Partner bids first.              |
| Dealer: North     | ♥ 5      | East (RHO) bids 1NT if possible. |
| Vul: E-W          | ♦ Q52    | West (LHO) bids 2♥ if possible.  |
| HCP: 8+2          | ♣ JT9863 |                                  |

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|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 193</b> | ♠ AJ76 | You bid first.                   |
| Dealer: South     | ♥ AK   | West (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ 974  | East (RHO) bids 2♠ if possible.  |
| HCP: 12           | ♣ T974 |                                  |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 194</b> | ♠ AK5  | RHO opens the bidding 1♣. |
| Dealer: East      | ♥ J973 | You bid next.             |
| Vul: N-S          | ♦ A87  |                           |
| HCP: 16           | ♣ A87  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 195</b> | ♠ Q9   | LHO opens the bidding 1♣. |
| Dealer: West      | ♥ QT98 | Partner bids next.        |
| Vul: E-W          | ♦ JT43 |                           |
| HCP: 7            | ♣ Q42  |                           |

## Both hands (Answers Page)

### Board: 191

|                     | North:  | South: | W        | N   | E   | S   |
|---------------------|---------|--------|----------|-----|-----|-----|
| Dealer: East        | ♠ A6432 | ♠ J87  |          |     | 1 ♦ | 1NT |
| Vul: None           | ♥ 83    | ♥ T76  | 2 ♥      | 2 ♠ | 3 ♥ | 3 ♠ |
| North HCP: 4+1      | ♦ 96    | ♦ AJ4  | All Pass |     |     |     |
| South HCP: 15       | ♣ 9742  | ♣ AKQ6 |          |     |     |     |
| Contract: 3 ♠ South |         |        |          |     |     |     |

### Board: 192

|                     | North:  | South:   | W   | N   | E        | S   |
|---------------------|---------|----------|-----|-----|----------|-----|
| Dealer: North       | ♠ A9    | ♠ KQ7    |     | 1 ♥ | 1NT      | 2 ♣ |
| Vul: E-W            | ♥ Q7643 | ♥ 5      | 2 ♥ | 3 ♣ | All Pass |     |
| North HCP: 12+1     | ♦ 876   | ♦ Q52    |     |     |          |     |
| South HCP: 8+2      | ♣ AQ4   | ♣ JT9863 |     |     |          |     |
| Contract: 3 ♣ North |         |          |     |     |          |     |

### Board: 193

|                     | North:  | South: | W        | N   | E    | S    |
|---------------------|---------|--------|----------|-----|------|------|
| Dealer: South       | ♠ KT    | ♠ AJ76 |          |     |      | 1 ♣  |
| Vul: Both           | ♥ T9732 | ♥ AK   | 1NT      | 2 ♥ | 2 ♠  | Pass |
| North HCP: 8+1      | ♦ KQT2  | ♦ 974  | Pass     | 3 ♦ | Pass | 3 ♥  |
| South HCP: 12       | ♣ 53    | ♣ T974 | All Pass |     |      |      |
| Contract: 3 ♥ South |         |        |          |     |      |      |

### Board: 194

|                     | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 8762 | ♠ AK5  |          |   | 1 ♣ | 1NT |
| Vul: N-S            | ♥ 4    | ♥ J973 | All Pass |   |     |     |
| North HCP: 5        | ♦ T942 | ♦ A87  |          |   |     |     |
| South HCP: 16       | ♣ KQ53 | ♣ A87  |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 195

|                     | North: | South: | W          | N   | E        | S                |
|---------------------|--------|--------|------------|-----|----------|------------------|
| Dealer: West        | ♠ A532 | ♠ Q9   | 1 ♣        | 1NT | Pass     | 2 ♣ <sup>1</sup> |
| Vul: E-W            | ♥ K4   | ♥ QT98 | Pass       | 2 ♠ | Pass     | 2NT              |
| North HCP: 18       | ♦ AQ2  | ♦ JT43 | Pass       | 3NT | All Pass |                  |
| South HCP: 7        | ♣ AJ96 | ♣ Q42  |            |     |          |                  |
| Contract: 3NT North |        |        | 1. Stayman |     |          |                  |

# North hands

# We\_Overcall\_1N

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 196</b> | ♠ K84  | LHO opens the bidding 1 ♣. |
| Dealer: East      | ♥ T763 | Partner bids next.         |
| Vul: None         | ♦ KQ96 |                            |
| HCP: 8            | ♣ 86   |                            |

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 197</b> | ♠ Q5   | RHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ A876 | You bid next.              |
| Vul: Both         | ♦ AJT6 |                            |
| HCP: 15           | ♣ A62  |                            |

|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 198</b> | ♠ J8543 | LHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ QT4   | Partner bids next.         |
| Vul: None         | ♦ 97    |                            |
| HCP: 4+1          | ♣ JT4   |                            |

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 199</b> | ♠ J87  | RHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ K75  | You bid next.              |
| Vul: Both         | ♦ AK9  |                            |
| HCP: 15           | ♣ KJ93 |                            |

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 200</b> | ♠ T2    | LHO opens the bidding 1 ♠.       |
| Dealer: East      | ♥ AK8   | Partner bids next.               |
| Vul: None         | ♦ J7653 | West (RHO) bids 2 ♠ if possible. |
| HCP: 8+1          | ♣ 943   |                                  |

## Both hands (Answers Page)

### Board: 196

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 2 ♠ South

North:

♠ K84

♥ T763

♦ KQ96

♣ 86

South:

♠ AT65

♥ KJ8

♦ A83

♣ A97

| W          | N                | E    | S   |
|------------|------------------|------|-----|
|            |                  | 1 ♣  | 1NT |
| Pass       | 2 ♣ <sup>1</sup> | Pass | 2 ♠ |
| All Pass   |                  |      |     |
| 1. Stayman |                  |      |     |

### Board: 197

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ Q5

♥ A876

♦ AJT6

♣ A62

South:

♠ 8632

♥ JT92

♦ Q

♣ QT74

| W   | N   | E        | S |
|-----|-----|----------|---|
| 1 ♦ | 1NT | All Pass |   |

### Board: 198

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ J8543

♥ QT4

♦ 97

♣ JT4

South:

♠ AQ9

♥ AJ75

♦ A63

♣ 852

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

### Board: 199

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5+3

Contract: 3 ♠ South

North:

♠ J87

♥ K75

♦ AK9

♣ KJ93

South:

♠ QT9632

♥ JT842

♦ 4

♣ Q

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

### Board: 200

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T2

♥ AK8

♦ J7653

♣ 943

South:

♠ A64

♥ Q742

♦ K2

♣ AQT5

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     | 1 ♠      | 1NT |
| 2 ♠ | 2NT | All Pass |     |

## South hands

## We\_Overcall\_1N

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 196</b> | ♠ AT65   | RHO opens the bidding 1 ♣.       |
| Dealer: East      | ♥ KJ8    | You bid next.                    |
| Vul: None         | ♦ A83    |                                  |
| HCP: 16           | ♣ A97    |                                  |
| <hr/>             |          |                                  |
| <b>Board: 197</b> | ♠ 8632   | LHO opens the bidding 1 ♦.       |
| Dealer: West      | ♥ JT92   | Partner bids next.               |
| Vul: Both         | ♦ Q      |                                  |
| HCP: 5            | ♣ QT74   |                                  |
| <hr/>             |          |                                  |
| <b>Board: 198</b> | ♠ AQ9    | RHO opens the bidding 1 ♦.       |
| Dealer: East      | ♥ AJ75   | You bid next.                    |
| Vul: None         | ♦ A63    |                                  |
| HCP: 15           | ♣ 852    |                                  |
| <hr/>             |          |                                  |
| <b>Board: 199</b> | ♠ QT9632 | LHO opens the bidding 1 ♣.       |
| Dealer: West      | ♥ JT842  | Partner bids next.               |
| Vul: Both         | ♦ 4      |                                  |
| HCP: 5+3          | ♣ Q      |                                  |
| <hr/>             |          |                                  |
| <b>Board: 200</b> | ♠ A64    | RHO opens the bidding 1 ♠.       |
| Dealer: East      | ♥ Q742   | You bid next.                    |
| Vul: None         | ♦ K2     | West (LHO) bids 2 ♠ if possible. |
| HCP: 15           | ♣ AQT5   |                                  |

## Both hands (Answers Page)

### Board: 196

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 2 ♠ South

North:

♠ K84

♥ T763

♦ KQ96

♣ 86

South:

♠ AT65

♥ KJ8

♦ A83

♣ A97

| W          | N                | E    | S   |
|------------|------------------|------|-----|
|            |                  | 1 ♣  | 1NT |
| Pass       | 2 ♣ <sup>1</sup> | Pass | 2 ♠ |
| All Pass   |                  |      |     |
| 1. Stayman |                  |      |     |

### Board: 197

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ Q5

♥ A876

♦ AJT6

♣ A62

South:

♠ 8632

♥ JT92

♦ Q

♣ QT74

| W   | N   | E        | S |
|-----|-----|----------|---|
| 1 ♦ | 1NT | All Pass |   |

### Board: 198

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ J8543

♥ QT4

♦ 97

♣ JT4

South:

♠ AQ9

♥ AJ75

♦ A63

♣ 852

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

### Board: 199

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5+3

Contract: 3 ♠ South

North:

♠ J87

♥ K75

♦ AK9

♣ KJ93

South:

♠ QT9632

♥ JT842

♦ 4

♣ Q

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

### Board: 200

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T2

♥ AK8

♦ J7653

♣ 943

South:

♠ A64

♥ Q742

♦ K2

♣ AQT5

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     | 1 ♠      | 1NT |
| 2 ♠ | 2NT | All Pass |     |



# North hands

# We\_Overcall\_1N

**Board: 201**      ♠ QJ5      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ Q54      You bid next.  
 Vul: N-S      ♦ AT  
 HCP: 15+1      ♣ AQ985

---

**Board: 202**      ♠ T73      Partner bids first.  
 Dealer: South      ♥ A53      West (RHO) bids 1NT if possible.  
 Vul: None      ♦ 97  
 HCP: 4+1      ♣ 98764

---

**Board: 203**      ♠ AK752      You bid first.  
 Dealer: North      ♥ K3      East (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ A9642      West (RHO) bids 2 ♦ if possible.  
 HCP: 14+2      ♣ 9

---

**Board: 204**      ♠ JT93      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ JT74      Partner bids next.  
 Vul: E-W      ♦ 3      East (LHO) bids 2 ♦ if possible.  
 HCP: 6      ♣ AT74      West (RHO) bids 3 ♦ if possible.

---

**Board: 205**      ♠ K97      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ 75      You bid next.  
 Vul: N-S      ♦ AQ543  
 HCP: 17+1      ♣ AKJ

## Both hands (Answers Page)

### Board: 201

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ QJ5

♥ Q54

♦ AT

♣ AQ985

South:

♠ KT7

♥ A8

♦ 9763

♣ J643

| W        | N   | E    | S   |
|----------|-----|------|-----|
| 1 ♠      | 1NT | Pass | 2NT |
| All Pass |     |      |     |

### Board: 202

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 18

Contract: 3 ♣ North

North:

♠ T73

♥ A53

♦ 97

♣ 98764

South:

♠ AKJ

♥ QT76

♦ A64

♣ KJ3

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     |          | 1 ♣ |
| 1NT | 3 ♣ | All Pass |     |

### Board: 203

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9

Contract: 3 ♠ South

North:

♠ AK752

♥ K3

♦ A9642

♣ 9

South:

♠ 96

♥ 984

♦ KQJ7

♣ K764

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

### Board: 204

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 15

Contract: 3 ♥ North

North:

♠ JT93

♥ JT74

♦ 3

♣ AT74

South:

♠ 52

♥ AQ65

♦ AT2

♣ KQ65

| W    | N    | E        | S    |
|------|------|----------|------|
|      |      | 1 ♦      | 1NT  |
| Pass | Pass | 2 ♦      | Pass |
| Pass | X    | Pass     | 2 ♥  |
| 3 ♦  | 3 ♥  | All Pass |      |

### Board: 205

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 7

Contract: 3NT North

North:

♠ K97

♥ 75

♦ AQ543

♣ AKJ

South:

♠ 85

♥ KT63

♦ KJT9

♣ 752

| W    | N   | E        | S                |
|------|-----|----------|------------------|
| 1 ♠  | 1NT | Pass     | 2 ♣ <sup>1</sup> |
| Pass | 2 ♦ | Pass     | 2NT              |
| Pass | 3NT | All Pass |                  |

1. Stayman

## South hands

## We\_Overcall\_1N

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 201</b> | ♠ KT7  | LHO opens the bidding 1 ♠.       |
| Dealer: West      | ♥ A8   | Partner bids next.               |
| Vul: N-S          | ♦ 9763 |                                  |
| HCP: 8            | ♣ J643 |                                  |
| <b>Board: 202</b> | ♠ AKJ  | You bid first.                   |
| Dealer: South     | ♥ QT76 | West (LHO) bids 1NT if possible. |
| Vul: None         | ♦ A64  |                                  |
| HCP: 18           | ♣ KJ3  |                                  |
| <b>Board: 203</b> | ♠ 96   | Partner bids first.              |
| Dealer: North     | ♥ 984  | East (RHO) bids 1NT if possible. |
| Vul: E-W          | ♦ KQJ7 | West (LHO) bids 2 ♦ if possible. |
| HCP: 9            | ♣ K764 |                                  |
| <b>Board: 204</b> | ♠ 52   | RHO opens the bidding 1 ♦.       |
| Dealer: East      | ♥ AQ65 | You bid next.                    |
| Vul: E-W          | ♦ AT2  | East (RHO) bids 2 ♦ if possible. |
| HCP: 15           | ♣ KQ65 | West (LHO) bids 3 ♦ if possible. |
| <b>Board: 205</b> | ♠ 85   | LHO opens the bidding 1 ♠.       |
| Dealer: West      | ♥ KT63 | Partner bids next.               |
| Vul: N-S          | ♦ KJT9 |                                  |
| HCP: 7            | ♣ 752  |                                  |

## Both hands (Answers Page)

### Board: 201

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ QJ5

♥ Q54

♦ AT

♣ AQ985

South:

♠ KT7

♥ A8

♦ 9763

♣ J643

| W        | N   | E    | S   |
|----------|-----|------|-----|
| 1 ♠      | 1NT | Pass | 2NT |
| All Pass |     |      |     |

### Board: 202

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 18

Contract: 3 ♣ North

North:

♠ T73

♥ A53

♦ 97

♣ 98764

South:

♠ AKJ

♥ QT76

♦ A64

♣ KJ3

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     |          | 1 ♣ |
| 1NT | 3 ♣ | All Pass |     |

### Board: 203

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9

Contract: 3 ♠ South

North:

♠ AK752

♥ K3

♦ A9642

♣ 9

South:

♠ 96

♥ 984

♦ KQJ7

♣ K764

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

### Board: 204

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 15

Contract: 3 ♥ North

North:

♠ JT93

♥ JT74

♦ 3

♣ AT74

South:

♠ 52

♥ AQ65

♦ AT2

♣ KQ65

| W    | N    | E        | S    |
|------|------|----------|------|
|      |      | 1 ♦      | 1NT  |
| Pass | Pass | 2 ♦      | Pass |
| Pass | X    | Pass     | 2 ♥  |
| 3 ♦  | 3 ♥  | All Pass |      |

### Board: 205

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 7

Contract: 3NT North

North:

♠ K97

♥ 75

♦ AQ543

♣ AKJ

South:

♠ 85

♥ KT63

♦ KJT9

♣ 752

| W    | N   | E        | S                |
|------|-----|----------|------------------|
| 1 ♠  | 1NT | Pass     | 2 ♣ <sup>1</sup> |
| Pass | 2 ♦ | Pass     | 2NT              |
| Pass | 3NT | All Pass |                  |

1. Stayman

## North hands

## We\_Overcall\_1N

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 206</b> | ♠ 9643  | LHO opens the bidding 1 ♦.       |
| Dealer: East      | ♥ KQ62  | Partner bids next.               |
| Vul: E-W          | ♦ JT97  |                                  |
| HCP: 7            | ♣ J     |                                  |
| <hr/>             |         |                                  |
| <b>Board: 207</b> | ♠ AT8   | RHO opens the bidding 1 ♥.       |
| Dealer: West      | ♥ AJ7   | You bid next.                    |
| Vul: Both         | ♦ A9    |                                  |
| HCP: 16+1         | ♣ KT975 |                                  |
| <hr/>             |         |                                  |
| <b>Board: 208</b> | ♠ AQJT  | RHO opens the bidding 1 ♣.       |
| Dealer: West      | ♥ A93   | You bid next.                    |
| Vul: E-W          | ♦ QT8   | East (LHO) bids 2 ♥ if possible. |
| HCP: 17           | ♣ A87   | West (RHO) bids 3 ♣ if possible. |
| <hr/>             |         |                                  |
| <b>Board: 209</b> | ♠ AQ6   | RHO opens the bidding 1 ♠.       |
| Dealer: West      | ♥ J863  | You bid next.                    |
| Vul: Both         | ♦ AT    |                                  |
| HCP: 15           | ♣ A764  |                                  |
| <hr/>             |         |                                  |
| <b>Board: 210</b> | ♠ T4    | LHO opens the bidding 1 ♠.       |
| Dealer: East      | ♥ T85   | Partner bids next.               |
| Vul: None         | ♦ KJ53  |                                  |
| HCP: 7            | ♣ K742  |                                  |

## Both hands (Answers Page)

### Board: 206

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 9643

♥ KQ62

♦ JT97

♣ J

South:

♠ KQ8

♥ JT

♦ AQ6

♣ KT962

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 207

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AT8

♥ AJ7

♦ A9

♣ KT975

South:

♠ Q972

♥ -

♦ Q8654

♣ AQ43

W N E S

1 ♥ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 208

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AQJT

♥ A93

♦ QT8

♣ A87

South:

♠ 98654

♥ KJ4

♦ 953

♣ T6

W N E S

1 ♣ 1NT 2 ♥ 2 ♠

3 ♣ 3 ♥<sup>1</sup> Pass 3 ♠

All Pass

1. limit raise or better in !S

### Board: 209

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AQ6

♥ J863

♦ AT

♣ A764

South:

♠ T9853

♥ A4

♦ Q63

♣ K83

W N E S

1 ♠ 1NT Pass 3NT

All Pass

### Board: 210

Dealer: East

Vul: None

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ T4

♥ T85

♦ KJ53

♣ K742

South:

♠ K953

♥ KJ94

♦ A96

♣ A5

W N E S

1 ♠ 1NT

Pass 2NT All Pass

## South hands

## We\_Overcall\_1N

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 206</b> | ♠ KQ8   | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ JT    | You bid next.             |
| Vul: E-W          | ♦ AQ6   |                           |
| HCP: 15+1         | ♣ KT962 |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 207</b> | ♠ Q972  | LHO opens the bidding 1♥. |
| Dealer: West      | ♥ -     | Partner bids next.        |
| Vul: Both         | ♦ Q8654 |                           |
| HCP: 10+1         | ♣ AQ43  |                           |

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|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 208</b> | ♠ 98654 | LHO opens the bidding 1♣.       |
| Dealer: West      | ♥ KJ4   | Partner bids next.              |
| Vul: E-W          | ♦ 953   | East (RHO) bids 2♥ if possible. |
| HCP: 4+1          | ♣ T6    | West (LHO) bids 3♣ if possible. |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 209</b> | ♠ T9853 | LHO opens the bidding 1♠. |
| Dealer: West      | ♥ A4    | Partner bids next.        |
| Vul: Both         | ♦ Q63   |                           |
| HCP: 9+1          | ♣ K83   |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 210</b> | ♠ K953 | RHO opens the bidding 1♠. |
| Dealer: East      | ♥ KJ94 | You bid next.             |
| Vul: None         | ♦ A96  |                           |
| HCP: 15           | ♣ A5   |                           |

## Both hands (Answers Page)

### Board: 206

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 9643

♥ KQ62

♦ JT97

♣ J

South:

♠ KQ8

♥ JT

♦ AQ6

♣ KT962

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 207

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AT8

♥ AJ7

♦ A9

♣ KT975

South:

♠ Q972

♥ -

♦ Q8654

♣ AQ43

W N E S

1 ♥ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 208

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AQJT

♥ A93

♦ QT8

♣ A87

South:

♠ 98654

♥ KJ4

♦ 953

♣ T6

W N E S

1 ♣ 1NT 2 ♥ 2 ♠

3 ♣ 3 ♥<sup>1</sup> Pass 3 ♠

All Pass

1. limit raise or better in !S

### Board: 209

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AQ6

♥ J863

♦ AT

♣ A764

South:

♠ T9853

♥ A4

♦ Q63

♣ K83

W N E S

1 ♠ 1NT Pass 3NT

All Pass

### Board: 210

Dealer: East

Vul: None

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ T4

♥ T85

♦ KJ53

♣ K742

South:

♠ K953

♥ KJ94

♦ A96

♣ A5

W N E S

1 ♠ 1NT

Pass 2NT All Pass



## North hands

## We\_Overcall\_1N

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 211</b> | ♠ KT6  | RHO opens the bidding 1 ♦ . |
| Dealer: West      | ♥ AQ6  | You bid next.               |
| Vul: N-S          | ♦ KT3  |                             |
| HCP: 16           | ♣ KJT3 |                             |

---

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 212</b> | ♠ 8764 | Partner bids first.              |
| Dealer: South     | ♥ T6   | West (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ J95  | East (LHO) bids 3♣ if possible.  |
| HCP: 4            | ♣ K975 |                                  |

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|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 213</b> | ♠ AQ   | RHO opens the bidding 1 ♦ . |
| Dealer: West      | ♥ 852  | You bid next.               |
| Vul: None         | ♦ A952 |                             |
| HCP: 15           | ♣ AJ92 |                             |

---

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 214</b> | ♠ 754  | LHO opens the bidding 1 ♣ . |
| Dealer: East      | ♥ AJ32 | Partner bids next.          |
| Vul: N-S          | ♦ J942 |                             |
| HCP: 6            | ♣ 73   |                             |

---

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 215</b> | ♠ K2   | RHO opens the bidding 1 ♣ . |
| Dealer: West      | ♥ Q985 | You bid next.               |
| Vul: E-W          | ♦ AT85 |                             |
| HCP: 15           | ♣ AQ7  |                             |

## Both hands (Answers Page)

### Board: 211

| Board: 211          | North: | South: | W        | N   | E    | S   |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: West        | ♠ KT6  | ♠ A5   | 1 ♦      | 1NT | Pass | 3NT |
| Vul: N-S            | ♥ AQ6  | ♥ KT4  | All Pass |     |      |     |
| North HCP: 16       | ♦ KT3  | ♦ J965 |          |     |      |     |
| South HCP: 10       | ♣ KJT3 | ♣ Q542 |          |     |      |     |
| Contract: 3NT South |        |        |          |     |      |     |

### Board: 212

| Board: 212          | North: | South:   | W                             | N    | E                | S   |
|---------------------|--------|----------|-------------------------------|------|------------------|-----|
| Dealer: South       | ♠ 8764 | ♠ AT95   |                               |      |                  | 1 ♥ |
| Vul: Both           | ♥ T6   | ♥ AQJ743 | 1NT                           | Pass | 3 ♣ <sup>1</sup> | 3 ♥ |
| North HCP: 4        | ♦ J95  | ♦ A      | All Pass                      |      |                  |     |
| South HCP: 17+2     | ♣ K975 | ♣ Q2     | 1. 1N-3C transfer to diamonds |      |                  |     |
| Contract: 3 ♥ South |        |          |                               |      |                  |     |

1. 1N-3C transfer to diamonds

### Board: 213

| Board: 213          | North: | South: | W        | N   | E    | S   |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: West        | ♠ AQ   | ♠ T83  | 1 ♦      | 1NT | Pass | 2NT |
| Vul: None           | ♥ 852  | ♥ A93  | All Pass |     |      |     |
| North HCP: 15       | ♦ A952 | ♦ J864 |          |     |      |     |
| South HCP: 8        | ♣ AJ92 | ♣ K53  |          |     |      |     |
| Contract: 2NT South |        |        |          |     |      |     |

### Board: 214

| Board: 214          | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 754  | ♠ AT8  |          |   | 1 ♣ | 1NT |
| Vul: N-S            | ♥ AJ32 | ♥ 64   | All Pass |   |     |     |
| North HCP: 6        | ♦ J942 | ♦ KQ87 |          |   |     |     |
| South HCP: 15       | ♣ 73   | ♣ AQ85 |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 215

| Board: 215          | North: | South:  | W                            | N                | E    | S   |
|---------------------|--------|---------|------------------------------|------------------|------|-----|
| Dealer: West        | ♠ K2   | ♠ T85   | 1 ♣                          | 1NT              | Pass | 2 ♦ |
| Vul: E-W            | ♥ Q985 | ♥ AKJ74 | Pass                         | 3 ♥ <sup>1</sup> | Pass | 4 ♥ |
| North HCP: 15       | ♦ AT85 | ♦ Q94   | All Pass                     |                  |      |     |
| South HCP: 10+1     | ♣ AQ7  | ♣ 53    | 1. Super acceptance after NT |                  |      |     |
| Contract: 4 ♥ South |        |         |                              |                  |      |     |

1. Super acceptance after NT

## South hands

## We\_Overcall\_1N

**Board: 211**      ♠ A5      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ KT4      Partner bids next.  
 Vul: N-S      ♦ J965  
 HCP: 10      ♣ Q542

---

**Board: 212**      ♠ AT95      You bid first.  
 Dealer: South      ♥ AQJ743      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ A      East (RHO) bids 3 ♣ if possible.  
 HCP: 17+2      ♣ Q2

---

**Board: 213**      ♠ T83      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ A93      Partner bids next.  
 Vul: None      ♦ J864  
 HCP: 8      ♣ K53

---

**Board: 214**      ♠ AT8      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ 64      You bid next.  
 Vul: N-S      ♦ KQ87  
 HCP: 15      ♣ AQ85

---

**Board: 215**      ♠ T85      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ AKJ74      Partner bids next.  
 Vul: E-W      ♦ Q94  
 HCP: 10+1      ♣ 53

## Both hands (Answers Page)

### Board: 211

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ KT6

♥ AQ6

♦ KT3

♣ KJT3

South:

♠ A5

♥ KT4

♦ J965

♣ Q542

W N E S

1♦ 1NT Pass 3NT

All Pass

### Board: 212

Dealer: South

Vul: Both

North HCP: 4

South HCP: 17+2

Contract: 3♥ South

North:

♠ 8764

♥ T6

♦ J95

♣ K975

South:

♠ AT95

♥ AQJ743

♦ A

♣ Q2

W N E S

1♥

1NT Pass 3♣<sup>1</sup> 3♥

All Pass

1. 1N-3C transfer to diamonds

### Board: 213

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQ

♥ 852

♦ A952

♣ AJ92

South:

♠ T83

♥ A93

♦ J864

♣ K53

W N E S

1♦ 1NT Pass 2NT

All Pass

### Board: 214

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ 754

♥ AJ32

♦ J942

♣ 73

South:

♠ AT8

♥ 64

♦ KQ87

♣ AQ85

W N E S

1♣ 1NT

All Pass

### Board: 215

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ K2

♥ Q985

♦ AT85

♣ AQ7

South:

♠ T85

♥ AKJ74

♦ Q94

♣ 53

W N E S

1♣ 1NT Pass 2♦

Pass 3♥<sup>1</sup> Pass 4♥

All Pass

1. Super acceptance after NT

# North hands

# We\_Overcall\_1N

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 216</b> | ♠ 2      | Partner bids first.                |
| Dealer: South     | ♥ 975    | West (RHO) bids 1NT if possible.   |
| Vul: None         | ♦ K95    | East (LHO) Doubles 2♥ if possible. |
| HCP: 5+2          | ♣ QT9543 | West (RHO) bids 2♠ if possible.    |
|                   |          | West (RHO) Doubles 3♥ if possible. |

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 217</b> | ♠ AQ    | You bid first.                   |
| Dealer: North     | ♥ AT765 | East (LHO) bids 1NT if possible. |
| Vul: E-W          | ♦ A     |                                  |
| HCP: 14+2         | ♣ 98752 |                                  |

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 218</b> | ♠ 96   | Partner bids first.              |
| Dealer: South     | ♥ 872  | West (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ AQ84 |                                  |
| HCP: 7            | ♣ JT82 |                                  |

|                   |          |                                 |
|-------------------|----------|---------------------------------|
| <b>Board: 219</b> | ♠ JT8632 | LHO opens the bidding 1♥.       |
| Dealer: East      | ♥ T4     | Partner bids next.              |
| Vul: N-S          | ♦ Q52    | West (RHO) bids 2♥ if possible. |
| HCP: 5+2          | ♣ Q4     | East (LHO) bids 3♥ if possible. |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 220</b> | ♠ 97543 | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ T52   | Partner bids next.        |
| Vul: E-W          | ♦ Q2    |                           |
| HCP: 5+1          | ♣ QJT   |                           |

## Both hands (Answers Page)

### Board: 216

|                       | North:   | South:  | W   | N        | E    | S    |
|-----------------------|----------|---------|-----|----------|------|------|
| Dealer: South         | ♠ 2      | ♠ AK98  |     |          |      | 1 ♥  |
| Vul: None             | ♥ 975    | ♥ AJ864 | 1NT | 2 ♥      | X    | Pass |
| North HCP: 5+2        | ♦ K95    | ♦ 8764  | 2 ♠ | Pass     | Pass | 3 ♥  |
| South HCP: 12+1       | ♣ QT9543 | ♣ -     | X   | All Pass |      |      |
| Contract: 3 ♥ X South |          |         |     |          |      |      |

### Board: 217

|                     | North:  | South:  | W    | N   | E        | S   |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: North       | ♠ AQ    | ♠ KJ742 |      | 1 ♥ | 1NT      | 2 ♥ |
| Vul: E-W            | ♥ AT765 | ♥ J83   | Pass | 3 ♥ | All Pass |     |
| North HCP: 14+2     | ♦ A     | ♦ QJ753 |      |     |          |     |
| South HCP: 8+2      | ♣ 98752 | ♣ -     |      |     |          |     |
| Contract: 3 ♥ North |         |         |      |     |          |     |

### Board: 218

|                     | North: | South:  | W   | N   | E        | S   |
|---------------------|--------|---------|-----|-----|----------|-----|
| Dealer: South       | ♠ 96   | ♠ K432  |     |     |          | 1 ♥ |
| Vul: Both           | ♥ 872  | ♥ AQ654 | 1NT | 2 ♥ | All Pass |     |
| North HCP: 7        | ♦ AQ84 | ♦ JT    |     |     |          |     |
| South HCP: 13+1     | ♣ JT82 | ♣ K5    |     |     |          |     |
| Contract: 2 ♥ North |        |         |     |     |          |     |

### Board: 219

|                     | North:   | South: | W    | N   | E        | S    |
|---------------------|----------|--------|------|-----|----------|------|
| Dealer: East        | ♠ JT8632 | ♠ Q9   |      |     | 1 ♥      | 1NT  |
| Vul: N-S            | ♥ T4     | ♥ AJ7  | 2 ♥  | 2 ♠ | 3 ♥      | Pass |
| North HCP: 5+2      | ♦ Q52    | ♦ AKJ4 | Pass | 3 ♠ | All Pass |      |
| South HCP: 15       | ♣ Q4     | ♣ T986 |      |     |          |      |
| Contract: 3 ♠ North |          |        |      |     |          |      |

### Board: 220

|                     | North:  | South: | W        | N   | E    | S                |
|---------------------|---------|--------|----------|-----|------|------------------|
| Dealer: East        | ♠ 97543 | ♠ AT82 |          |     | 1 ♦  | 1NT              |
| Vul: E-W            | ♥ T52   | ♥ AQ   | Pass     | 2 ♥ | Pass | 3 ♠ <sup>1</sup> |
| North HCP: 5+1      | ♦ Q2    | ♦ KT8  | All Pass |     |      |                  |
| South HCP: 17       | ♣ QJT   | ♣ A986 |          |     |      |                  |
| Contract: 3 ♠ South |         |        |          |     |      |                  |

1. Super acceptance after NT

|                   |         |                                    |
|-------------------|---------|------------------------------------|
| <b>Board: 216</b> | ♠ AK98  | You bid first.                     |
| Dealer: South     | ♥ AJ864 | West (LHO) bids 1NT if possible.   |
| Vul: None         | ♦ 8764  | East (RHO) Doubles 2♥ if possible. |
| HCP: 12+1         | ♣ -     | West (LHO) bids 2♠ if possible.    |
|                   |         | West (LHO) Doubles 3♥ if possible. |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 217</b> | ♠ KJ742 | Partner bids first.              |
| Dealer: North     | ♥ J83   | East (RHO) bids 1NT if possible. |
| Vul: E-W          | ♦ QJ753 |                                  |
| HCP: 8+2          | ♣ -     |                                  |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 218</b> | ♠ K432  | You bid first.                   |
| Dealer: South     | ♥ AQ654 | West (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ JT    |                                  |
| HCP: 13+1         | ♣ K5    |                                  |

---

|                   |        |                                 |
|-------------------|--------|---------------------------------|
| <b>Board: 219</b> | ♠ Q9   | RHO opens the bidding 1♥.       |
| Dealer: East      | ♥ AJ7  | You bid next.                   |
| Vul: N-S          | ♦ AKJ4 | West (LHO) bids 2♥ if possible. |
| HCP: 15           | ♣ T986 | East (RHO) bids 3♥ if possible. |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 220</b> | ♠ AT82 | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ AQ   | You bid next.             |
| Vul: E-W          | ♦ KT8  |                           |
| HCP: 17           | ♣ A986 |                           |

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 12+1

Contract: 3♥X South

North:

♠ 2

♥ 975

♦ K95

♣ QT9543

South:

♠ AK98

♥ AJ864

♦ 8764

♣ -

W N E S

1♥ 1♥

1NT 2♥ X Pass

2♠ Pass Pass 3♥

X All Pass

### Board: 217

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 8+2

Contract: 3♥ North

North:

♠ AQ

♥ AT765

♦ A

♣ 98752

South:

♠ KJ742

♥ J83

♦ QJ753

♣ -

W N E S

1♥ 1NT 2♥

Pass 3♥ All Pass

### Board: 218

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2♥ North

North:

♠ 96

♥ 872

♦ AQ84

♣ JT82

South:

♠ K432

♥ AQ654

♦ JT

♣ K5

W N E S

1♥ 1♥

1NT 2♥ All Pass

### Board: 219

Dealer: East

Vul: N-S

North HCP: 5+2

South HCP: 15

Contract: 3♠ North

North:

♠ JT8632

♥ T4

♦ Q52

♣ Q4

South:

♠ Q9

♥ AJ7

♦ AKJ4

♣ T986

W N E S

1♥ 1NT

2♥ 2♠ 3♥ Pass

Pass 3♠ All Pass

### Board: 220

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 17

Contract: 3♠ South

North:

♠ 97543

♥ T52

♦ Q2

♣ QJT

South:

♠ AT82

♥ AQ

♦ KT8

♣ A986

W N E S

1♦ 1NT

Pass 2♥ Pass 3♠<sup>1</sup>

All Pass

1. Super acceptance after NT



# North hands

# We\_Overcall\_1N

|                   |           |                                     |
|-------------------|-----------|-------------------------------------|
| <b>Board: 221</b> | ♠ A875    | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ AK43    | You bid next.                       |
| Vul: Both         | ♦ Q7      |                                     |
| HCP: 16           | ♣ K97     |                                     |
| <b>Board: 222</b> | ♠ 874     | LHO opens the bidding 1 ♠.          |
| Dealer: East      | ♥ QJ842   | Partner bids next.                  |
| Vul: None         | ♦ AT43    |                                     |
| HCP: 7+1          | ♣ 6       |                                     |
| <b>Board: 223</b> | ♠ KT72    | Partner bids first.                 |
| Dealer: South     | ♥ A8643   | West (RHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ T53     | East (LHO) Doubles 2 ♥ if possible. |
| HCP: 7+1          | ♣ 4       |                                     |
| <b>Board: 224</b> | ♠ K54     | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ QT6     | Partner bids next.                  |
| Vul: Both         | ♦ T95     | East (LHO) Doubles 1NT if possible. |
| HCP: 6            | ♣ J764    |                                     |
| <b>Board: 225</b> | ♠ AKT9    | You bid first.                      |
| Dealer: North     | ♥ 6       | East (LHO) bids 1NT if possible.    |
| Vul: None         | ♦ AJT9652 |                                     |
| HCP: 12+3         | ♣ T       |                                     |

## Both hands (Answers Page)

### Board: 221

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ A875

♥ AK43

♦ Q7

♣ K97

South:

♠ QJ432

♥ J

♦ KT53

♣ J86

W N E S

1 ♣ 1NT Pass 2 ♥

Pass 3 ♠<sup>1</sup> Pass 4 ♠

All Pass

1. Super acceptance after NT

### Board: 222

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 874

♥ QJ842

♦ AT43

♣ 6

South:

♠ KQ6

♥ A93

♦ KQJ7

♣ QT2

W N E S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 223

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 12

Contract: 2 ♥X North

North:

♠ KT72

♥ A8643

♦ T53

♣ 4

South:

♠ QJ6

♥ Q92

♦ K862

♣ A72

W N E S

1 ♦

1NT 2 ♥ X All Pass

### Board: 224

Dealer: East

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NTX South

North:

♠ K54

♥ QT6

♦ T95

♣ J764

South:

♠ QJT6

♥ AJ94

♦ A76

♣ K8

W N E S

1 ♦ 1NT

Pass Pass X All Pass

### Board: 225

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ AKT9

♥ 6

♦ AJT9652

♣ T

South:

♠ 832

♥ AJ742

♦ Q

♣ J653

W N E S

1 ♦ 1NT 2 ♥

Pass 3 ♦ All Pass

## South hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 221</b> | ♠ QJ432 | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ J     | Partner bids next.                  |
| Vul: Both         | ♦ KT53  |                                     |
| HCP: 8+1          | ♣ J86   |                                     |
| <b>Board: 222</b> | ♠ KQ6   | RHO opens the bidding 1 ♠.          |
| Dealer: East      | ♥ A93   | You bid next.                       |
| Vul: None         | ♦ KQJ7  |                                     |
| HCP: 17           | ♣ QT2   |                                     |
| <b>Board: 223</b> | ♠ QJ6   | You bid first.                      |
| Dealer: South     | ♥ Q92   | West (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ K862  | East (RHO) Doubles 2 ♥ if possible. |
| HCP: 12           | ♣ A72   |                                     |
| <b>Board: 224</b> | ♠ QJT6  | RHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ AJ94  | You bid next.                       |
| Vul: Both         | ♦ A76   | East (RHO) Doubles 1NT if possible. |
| HCP: 15           | ♣ K8    |                                     |
| <b>Board: 225</b> | ♠ 832   | Partner bids first.                 |
| Dealer: North     | ♥ AJ742 | East (RHO) bids 1NT if possible.    |
| Vul: None         | ♦ Q     |                                     |
| HCP: 8+1          | ♣ J653  |                                     |

## Both hands (Answers Page)

### Board: 221

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ A875

♥ AK43

♦ Q7

♣ K97

South:

♠ QJ432

♥ J

♦ KT53

♣ J86

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♣ | 1NT | Pass | 2 ♥ |
|-----|-----|------|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♠ <sup>1</sup> | Pass | 4 ♠ |
|------|------------------|------|-----|

All Pass

1. Super acceptance after NT

### Board: 222

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 874

♥ QJ842

♦ AT43

♣ 6

South:

♠ KQ6

♥ A93

♦ KQJ7

♣ QT2

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♠ | 1NT |
|--|--|-----|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 2 ♥ |
|------|-----|------|-----|

All Pass

### Board: 223

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 12

Contract: 2 ♥X North

North:

♠ KT72

♥ A8643

♦ T53

♣ 4

South:

♠ QJ6

♥ Q92

♦ K862

♣ A72

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

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1 ♦ |
|--|--|--|-----|

|     |     |   |          |
|-----|-----|---|----------|
| 1NT | 2 ♥ | X | All Pass |
|-----|-----|---|----------|

### Board: 224

Dealer: East

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NTX South

North:

♠ K54

♥ QT6

♦ T95

♣ J764

South:

♠ QJT6

♥ AJ94

♦ A76

♣ K8

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

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

### Board: 225

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ AKT9

♥ 6

♦ AJT9652

♣ T

South:

♠ 832

♥ AJ742

♦ Q

♣ J653

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

|  |     |     |     |
|--|-----|-----|-----|
|  | 1 ♦ | 1NT | 2 ♥ |
|--|-----|-----|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3 ♦ | All Pass |  |
|------|-----|----------|--|

## North hands

## We\_Overcall\_1N

**Board: 226**      ♠ 76      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ T86543      Partner bids next.  
Vul: N-S      ♦ K  
HCP: 6+2      ♣ KT52

---

**Board: 227**      ♠ J97      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ K9      You bid next.  
Vul: Both      ♦ AKJ9  
HCP: 15      ♣ KT97

---

**Board: 228**      ♠ AQ4      Partner bids first.  
Dealer: South      ♥ 2      West (RHO) bids 1NT if possible.  
Vul: None      ♦ QJT98  
HCP: 10+1      ♣ JT85

---

**Board: 229**      ♠ J63      RHO opens the bidding 1 ♣ .  
Dealer: West      ♥ 76      You bid next.  
Vul: N-S      ♦ AKT54  
HCP: 15+1      ♣ AKT

---

**Board: 230**      ♠ J75      LHO opens the bidding 1 ♣ .  
Dealer: East      ♥ KT832      Partner bids next.  
Vul: E-W      ♦ 54  
HCP: 5+1      ♣ J63

## Both hands (Answers Page)

### Board: 226

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 16

Contract: 3♥ South

North:

♠ 76

♥ T86543

♦ K

♣ KT52

South:

♠ AK9

♥ KQJ9

♦ QJT6

♣ 93

W N E S

1♦ 1NT

Pass 2♦ Pass 3♥<sup>1</sup>

All Pass

1. Super acceptance after NT

### Board: 227

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2♥ North

North:

♠ J97

♥ K9

♦ AKJ9

♣ KT97

South:

♠ A82

♥ A8532

♦ 72

♣ 652

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ All Pass

### Board: 228

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ AQ4

♥ 2

♦ QJT98

♣ JT85

South:

♠ J7

♥ JT7653

♦ AK6

♣ A6

W N E S

1♥

1NT X Pass 2♥

All Pass

### Board: 229

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ J63

♥ 76

♦ AKT54

♣ AKT

South:

♠ KQ72

♥ J985

♦ J76

♣ 82

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 230

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 17

Contract: 2♥ South

North:

♠ J75

♥ KT832

♦ 54

♣ J63

South:

♠ Q94

♥ AQJ

♦ A862

♣ A98

W N E S

1♣ 1NT

Pass 2♦ Pass 2♥

All Pass

## South hands

## We\_Overcall\_1N

**Board: 226**      ♠ AK9      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQJ9      You bid next.  
 Vul: N-S      ♦ QJT6  
 HCP: 16      ♣ 93

---

**Board: 227**      ♠ A82      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ A8532      Partner bids next.  
 Vul: Both      ♦ 72  
 HCP: 8+1      ♣ 652

---

**Board: 228**      ♠ J7      You bid first.  
 Dealer: South      ♥ JT7653      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ AK6  
 HCP: 13+2      ♣ A6

---

**Board: 229**      ♠ KQ72      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ J985      Partner bids next.  
 Vul: N-S      ♦ J76  
 HCP: 7      ♣ 82

---

**Board: 230**      ♠ Q94      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ AQJ      You bid next.  
 Vul: E-W      ♦ A862  
 HCP: 17      ♣ A98

## Both hands (Answers Page)

### Board: 226

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 16

Contract: 3♥ South

North:

♠ 76

♥ T86543

♦ K

♣ KT52

South:

♠ AK9

♥ KQJ9

♦ QJT6

♣ 93

W N E S

1♦ 1NT

Pass 2♦ Pass 3♥<sup>1</sup>

All Pass

1. Super acceptance after NT

### Board: 227

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2♥ North

North:

♠ J97

♥ K9

♦ AKJ9

♣ KT97

South:

♠ A82

♥ A8532

♦ 72

♣ 652

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ All Pass

### Board: 228

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ AQ4

♥ 2

♦ QJT98

♣ JT85

South:

♠ J7

♥ JT7653

♦ AK6

♣ A6

W N E S

1♥

1NT X Pass 2♥

All Pass

### Board: 229

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ J63

♥ 76

♦ AKT54

♣ AKT

South:

♠ KQ72

♥ J985

♦ J76

♣ 82

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 230

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 17

Contract: 2♥ South

North:

♠ J75

♥ KT832

♦ 54

♣ J63

South:

♠ Q94

♥ AQJ

♦ A862

♣ A98

W N E S

1♣ 1NT

Pass 2♦ Pass 2♥

All Pass



# North hands

# We\_Overcall\_1N

|                   |           |                                     |
|-------------------|-----------|-------------------------------------|
| <b>Board: 231</b> | ♠ AJ8     | RHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ T7      | You bid next.                       |
| Vul: N-S          | ♦ AJ4     | West (RHO) bids 2 ♠ if possible.    |
| HCP: 16+1         | ♣ AQ984   |                                     |
| <b>Board: 232</b> | ♠ 9865    | LHO opens the bidding 1 ♠.          |
| Dealer: East      | ♥ 63      | Partner bids next.                  |
| Vul: E-W          | ♦ A76     |                                     |
| HCP: 6            | ♣ Q862    |                                     |
| <b>Board: 233</b> | ♠ AQ9     | You bid first.                      |
| Dealer: North     | ♥ A965432 | East (LHO) bids 1NT if possible.    |
| Vul: Both         | ♦ A       | West (RHO) bids 3 ♣ if possible.    |
| HCP: 14+3         | ♣ 86      | West (RHO) bids 4 ♦ if possible.    |
|                   |           | East (LHO) Doubles 4 ♥ if possible. |
| <b>Board: 234</b> | ♠ 9872    | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ T9      | Partner bids next.                  |
| Vul: None         | ♦ A863    |                                     |
| HCP: 5            | ♣ J64     |                                     |
| <b>Board: 235</b> | ♠ KQ9     | RHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ QJ6     | You bid next.                       |
| Vul: E-W          | ♦ K984    |                                     |
| HCP: 16           | ♣ AJ2     |                                     |

## Both hands (Answers Page)

### Board: 231

| Board: 231          | North:  | South:  | W        | N    | E    | S   |
|---------------------|---------|---------|----------|------|------|-----|
| Dealer: West        | ♠ AJ8   | ♠ 7     | 1 ♠      | 1NT  | Pass | 2 ♦ |
| Vul: N-S            | ♥ T7    | ♥ AJ643 | 2 ♠      | Pass | Pass | 3NT |
| North HCP: 16+1     | ♦ AJ4   | ♦ Q53   | All Pass |      |      |     |
| South HCP: 10+1     | ♣ AQ984 | ♣ KT73  |          |      |      |     |
| Contract: 3NT South |         |         |          |      |      |     |

### Board: 232

| Board: 232          | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 9865 | ♠ AK72 |          |   | 1 ♠ | 1NT |
| Vul: E-W            | ♥ 63   | ♥ AKQT | All Pass |   |     |     |
| North HCP: 6        | ♦ A76  | ♦ J8   |          |   |     |     |
| South HCP: 17       | ♣ Q862 | ♣ T95  |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 233

| Board: 233            | North:    | South:  | W                             | N   | E    | S        |
|-----------------------|-----------|---------|-------------------------------|-----|------|----------|
| Dealer: North         | ♠ AQ9     | ♠ T3    |                               | 1 ♥ | 1NT  | Pass     |
| Vul: Both             | ♥ A965432 | ♥ K7    | 3 ♣ <sup>1</sup>              | 3 ♥ | Pass | Pass     |
| North HCP: 14+3       | ♦ A       | ♦ K932  | 4 ♦                           | 4 ♥ | X    | All Pass |
| South HCP: 6+1        | ♣ 86      | ♣ T9742 | 1. 1N-3C transfer to diamonds |     |      |          |
| Contract: 4 ♥ X North |           |         |                               |     |      |          |

### Board: 234

| Board: 234          | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 9872 | ♠ T4   |          |   | 1 ♣ | 1NT |
| Vul: None           | ♥ T9   | ♥ AQ85 | All Pass |   |     |     |
| North HCP: 5        | ♦ A863 | ♦ QT9  |          |   |     |     |
| South HCP: 15       | ♣ J64  | ♣ AK52 |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 235

| Board: 235          | North: | South:  | W        | N   | E    | S   |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: West        | ♠ KQ9  | ♠ 854   | 1 ♠      | 1NT | Pass | 2NT |
| Vul: E-W            | ♥ QJ6  | ♥ 83    | All Pass |     |      |     |
| North HCP: 16       | ♦ K984 | ♦ AQ652 |          |     |      |     |
| South HCP: 8+1      | ♣ AJ2  | ♣ Q93   |          |     |      |     |
| Contract: 2NT South |        |         |          |     |      |     |

## South hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 231</b> | ♠ 7     | LHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ AJ643 | Partner bids next.                  |
| Vul: N-S          | ♦ Q53   | West (LHO) bids 2 ♠ if possible.    |
| HCP: 10+1         | ♣ KT73  |                                     |
| <b>Board: 232</b> | ♠ AK72  | RHO opens the bidding 1 ♠.          |
| Dealer: East      | ♥ AKQT  | You bid next.                       |
| Vul: E-W          | ♦ J8    |                                     |
| HCP: 17           | ♣ T95   |                                     |
| <b>Board: 233</b> | ♠ T3    | Partner bids first.                 |
| Dealer: North     | ♥ K7    | East (RHO) bids 1NT if possible.    |
| Vul: Both         | ♦ K932  | West (LHO) bids 3 ♣ if possible.    |
| HCP: 6+1          | ♣ T9742 | West (LHO) bids 4 ♦ if possible.    |
|                   |         | East (RHO) Doubles 4 ♥ if possible. |
| <b>Board: 234</b> | ♠ T4    | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ AQ85  | You bid next.                       |
| Vul: None         | ♦ QT9   |                                     |
| HCP: 15           | ♣ AK52  |                                     |
| <b>Board: 235</b> | ♠ 854   | LHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ 83    | Partner bids next.                  |
| Vul: E-W          | ♦ AQ652 |                                     |
| HCP: 8+1          | ♣ Q93   |                                     |

## Both hands (Answers Page)

### Board: 231

| Board: 231          | North:  | South:  | W        | N    | E    | S   |
|---------------------|---------|---------|----------|------|------|-----|
| Dealer: West        | ♠ AJ8   | ♠ 7     | 1 ♠      | 1NT  | Pass | 2 ♦ |
| Vul: N-S            | ♥ T7    | ♥ AJ643 | 2 ♠      | Pass | Pass | 3NT |
| North HCP: 16+1     | ♦ AJ4   | ♦ Q53   | All Pass |      |      |     |
| South HCP: 10+1     | ♣ AQ984 | ♣ KT73  |          |      |      |     |
| Contract: 3NT South |         |         |          |      |      |     |

### Board: 232

| Board: 232          | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 9865 | ♠ AK72 |          |   | 1 ♠ | 1NT |
| Vul: E-W            | ♥ 63   | ♥ AKQT | All Pass |   |     |     |
| North HCP: 6        | ♦ A76  | ♦ J8   |          |   |     |     |
| South HCP: 17       | ♣ Q862 | ♣ T95  |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 233

| Board: 233            | North:    | South:  | W                             | N   | E    | S        |
|-----------------------|-----------|---------|-------------------------------|-----|------|----------|
| Dealer: North         | ♠ AQ9     | ♠ T3    |                               | 1 ♥ | 1NT  | Pass     |
| Vul: Both             | ♥ A965432 | ♥ K7    | 3 ♣ <sup>1</sup>              | 3 ♥ | Pass | Pass     |
| North HCP: 14+3       | ♦ A       | ♦ K932  | 4 ♦                           | 4 ♥ | X    | All Pass |
| South HCP: 6+1        | ♣ 86      | ♣ T9742 | 1. 1N-3C transfer to diamonds |     |      |          |
| Contract: 4 ♥ X North |           |         |                               |     |      |          |

### Board: 234

| Board: 234          | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 9872 | ♠ T4   |          |   | 1 ♣ | 1NT |
| Vul: None           | ♥ T9   | ♥ AQ85 | All Pass |   |     |     |
| North HCP: 5        | ♦ A863 | ♦ QT9  |          |   |     |     |
| South HCP: 15       | ♣ J64  | ♣ AK52 |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 235

| Board: 235          | North: | South:  | W        | N   | E    | S   |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: West        | ♠ KQ9  | ♠ 854   | 1 ♠      | 1NT | Pass | 2NT |
| Vul: E-W            | ♥ QJ6  | ♥ 83    | All Pass |     |      |     |
| North HCP: 16       | ♦ K984 | ♦ AQ652 |          |     |      |     |
| South HCP: 8+1      | ♣ AJ2  | ♣ Q93   |          |     |      |     |
| Contract: 2NT South |        |         |          |     |      |     |

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 236</b> | ♠ AJ    | You bid first.                   |
| Dealer: North     | ♥ QJT4  | East (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ QJ762 |                                  |
| HCP: 13+1         | ♣ Q4    |                                  |

---

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 237</b> | ♠ KQ75 | Partner bids first.              |
| Dealer: South     | ♥ 86   | West (RHO) bids 1NT if possible. |
| Vul: None         | ♦ K93  | East (LHO) bids 2♦ if possible.  |
| HCP: 11           | ♣ KT63 | West (RHO) bids 2♥ if possible.  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 238</b> | ♠ Q87  | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ 742  | Partner bids next.        |
| Vul: N-S          | ♦ Q86  |                           |
| HCP: 5            | ♣ JT93 |                           |

---

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 239</b> | ♠ QJ4  | You bid first.                   |
| Dealer: North     | ♥ AQ5  | East (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ T876 |                                  |
| HCP: 13           | ♣ A92  |                                  |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 240</b> | ♠ J954  | LHO opens the bidding 1♣. |
| Dealer: East      | ♥ 63    | Partner bids next.        |
| Vul: N-S          | ♦ K7    |                           |
| HCP: 5+1          | ♣ J9842 |                           |

## Both hands (Answers Page)

### Board: 236

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AJ

♥ QJT4

♦ QJ762

♣ Q4

South:

♠ K6543

♥ K6

♦ 95

♣ J765

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♦ | 1NT | 2 ♠ |

All Pass

### Board: 237

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 2 ♠ North

North:

♠ KQ75

♥ 86

♦ K93

♣ KT63

South:

♠ 432

♥ AQJ9

♦ QJ86

♣ Q7

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

### Board: 238

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ Q87

♥ 742

♦ Q86

♣ JT93

South:

♠ A65

♥ A5

♦ KT52

♣ AQ86

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♦ | 1NT |

All Pass

### Board: 239

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2 ♦ South

North:

♠ QJ4

♥ AQ5

♦ T876

♣ A92

South:

♠ T92

♥ KJT4

♦ Q953

♣ J5

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♦ | 1NT | 2 ♦ |

All Pass

### Board: 240

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ J954

♥ 63

♦ K7

♣ J9842

South:

♠ AK82

♥ T875

♦ AJ

♣ K73

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♣ | 1NT |

All Pass

## South hands

## We\_Overcall\_1N

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 236</b> | ♠ K6543 | Partner bids first.              |
| Dealer: North     | ♥ K6    | East (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ 95    |                                  |
| HCP: 7+1          | ♣ J765  |                                  |

---

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 237</b> | ♠ 432  | You bid first.                   |
| Dealer: South     | ♥ AQJ9 | West (LHO) bids 1NT if possible. |
| Vul: None         | ♦ QJ86 | East (RHO) bids 2♦ if possible.  |
| HCP: 12           | ♣ Q7   | West (LHO) bids 2♥ if possible.  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 238</b> | ♠ A65  | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ A5   | You bid next.             |
| Vul: N-S          | ♦ KT52 |                           |
| HCP: 17           | ♣ AQ86 |                           |

---

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 239</b> | ♠ T92  | Partner bids first.              |
| Dealer: North     | ♥ KJT4 | East (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ Q953 |                                  |
| HCP: 7            | ♣ J5   |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 240</b> | ♠ AK82 | RHO opens the bidding 1♣. |
| Dealer: East      | ♥ T875 | You bid next.             |
| Vul: N-S          | ♦ AJ   |                           |
| HCP: 15           | ♣ K73  |                           |

## Both hands (Answers Page)

### Board: 236

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AJ

♥ QJT4

♦ QJ762

♣ Q4

South:

♠ K6543

♥ K6

♦ 95

♣ J765

| W | N   | E   | S   |
|---|-----|-----|-----|
|   | 1 ♦ | 1NT | 2 ♠ |

All Pass

### Board: 237

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 2 ♠ North

North:

♠ KQ75

♥ 86

♦ K93

♣ KT63

South:

♠ 432

♥ AQJ9

♦ QJ86

♣ Q7

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

### Board: 238

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ Q87

♥ 742

♦ Q86

♣ JT93

South:

♠ A65

♥ A5

♦ KT52

♣ AQ86

| W        | N | E   | S   |
|----------|---|-----|-----|
|          |   | 1 ♦ | 1NT |
| All Pass |   |     |     |

### Board: 239

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2 ♦ South

North:

♠ QJ4

♥ AQ5

♦ T876

♣ A92

South:

♠ T92

♥ KJT4

♦ Q953

♣ J5

| W        | N   | E   | S   |
|----------|-----|-----|-----|
|          | 1 ♦ | 1NT | 2 ♦ |
| All Pass |     |     |     |

### Board: 240

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ J954

♥ 63

♦ K7

♣ J9842

South:

♠ AK82

♥ T875

♦ AJ

♣ K73

| W        | N | E   | S   |
|----------|---|-----|-----|
|          |   | 1 ♣ | 1NT |
| All Pass |   |     |     |



## North hands

## We\_Overcall\_1N

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 241</b> | ♠ KQ     | RHO opens the bidding 1 ♦.       |
| Dealer: West      | ♥ JT63   | You bid next.                    |
| Vul: E-W          | ♦ KJ9    |                                  |
| HCP: 15           | ♣ AJT9   |                                  |
| <hr/>             |          |                                  |
| <b>Board: 242</b> | ♠ AJ54   | LHO opens the bidding 1 ♣.       |
| Dealer: East      | ♥ 986    | Partner bids next.               |
| Vul: N-S          | ♦ 86     |                                  |
| HCP: 5            | ♣ 6543   |                                  |
| <hr/>             |          |                                  |
| <b>Board: 243</b> | ♠ AJ9    | RHO opens the bidding 1 ♠.       |
| Dealer: West      | ♥ K542   | You bid next.                    |
| Vul: E-W          | ♦ T32    |                                  |
| HCP: 15           | ♣ AK2    |                                  |
| <hr/>             |          |                                  |
| <b>Board: 244</b> | ♠ QJT63  | LHO opens the bidding 1 ♦.       |
| Dealer: East      | ♥ KQ54   | Partner bids next.               |
| Vul: Both         | ♦ T4     |                                  |
| HCP: 8+1          | ♣ 94     |                                  |
| <hr/>             |          |                                  |
| <b>Board: 245</b> | ♠ 9      | LHO opens the bidding 1 ♠.       |
| Dealer: East      | ♥ AJ8732 | Partner bids next.               |
| Vul: N-S          | ♦ K742   | West (RHO) bids 3 ♠ if possible. |
| HCP: 8+2          | ♣ 43     |                                  |

## Both hands (Answers Page)

### Board: 241

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ

♥ JT63

♦ KJ9

♣ AJT9

South:

♠ J9754

♥ AQ

♦ 62

♣ K873

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ Pass 3NT

All Pass

### Board: 242

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ AJ54

♥ 986

♦ 86

♣ 6543

South:

♠ KQ73

♥ JT

♦ KQ3

♣ AT98

W N E S

1 ♣ 1NT

All Pass

### Board: 243

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 4 ♥ North

North:

♠ AJ9

♥ K542

♦ T32

♣ AK2

South:

♠ 86

♥ JT98

♦ AK94

♣ QJ6

W N E S

1 ♠ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 2 ♠<sup>2</sup>

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

### Board: 244

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 18

Contract: 4 ♠ North

North:

♠ QJT63

♥ KQ54

♦ T4

♣ 94

South:

♠ AK75

♥ J7

♦ KQ63

♣ AJ8

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 245

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ North

North:

♠ 9

♥ AJ8732

♦ K742

♣ 43

South:

♠ AQ4

♥ 94

♦ QJ83

♣ AK75

W N E S

1 ♠ 1NT

3 ♠ 4 ♥ All Pass

## South hands

## We\_Overcall\_1N

**Board: 241**      ♠ J9754      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ AQ      Partner bids next.  
 Vul: E-W      ♦ 62  
 HCP: 10+1      ♣ K873

---

**Board: 242**      ♠ KQ73      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ JT      You bid next.  
 Vul: N-S      ♦ KQ3  
 HCP: 15      ♣ AT98

---

**Board: 243**      ♠ 86      LHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ JT98      Partner bids next.  
 Vul: E-W      ♦ AK94  
 HCP: 11      ♣ QJ6

---

**Board: 244**      ♠ AK75      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ J7      You bid next.  
 Vul: Both      ♦ KQ63  
 HCP: 18      ♣ AJ8

---

**Board: 245**      ♠ AQ4      RHO opens the bidding 1 ♠ .  
 Dealer: East      ♥ 94      You bid next.  
 Vul: N-S      ♦ QJ83      West (LHO) bids 3 ♠ if possible.  
 HCP: 16      ♣ AK75

## Both hands (Answers Page)

### Board: 241

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ

♥ JT63

♦ KJ9

♣ AJT9

South:

♠ J9754

♥ AQ

♦ 62

♣ K873

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ Pass 3NT

All Pass

### Board: 242

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ AJ54

♥ 986

♦ 86

♣ 6543

South:

♠ KQ73

♥ JT

♦ KQ3

♣ AT98

W N E S

1 ♣ 1NT

All Pass

### Board: 243

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 4 ♥ North

North:

♠ AJ9

♥ K542

♦ T32

♣ AK2

South:

♠ 86

♥ JT98

♦ AK94

♣ QJ6

W N E S

1 ♠ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 2 ♠<sup>2</sup>

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

### Board: 244

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 18

Contract: 4 ♠ North

North:

♠ QJT63

♥ KQ54

♦ T4

♣ 94

South:

♠ AK75

♥ J7

♦ KQ63

♣ AJ8

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 245

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ North

North:

♠ 9

♥ AJ8732

♦ K742

♣ 43

South:

♠ AQ4

♥ 94

♦ QJ83

♣ AK75

W N E S

1 ♠ 1NT

3 ♠ 4 ♥ All Pass

# North hands

# We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 246</b> | ♠ K92   | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ 6542  | Partner bids next.                  |
| Vul: Both         | ♦ T732  |                                     |
| HCP: 4            | ♣ J5    |                                     |
| <b>Board: 247</b> | ♠ A8    | RHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ A754  | You bid next.                       |
| Vul: None         | ♦ KQ92  |                                     |
| HCP: 15           | ♣ Q98   |                                     |
| <b>Board: 248</b> | ♠ QJ96  | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ T82   | Partner bids next.                  |
| Vul: E-W          | ♦ KJT42 | East (LHO) Doubles 2 ♣ if possible. |
| HCP: 7+1          | ♣ 7     |                                     |
| <b>Board: 249</b> | ♠ J954  | You bid first.                      |
| Dealer: North     | ♥ KQ6   | East (LHO) bids 1NT if possible.    |
| Vul: Both         | ♦ K95   |                                     |
| HCP: 13           | ♣ A74   |                                     |
| <b>Board: 250</b> | ♠ 6543  | LHO opens the bidding 1 ♥.          |
| Dealer: East      | ♥ 9652  | Partner bids next.                  |
| Vul: None         | ♦ T32   | West (RHO) bids 2 ♠ if possible.    |
| HCP: 3            | ♣ K4    | West (RHO) Doubles 3 ♣ if possible. |

## Both hands (Answers Page)

### Board: 246

Dealer: East

Vul: Both

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ K92

♥ 6542

♦ T732

♣ J5

South:

♠ Q85

♥ AQJ9

♦ Q9

♣ AT94

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♣ | 1NT |

All Pass

### Board: 247

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A8

♥ A754

♦ KQ92

♣ Q98

South:

♠ KQJ9652

♥ KT

♦ T6

♣ 64

|     |     |      |                  |
|-----|-----|------|------------------|
| W   | N   | E    | S                |
| 1 ♥ | 1NT | Pass | 4 ♥ <sup>1</sup> |

Pass 4 ♠ All Pass

1. Texas

### Board: 248

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ North

North:

♠ QJ96

♥ T82

♦ KJT42

♣ 7

South:

♠ K432

♥ A64

♦ A93

♣ AT3

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♣ | 1NT |

Pass 2 ♣<sup>1</sup> X 2 ♠

Pass 3 ♠ All Pass

1. Stayman

### Board: 249

Dealer: North

Vul: Both

North HCP: 13

South HCP: 5+1

Contract: 3 ♣ South

North:

♠ J954

♥ KQ6

♦ K95

♣ A74

South:

♠ A

♥ T987

♦ T64

♣ JT652

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♣ | 1NT | 3 ♣ |

All Pass

### Board: 250

Dealer: East

Vul: None

North HCP: 3

South HCP: 16+1

Contract: 3 ♣ X South

North:

♠ 6543

♥ 9652

♦ T32

♣ K4

South:

♠ AQ7

♥ AKT

♦ 65

♣ QJ952

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♥ | 1NT |

2 ♠ Pass Pass 3 ♣

X All Pass

|                   |           |                                     |
|-------------------|-----------|-------------------------------------|
| <b>Board: 246</b> | ♠ Q85     | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ AQJ9    | You bid next.                       |
| Vul: Both         | ♦ Q9      |                                     |
| HCP: 15           | ♣ AT94    |                                     |
| <hr/>             |           |                                     |
| <b>Board: 247</b> | ♠ KQJ9652 | LHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ KT      | Partner bids next.                  |
| Vul: None         | ♦ T6      |                                     |
| HCP: 9+3          | ♣ 64      |                                     |
| <hr/>             |           |                                     |
| <b>Board: 248</b> | ♠ K432    | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ A64     | You bid next.                       |
| Vul: E-W          | ♦ A93     | East (RHO) Doubles 2 ♣ if possible. |
| HCP: 15           | ♣ AT3     |                                     |
| <hr/>             |           |                                     |
| <b>Board: 249</b> | ♠ A       | Partner bids first.                 |
| Dealer: North     | ♥ T987    | East (RHO) bids 1NT if possible.    |
| Vul: Both         | ♦ T64     |                                     |
| HCP: 5+1          | ♣ JT652   |                                     |
| <hr/>             |           |                                     |
| <b>Board: 250</b> | ♠ AQ7     | RHO opens the bidding 1 ♥.          |
| Dealer: East      | ♥ AKT     | You bid next.                       |
| Vul: None         | ♦ 65      | West (LHO) bids 2 ♠ if possible.    |
| HCP: 16+1         | ♣ QJ952   | West (LHO) Doubles 3 ♣ if possible. |

## Both hands (Answers Page)

### Board: 246

Dealer: East

Vul: Both

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ K92

♥ 6542

♦ T732

♣ J5

South:

♠ Q85

♥ AQJ9

♦ Q9

♣ AT94

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♣ | 1NT |

All Pass

### Board: 247

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A8

♥ A754

♦ KQ92

♣ Q98

South:

♠ KQJ9652

♥ KT

♦ T6

♣ 64

|     |     |      |                  |
|-----|-----|------|------------------|
| W   | N   | E    | S                |
| 1 ♥ | 1NT | Pass | 4 ♥ <sup>1</sup> |

Pass 4 ♠ All Pass

1. Texas

### Board: 248

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ North

North:

♠ QJ96

♥ T82

♦ KJT42

♣ 7

South:

♠ K432

♥ A64

♦ A93

♣ AT3

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♣ | 1NT |

Pass 2 ♣<sup>1</sup> X 2 ♠

Pass 3 ♠ All Pass

1. Stayman

### Board: 249

Dealer: North

Vul: Both

North HCP: 13

South HCP: 5+1

Contract: 3 ♣ South

North:

♠ J954

♥ KQ6

♦ K95

♣ A74

South:

♠ A

♥ T987

♦ T64

♣ JT652

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♣ | 1NT | 3 ♣ |

All Pass

### Board: 250

Dealer: East

Vul: None

North HCP: 3

South HCP: 16+1

Contract: 3 ♣ X South

North:

♠ 6543

♥ 9652

♦ T32

♣ K4

South:

♠ AQ7

♥ AKT

♦ 65

♣ QJ952

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♥ | 1NT |

2 ♠ Pass Pass 3 ♣

X All Pass



# North hands

# We\_Overcall\_1N

**Board: 251**      ♠ AQ      RHO opens the bidding 1 ♥.

Dealer: West      ♥ KQT6      You bid next.

Vul: N-S      ♦ T84

HCP: 16      ♣ AJ97

---

**Board: 252**      ♠ Q74      LHO opens the bidding 1 ♦.

Dealer: East      ♥ AJT976      Partner bids next.

Vul: Both      ♦ 532

HCP: 7+2      ♣ T

---

**Board: 253**      ♠ A842      RHO opens the bidding 1 ♣.

Dealer: West      ♥ KQ96      You bid next.

Vul: None      ♦ Q9

HCP: 15      ♣ KJ2

---

**Board: 254**      ♠ 8      LHO opens the bidding 1 ♣.

Dealer: East      ♥ QJT52      Partner bids next.

Vul: N-S      ♦ KT9

HCP: 6+1      ♣ T964

---

**Board: 255**      ♠ QJ752      You bid first.

Dealer: North      ♥ AQT7      East (LHO) bids 1NT if possible.

Vul: N-S      ♦ K3

HCP: 12+1      ♣ 72

## Both hands (Answers Page)

### Board: 251

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AQ

♥ KQT6

♦ T84

♣ AJ97

South:

♠ 8432

♥ 32

♦ QJ72

♣ T32

W N E S

1 ♥ 1NT All Pass

### Board: 252

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ Q74

♥ AJT976

♦ 532

♣ T

South:

♠ A32

♥ KQ32

♦ AK97

♣ 85

W N E S

1 ♦ 1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

All Pass

1. Texas

### Board: 253

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ A842

♥ KQ96

♦ Q9

♣ KJ2

South:

♠ 9

♥ J873

♦ AKT43

♣ Q87

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣<sup>2</sup>

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

### Board: 254

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ 8

♥ QJT52

♦ KT9

♣ T964

South:

♠ T965

♥ AK6

♦ Q4

♣ AQ85

W N E S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 255

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ QJ752

♥ AQT7

♦ K3

♣ 72

South:

♠ K93

♥ KJ543

♦ 542

♣ 83

W N E S

1 ♠ 1NT 2 ♠

All Pass

## South hands

## We\_Overcall\_1N

**Board: 251**      ♠ 8432      LHO opens the bidding 1 ♥.

Dealer: West      ♥ 32      Partner bids next.

Vul: N-S      ♦ QJ72

HCP: 3      ♣ T32

---

**Board: 252**      ♠ A32      RHO opens the bidding 1 ♦.

Dealer: East      ♥ KQ32      You bid next.

Vul: Both      ♦ AK97

HCP: 16      ♣ 85

---

**Board: 253**      ♠ 9      LHO opens the bidding 1 ♣.

Dealer: West      ♥ J873      Partner bids next.

Vul: None      ♦ AKT43

HCP: 10+1      ♣ Q87

---

**Board: 254**      ♠ T965      RHO opens the bidding 1 ♣.

Dealer: East      ♥ AK6      You bid next.

Vul: N-S      ♦ Q4

HCP: 15      ♣ AQ85

---

**Board: 255**      ♠ K93      Partner bids first.

Dealer: North      ♥ KJ543      East (RHO) bids 1NT if possible.

Vul: N-S      ♦ 542

HCP: 7+1      ♣ 83

## Both hands (Answers Page)

### Board: 251

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AQ

♥ KQT6

♦ T84

♣ AJ97

South:

♠ 8432

♥ 32

♦ QJ72

♣ T32

W N E S

1 ♥ 1NT All Pass

### Board: 252

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ Q74

♥ AJT976

♦ 532

♣ T

South:

♠ A32

♥ KQ32

♦ AK97

♣ 85

W N E S

1 ♦ 1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

All Pass

1. Texas

### Board: 253

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ A842

♥ KQ96

♦ Q9

♣ KJ2

South:

♠ 9

♥ J873

♦ AKT43

♣ Q87

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣<sup>2</sup>

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

### Board: 254

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ 8

♥ QJT52

♦ KT9

♣ T964

South:

♠ T965

♥ AK6

♦ Q4

♣ AQ85

W N E S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 255

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ QJ752

♥ AQT7

♦ K3

♣ 72

South:

♠ K93

♥ KJ543

♦ 542

♣ 83

W N E S

1 ♠ 1NT 2 ♠

All Pass

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 256</b> | ♠ KT3  | LHO opens the bidding 1 ♦ . |
| Dealer: East      | ♥ T652 | Partner bids next.          |
| Vul: None         | ♦ T94  |                             |
| HCP: 7            | ♣ A43  |                             |

---

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 257</b> | ♠ 53   | RHO opens the bidding 1 ♦ . |
| Dealer: West      | ♥ AK94 | You bid next.               |
| Vul: N-S          | ♦ AQ5  |                             |
| HCP: 17           | ♣ AT95 |                             |

---

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 258</b> | ♠ J87  | RHO opens the bidding 1 ♦ . |
| Dealer: West      | ♥ K74  | You bid next.               |
| Vul: Both         | ♦ KQ3  |                             |
| HCP: 15           | ♣ AQ82 |                             |

---

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 259</b> | ♠ KJ65 | LHO opens the bidding 1 ♦ . |
| Dealer: East      | ♥ Q    | Partner bids next.          |
| Vul: N-S          | ♦ T872 |                             |
| HCP: 7            | ♣ JT86 |                             |

---

|                   |        |                             |
|-------------------|--------|-----------------------------|
| <b>Board: 260</b> | ♠ T985 | LHO opens the bidding 1 ♦ . |
| Dealer: East      | ♥ JT3  | Partner bids next.          |
| Vul: E-W          | ♦ 972  |                             |
| HCP: 8            | ♣ AKT  |                             |

## Both hands (Answers Page)

### Board: 256

Dealer: East

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ KT3

♥ T652

♦ T94

♣ A43

South:

♠ QJ

♥ K73

♦ AQ3

♣ KJT97

| W | N | E   | S   |
|---|---|-----|-----|
|   |   | 1 ♦ | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♦ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2NT | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 257

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ 53

♥ AK94

♦ AQ5

♣ AT95

South:

♠ QJT864

♥ J8

♦ 943

♣ J4

| W   | N   | E    | S   |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♥ |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♠ | Pass | 3 ♠ |
|------|-----|------|-----|

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

### Board: 258

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3 ♥ North

North:

♠ J87

♥ K74

♦ KQ3

♣ AQ82

South:

♠ 953

♥ A632

♦ AT5

♣ 763

| W   | N   | E    | S                |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 2 ♣ <sup>1</sup> |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 2 ♥ |
|------|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3 ♥ | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 259

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 16

Contract: 3 ♣ North

North:

♠ KJ65

♥ Q

♦ T872

♣ JT86

South:

♠ AQ3

♥ T75

♦ AQ6

♣ A752

| W | N | E   | S   |
|---|---|-----|-----|
|   |   | 1 ♦ | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♦ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3 ♣ | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 260

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ T985

♥ JT3

♦ 972

♣ AKT

South:

♠ AJ3

♥ AQ82

♦ K65

♣ Q53

| W | N | E   | S   |
|---|---|-----|-----|
|   |   | 1 ♦ | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♥ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2NT | All Pass |  |
|------|-----|----------|--|

1. Stayman

## South hands

## We\_Overcall\_1N

|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 256</b> | ♠ QJ    | RHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ K73   | You bid next.              |
| Vul: None         | ♦ AQ3   |                            |
| HCP: 16+1         | ♣ KJT97 |                            |

---

|                   |          |                            |
|-------------------|----------|----------------------------|
| <b>Board: 257</b> | ♠ QJT864 | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ J8     | Partner bids next.         |
| Vul: N-S          | ♦ 943    |                            |
| HCP: 5+2          | ♣ J4     |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 258</b> | ♠ 953  | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ A632 | Partner bids next.         |
| Vul: Both         | ♦ AT5  |                            |
| HCP: 8            | ♣ 763  |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 259</b> | ♠ AQ3  | RHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ T75  | You bid next.              |
| Vul: N-S          | ♦ AQ6  |                            |
| HCP: 16           | ♣ A752 |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 260</b> | ♠ AJ3  | RHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ AQ82 | You bid next.              |
| Vul: E-W          | ♦ K65  |                            |
| HCP: 16           | ♣ Q53  |                            |

## Both hands (Answers Page)

### Board: 256

Dealer: East

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ KT3

♥ T652

♦ T94

♣ A43

South:

♠ QJ

♥ K73

♦ AQ3

♣ KJT97

| W | N | E   | S   |
|---|---|-----|-----|
|   |   | 1 ♦ | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♦ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2NT | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 257

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ 53

♥ AK94

♦ AQ5

♣ AT95

South:

♠ QJT864

♥ J8

♦ 943

♣ J4

| W   | N   | E    | S   |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♥ |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♠ | Pass | 3 ♠ |
|------|-----|------|-----|

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

### Board: 258

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3 ♥ North

North:

♠ J87

♥ K74

♦ KQ3

♣ AQ82

South:

♠ 953

♥ A632

♦ AT5

♣ 763

| W   | N   | E    | S                |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 2 ♣ <sup>1</sup> |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 2 ♥ |
|------|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3 ♥ | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 259

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 16

Contract: 3 ♣ North

North:

♠ KJ65

♥ Q

♦ T872

♣ JT86

South:

♠ AQ3

♥ T75

♦ AQ6

♣ A752

| W | N | E   | S   |
|---|---|-----|-----|
|   |   | 1 ♦ | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♦ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3 ♣ | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 260

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ T985

♥ JT3

♦ 972

♣ AKT

South:

♠ AJ3

♥ AQ82

♦ K65

♣ Q53

| W | N | E   | S   |
|---|---|-----|-----|
|   |   | 1 ♦ | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♥ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2NT | All Pass |  |
|------|-----|----------|--|

1. Stayman



# North hands

# We\_Overcall\_1N

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 261</b> | ♠ QJT2  | RHO opens the bidding 1♦.        |
| Dealer: West      | ♥ A2    | You bid next.                    |
| Vul: Both         | ♦ A54   |                                  |
| HCP: 15           | ♣ A752  |                                  |
| <b>Board: 262</b> | ♠ T52   | LHO opens the bidding 1♣.        |
| Dealer: East      | ♥ J53   | Partner bids next.               |
| Vul: None         | ♦ KQ6   |                                  |
| HCP: 6            | ♣ 9543  |                                  |
| <b>Board: 263</b> | ♠ QJ8   | You bid first.                   |
| Dealer: North     | ♥ KQ43  | East (LHO) bids 1NT if possible. |
| Vul: N-S          | ♦ A96   |                                  |
| HCP: 12           | ♣ 432   |                                  |
| <b>Board: 264</b> | ♠ AQ653 | LHO opens the bidding 1♣.        |
| Dealer: East      | ♥ 72    | Partner bids next.               |
| Vul: Both         | ♦ J952  |                                  |
| HCP: 8+1          | ♣ J7    |                                  |
| <b>Board: 265</b> | ♠ AJ97  | RHO opens the bidding 1♥.        |
| Dealer: West      | ♥ A32   | You bid next.                    |
| Vul: None         | ♦ AK96  | West (RHO) bids 3♣ if possible.  |
| HCP: 16           | ♣ 53    | East (LHO) bids 3♥ if possible.  |
|                   |         | West (RHO) bids 4♥ if possible.  |

## Both hands (Answers Page)

### Board: 261

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ QJT2 | ♠ A976 | 1 ♦ | 1NT | All Pass |   |
| Vul: Both           | ♥ A2   | ♥ T94  |     |     |          |   |
| North HCP: 15       | ♦ A54  | ♦ Q7   |     |     |          |   |
| South HCP: 6        | ♣ A752 | ♣ 9863 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 262

|                     | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ T52  | ♠ Q974 |          |   | 1 ♣ | 1NT |
| Vul: None           | ♥ J53  | ♥ AT9  | All Pass |   |     |     |
| North HCP: 6        | ♦ KQ6  | ♦ A9   |          |   |     |     |
| South HCP: 15       | ♣ 9543 | ♣ AJT2 |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 263

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: North       | ♠ QJ8  | ♠ K72   |          | 1 ♣ | 1NT | 3 ♣ |
| Vul: N-S            | ♥ KQ43 | ♥ 976   | All Pass |     |     |     |
| North HCP: 12       | ♦ A96  | ♦ T4    |          |     |     |     |
| South HCP: 5+1      | ♣ 432  | ♣ QT876 |          |     |     |     |
| Contract: 3 ♣ South |        |         |          |     |     |     |

### Board: 264

|                     | North:  | South: | W        | N   | E    | S   |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: East        | ♠ AQ653 | ♠ KT4  |          |     | 1 ♣  | 1NT |
| Vul: Both           | ♥ 72    | ♥ KQT6 | Pass     | 2 ♥ | Pass | 2 ♠ |
| North HCP: 8+1      | ♦ J952  | ♦ K83  | Pass     | 2NT | Pass | 3 ♠ |
| South HCP: 15       | ♣ J7    | ♣ A85  | All Pass |     |      |     |
| Contract: 3 ♠ South |         |        |          |     |      |     |

### Board: 265

|                     | North: | South:   | W   | N   | E        | S   |
|---------------------|--------|----------|-----|-----|----------|-----|
| Dealer: West        | ♠ AJ97 | ♠ KQT843 | 1 ♥ | 1NT | Pass     | 2 ♥ |
| Vul: None           | ♥ A32  | ♥ 4      | 3 ♣ | X   | 3 ♥      | 4 ♣ |
| North HCP: 16       | ♦ AK96 | ♦ J72    | 4 ♥ | 4 ♠ | All Pass |     |
| South HCP: 10+2     | ♣ 53   | ♣ KJ9    |     |     |          |     |
| Contract: 4 ♠ North |        |          |     |     |          |     |

## South hands

## We\_Overcall\_1N

**Board: 261**      ♠ A976      LHO opens the bidding 1 ♦.

Dealer: West      ♥ T94      Partner bids next.

Vul: Both      ♦ Q7

HCP: 6      ♣ 9863

---

**Board: 262**      ♠ Q974      RHO opens the bidding 1 ♣.

Dealer: East      ♥ AT9      You bid next.

Vul: None      ♦ A9

HCP: 15      ♣ AJT2

---

**Board: 263**      ♠ K72      Partner bids first.

Dealer: North      ♥ 976      East (RHO) bids 1NT if possible.

Vul: N-S      ♦ T4

HCP: 5+1      ♣ QT876

---

**Board: 264**      ♠ KT4      RHO opens the bidding 1 ♣.

Dealer: East      ♥ KQT6      You bid next.

Vul: Both      ♦ K83

HCP: 15      ♣ A85

---

**Board: 265**      ♠ KQT843      LHO opens the bidding 1 ♥.

Dealer: West      ♥ 4      Partner bids next.

Vul: None      ♦ J72      West (LHO) bids 3 ♣ if possible.

HCP: 10+2      ♣ KJ9      East (RHO) bids 3 ♥ if possible.

West (LHO) bids 4 ♥ if possible.

## Both hands (Answers Page)

### Board: 261

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ QJT2 | ♠ A976 | 1 ♦ | 1NT | All Pass |   |
| Vul: Both           | ♥ A2   | ♥ T94  |     |     |          |   |
| North HCP: 15       | ♦ A54  | ♦ Q7   |     |     |          |   |
| South HCP: 6        | ♣ A752 | ♣ 9863 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 262

|                     | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ T52  | ♠ Q974 |          |   | 1 ♣ | 1NT |
| Vul: None           | ♥ J53  | ♥ AT9  | All Pass |   |     |     |
| North HCP: 6        | ♦ KQ6  | ♦ A9   |          |   |     |     |
| South HCP: 15       | ♣ 9543 | ♣ AJT2 |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 263

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: North       | ♠ QJ8  | ♠ K72   |          | 1 ♣ | 1NT | 3 ♣ |
| Vul: N-S            | ♥ KQ43 | ♥ 976   | All Pass |     |     |     |
| North HCP: 12       | ♦ A96  | ♦ T4    |          |     |     |     |
| South HCP: 5+1      | ♣ 432  | ♣ QT876 |          |     |     |     |
| Contract: 3 ♣ South |        |         |          |     |     |     |

### Board: 264

|                     | North:  | South: | W        | N   | E    | S   |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: East        | ♠ AQ653 | ♠ KT4  |          |     | 1 ♣  | 1NT |
| Vul: Both           | ♥ 72    | ♥ KQT6 | Pass     | 2 ♥ | Pass | 2 ♠ |
| North HCP: 8+1      | ♦ J952  | ♦ K83  | Pass     | 2NT | Pass | 3 ♠ |
| South HCP: 15       | ♣ J7    | ♣ A85  | All Pass |     |      |     |
| Contract: 3 ♠ South |         |        |          |     |      |     |

### Board: 265

|                     | North: | South:   | W   | N   | E        | S   |
|---------------------|--------|----------|-----|-----|----------|-----|
| Dealer: West        | ♠ AJ97 | ♠ KQT843 | 1 ♥ | 1NT | Pass     | 2 ♥ |
| Vul: None           | ♥ A32  | ♥ 4      | 3 ♣ | X   | 3 ♥      | 4 ♣ |
| North HCP: 16       | ♦ AK96 | ♦ J72    | 4 ♥ | 4 ♠ | All Pass |     |
| South HCP: 10+2     | ♣ 53   | ♣ KJ9    |     |     |          |     |
| Contract: 4 ♠ North |        |          |     |     |          |     |

## North hands

## We\_Overcall\_1N

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 266</b> | ♠ 942    | Partner bids first.                |
| Dealer: South     | ♥ J4     | West (RHO) bids 1NT if possible.   |
| Vul: E-W          | ♦ K7542  |                                    |
| HCP: 7+1          | ♣ K93    |                                    |
| <hr/>             |          |                                    |
| <b>Board: 267</b> | ♠ -      | Partner bids first.                |
| Dealer: South     | ♥ JT9873 | West (RHO) bids 1NT if possible.   |
| Vul: Both         | ♦ AK76   |                                    |
| HCP: 8+2          | ♣ 953    |                                    |
| <hr/>             |          |                                    |
| <b>Board: 268</b> | ♠ QJ963  | LHO opens the bidding 1♥.          |
| Dealer: East      | ♥ 986    | Partner bids next.                 |
| Vul: None         | ♦ 53     | West (RHO) bids 2♠ if possible.    |
| HCP: 4+1          | ♣ J65    |                                    |
| <hr/>             |          |                                    |
| <b>Board: 269</b> | ♠ T53    | You bid first.                     |
| Dealer: North     | ♥ Q62    | East (LHO) bids 1NT if possible.   |
| Vul: N-S          | ♦ K654   | West (RHO) bids 2♠ if possible.    |
| HCP: 13           | ♣ AKJ    | East (LHO) Doubles 3♦ if possible. |
| <hr/>             |          |                                    |
| <b>Board: 270</b> | ♠ T98    | Partner bids first.                |
| Dealer: South     | ♥ T54    | West (RHO) bids 1NT if possible.   |
| Vul: None         | ♦ A86    | East (LHO) Doubles 2♠ if possible. |
| HCP: 6            | ♣ Q753   |                                    |

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ 942

♥ J4

♦ K7542

♣ K93

South:

♠ KQT876

♥ A72

♦ AJ6

♣ 6

W N E S

1NT 2 ♠ Pass 3 ♠

All Pass

### Board: 267

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ -

♥ JT9873

♦ AK76

♣ 953

South:

♠ AQ963

♥ 6

♦ Q98

♣ KQT4

W N E S

1NT 2 ♥ All Pass

### Board: 268

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 17+1

Contract: 3 ♣ South

North:

♠ QJ963

♥ 986

♦ 53

♣ J65

South:

♠ K5

♥ KQ2

♦ T94

♣ AKQT4

W N E S

2 ♠ Pass 1 ♥ 1NT

3 ♣ All Pass

### Board: 269

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 7

Contract: 3 ♦ X North

North:

♠ T53

♥ Q62

♦ K654

♣ AKJ

South:

♠ QJ8

♥ K953

♦ JT73

♣ 94

W N E S

2 ♠ 1 ♦ 1NT 2 ♦

3 ♦ X All Pass

### Board: 270

Dealer: South

Vul: None

North HCP: 6

South HCP: 12+1

Contract: 2 ♠ X North

North:

♠ T98

♥ T54

♦ A86

♣ Q753

South:

♠ AJ543

♥ KJ8

♦ 532

♣ K8

W N E S

1NT 2 ♠ X 1 ♠

All Pass

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 266</b> | ♠ KQT876 | You bid first.                     |
| Dealer: South     | ♥ A72    | West (LHO) bids 1NT if possible.   |
| Vul: E-W          | ♦ AJ6    |                                    |
| HCP: 14+2         | ♣ 6      |                                    |
| <hr/>             |          |                                    |
| <b>Board: 267</b> | ♠ AQ963  | You bid first.                     |
| Dealer: South     | ♥ 6      | West (LHO) bids 1NT if possible.   |
| Vul: Both         | ♦ Q98    |                                    |
| HCP: 13+1         | ♣ KQT4   |                                    |
| <hr/>             |          |                                    |
| <b>Board: 268</b> | ♠ K5     | RHO opens the bidding 1♥.          |
| Dealer: East      | ♥ KQ2    | You bid next.                      |
| Vul: None         | ♦ T94    | West (LHO) bids 2♠ if possible.    |
| HCP: 17+1         | ♣ AKQT4  |                                    |
| <hr/>             |          |                                    |
| <b>Board: 269</b> | ♠ QJ8    | Partner bids first.                |
| Dealer: North     | ♥ K953   | East (RHO) bids 1NT if possible.   |
| Vul: N-S          | ♦ JT73   | West (LHO) bids 2♠ if possible.    |
| HCP: 7            | ♣ 94     | East (RHO) Doubles 3♦ if possible. |
| <hr/>             |          |                                    |
| <b>Board: 270</b> | ♠ AJ543  | You bid first.                     |
| Dealer: South     | ♥ KJ8    | West (LHO) bids 1NT if possible.   |
| Vul: None         | ♦ 532    | East (RHO) Doubles 2♠ if possible. |
| HCP: 12+1         | ♣ K8     |                                    |

## Both hands (Answers Page)

### Board: 266

|                     | North:  | South:   | W        | N   | E    | S   |
|---------------------|---------|----------|----------|-----|------|-----|
| Dealer: South       | ♠ 942   | ♠ KQT876 |          |     |      | 1 ♠ |
| Vul: E-W            | ♥ J4    | ♥ A72    | 1NT      | 2 ♠ | Pass | 3 ♠ |
| North HCP: 7+1      | ♦ K7542 | ♦ AJ6    | All Pass |     |      |     |
| South HCP: 14+2     | ♣ K93   | ♣ 6      |          |     |      |     |
| Contract: 3 ♠ South |         |          |          |     |      |     |

### Board: 267

|                     | North:   | South:  | W   | N   | E        | S   |
|---------------------|----------|---------|-----|-----|----------|-----|
| Dealer: South       | ♠ -      | ♠ AQ963 |     |     |          | 1 ♠ |
| Vul: Both           | ♥ JT9873 | ♥ 6     | 1NT | 2 ♥ | All Pass |     |
| North HCP: 8+2      | ♦ AK76   | ♦ Q98   |     |     |          |     |
| South HCP: 13+1     | ♣ 953    | ♣ KQT4  |     |     |          |     |
| Contract: 2 ♥ North |          |         |     |     |          |     |

### Board: 268

|                     | North:  | South:  | W        | N    | E    | S   |
|---------------------|---------|---------|----------|------|------|-----|
| Dealer: East        | ♠ QJ963 | ♠ K5    |          |      | 1 ♥  | 1NT |
| Vul: None           | ♥ 986   | ♥ KQ2   | 2 ♠      | Pass | Pass | 3 ♣ |
| North HCP: 4+1      | ♦ 53    | ♦ T94   | All Pass |      |      |     |
| South HCP: 17+1     | ♣ J65   | ♣ AKQT4 |          |      |      |     |
| Contract: 3 ♣ South |         |         |          |      |      |     |

### Board: 269

|                       | North: | South: | W   | N   | E   | S        |
|-----------------------|--------|--------|-----|-----|-----|----------|
| Dealer: North         | ♠ T53  | ♠ QJ8  |     | 1 ♦ | 1NT | 2 ♦      |
| Vul: N-S              | ♥ Q62  | ♥ K953 | 2 ♠ | 3 ♦ | X   | All Pass |
| North HCP: 13         | ♦ K654 | ♦ JT73 |     |     |     |          |
| South HCP: 7          | ♣ AKJ  | ♣ 94   |     |     |     |          |
| Contract: 3 ♦ X North |        |        |     |     |     |          |

### Board: 270

|                       | North: | South:  | W   | N   | E | S        |
|-----------------------|--------|---------|-----|-----|---|----------|
| Dealer: South         | ♠ T98  | ♠ AJ543 |     |     |   | 1 ♠      |
| Vul: None             | ♥ T54  | ♥ KJ8   | 1NT | 2 ♠ | X | All Pass |
| North HCP: 6          | ♦ A86  | ♦ 532   |     |     |   |          |
| South HCP: 12+1       | ♣ Q753 | ♣ K8    |     |     |   |          |
| Contract: 2 ♠ X North |        |         |     |     |   |          |



|                   |         |                                    |
|-------------------|---------|------------------------------------|
| <b>Board: 271</b> | ♠ K542  | You bid first.                     |
| Dealer: North     | ♥ AQ987 | East (LHO) bids 1NT if possible.   |
| Vul: E-W          | ♦ K8    | West (RHO) Doubles 2♥ if possible. |
| HCP: 12+1         | ♣ 64    | East (LHO) bids 2♠ if possible.    |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 272</b> | ♠ J53  | LHO opens the bidding 1♥. |
| Dealer: East      | ♥ 9753 | Partner bids next.        |
| Vul: E-W          | ♦ J97  |                           |
| HCP: 6            | ♣ A72  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 273</b> | ♠ KQ72 | RHO opens the bidding 1♦. |
| Dealer: West      | ♥ K65  | You bid next.             |
| Vul: Both         | ♦ AK54 |                           |
| HCP: 15           | ♣ T9   |                           |

---

|                   |        |                                   |
|-------------------|--------|-----------------------------------|
| <b>Board: 274</b> | ♠ Q74  | Partner bids first.               |
| Dealer: South     | ♥ AJ5  | West (RHO) bids 1NT if possible.  |
| Vul: E-W          | ♦ JT8  | West (RHO) Redoubles if possible. |
| HCP: 10           | ♣ QT97 |                                   |

---

|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 275</b> | ♠ A64   | RHO opens the bidding 1♣.       |
| Dealer: West      | ♥ 85    | You bid next.                   |
| Vul: E-W          | ♦ KQJ85 | East (LHO) bids 2♣ if possible. |
| HCP: 15+1         | ♣ AJ3   |                                 |

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 7+1

Contract: 3♥ South

North:

♠ K542

♥ AQ987

♦ K8

♣ 64

South:

♠ 9

♥ 653

♦ QJ542

♣ A532

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

### Board: 272

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ J53

♥ 9753

♦ J97

♣ A72

South:

♠ KQT

♥ KJ8

♦ T82

♣ KQJ9

| W        | N | E  | S   |
|----------|---|----|-----|
|          |   | 1♥ | 1NT |
| All Pass |   |    |     |

### Board: 273

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 4♠ South

North:

♠ KQ72

♥ K65

♦ AK54

♣ T9

South:

♠ AJT94

♥ J72

♦ JT83

♣ 3

| W        | N               | E    | S  |
|----------|-----------------|------|----|
| 1♦       | 1NT             | Pass | 2♥ |
| Pass     | 3♠ <sup>1</sup> | Pass | 4♠ |
| All Pass |                 |      |    |

1. Super acceptance after NT

### Board: 274

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 3♠ South

North:

♠ Q74

♥ AJ5

♦ JT8

♣ QT97

South:

♠ K9865

♥ T7

♦ AQ9

♣ K62

| W        | N  | E    | S    |
|----------|----|------|------|
|          |    |      | 1♠   |
| 1NT      | X  | Pass | Pass |
| XX       | 2♠ | Pass | 3♠   |
| All Pass |    |      |      |

### Board: 275

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ A64

♥ 85

♦ KQJ85

♣ AJ3

South:

♠ KT852

♥ Q43

♦ T6

♣ T54

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

|                   |         |                                    |
|-------------------|---------|------------------------------------|
| <b>Board: 271</b> | ♠ 9     | Partner bids first.                |
| Dealer: North     | ♥ 653   | East (RHO) bids 1NT if possible.   |
| Vul: E-W          | ♦ QJ542 | West (LHO) Doubles 2♥ if possible. |
| HCP: 7+1          | ♣ A532  | East (RHO) bids 2♠ if possible.    |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 272</b> | ♠ KQT  | RHO opens the bidding 1♥. |
| Dealer: East      | ♥ KJ8  | You bid next.             |
| Vul: E-W          | ♦ T82  |                           |
| HCP: 15           | ♣ KQJ9 |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 273</b> | ♠ AJT94 | LHO opens the bidding 1♦. |
| Dealer: West      | ♥ J72   | Partner bids next.        |
| Vul: Both         | ♦ JT83  |                           |
| HCP: 7+1          | ♣ 3     |                           |

---

|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 274</b> | ♠ K9865 | You bid first.                    |
| Dealer: South     | ♥ T7    | West (LHO) bids 1NT if possible.  |
| Vul: E-W          | ♦ AQ9   | West (LHO) Redoubles if possible. |
| HCP: 12+1         | ♣ K62   |                                   |

---

|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 275</b> | ♠ KT852 | LHO opens the bidding 1♣.       |
| Dealer: West      | ♥ Q43   | Partner bids next.              |
| Vul: E-W          | ♦ T6    | East (RHO) bids 2♣ if possible. |
| HCP: 5+1          | ♣ T54   |                                 |

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 7+1

Contract: 3♥ South

North:

♠ K542

♥ AQ987

♦ K8

♣ 64

South:

♠ 9

♥ 653

♦ QJ542

♣ A532

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

### Board: 272

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ J53

♥ 9753

♦ J97

♣ A72

South:

♠ KQT

♥ KJ8

♦ T82

♣ KQJ9

| W        | N | E  | S   |
|----------|---|----|-----|
|          |   | 1♥ | 1NT |
| All Pass |   |    |     |

### Board: 273

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 4♠ South

North:

♠ KQ72

♥ K65

♦ AK54

♣ T9

South:

♠ AJT94

♥ J72

♦ JT83

♣ 3

| W        | N               | E    | S  |
|----------|-----------------|------|----|
| 1♦       | 1NT             | Pass | 2♥ |
| Pass     | 3♠ <sup>1</sup> | Pass | 4♠ |
| All Pass |                 |      |    |

1. Super acceptance after NT

### Board: 274

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 3♠ South

North:

♠ Q74

♥ AJ5

♦ JT8

♣ QT97

South:

♠ K9865

♥ T7

♦ AQ9

♣ K62

| W        | N  | E    | S    |
|----------|----|------|------|
|          |    |      | 1♠   |
| 1NT      | X  | Pass | Pass |
| XX       | 2♠ | Pass | 3♠   |
| All Pass |    |      |      |

### Board: 275

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ A64

♥ 85

♦ KQJ85

♣ AJ3

South:

♠ KT852

♥ Q43

♦ T6

♣ T54

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

# North hands

# We\_Overcall\_1N

**Board: 276**      ♠ Q92      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ 854      Partner bids next.  
 Vul: Both      ♦ J32  
 HCP: 6      ♣ K975

---

**Board: 277**      ♠ A      You bid first.  
 Dealer: North      ♥ J9      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ KT7652  
 HCP: 14+2      ♣ KQJT

---

**Board: 278**      ♠ Q9732      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ J86      Partner bids next.  
 Vul: E-W      ♦ J4  
 HCP: 4+1      ♣ 753

---

**Board: 279**      ♠ K8      Partner bids first.  
 Dealer: South      ♥ Q9854      West (RHO) bids 1NT if possible.  
 Vul: Both      ♦ AT4  
 HCP: 11+1      ♣ Q95

---

**Board: 280**      ♠ J543      Partner bids first.  
 Dealer: South      ♥ Q8762      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ 96      East (LHO) bids 2 ♦ if possible.  
 HCP: 3+1      ♣ 32      West (RHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 276

Dealer: East

Vul: Both

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ Q92

♥ 854

♦ J32

♣ K975

South:

♠ KT

♥ AQ76

♦ K84

♣ AJT3

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

All Pass

### Board: 277

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9+1

Contract: 3♦ North

North:

♠ A

♥ J9

♦ KT7652

♣ KQJT

South:

♠ KT842

♥ T72

♦ Q3

♣ A98

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♦ | 1NT | 2♠ |

Pass 3♦ All Pass

### Board: 278

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 2♠ South

North:

♠ Q9732

♥ J86

♦ J4

♣ 753

South:

♠ J4

♥ KQT4

♦ AQT3

♣ A82

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

Pass 2♥ Pass 2♠

All Pass

### Board: 279

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♥ North

North:

♠ K8

♥ Q9854

♦ AT4

♣ Q95

South:

♠ AJ2

♥ KT3

♦ QJ83

♣ J43

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♦ |

1NT 2♥ All Pass

### Board: 280

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 15

Contract: 2♠ South

North:

♠ J543

♥ Q8762

♦ 96

♣ 32

South:

♠ KQ87

♥ 3

♦ AJ87

♣ KQ54

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♦ |

1NT Pass 2♦ Pass

2♥ Pass Pass 2♠

All Pass

## South hands

## We\_Overcall\_1N

**Board: 276**      ♠ KT      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AQ76      You bid next.  
 Vul: Both      ♦ K84  
 HCP: 17      ♣ AJT3

---

**Board: 277**      ♠ KT842      Partner bids first.  
 Dealer: North      ♥ T72      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ Q3  
 HCP: 9+1      ♣ A98

---

**Board: 278**      ♠ J4      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQT4      You bid next.  
 Vul: E-W      ♦ AQT3  
 HCP: 16      ♣ A82

---

**Board: 279**      ♠ AJ2      You bid first.  
 Dealer: South      ♥ KT3      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ QJ83  
 HCP: 12      ♣ J43

---

**Board: 280**      ♠ KQ87      You bid first.  
 Dealer: South      ♥ 3      West (LHO) bids 1NT if possible.  
 Vul: E-W      ♦ AJ87      East (RHO) bids 2 ♦ if possible.  
 HCP: 15      ♣ KQ54      West (LHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 276

Dealer: East

Vul: Both

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ Q92

♥ 854

♦ J32

♣ K975

South:

♠ KT

♥ AQ76

♦ K84

♣ AJT3

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

All Pass

### Board: 277

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9+1

Contract: 3♦ North

North:

♠ A

♥ J9

♦ KT7652

♣ KQJT

South:

♠ KT842

♥ T72

♦ Q3

♣ A98

|   |    |     |    |
|---|----|-----|----|
| W | N  | E   | S  |
|   | 1♦ | 1NT | 2♠ |

Pass 3♦ All Pass

### Board: 278

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 2♠ South

North:

♠ Q9732

♥ J86

♦ J4

♣ 753

South:

♠ J4

♥ KQT4

♦ AQT3

♣ A82

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

Pass 2♥ Pass 2♠

All Pass

### Board: 279

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♥ North

North:

♠ K8

♥ Q9854

♦ AT4

♣ Q95

South:

♠ AJ2

♥ KT3

♦ QJ83

♣ J43

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♦ |

1NT 2♥ All Pass

### Board: 280

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 15

Contract: 2♠ South

North:

♠ J543

♥ Q8762

♦ 96

♣ 32

South:

♠ KQ87

♥ 3

♦ AJ87

♣ KQ54

|   |   |   |    |
|---|---|---|----|
| W | N | E | S  |
|   |   |   | 1♦ |

1NT Pass 2♦ Pass

2♥ Pass Pass 2♠

All Pass



## North hands

## We\_Overcall\_1N

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 281</b> | ♠ T74   | Partner bids first.              |
| Dealer: South     | ♥ AJT75 | West (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ T8    |                                  |
| HCP: 7+1          | ♣ Q43   |                                  |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 282</b> | ♠ KT    | Partner bids first.              |
| Dealer: South     | ♥ AQJ84 | West (RHO) bids 1NT if possible. |
| Vul: None         | ♦ QJ754 | West (RHO) bids 3♣ if possible.  |
| HCP: 13+2         | ♣ 5     |                                  |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 283</b> | ♠ A6     | Partner bids first.              |
| Dealer: South     | ♥ AT7543 | West (RHO) bids 1NT if possible. |
| Vul: N-S          | ♦ 7      |                                  |
| HCP: 8+2          | ♣ 8643   |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 284</b> | ♠ 9753 | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ A832 | Partner bids next.        |
| Vul: None         | ♦ 74   |                           |
| HCP: 5            | ♣ J65  |                           |

---

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 285</b> | ♠ A543 | You bid first.                   |
| Dealer: North     | ♥ AK84 | East (LHO) bids 1NT if possible. |
| Vul: E-W          | ♦ Q8   |                                  |
| HCP: 13           | ♣ 865  |                                  |

## Both hands (Answers Page)

### Board: 281

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4♥ South

North:

♠ T74

♥ AJT75

♦ T8

♣ Q43

South:

♠ AK32

♥ K984

♦ Q963

♣ K

W N E S

1NT 2♥ Pass 4♥

All Pass

### Board: 282

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 12+2

Contract: 4♠ South

North:

♠ KT

♥ AQJ84

♦ QJ754

♣ 5

South:

♠ A87532

♥ 52

♦ AK

♣ J63

W N E S

1NT 2♥ Pass 2♠

3♣ 4♣<sup>1</sup> Pass 4♠

All Pass

1. limit raise or better in !S

### Board: 283

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12

Contract: 2♥ North

North:

♠ A6

♥ AT7543

♦ 7

♣ 8643

South:

♠ J94

♥ K986

♦ AJ3

♣ KT2

W N E S

1NT 2♥ All Pass

### Board: 284

Dealer: East

Vul: None

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ 9753

♥ A832

♦ 74

♣ J65

South:

♠ KQT2

♥ QT

♦ AJ92

♣ KT4

W N E S

1♦ 1NT

All Pass

### Board: 285

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9

Contract: 2♣ South

North:

♠ A543

♥ AK84

♦ Q8

♣ 865

South:

♠ K

♥ T752

♦ J965

♣ KQ42

W N E S

1♣ 1NT 2♣

All Pass

## South hands

## We\_Overcall\_1N

**Board: 281**      ♠ AK32      You bid first.  
 Dealer: South      ♥ K984      West (LHO) bids 1NT if possible.  
 Vul: Both      ♦ Q963  
 HCP: 15      ♣ K

---

**Board: 282**      ♠ A87532      You bid first.  
 Dealer: South      ♥ 52      West (LHO) bids 1NT if possible.  
 Vul: None      ♦ AK      West (LHO) bids 3♣ if possible.  
 HCP: 12+2      ♣ J63

---

**Board: 283**      ♠ J94      You bid first.  
 Dealer: South      ♥ K986      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ AJ3  
 HCP: 12      ♣ KT2

---

**Board: 284**      ♠ KQT2      RHO opens the bidding 1♦.  
 Dealer: East      ♥ QT      You bid next.  
 Vul: None      ♦ AJ92  
 HCP: 15      ♣ KT4

---

**Board: 285**      ♠ K      Partner bids first.  
 Dealer: North      ♥ T752      East (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ J965  
 HCP: 9      ♣ KQ42

## Both hands (Answers Page)

### Board: 281

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4♥ South

North:

♠ T74

♥ AJT75

♦ T8

♣ Q43

South:

♠ AK32

♥ K984

♦ Q963

♣ K

W N E S

1NT 2♥ Pass 4♥

All Pass

### Board: 282

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 12+2

Contract: 4♠ South

North:

♠ KT

♥ AQJ84

♦ QJ754

♣ 5

South:

♠ A87532

♥ 52

♦ AK

♣ J63

W N E S

1NT 2♥ Pass 2♠

3♣ 4♣<sup>1</sup> Pass 4♠

All Pass

1. limit raise or better in !S

### Board: 283

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12

Contract: 2♥ North

North:

♠ A6

♥ AT7543

♦ 7

♣ 8643

South:

♠ J94

♥ K986

♦ AJ3

♣ KT2

W N E S

1NT 2♥ All Pass

### Board: 284

Dealer: East

Vul: None

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ 9753

♥ A832

♦ 74

♣ J65

South:

♠ KQT2

♥ QT

♦ AJ92

♣ KT4

W N E S

1♦ 1NT

All Pass

### Board: 285

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9

Contract: 2♣ South

North:

♠ A543

♥ AK84

♦ Q8

♣ 865

South:

♠ K

♥ T752

♦ J965

♣ KQ42

W N E S

1♣ 1NT 2♣

All Pass

# North hands

# We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 286</b> | ♠ 943    | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ JT2    | Partner bids next.                  |
| Vul: E-W          | ♦ QT     |                                     |
| HCP: 7+1          | ♣ KJT62  |                                     |
| <b>Board: 287</b> | ♠ J6     | Partner bids first.                 |
| Dealer: South     | ♥ 42     | West (RHO) bids 1NT if possible.    |
| Vul: Both         | ♦ AK9732 | East (LHO) Doubles 2 ♦ if possible. |
| HCP: 8+2          | ♣ 754    |                                     |
| <b>Board: 288</b> | ♠ 95     | LHO opens the bidding 1 ♠.          |
| Dealer: East      | ♥ K654   | Partner bids next.                  |
| Vul: N-S          | ♦ 64     |                                     |
| HCP: 5+1          | ♣ QT952  |                                     |
| <b>Board: 289</b> | ♠ 32     | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ KQ4    | You bid next.                       |
| Vul: E-W          | ♦ KQ43   | East (LHO) Doubles 1NT if possible. |
| HCP: 15           | ♣ KQ87   |                                     |
| <b>Board: 290</b> | ♠ AQJ95  | You bid first.                      |
| Dealer: North     | ♥ K9     | East (LHO) bids 1NT if possible.    |
| Vul: None         | ♦ 732    | West (RHO) bids 2 ♦ if possible.    |
| HCP: 13+1         | ♣ K75    | East (LHO) bids 2 ♥ if possible.    |
|                   |          | West (RHO) Doubles 3 ♦ if possible. |

## Both hands (Answers Page)

### Board: 286

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 1NT South

North:

♠ 943

♥ JT2

♦ QT

♣ KJT62

South:

♠ AQJ6

♥ 95

♦ K72

♣ AQ93

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♦ | 1NT |

All Pass

### Board: 287

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12

Contract: 3 ♦ South

North:

♠ J6

♥ 42

♦ AK9732

♣ 754

South:

♠ QT87

♥ JT8

♦ Q6

♣ AK98

|     |     |   |     |
|-----|-----|---|-----|
| W   | N   | E | S   |
|     |     |   | 1 ♣ |
| 1NT | 2 ♦ | X | 3 ♦ |

All Pass

### Board: 288

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 95

♥ K654

♦ 64

♣ QT952

South:

♠ K742

♥ AQT3

♦ AK7

♣ 73

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♠ | 1NT |

All Pass

### Board: 289

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 0+1

Contract: 1NTX North

North:

♠ 32

♥ KQ4

♦ KQ43

♣ KQ87

South:

♠ T754

♥ 973

♦ T8762

♣ T

|     |     |   |          |
|-----|-----|---|----------|
| W   | N   | E | S        |
| 1 ♣ | 1NT | X | All Pass |

### Board: 290

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 3+1

Contract: 3 ♦ X South

North:

♠ AQJ95

♥ K9

♦ 732

♣ K75

South:

♠ 82

♥ QT3

♦ JT654

♣ T96

|      |          |      |      |
|------|----------|------|------|
| W    | N        | E    | S    |
|      | 1 ♠      | 1NT  | Pass |
| 2 ♦  | Pass     | 2 ♥  | Pass |
| Pass | X        | Pass | 3 ♦  |
| X    | All Pass |      |      |

## South hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 286</b> | ♠ AQJ6  | RHO opens the bidding 1♦.           |
| Dealer: East      | ♥ 95    | You bid next.                       |
| Vul: E-W          | ♦ K72   |                                     |
| HCP: 16           | ♣ AQ93  |                                     |
| <b>Board: 287</b> | ♠ QT87  | You bid first.                      |
| Dealer: South     | ♥ JT8   | West (LHO) bids 1NT if possible.    |
| Vul: Both         | ♦ Q6    | East (RHO) Doubles 2♦ if possible.  |
| HCP: 12           | ♣ AK98  |                                     |
| <b>Board: 288</b> | ♠ K742  | RHO opens the bidding 1♠.           |
| Dealer: East      | ♥ AQT3  | You bid next.                       |
| Vul: N-S          | ♦ AK7   |                                     |
| HCP: 16           | ♣ 73    |                                     |
| <b>Board: 289</b> | ♠ T754  | LHO opens the bidding 1♣.           |
| Dealer: West      | ♥ 973   | Partner bids next.                  |
| Vul: E-W          | ♦ T8762 | East (RHO) Doubles 1NT if possible. |
| HCP: 0+1          | ♣ T     |                                     |
| <b>Board: 290</b> | ♠ 82    | Partner bids first.                 |
| Dealer: North     | ♥ QT3   | East (RHO) bids 1NT if possible.    |
| Vul: None         | ♦ JT654 | West (LHO) bids 2♦ if possible.     |
| HCP: 3+1          | ♣ T96   | East (RHO) bids 2♥ if possible.     |
|                   |         | West (LHO) Doubles 3♦ if possible.  |

## Both hands (Answers Page)

### Board: 286

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 1NT South

North:

♠ 943

♥ JT2

♦ QT

♣ KJT62

South:

♠ AQJ6

♥ 95

♦ K72

♣ AQ93

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

All Pass

### Board: 287

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12

Contract: 3♦ South

North:

♠ J6

♥ 42

♦ AK9732

♣ 754

South:

♠ QT87

♥ JT8

♦ Q6

♣ AK98

|     |    |   |    |
|-----|----|---|----|
| W   | N  | E | S  |
|     |    |   | 1♣ |
| 1NT | 2♦ | X | 3♦ |

All Pass

### Board: 288

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 95

♥ K654

♦ 64

♣ QT952

South:

♠ K742

♥ AQT3

♦ AK7

♣ 73

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♠ | 1NT |

All Pass

### Board: 289

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 0+1

Contract: 1NTX North

North:

♠ 32

♥ KQ4

♦ KQ43

♣ KQ87

South:

♠ T754

♥ 973

♦ T8762

♣ T

|    |     |   |          |
|----|-----|---|----------|
| W  | N   | E | S        |
| 1♣ | 1NT | X | All Pass |

### Board: 290

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 3+1

Contract: 3♦ X South

North:

♠ AQJ95

♥ K9

♦ 732

♣ K75

South:

♠ 82

♥ QT3

♦ JT654

♣ T96

|      |          |      |      |
|------|----------|------|------|
| W    | N        | E    | S    |
|      | 1♠       | 1NT  | Pass |
| 2♦   | Pass     | 2♥   | Pass |
| Pass | X        | Pass | 3♦   |
| X    | All Pass |      |      |



|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 291</b> | ♠ 65    | RHO opens the bidding 1♦.       |
| Dealer: West      | ♥ AK2   | You bid next.                   |
| Vul: Both         | ♦ K85   |                                 |
| HCP: 16+1         | ♣ AQT65 |                                 |
| <hr/>             |         |                                 |
| <b>Board: 292</b> | ♠ AQ7   | RHO opens the bidding 1♠.       |
| Dealer: West      | ♥ K3    | You bid next.                   |
| Vul: None         | ♦ K43   | East (LHO) bids 2♠ if possible. |
| HCP: 15+1         | ♣ QJ543 |                                 |
| <hr/>             |         |                                 |
| <b>Board: 293</b> | ♠ AK    | RHO opens the bidding 1♣.       |
| Dealer: West      | ♥ KQJ6  | You bid next.                   |
| Vul: Both         | ♦ T832  |                                 |
| HCP: 16           | ♣ K96   |                                 |
| <hr/>             |         |                                 |
| <b>Board: 294</b> | ♠ T     | LHO opens the bidding 1♠.       |
| Dealer: East      | ♥ AJ9   | Partner bids next.              |
| Vul: None         | ♦ QT74  |                                 |
| HCP: 8+1          | ♣ J8432 |                                 |
| <hr/>             |         |                                 |
| <b>Board: 295</b> | ♠ Q75   | RHO opens the bidding 1♦.       |
| Dealer: West      | ♥ KQ    | You bid next.                   |
| Vul: N-S          | ♦ K92   |                                 |
| HCP: 15+1         | ♣ KQT63 |                                 |

## Both hands (Answers Page)

### Board: 291

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ 65

♥ AK2

♦ K85

♣ AQT65

South:

♠ QJ932

♥ Q754

♦ J3

♣ 98

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♥ |
|-----|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2 ♠ | All Pass |  |
|------|-----|----------|--|

### Board: 292

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 4 ♥ South

North:

♠ AQ7

♥ K3

♦ K43

♣ QJ543

South:

♠ 92

♥ QT9852

♦ T

♣ KT82

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

|     |     |     |     |
|-----|-----|-----|-----|
| 1 ♠ | 1NT | 2 ♠ | 4 ♥ |
|-----|-----|-----|-----|

All Pass

### Board: 293

Dealer: West

Vul: Both

North HCP: 16

South HCP: 2

Contract: 1NT North

North:

♠ AK

♥ KQJ6

♦ T832

♣ K96

South:

♠ 764

♥ 843

♦ J65

♣ J873

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

|     |     |          |  |
|-----|-----|----------|--|
| 1 ♣ | 1NT | All Pass |  |
|-----|-----|----------|--|

### Board: 294

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 3NT North

North:

♠ T

♥ AJ9

♦ QT74

♣ J8432

South:

♠ A983

♥ K52

♦ AJ8

♣ KQ9

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♠ | 1NT |
|--|--|-----|-----|

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

### Board: 295

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ Q75

♥ KQ

♦ K92

♣ KQT63

South:

♠ AJ842

♥ T74

♦ QJ8

♣ 92

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♥ |
|-----|-----|------|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3 ♠ | All Pass |  |
|------|-----|----------|--|

## South hands

## We\_Overcall\_1N

|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 291</b> | ♠ QJ932 | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ Q754  | Partner bids next.         |
| Vul: Both         | ♦ J3    |                            |
| HCP: 6+1          | ♣ 98    |                            |

---

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 292</b> | ♠ 92     | LHO opens the bidding 1 ♠.       |
| Dealer: West      | ♥ QT9852 | Partner bids next.               |
| Vul: None         | ♦ T      | East (RHO) bids 2 ♠ if possible. |
| HCP: 5+2          | ♣ KT82   |                                  |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 293</b> | ♠ 764  | LHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ 843  | Partner bids next.         |
| Vul: Both         | ♦ J65  |                            |
| HCP: 2            | ♣ J873 |                            |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 294</b> | ♠ A983 | RHO opens the bidding 1 ♠. |
| Dealer: East      | ♥ K52  | You bid next.              |
| Vul: None         | ♦ AJ8  |                            |
| HCP: 17           | ♣ KQ9  |                            |

---

|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 295</b> | ♠ AJ842 | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ T74   | Partner bids next.         |
| Vul: N-S          | ♦ QJ8   |                            |
| HCP: 8+1          | ♣ 92    |                            |

## Both hands (Answers Page)

### Board: 291

|                     | North:  | South:  | W    | N   | E        | S   |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ 65    | ♠ QJ932 | 1 ♦  | 1NT | Pass     | 2 ♥ |
| Vul: Both           | ♥ AK2   | ♥ Q754  | Pass | 2 ♠ | All Pass |     |
| North HCP: 16+1     | ♦ K85   | ♦ J3    |      |     |          |     |
| South HCP: 6+1      | ♣ AQT65 | ♣ 98    |      |     |          |     |
| Contract: 2 ♠ North |         |         |      |     |          |     |

### Board: 292

|                     | North:  | South:   | W        | N   | E   | S   |
|---------------------|---------|----------|----------|-----|-----|-----|
| Dealer: West        | ♠ AQ7   | ♠ 92     | 1 ♠      | 1NT | 2 ♠ | 4 ♥ |
| Vul: None           | ♥ K3    | ♥ QT9852 | All Pass |     |     |     |
| North HCP: 15+1     | ♦ K43   | ♦ T      |          |     |     |     |
| South HCP: 5+2      | ♣ QJ543 | ♣ KT82   |          |     |     |     |
| Contract: 4 ♥ South |         |          |          |     |     |     |

### Board: 293

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ AK   | ♠ 764  | 1 ♣ | 1NT | All Pass |   |
| Vul: Both           | ♥ KQJ6 | ♥ 843  |     |     |          |   |
| North HCP: 16       | ♦ T832 | ♦ J65  |     |     |          |   |
| South HCP: 2        | ♣ K96  | ♣ J873 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 294

|                     | North:  | South: | W    | N   | E        | S   |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: East        | ♠ T     | ♠ A983 |      |     | 1 ♠      | 1NT |
| Vul: None           | ♥ AJ9   | ♥ K52  | Pass | 3NT | All Pass |     |
| North HCP: 8+1      | ♦ QT74  | ♦ AJ8  |      |     |          |     |
| South HCP: 17       | ♣ J8432 | ♣ KQ9  |      |     |          |     |
| Contract: 3NT North |         |        |      |     |          |     |

### Board: 295

|                     | North:  | South:  | W    | N   | E        | S   |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ Q75   | ♠ AJ842 | 1 ♦  | 1NT | Pass     | 2 ♥ |
| Vul: N-S            | ♥ KQ    | ♥ T74   | Pass | 2 ♠ | Pass     | 2NT |
| North HCP: 15+1     | ♦ K92   | ♦ QJ8   | Pass | 3 ♠ | All Pass |     |
| South HCP: 8+1      | ♣ KQT63 | ♣ 92    |      |     |          |     |
| Contract: 3 ♠ North |         |         |      |     |          |     |

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 296</b> | ♠ J842 | Partner bids first.              |
| Dealer: South     | ♥ 8752 | West (RHO) bids 1NT if possible. |
| Vul: N-S          | ♦ J85  |                                  |
| HCP: 6            | ♣ KJ   |                                  |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 297</b> | ♠ KQ53 | RHO opens the bidding 1♦. |
| Dealer: West      | ♥ AQ   | You bid next.             |
| Vul: E-W          | ♦ KT4  |                           |
| HCP: 16           | ♣ QT73 |                           |

---

|                   |        |                                 |
|-------------------|--------|---------------------------------|
| <b>Board: 298</b> | ♠ JT6  | RHO opens the bidding 1♦.       |
| Dealer: West      | ♥ QJT  | You bid next.                   |
| Vul: Both         | ♦ K983 | West (RHO) bids 2♦ if possible. |
| HCP: 16           | ♣ AKQ  |                                 |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 299</b> | ♠ 7     | Partner bids first.              |
| Dealer: South     | ♥ KT964 | West (RHO) bids 1NT if possible. |
| Vul: N-S          | ♦ 96    |                                  |
| HCP: 9+2          | ♣ AQ873 |                                  |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 300</b> | ♠ J532 | LHO opens the bidding 1♣. |
| Dealer: East      | ♥ 85   | Partner bids next.        |
| Vul: Both         | ♦ KJT9 |                           |
| HCP: 5            | ♣ 985  |                           |

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+2

Contract: 4 ♠ South

North:

♠ J842

♥ 8752

♦ J85

♣ KJ

South:

♠ AT9753

♥ A

♦ K7

♣ A853

W N E S

1NT 2 ♠ Pass 4 ♠

All Pass

### Board: 297

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ KQ53

♥ AQ

♦ KT4

♣ QT73

South:

♠ JT98

♥ 83

♦ 853

♣ A954

W N E S

1 ♦ 1NT All Pass

### Board: 298

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♣ South

North:

♠ JT6

♥ QJT

♦ K983

♣ AKQ

South:

♠ Q983

♥ A84

♦ 6

♣ 98742

W N E S

1 ♦ 1NT Pass Pass

2 ♦ Pass Pass 3 ♣

All Pass

### Board: 299

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ 7

♥ KT964

♦ 96

♣ AQ873

South:

♠ J8654

♥ AJ53

♦ AQ

♣ T4

W N E S

1NT 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 300

Dealer: East

Vul: Both

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J532

♥ 85

♦ KJT9

♣ 985

South:

♠ T94

♥ AJ9

♦ A86

♣ AKT2

W N E S

1 ♣ 1NT

All Pass

**Board: 296**      ♠ AT9753      You bid first.  
Dealer: South      ♥ A      West (LHO) bids 1NT if possible.  
Vul: N-S      ♦ K7  
HCP: 15+2      ♣ A853

---

**Board: 297**      ♠ JT98      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 83      Partner bids next.  
Vul: E-W      ♦ 853  
HCP: 5      ♣ A954

---

**Board: 298**      ♠ Q983      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ A84      Partner bids next.  
Vul: Both      ♦ 6      West (LHO) bids 2 ♦ if possible.  
HCP: 6+1      ♣ 98742

---

**Board: 299**      ♠ J8654      You bid first.  
Dealer: South      ♥ AJ53      West (LHO) bids 1NT if possible.  
Vul: N-S      ♦ AQ  
HCP: 12+1      ♣ T4

---

**Board: 300**      ♠ T94      RHO opens the bidding 1 ♣ .  
Dealer: East      ♥ AJ9      You bid next.  
Vul: Both      ♦ A86  
HCP: 16      ♣ AKT2

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+2

Contract: 4 ♠ South

North:

♠ J842

♥ 8752

♦ J85

♣ KJ

South:

♠ AT9753

♥ A

♦ K7

♣ A853

W N E S

1NT 2 ♠ Pass 4 ♠

All Pass

### Board: 297

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ KQ53

♥ AQ

♦ KT4

♣ QT73

South:

♠ JT98

♥ 83

♦ 853

♣ A954

W N E S

1 ♦ 1NT All Pass

### Board: 298

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♣ South

North:

♠ JT6

♥ QJT

♦ K983

♣ AKQ

South:

♠ Q983

♥ A84

♦ 6

♣ 98742

W N E S

1 ♦ 1NT Pass Pass

2 ♦ Pass Pass 3 ♣

All Pass

### Board: 299

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ 7

♥ KT964

♦ 96

♣ AQ873

South:

♠ J8654

♥ AJ53

♦ AQ

♣ T4

W N E S

1NT 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 300

Dealer: East

Vul: Both

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J532

♥ 85

♦ KJT9

♣ 985

South:

♠ T94

♥ AJ9

♦ A86

♣ AKT2

W N E S

1 ♣ 1NT

All Pass



## North hands

## We\_Overcall\_1N

|                   |            |                                  |
|-------------------|------------|----------------------------------|
| <b>Board: 301</b> | ♠ K8       | LHO opens the bidding 1 ♥.       |
| Dealer: East      | ♥ 42       | Partner bids next.               |
| Vul: None         | ♦ 4        |                                  |
| HCP: 8+4          | ♣ AJ976543 |                                  |
| <hr/>             |            |                                  |
| <b>Board: 302</b> | ♠ QT8653   | LHO opens the bidding 1 ♥.       |
| Dealer: East      | ♥ 94       | Partner bids next.               |
| Vul: E-W          | ♦ 64       | East (LHO) bids 3 ♦ if possible. |
| HCP: 2+2          | ♣ 743      | West (RHO) bids 3 ♥ if possible. |
| <hr/>             |            |                                  |
| <b>Board: 303</b> | ♠ AQJ4     | RHO opens the bidding 1 ♠.       |
| Dealer: West      | ♥ 73       | You bid next.                    |
| Vul: Both         | ♦ A983     |                                  |
| HCP: 15           | ♣ KJ5      |                                  |
| <hr/>             |            |                                  |
| <b>Board: 304</b> | ♠ 43       | LHO opens the bidding 1 ♠.       |
| Dealer: East      | ♥ T72      | Partner bids next.               |
| Vul: N-S          | ♦ 8652     |                                  |
| HCP: 5            | ♣ AJT4     |                                  |
| <hr/>             |            |                                  |
| <b>Board: 305</b> | ♠ AK72     | RHO opens the bidding 1 ♦.       |
| Dealer: West      | ♥ Q754     | You bid next.                    |
| Vul: None         | ♦ KQ3      |                                  |
| HCP: 17           | ♣ K4       |                                  |

## Both hands (Answers Page)

### Board: 301

Dealer: East

Vul: None

North HCP: 8+4

South HCP: 15

Contract: 5 ♣ North

North:

♠ K8

♥ 42

♦ 4

♣ AJ976543

South:

♠ 43

♥ AQJ6

♦ K852

♣ KQT

|      |     |          |     |
|------|-----|----------|-----|
| W    | N   | E        | S   |
|      |     | 1 ♥      | 1NT |
| Pass | 5 ♣ | All Pass |     |

### Board: 302

Dealer: East

Vul: E-W

North HCP: 2+2

South HCP: 17

Contract: 3 ♠ North

North:

♠ QT8653

♥ 94

♦ 64

♣ 743

South:

♠ K7

♥ AJ2

♦ K985

♣ AQ62

|      |      |          |      |
|------|------|----------|------|
| W    | N    | E        | S    |
|      |      | 1 ♥      | 1NT  |
| Pass | 2 ♥  | Pass     | 2 ♠  |
| Pass | Pass | 3 ♦      | Pass |
| 3 ♥  | 3 ♠  | All Pass |      |

### Board: 303

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2NT South

North:

♠ AQJ4

♥ 73

♦ A983

♣ KJ5

South:

♠ 52

♥ 852

♦ KQ76

♣ QT93

|          |     |      |     |
|----------|-----|------|-----|
| W        | N   | E    | S   |
| 1 ♠      | 1NT | Pass | 2NT |
| All Pass |     |      |     |

### Board: 304

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 43

♥ T72

♦ 8652

♣ AJT4

South:

♠ KT52

♥ AKQ6

♦ J9

♣ K82

|          |   |     |     |
|----------|---|-----|-----|
| W        | N | E   | S   |
|          |   | 1 ♠ | 1NT |
| All Pass |   |     |     |

### Board: 305

Dealer: West

Vul: None

North HCP: 17

South HCP: 3+2

Contract: 3 ♣ North

North:

♠ AK72

♥ Q754

♦ KQ3

♣ K4

South:

♠ T65

♥ 6

♦ T92

♣ QJ8652

|      |                  |          |                  |
|------|------------------|----------|------------------|
| W    | N                | E        | S                |
| 1 ♦  | 1NT              | Pass     | 2 ♠ <sup>1</sup> |
| Pass | 3 ♣ <sup>2</sup> | All Pass |                  |

1. 1N-2S transfer to clubs  
2. automat

## South hands

## We\_Overcall\_1N

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 301</b> | ♠ 43   | RHO opens the bidding 1♥. |
| Dealer: East      | ♥ AQJ6 | You bid next.             |
| Vul: None         | ♦ K852 |                           |
| HCP: 15           | ♣ KQT  |                           |

---

|                   |        |                                 |
|-------------------|--------|---------------------------------|
| <b>Board: 302</b> | ♠ K7   | RHO opens the bidding 1♥.       |
| Dealer: East      | ♥ AJ2  | You bid next.                   |
| Vul: E-W          | ♦ K985 | East (RHO) bids 3♦ if possible. |
| HCP: 17           | ♣ AQ62 | West (LHO) bids 3♥ if possible. |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 303</b> | ♠ 52   | LHO opens the bidding 1♠. |
| Dealer: West      | ♥ 852  | Partner bids next.        |
| Vul: Both         | ♦ KQ76 |                           |
| HCP: 7            | ♣ QT93 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 304</b> | ♠ KT52 | RHO opens the bidding 1♠. |
| Dealer: East      | ♥ AKQ6 | You bid next.             |
| Vul: N-S          | ♦ J9   |                           |
| HCP: 16           | ♣ K82  |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 305</b> | ♠ T65    | LHO opens the bidding 1♦. |
| Dealer: West      | ♥ 6      | Partner bids next.        |
| Vul: None         | ♦ T92    |                           |
| HCP: 3+2          | ♣ QJ8652 |                           |

## Both hands (Answers Page)

### Board: 301

Dealer: East

Vul: None

North HCP: 8+4

South HCP: 15

Contract: 5 ♣ North

North:

♠ K8

♥ 42

♦ 4

♣ AJ976543

South:

♠ 43

♥ AQJ6

♦ K852

♣ KQT

| W    | N   | E        | S   |
|------|-----|----------|-----|
|      |     | 1 ♥      | 1NT |
| Pass | 5 ♣ | All Pass |     |

### Board: 302

Dealer: East

Vul: E-W

North HCP: 2+2

South HCP: 17

Contract: 3 ♠ North

North:

♠ QT8653

♥ 94

♦ 64

♣ 743

South:

♠ K7

♥ AJ2

♦ K985

♣ AQ62

| W    | N    | E        | S    |
|------|------|----------|------|
|      |      | 1 ♥      | 1NT  |
| Pass | 2 ♥  | Pass     | 2 ♠  |
| Pass | Pass | 3 ♦      | Pass |
| 3 ♥  | 3 ♠  | All Pass |      |

### Board: 303

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2NT South

North:

♠ AQJ4

♥ 73

♦ A983

♣ KJ5

South:

♠ 52

♥ 852

♦ KQ76

♣ QT93

| W        | N   | E    | S   |
|----------|-----|------|-----|
| 1 ♠      | 1NT | Pass | 2NT |
| All Pass |     |      |     |

### Board: 304

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 43

♥ T72

♦ 8652

♣ AJT4

South:

♠ KT52

♥ AKQ6

♦ J9

♣ K82

| W        | N | E   | S   |
|----------|---|-----|-----|
|          |   | 1 ♠ | 1NT |
| All Pass |   |     |     |

### Board: 305

Dealer: West

Vul: None

North HCP: 17

South HCP: 3+2

Contract: 3 ♣ North

North:

♠ AK72

♥ Q754

♦ KQ3

♣ K4

South:

♠ T65

♥ 6

♦ T92

♣ QJ8652

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
| 1 ♦  | 1NT              | Pass     | 2 ♠ <sup>1</sup> |
| Pass | 3 ♣ <sup>2</sup> | All Pass |                  |

1. 1N-2S transfer to clubs  
2. automat

# North hands

# We\_Overcall\_1N

**Board: 306**      ♠ Q42      LHO opens the bidding 1 ♦.

Dealer: East      ♥ AJ97      Partner bids next.

Vul: N-S      ♦ 543

HCP: 8      ♣ JT5

**Board: 307**      ♠ J9      RHO opens the bidding 1 ♦.

Dealer: West      ♥ AT72      You bid next.

Vul: E-W      ♦ KQJ9

HCP: 15      ♣ AT6

**Board: 308**      ♠ K7652      Partner bids first.

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

Vul: None      ♦ 9732      East (LHO) bids 2 ♦ if possible.

HCP: 6+1      ♣ 974      West (RHO) bids 2 ♥ if possible.

**Board: 309**      ♠ KT7632      LHO opens the bidding 1 ♥.

Dealer: East      ♥ 764      Partner bids next.

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

HCP: 3+2      ♣ T763      East (LHO) bids 3 ♦ if possible.

West (RHO) bids 4 ♦ if possible.

**Board: 310**      ♠ 963      LHO opens the bidding 1 ♣.

Dealer: East      ♥ AK96      Partner bids next.

Vul: Both      ♦ J73

HCP: 9      ♣ J86

## Both hands (Answers Page)

### Board: 306

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q42

♥ AJ97

♦ 543

♣ JT5

South:

♠ KJ87

♥ Q82

♦ AJT2

♣ A4

| W | N | E  | S   |
|---|---|----|-----|
|   |   | 1♦ | 1NT |

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 2♣ <sup>1</sup> | Pass | 2♠ |
|------|-----------------|------|----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2NT | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 307

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J9

♥ AT72

♦ KQJ9

♣ AT6

South:

♠ Q32

♥ KJ43

♦ 875

♣ 743

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♦ | 1NT | All Pass |   |

### Board: 308

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 4♣ North

North:

♠ K7652

♥ K

♦ 9732

♣ 974

South:

♠ Q

♥ 876

♦ AQJ6

♣ AKT52

| W | N | E | S  |
|---|---|---|----|
|   |   |   | 1♣ |

|     |      |    |      |
|-----|------|----|------|
| 1NT | Pass | 2♦ | Pass |
|-----|------|----|------|

|    |      |      |    |
|----|------|------|----|
| 2♥ | Pass | Pass | 3♦ |
|----|------|------|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 4♣ | All Pass |  |
|------|----|----------|--|

### Board: 309

Dealer: East

Vul: E-W

North HCP: 3+2

South HCP: 15

Contract: 4♠ North

North:

♠ KT7632

♥ 764

♦ -

♣ T763

South:

♠ J54

♥ AQ5

♦ KQ87

♣ QJ5

| W | N | E  | S   |
|---|---|----|-----|
|   |   | 1♥ | 1NT |

|    |    |    |    |
|----|----|----|----|
| 2♦ | 2♠ | 3♦ | 3♠ |
|----|----|----|----|

|    |    |          |  |
|----|----|----------|--|
| 4♦ | 4♠ | All Pass |  |
|----|----|----------|--|

### Board: 310

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ 963

♥ AK96

♦ J73

♣ J86

South:

♠ AJ75

♥ J4

♦ AQT2

♣ KQ5

| W | N | E  | S   |
|---|---|----|-----|
|   |   | 1♣ | 1NT |

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 2♣ <sup>1</sup> | Pass | 2♠ |
|------|-----------------|------|----|

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

1. Stayman



## Both hands (Answers Page)

### Board: 306

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q42

♥ AJ97

♦ 543

♣ JT5

South:

♠ KJ87

♥ Q82

♦ AJT2

♣ A4

| W | N | E  | S   |
|---|---|----|-----|
|   |   | 1♦ | 1NT |

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 2♣ <sup>1</sup> | Pass | 2♠ |
|------|-----------------|------|----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2NT | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 307

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J9

♥ AT72

♦ KQJ9

♣ AT6

South:

♠ Q32

♥ KJ43

♦ 875

♣ 743

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♦ | 1NT | All Pass |   |

### Board: 308

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 4♣ North

North:

♠ K7652

♥ K

♦ 9732

♣ 974

South:

♠ Q

♥ 876

♦ AQJ6

♣ AKT52

| W | N | E | S  |
|---|---|---|----|
|   |   |   | 1♣ |

|     |      |    |      |
|-----|------|----|------|
| 1NT | Pass | 2♦ | Pass |
|-----|------|----|------|

|    |      |      |    |
|----|------|------|----|
| 2♥ | Pass | Pass | 3♦ |
|----|------|------|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 4♣ | All Pass |  |
|------|----|----------|--|

### Board: 309

Dealer: East

Vul: E-W

North HCP: 3+2

South HCP: 15

Contract: 4♠ North

North:

♠ KT7632

♥ 764

♦ -

♣ T763

South:

♠ J54

♥ AQ5

♦ KQ87

♣ QJ5

| W | N | E  | S   |
|---|---|----|-----|
|   |   | 1♥ | 1NT |

|    |    |    |    |
|----|----|----|----|
| 2♦ | 2♠ | 3♦ | 3♠ |
|----|----|----|----|

|    |    |          |  |
|----|----|----------|--|
| 4♦ | 4♠ | All Pass |  |
|----|----|----------|--|

### Board: 310

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ 963

♥ AK96

♦ J73

♣ J86

South:

♠ AJ75

♥ J4

♦ AQT2

♣ KQ5

| W | N | E  | S   |
|---|---|----|-----|
|   |   | 1♣ | 1NT |

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 2♣ <sup>1</sup> | Pass | 2♠ |
|------|-----------------|------|----|

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

1. Stayman



# North hands

# We\_Overcall\_1N

**Board: 311**      ♠ A974      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ 73      You bid next.  
 Vul: N-S      ♦ Q72  
 HCP: 15      ♣ AKQ7

---

**Board: 312**      ♠ AQ82      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ KQ4      You bid next.  
 Vul: E-W      ♦ 87      East (LHO) bids 2 ♥ if possible.  
 HCP: 15      ♣ A962

---

**Board: 313**      ♠ KJ6      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ A8      You bid next.  
 Vul: Both      ♦ Q9732  
 HCP: 16+1      ♣ AQT

---

**Board: 314**      ♠ K3      LHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 87      Partner bids next.  
 Vul: None      ♦ A532  
 HCP: 9+1      ♣ QT942

---

**Board: 315**      ♠ K987      You bid first.  
 Dealer: North      ♥ AQ854      East (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ AK  
 HCP: 16+1      ♣ 76

## Both hands (Answers Page)

### Board: 311

|                     | North: | South:  | W        | N   | E    | S   |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: West        | ♠ A974 | ♠ QT3   | 1 ♣      | 1NT | Pass | 3NT |
| Vul: N-S            | ♥ 73   | ♥ QJ    | All Pass |     |      |     |
| North HCP: 15       | ♦ Q72  | ♦ KJT65 |          |     |      |     |
| South HCP: 9+1      | ♣ AKQ7 | ♣ T86   |          |     |      |     |
| Contract: 3NT South |        |         |          |     |      |     |

### Board: 312

|                     | North: | South:    | W    | N   | E        | S   |
|---------------------|--------|-----------|------|-----|----------|-----|
| Dealer: West        | ♠ AQ82 | ♠ JT97653 | 1 ♥  | 1NT | 2 ♥      | 2 ♠ |
| Vul: E-W            | ♥ KQ4  | ♥ 3       | Pass | 3 ♠ | All Pass |     |
| North HCP: 15       | ♦ 87   | ♦ 932     |      |     |          |     |
| South HCP: 1+3      | ♣ A962 | ♣ 87      |      |     |          |     |
| Contract: 3 ♠ North |        |           |      |     |          |     |

### Board: 313

|                     | North:  | South:  | W   | N   | E        | S |
|---------------------|---------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ KJ6   | ♠ Q84   | 1 ♠ | 1NT | All Pass |   |
| Vul: Both           | ♥ A8    | ♥ 65    |     |     |          |   |
| North HCP: 16+1     | ♦ Q9732 | ♦ KT5   |     |     |          |   |
| South HCP: 6+1      | ♣ AQT   | ♣ J8532 |     |     |          |   |
| Contract: 1NT North |         |         |     |     |          |   |

### Board: 314

|                     | North:  | South: | W    | N   | E        | S   |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: East        | ♠ K3    | ♠ AJ4  |      |     | 1 ♥      | 1NT |
| Vul: None           | ♥ 87    | ♥ AQ3  | Pass | 3NT | All Pass |     |
| North HCP: 9+1      | ♦ A532  | ♦ Q64  |      |     |          |     |
| South HCP: 17       | ♣ QT942 | ♣ A765 |      |     |          |     |
| Contract: 3NT North |         |        |      |     |          |     |

### Board: 315

|                     | North:  | South:   | W    | N   | E        | S   |
|---------------------|---------|----------|------|-----|----------|-----|
| Dealer: North       | ♠ K987  | ♠ JT3    |      | 1 ♥ | 1NT      | 2 ♥ |
| Vul: N-S            | ♥ AQ854 | ♥ J32    | Pass | 3 ♥ | All Pass |     |
| North HCP: 16+1     | ♦ AK    | ♦ QJT532 |      |     |          |     |
| South HCP: 5+2      | ♣ 76    | ♣ 2      |      |     |          |     |
| Contract: 3 ♥ North |         |          |      |     |          |     |

## South hands

## We\_Overcall\_1N

**Board: 311**      ♠ QT3      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ QJ      Partner bids next.  
 Vul: N-S      ♦ KJT65  
 HCP: 9+1      ♣ T86

---

**Board: 312**      ♠ JT97653      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ 3      Partner bids next.  
 Vul: E-W      ♦ 932      East (RHO) bids 2 ♥ if possible.  
 HCP: 1+3      ♣ 87

---

**Board: 313**      ♠ Q84      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ 65      Partner bids next.  
 Vul: Both      ♦ KT5  
 HCP: 6+1      ♣ J8532

---

**Board: 314**      ♠ AJ4      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ AQ3      You bid next.  
 Vul: None      ♦ Q64  
 HCP: 17      ♣ A765

---

**Board: 315**      ♠ JT3      Partner bids first.  
 Dealer: North      ♥ J32      East (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ QJT532  
 HCP: 5+2      ♣ 2

## Both hands (Answers Page)

### Board: 311

|                     | North: | South:  | W        | N   | E    | S   |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: West        | ♠ A974 | ♠ QT3   | 1 ♣      | 1NT | Pass | 3NT |
| Vul: N-S            | ♥ 73   | ♥ QJ    | All Pass |     |      |     |
| North HCP: 15       | ♦ Q72  | ♦ KJT65 |          |     |      |     |
| South HCP: 9+1      | ♣ AKQ7 | ♣ T86   |          |     |      |     |
| Contract: 3NT South |        |         |          |     |      |     |

### Board: 312

|                     | North: | South:    | W    | N   | E        | S   |
|---------------------|--------|-----------|------|-----|----------|-----|
| Dealer: West        | ♠ AQ82 | ♠ JT97653 | 1 ♥  | 1NT | 2 ♥      | 2 ♠ |
| Vul: E-W            | ♥ KQ4  | ♥ 3       | Pass | 3 ♠ | All Pass |     |
| North HCP: 15       | ♦ 87   | ♦ 932     |      |     |          |     |
| South HCP: 1+3      | ♣ A962 | ♣ 87      |      |     |          |     |
| Contract: 3 ♠ North |        |           |      |     |          |     |

### Board: 313

|                     | North:  | South:  | W   | N   | E        | S |
|---------------------|---------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ KJ6   | ♠ Q84   | 1 ♠ | 1NT | All Pass |   |
| Vul: Both           | ♥ A8    | ♥ 65    |     |     |          |   |
| North HCP: 16+1     | ♦ Q9732 | ♦ KT5   |     |     |          |   |
| South HCP: 6+1      | ♣ AQT   | ♣ J8532 |     |     |          |   |
| Contract: 1NT North |         |         |     |     |          |   |

### Board: 314

|                     | North:  | South: | W    | N   | E        | S   |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: East        | ♠ K3    | ♠ AJ4  |      |     | 1 ♥      | 1NT |
| Vul: None           | ♥ 87    | ♥ AQ3  | Pass | 3NT | All Pass |     |
| North HCP: 9+1      | ♦ A532  | ♦ Q64  |      |     |          |     |
| South HCP: 17       | ♣ QT942 | ♣ A765 |      |     |          |     |
| Contract: 3NT North |         |        |      |     |          |     |

### Board: 315

|                     | North:  | South:   | W    | N   | E        | S   |
|---------------------|---------|----------|------|-----|----------|-----|
| Dealer: North       | ♠ K987  | ♠ JT3    |      | 1 ♥ | 1NT      | 2 ♥ |
| Vul: N-S            | ♥ AQ854 | ♥ J32    | Pass | 3 ♥ | All Pass |     |
| North HCP: 16+1     | ♦ AK    | ♦ QJT532 |      |     |          |     |
| South HCP: 5+2      | ♣ 76    | ♣ 2      |      |     |          |     |
| Contract: 3 ♥ North |         |          |      |     |          |     |

|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 316</b> | ♠ J2   | You bid first.                   |
| Dealer: North     | ♥ KQT5 | East (LHO) bids 1NT if possible. |
| Vul: Both         | ♦ K43  |                                  |
| HCP: 12           | ♣ K852 |                                  |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 317</b> | ♠ KT96 | RHO opens the bidding 1♦. |
| Dealer: West      | ♥ AQ2  | You bid next.             |
| Vul: None         | ♦ KJ96 |                           |
| HCP: 15           | ♣ Q4   |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 318</b> | ♠ 964  | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ 9873 | Partner bids next.        |
| Vul: N-S          | ♦ JT42 |                           |
| HCP: 1            | ♣ 83   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 319</b> | ♠ A5   | RHO opens the bidding 1♦. |
| Dealer: West      | ♥ A643 | You bid next.             |
| Vul: Both         | ♦ A987 |                           |
| HCP: 15           | ♣ K98  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 320</b> | ♠ K976 | LHO opens the bidding 1♥. |
| Dealer: East      | ♥ 65   | Partner bids next.        |
| Vul: None         | ♦ Q765 |                           |
| HCP: 8            | ♣ K95  |                           |

## Both hands (Answers Page)

### Board: 316

Dealer: North

Vul: Both

North HCP: 12

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ J2

♥ KQT5

♦ K43

♣ K852

South:

♠ AT985

♥ J93

♦ 7

♣ QT73

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♣ | 1NT | 2 ♠ |

All Pass

### Board: 317

Dealer: West

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 1NT North

North:

♠ KT96

♥ AQ2

♦ KJ96

♣ Q4

South:

♠ Q752

♥ 765

♦ T

♣ J8763

|     |     |          |   |
|-----|-----|----------|---|
| W   | N   | E        | S |
| 1 ♦ | 1NT | All Pass |   |

### Board: 318

Dealer: East

Vul: N-S

North HCP: 1

South HCP: 16

Contract: 1NT South

North:

♠ 964

♥ 9873

♦ JT42

♣ 83

South:

♠ AT3

♥ J5

♦ AK97

♣ KJ62

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♦ | 1NT |

All Pass

### Board: 319

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ A5

♥ A643

♦ A987

♣ K98

South:

♠ QJT86

♥ 5

♦ J432

♣ QT7

|     |     |      |     |
|-----|-----|------|-----|
| W   | N   | E    | S   |
| 1 ♦ | 1NT | Pass | 2 ♥ |

Pass 2 ♠ All Pass

### Board: 320

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K976

♥ 65

♦ Q765

♣ K95

South:

♠ QJ

♥ AJ84

♦ JT82

♣ AQ3

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♥ | 1NT |

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 316</b> | ♠ AT985 | Partner bids first.              |
| Dealer: North     | ♥ J93   | East (RHO) bids 1NT if possible. |
| Vul: Both         | ♦ 7     |                                  |
| HCP: 7+1          | ♣ QT73  |                                  |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 317</b> | ♠ Q752  | LHO opens the bidding 1♦. |
| Dealer: West      | ♥ 765   | Partner bids next.        |
| Vul: None         | ♦ T     |                           |
| HCP: 3+1          | ♣ J8763 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 318</b> | ♠ AT3  | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ J5   | You bid next.             |
| Vul: N-S          | ♦ AK97 |                           |
| HCP: 16           | ♣ KJ62 |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 319</b> | ♠ QJT86 | LHO opens the bidding 1♦. |
| Dealer: West      | ♥ 5     | Partner bids next.        |
| Vul: Both         | ♦ J432  |                           |
| HCP: 6+1          | ♣ QT7   |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 320</b> | ♠ QJ   | RHO opens the bidding 1♥. |
| Dealer: East      | ♥ AJ84 | You bid next.             |
| Vul: None         | ♦ JT82 |                           |
| HCP: 15           | ♣ AQ3  |                           |

## Both hands (Answers Page)

### Board: 316

Dealer: North

Vul: Both

North HCP: 12

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ J2

♥ KQT5

♦ K43

♣ K852

South:

♠ AT985

♥ J93

♦ 7

♣ QT73

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♣ | 1NT | 2 ♠ |

All Pass

### Board: 317

Dealer: West

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 1NT North

North:

♠ KT96

♥ AQ2

♦ KJ96

♣ Q4

South:

♠ Q752

♥ 765

♦ T

♣ J8763

|     |     |          |   |
|-----|-----|----------|---|
| W   | N   | E        | S |
| 1 ♦ | 1NT | All Pass |   |

### Board: 318

Dealer: East

Vul: N-S

North HCP: 1

South HCP: 16

Contract: 1NT South

North:

♠ 964

♥ 9873

♦ JT42

♣ 83

South:

♠ AT3

♥ J5

♦ AK97

♣ KJ62

|   |   |     |     |
|---|---|-----|-----|
| W | N | E   | S   |
|   |   | 1 ♦ | 1NT |

All Pass

### Board: 319

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ A5

♥ A643

♦ A987

♣ K98

South:

♠ QJT86

♥ 5

♦ J432

♣ QT7

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

### Board: 320

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K976

♥ 65

♦ Q765

♣ K95

South:

♠ QJ

♥ AJ84

♦ JT82

♣ AQ3

|      |                  |          |     |
|------|------------------|----------|-----|
| W    | N                | E        | S   |
|      |                  | 1 ♥      | 1NT |
| Pass | 2 ♣ <sup>1</sup> | Pass     | 2 ♦ |
| Pass | 2NT              | All Pass |     |

1. Stayman





## Both hands (Answers Page)

### Board: 321

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ AJ4  | ♠ Q765  | 1 ♠  | 1NT | Pass     | 2 ♦ |
| Vul: N-S            | ♥ 9832 | ♥ QJ764 | Pass | 2 ♥ | Pass     | 3NT |
| North HCP: 16       | ♦ AK5  | ♦ 3     | Pass | 4 ♥ | All Pass |     |
| South HCP: 9+1      | ♣ KJT  | ♣ A97   |      |     |          |     |
| Contract: 4 ♥ North |        |         |      |     |          |     |

### Board: 322

|                     | North: | South:   | W        | N   | E   | S   |
|---------------------|--------|----------|----------|-----|-----|-----|
| Dealer: West        | ♠ A32  | ♠ 97     | 1 ♠      | 1NT | 2 ♠ | 4 ♥ |
| Vul: E-W            | ♥ KQ53 | ♥ AJT762 | All Pass |     |     |     |
| North HCP: 16       | ♦ AK6  | ♦ J93    |          |     |     |     |
| South HCP: 8+2      | ♣ 764  | ♣ Q2     |          |     |     |     |
| Contract: 4 ♥ South |        |          |          |     |     |     |

### Board: 323

|                     | North: | South:  | W   | N   | E        | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ AQ5  | ♠ 976   | 1 ♣ | 1NT | All Pass |   |
| Vul: N-S            | ♥ T853 | ♥ 94    |     |     |          |   |
| North HCP: 15       | ♦ K96  | ♦ T32   |     |     |          |   |
| South HCP: 1+1      | ♣ AQ5  | ♣ J8642 |     |     |          |   |
| Contract: 1NT North |        |         |     |     |          |   |

### Board: 324

|                       | North:  | South:  | W    | N        | E    | S    |
|-----------------------|---------|---------|------|----------|------|------|
| Dealer: North         | ♠ A6    | ♠ 972   |      | 1 ♥      | 1NT  | Pass |
| Vul: N-S              | ♥ QJ643 | ♥ 5     | 2 ♥  | Pass     | 2 ♠  | Pass |
| North HCP: 13+1       | ♦ AJ3   | ♦ Q9865 | Pass | X        | Pass | 3 ♦  |
| South HCP: 5+1        | ♣ J96   | ♣ KT54  | X    | All Pass |      |      |
| Contract: 3 ♦ X South |         |         |      |          |      |      |

### Board: 325

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ 43   | ♠ AJT7 | 1 ♣ | 1NT | All Pass |   |
| Vul: N-S            | ♥ KQ97 | ♥ T865 |     |     |          |   |
| North HCP: 17       | ♦ AK7  | ♦ 94   |     |     |          |   |
| South HCP: 5        | ♣ KQ85 | ♣ 763  |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

**Board: 321**      ♠ Q765      LHO opens the bidding 1 ♠.  
Dealer: West      ♥ QJ764      Partner bids next.  
Vul: N-S      ♦ 3  
HCP: 9+1      ♣ A97

---

**Board: 322**      ♠ 97      LHO opens the bidding 1 ♠.  
Dealer: West      ♥ AJT762      Partner bids next.  
Vul: E-W      ♦ J93      East (RHO) bids 2 ♠ if possible.  
HCP: 8+2      ♣ Q2

---

**Board: 323**      ♠ 976      LHO opens the bidding 1 ♣.  
Dealer: West      ♥ 94      Partner bids next.  
Vul: N-S      ♦ T32  
HCP: 1+1      ♣ J8642

---

**Board: 324**      ♠ 972      Partner bids first.  
Dealer: North      ♥ 5      East (RHO) bids 1NT if possible.  
Vul: N-S      ♦ Q9865      West (LHO) bids 2 ♥ if possible.  
HCP: 5+1      ♣ KT54      East (RHO) bids 2 ♠ if possible.  
West (LHO) Doubles 3 ♦ if possible.

---

**Board: 325**      ♠ AJT7      LHO opens the bidding 1 ♣.  
Dealer: West      ♥ T865      Partner bids next.  
Vul: N-S      ♦ 94  
HCP: 5      ♣ 763

## Both hands (Answers Page)

### Board: 321

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ AJ4  | ♠ Q765  | 1 ♠  | 1NT | Pass     | 2 ♦ |
| Vul: N-S            | ♥ 9832 | ♥ QJ764 | Pass | 2 ♥ | Pass     | 3NT |
| North HCP: 16       | ♦ AK5  | ♦ 3     | Pass | 4 ♥ | All Pass |     |
| South HCP: 9+1      | ♣ KJT  | ♣ A97   |      |     |          |     |
| Contract: 4 ♥ North |        |         |      |     |          |     |

### Board: 322

|                     | North: | South:   | W        | N   | E   | S   |
|---------------------|--------|----------|----------|-----|-----|-----|
| Dealer: West        | ♠ A32  | ♠ 97     | 1 ♠      | 1NT | 2 ♠ | 4 ♥ |
| Vul: E-W            | ♥ KQ53 | ♥ AJT762 | All Pass |     |     |     |
| North HCP: 16       | ♦ AK6  | ♦ J93    |          |     |     |     |
| South HCP: 8+2      | ♣ 764  | ♣ Q2     |          |     |     |     |
| Contract: 4 ♥ South |        |          |          |     |     |     |

### Board: 323

|                     | North: | South:  | W   | N   | E        | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ AQ5  | ♠ 976   | 1 ♣ | 1NT | All Pass |   |
| Vul: N-S            | ♥ T853 | ♥ 94    |     |     |          |   |
| North HCP: 15       | ♦ K96  | ♦ T32   |     |     |          |   |
| South HCP: 1+1      | ♣ AQ5  | ♣ J8642 |     |     |          |   |
| Contract: 1NT North |        |         |     |     |          |   |

### Board: 324

|                       | North:  | South:  | W    | N        | E    | S    |
|-----------------------|---------|---------|------|----------|------|------|
| Dealer: North         | ♠ A6    | ♠ 972   |      | 1 ♥      | 1NT  | Pass |
| Vul: N-S              | ♥ QJ643 | ♥ 5     | 2 ♥  | Pass     | 2 ♠  | Pass |
| North HCP: 13+1       | ♦ AJ3   | ♦ Q9865 | Pass | X        | Pass | 3 ♦  |
| South HCP: 5+1        | ♣ J96   | ♣ KT54  | X    | All Pass |      |      |
| Contract: 3 ♦ X South |         |         |      |          |      |      |

### Board: 325

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ 43   | ♠ AJT7 | 1 ♣ | 1NT | All Pass |   |
| Vul: N-S            | ♥ KQ97 | ♥ T865 |     |     |          |   |
| North HCP: 17       | ♦ AK7  | ♦ 94   |     |     |          |   |
| South HCP: 5        | ♣ KQ85 | ♣ 763  |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

# North hands

# We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 326</b> | ♠ AJT2  | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ J9654 | Partner bids next.                  |
| Vul: E-W          | ♦ JT3   | East (LHO) Doubles 3 ♦ if possible. |
| HCP: 11+1         | ♣ A     |                                     |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 327</b> | ♠ KQ2  | RHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ K642 | You bid next.              |
| Vul: Both         | ♦ A2   |                            |
| HCP: 17           | ♣ AJT8 |                            |

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|                   |        |                                     |
|-------------------|--------|-------------------------------------|
| <b>Board: 328</b> | ♠ T852 | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ 8653 | Partner bids next.                  |
| Vul: Both         | ♦ 6    | West (RHO) Doubles 1NT if possible. |
| HCP: 0            | ♣ T742 |                                     |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 329</b> | ♠ JT76 | RHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ AKJ  | You bid next.              |
| Vul: N-S          | ♦ KT9  |                            |
| HCP: 16           | ♣ A65  |                            |

## Both hands (Answers Page)

### Board: 326

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 6♥ North

North:

♠ AJT2

♥ J9654

♦ JT3

♣ A

South:

♠ 86

♥ AKQ2

♦ K84

♣ QJ85

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 | 1♦       | 1NT             |
| Pass | 2♣ <sup>1</sup> | Pass     | 2♥              |
| Pass | 3♦ <sup>2</sup> | X        | 4♥              |
| Pass | 4NT             | Pass     | 5♠ <sup>3</sup> |
| Pass | 6♥              | All Pass |                 |

1. Stayman
2. limit raise or better in !H
3. A=2/5 or 5/5, Q(H)=1

### Board: 327

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ2

♥ K642

♦ A2

♣ AJT8

South:

♠ T96

♥ Q9

♦ KQJ753

♣ 42

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
| 1♣       | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

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

### Board: 328

Dealer: East

Vul: Both

North HCP: 0

South HCP: 15

Contract: 1NTX South

North:

♠ T852

♥ 8653

♦ 6

♣ T742

South:

♠ KJ97

♥ AJ7

♦ AQT

♣ 986

| W | N        | E  | S   |
|---|----------|----|-----|
|   |          | 1♦ | 1NT |
| X | All Pass |    |     |

### Board: 329

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ JT76

♥ AKJ

♦ KT9

♣ A65

South:

♠ Q85

♥ T964

♦ AQ5

♣ K94

| W        | N   | E    | S               |
|----------|-----|------|-----------------|
| 1♣       | 1NT | Pass | 2♣ <sup>1</sup> |
| Pass     | 2♠  | Pass | 3NT             |
| All Pass |     |      |                 |

1. Stayman

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 326</b> | ♠ 86     | RHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ AKQ2   | You bid next.                       |
| Vul: E-W          | ♦ K84    | East (RHO) Doubles 3 ♦ if possible. |
| HCP: 15           | ♣ QJ85   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 327</b> | ♠ T96    | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ Q9     | Partner bids next.                  |
| Vul: Both         | ♦ KQJ753 |                                     |
| HCP: 8+2          | ♣ 42     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 328</b> | ♠ KJ97   | RHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ AJ7    | You bid next.                       |
| Vul: Both         | ♦ AQT    | West (LHO) Doubles 1NT if possible. |
| HCP: 15           | ♣ 986    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 329</b> | ♠ Q85    | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ T964   | Partner bids next.                  |
| Vul: N-S          | ♦ AQ5    |                                     |
| HCP: 11           | ♣ K94    |                                     |

## Both hands (Answers Page)

### Board: 326

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 6♥ North

North:

♠ AJT2

♥ J9654

♦ JT3

♣ A

South:

♠ 86

♥ AKQ2

♦ K84

♣ QJ85

W N E S

1♦ 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♦<sup>2</sup> X 4♥

Pass 4NT Pass 5♠<sup>3</sup>

Pass 6♥ All Pass

1. Stayman

2. limit raise or better in !H

3. A=2/5 or 5/5, Q(H)=1

### Board: 327

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ2

♥ K642

♦ A2

♣ AJT8

South:

♠ T96

♥ Q9

♦ KQJ753

♣ 42

W N E S

1♣ 1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 328

Dealer: East

Vul: Both

North HCP: 0

South HCP: 15

Contract: 1NTX South

North:

♠ T852

♥ 8653

♦ 6

♣ T742

South:

♠ KJ97

♥ AJ7

♦ AQT

♣ 986

W N E S

1♦ 1NT

X All Pass

### Board: 329

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ JT76

♥ AKJ

♦ KT9

♣ A65

South:

♠ Q85

♥ T964

♦ AQ5

♣ K94

W N E S

1♣ 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman



# North hands

# We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 330</b> | ♠ 863    | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ 9762   | Partner bids next.                  |
| Vul: Both         | ♦ 95     |                                     |
| HCP: 4            | ♣ KJ98   |                                     |
| <b>Board: 331</b> | ♠ KQ83   | RHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ KQJ2   | You bid next.                       |
| Vul: N-S          | ♦ AQ9    |                                     |
| HCP: 18           | ♣ J9     |                                     |
| <b>Board: 332</b> | ♠ K9     | RHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ AQ6    | You bid next.                       |
| Vul: E-W          | ♦ K9876  | East (LHO) bids 2 ♥ if possible.    |
| HCP: 15+1         | ♣ K65    |                                     |
| <b>Board: 333</b> | ♠ A87    | RHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ K54    | You bid next.                       |
| Vul: None         | ♦ 52     |                                     |
| HCP: 15+1         | ♣ AKJ32  |                                     |
| <b>Board: 334</b> | ♠ QJT632 | Partner bids first.                 |
| Dealer: South     | ♥ 6      | West (RHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ 7      | East (LHO) Doubles 3 ♥ if possible. |
| HCP: 3+3          | ♣ 97542  |                                     |

## Both hands (Answers Page)

### Board: 330

Dealer: East

Vul: Both

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 863

♥ 9762

♦ 95

♣ KJ98

South:

♠ JT7

♥ AKJ4

♦ A87

♣ A42

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

All Pass

### Board: 331

Dealer: West

Vul: N-S

North HCP: 18

South HCP: 7+2

Contract: 3♦ North

North:

♠ KQ83

♥ KQJ2

♦ AQ9

♣ J9

South:

♠ 2

♥ T94

♦ KJ6542

♣ K54

|      |                 |          |                 |
|------|-----------------|----------|-----------------|
| W    | N               | E        | S               |
| 1♥   | 1NT             | Pass     | 3♣ <sup>1</sup> |
| Pass | 3♦ <sup>2</sup> | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 332

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 7+2

Contract: 2♠ South

North:

♠ K9

♥ AQ6

♦ K9876

♣ K65

South:

♠ QJ8542

♥ 82

♦ 53

♣ AT8

|    |     |    |    |
|----|-----|----|----|
| W  | N   | E  | S  |
| 1♥ | 1NT | 2♥ | 2♠ |

All Pass

### Board: 333

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ A87

♥ K54

♦ 52

♣ AKJ32

South:

♠ 542

♥ T632

♦ KQ8

♣ Q98

|    |     |      |     |
|----|-----|------|-----|
| W  | N   | E    | S   |
| 1♥ | 1NT | Pass | 2NT |

All Pass

### Board: 334

Dealer: South

Vul: E-W

North HCP: 3+3

South HCP: 16+2

Contract: 3♥X South

North:

♠ QJT632

♥ 6

♦ 7

♣ 97542

South:

♠ A

♥ AT7432

♦ J852

♣ AK

|      |      |      |          |
|------|------|------|----------|
| W    | N    | E    | S        |
|      |      |      | 1♥       |
| 1NT  | Pass | Pass | 3♥       |
| Pass | Pass | X    | All Pass |

## South hands

## We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 330</b> | ♠ JT7    | RHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ AKJ4   | You bid next.                       |
| Vul: Both         | ♦ A87    |                                     |
| HCP: 17           | ♣ A42    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 331</b> | ♠ 2      | LHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ T94    | Partner bids next.                  |
| Vul: N-S          | ♦ KJ6542 |                                     |
| HCP: 7+2          | ♣ K54    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 332</b> | ♠ QJ8542 | LHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ 82     | Partner bids next.                  |
| Vul: E-W          | ♦ 53     | East (RHO) bids 2 ♥ if possible.    |
| HCP: 7+2          | ♣ AT8    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 333</b> | ♠ 542    | LHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ T632   | Partner bids next.                  |
| Vul: None         | ♦ KQ8    |                                     |
| HCP: 7            | ♣ Q98    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 334</b> | ♠ A      | You bid first.                      |
| Dealer: South     | ♥ AT7432 | West (LHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ J852   | East (RHO) Doubles 3 ♥ if possible. |
| HCP: 16+2         | ♣ AK     |                                     |

## Both hands (Answers Page)

### Board: 330

Dealer: East

Vul: Both

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ 863

♥ 9762

♦ 95

♣ KJ98

South:

♠ JT7

♥ AKJ4

♦ A87

♣ A42

|   |   |    |     |
|---|---|----|-----|
| W | N | E  | S   |
|   |   | 1♦ | 1NT |

All Pass

### Board: 331

Dealer: West

Vul: N-S

North HCP: 18

South HCP: 7+2

Contract: 3♦ North

North:

♠ KQ83

♥ KQJ2

♦ AQ9

♣ J9

South:

♠ 2

♥ T94

♦ KJ6542

♣ K54

|      |                 |          |                 |
|------|-----------------|----------|-----------------|
| W    | N               | E        | S               |
| 1♥   | 1NT             | Pass     | 3♣ <sup>1</sup> |
| Pass | 3♦ <sup>2</sup> | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 332

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 7+2

Contract: 2♠ South

North:

♠ K9

♥ AQ6

♦ K9876

♣ K65

South:

♠ QJ8542

♥ 82

♦ 53

♣ AT8

|    |     |    |    |
|----|-----|----|----|
| W  | N   | E  | S  |
| 1♥ | 1NT | 2♥ | 2♠ |

All Pass

### Board: 333

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ A87

♥ K54

♦ 52

♣ AKJ32

South:

♠ 542

♥ T632

♦ KQ8

♣ Q98

|          |     |      |     |
|----------|-----|------|-----|
| W        | N   | E    | S   |
| 1♥       | 1NT | Pass | 2NT |
| All Pass |     |      |     |

### Board: 334

Dealer: South

Vul: E-W

North HCP: 3+3

South HCP: 16+2

Contract: 3♥X South

North:

♠ QJT632

♥ 6

♦ 7

♣ 97542

South:

♠ A

♥ AT7432

♦ J852

♣ AK

|      |      |      |          |
|------|------|------|----------|
| W    | N    | E    | S        |
|      |      |      | 1♥       |
| 1NT  | Pass | Pass | 3♥       |
| Pass | Pass | X    | All Pass |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 335</b> | ♠ A95  | RHO opens the bidding 1♦. |
| Dealer: West      | ♥ K76  | You bid next.             |
| Vul: E-W          | ♦ QJ4  |                           |
| HCP: 15           | ♣ AJ76 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 336</b> | ♠ 973  | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ KJ43 | Partner bids next.        |
| Vul: Both         | ♦ J865 |                           |
| HCP: 5            | ♣ 74   |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 337</b> | ♠ AJT8 | RHO opens the bidding 1♣. |
| Dealer: West      | ♥ A84  | You bid next.             |
| Vul: N-S          | ♦ KT2  |                           |
| HCP: 15           | ♣ K82  |                           |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 338</b> | ♠ 9863  | Partner bids first.              |
| Dealer: South     | ♥ 864   | West (RHO) bids 1NT if possible. |
| Vul: N-S          | ♦ 3     |                                  |
| HCP: 4+1          | ♣ A9654 |                                  |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 339</b> | ♠ 985  | RHO opens the bidding 1♣. |
| Dealer: West      | ♥ AQJ3 | You bid next.             |
| Vul: Both         | ♦ A97  |                           |
| HCP: 15           | ♣ A32  |                           |

## Both hands (Answers Page)

### Board: 335

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ A95  | ♠ KQ4   | 1 ♦  | 1NT | Pass     | 2 ♦ |
| Vul: E-W            | ♥ K76  | ♥ J9852 | Pass | 2 ♥ | All Pass |     |
| North HCP: 15       | ♦ QJ4  | ♦ 932   |      |     |          |     |
| South HCP: 6+1      | ♣ AJ76 | ♣ 92    |      |     |          |     |
| Contract: 2 ♥ North |        |         |      |     |          |     |

### Board: 336

|                     | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 973  | ♠ KQJ8 |          |   | 1 ♦ | 1NT |
| Vul: Both           | ♥ KJ43 | ♥ A8   | All Pass |   |     |     |
| North HCP: 5        | ♦ J865 | ♦ KQ32 |          |   |     |     |
| South HCP: 15       | ♣ 74   | ♣ T93  |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 337

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ AJT8 | ♠ K9   | 1 ♣ | 1NT | All Pass |   |
| Vul: N-S            | ♥ A84  | ♥ T965 |     |     |          |   |
| North HCP: 15       | ♦ KT2  | ♦ 654  |     |     |          |   |
| South HCP: 4        | ♣ K82  | ♣ J764 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 338

|                     | North:  | South: | W   | N   | E        | S   |
|---------------------|---------|--------|-----|-----|----------|-----|
| Dealer: South       | ♠ 9863  | ♠ KT5  |     |     |          | 1 ♣ |
| Vul: N-S            | ♥ 864   | ♥ QJ97 | 1NT | 3 ♣ | All Pass |     |
| North HCP: 4+1      | ♦ 3     | ♦ AK9  |     |     |          |     |
| South HCP: 14       | ♣ A9654 | ♣ J82  |     |     |          |     |
| Contract: 3 ♣ North |         |        |     |     |          |     |

### Board: 339

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ 985  | ♠ KT762 | 1 ♣  | 1NT | Pass     | 2 ♥ |
| Vul: Both           | ♥ AQJ3 | ♥ T6    | Pass | 2 ♠ | All Pass |     |
| North HCP: 15       | ♦ A97  | ♦ Q82   |      |     |          |     |
| South HCP: 5+1      | ♣ A32  | ♣ 876   |      |     |          |     |
| Contract: 2 ♠ North |        |         |      |     |          |     |

## South hands

## We\_Overcall\_1N

**Board: 335**      ♠ KQ4      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ J9852      Partner bids next.  
 Vul: E-W      ♦ 932  
 HCP: 6+1      ♣ 92

---

**Board: 336**      ♠ KQJ8      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ A8      You bid next.  
 Vul: Both      ♦ KQ32  
 HCP: 15      ♣ T93

---

**Board: 337**      ♠ K9      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ T965      Partner bids next.  
 Vul: N-S      ♦ 654  
 HCP: 4      ♣ J764

---

**Board: 338**      ♠ KT5      You bid first.  
 Dealer: South      ♥ QJ97      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ AK9  
 HCP: 14      ♣ J82

---

**Board: 339**      ♠ KT762      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ T6      Partner bids next.  
 Vul: Both      ♦ Q82  
 HCP: 5+1      ♣ 876

## Both hands (Answers Page)

### Board: 335

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ A95  | ♠ KQ4   | 1 ♦  | 1NT | Pass     | 2 ♦ |
| Vul: E-W            | ♥ K76  | ♥ J9852 | Pass | 2 ♥ | All Pass |     |
| North HCP: 15       | ♦ QJ4  | ♦ 932   |      |     |          |     |
| South HCP: 6+1      | ♣ AJ76 | ♣ 92    |      |     |          |     |
| Contract: 2 ♥ North |        |         |      |     |          |     |

### Board: 336

|                     | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ 973  | ♠ KQJ8 |          |   | 1 ♦ | 1NT |
| Vul: Both           | ♥ KJ43 | ♥ A8   | All Pass |   |     |     |
| North HCP: 5        | ♦ J865 | ♦ KQ32 |          |   |     |     |
| South HCP: 15       | ♣ 74   | ♣ T93  |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 337

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ AJT8 | ♠ K9   | 1 ♣ | 1NT | All Pass |   |
| Vul: N-S            | ♥ A84  | ♥ T965 |     |     |          |   |
| North HCP: 15       | ♦ KT2  | ♦ 654  |     |     |          |   |
| South HCP: 4        | ♣ K82  | ♣ J764 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 338

|                     | North:  | South: | W   | N   | E        | S   |
|---------------------|---------|--------|-----|-----|----------|-----|
| Dealer: South       | ♠ 9863  | ♠ KT5  |     |     |          | 1 ♣ |
| Vul: N-S            | ♥ 864   | ♥ QJ97 | 1NT | 3 ♣ | All Pass |     |
| North HCP: 4+1      | ♦ 3     | ♦ AK9  |     |     |          |     |
| South HCP: 14       | ♣ A9654 | ♣ J82  |     |     |          |     |
| Contract: 3 ♣ North |         |        |     |     |          |     |

### Board: 339

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ 985  | ♠ KT762 | 1 ♣  | 1NT | Pass     | 2 ♥ |
| Vul: Both           | ♥ AQJ3 | ♥ T6    | Pass | 2 ♠ | All Pass |     |
| North HCP: 15       | ♦ A97  | ♦ Q82   |      |     |          |     |
| South HCP: 5+1      | ♣ A32  | ♣ 876   |      |     |          |     |
| Contract: 2 ♠ North |        |         |      |     |          |     |



# North hands

# We\_Overcall\_1N

**Board: 340**      ♠ T6      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ AQ653      Partner bids next.  
 Vul: E-W      ♦ Q54  
 HCP: 8+1      ♣ 542

---

**Board: 341**      ♠ J2      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ AK63      You bid next.  
 Vul: None      ♦ KJ72  
 HCP: 16      ♣ AT8

---

**Board: 342**      ♠ AQ985      LHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 964      Partner bids next.  
 Vul: Both      ♦ T2  
 HCP: 7+1      ♣ JT2

---

**Board: 343**      ♠ KT76      You bid first.  
 Dealer: North      ♥ K43      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ AK4  
 HCP: 13      ♣ 632

---

**Board: 344**      ♠ A8      Partner bids first.  
 Dealer: South      ♥ K854      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ J98632  
 HCP: 8+2      ♣ 8

## Both hands (Answers Page)

### Board: 340

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 2♥ South

North:

♠ T6

♥ AQ653

♦ Q54

♣ 542

South:

♠ AQ4

♥ 982

♦ AK83

♣ AT9

| W        | N  | E    | S   |
|----------|----|------|-----|
|          |    | 1♣   | 1NT |
| Pass     | 2♦ | Pass | 2♥  |
| All Pass |    |      |     |

### Board: 341

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ J2

♥ AK63

♦ KJ72

♣ AT8

South:

♠ KQ984

♥ J9

♦ A865

♣ 52

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

### Board: 342

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 16

Contract: 4♠ South

North:

♠ AQ985

♥ 964

♦ T2

♣ JT2

South:

♠ KJT

♥ K82

♦ KQ7

♣ A754

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

### Board: 343

Dealer: North

Vul: None

North HCP: 13

South HCP: 8+1

Contract: 2♣ South

North:

♠ KT76

♥ K43

♦ AK4

♣ 632

South:

♠ A92

♥ T8

♦ T93

♣ KJT98

| W        | N  | E   | S  |
|----------|----|-----|----|
|          | 1♣ | 1NT | 2♣ |
| All Pass |    |     |    |

### Board: 344

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13+1

Contract: 3♥ North

North:

♠ A8

♥ K854

♦ J98632

♣ 8

South:

♠ 65432

♥ AQT2

♦ K

♣ AT2

| W    | N  | E        | S  |
|------|----|----------|----|
|      |    |          | 1♠ |
| 1NT  | 2♦ | Pass     | 2♥ |
| Pass | 3♥ | All Pass |    |

## South hands

## We\_Overcall\_1N

**Board: 340**      ♠ AQ4      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ 982      You bid next.  
 Vul: E-W      ♦ AK83  
 HCP: 17      ♣ AT9

---

**Board: 341**      ♠ KQ984      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ J9      Partner bids next.  
 Vul: None      ♦ A865  
 HCP: 10+1      ♣ 52

---

**Board: 342**      ♠ KJT      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ K82      You bid next.  
 Vul: Both      ♦ KQ7  
 HCP: 16      ♣ A754

---

**Board: 343**      ♠ A92      Partner bids first.  
 Dealer: North      ♥ T8      East (RHO) bids 1NT if possible.  
 Vul: None      ♦ T93  
 HCP: 8+1      ♣ KJT98

---

**Board: 344**      ♠ 65432      You bid first.  
 Dealer: South      ♥ AQT2      West (LHO) bids 1NT if possible.  
 Vul: N-S      ♦ K  
 HCP: 13+1      ♣ AT2

## Both hands (Answers Page)

### Board: 340

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 2♥ South

North:

♠ T6

♥ AQ653

♦ Q54

♣ 542

South:

♠ AQ4

♥ 982

♦ AK83

♣ AT9

W

N

E

S

1♣ 1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 341

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ J2

♥ AK63

♦ KJ72

♣ AT8

South:

♠ KQ984

♥ J9

♦ A865

♣ 52

W

N

E

S

1♥ 1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 342

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 16

Contract: 4♠ South

North:

♠ AQ985

♥ 964

♦ T2

♣ JT2

South:

♠ KJT

♥ K82

♦ KQ7

♣ A754

W

N

E

S

1♥ 1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 4♠

All Pass

### Board: 343

Dealer: North

Vul: None

North HCP: 13

South HCP: 8+1

Contract: 2♣ South

North:

♠ KT76

♥ K43

♦ AK4

♣ 632

South:

♠ A92

♥ T8

♦ T93

♣ KJT98

W

N

E

S

1♣ 1NT 2♣

All Pass

### Board: 344

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13+1

Contract: 3♥ North

North:

♠ A8

♥ K854

♦ J98632

♣ 8

South:

♠ 65432

♥ AQT2

♦ K

♣ AT2

W

N

E

S

1♠

1NT 2♦ Pass 2♥

Pass 3♥ All Pass

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 345</b> | ♠ T92   | LHO opens the bidding 1 ♥.       |
| Dealer: East      | ♥ K98   | Partner bids next.               |
| Vul: None         | ♦ A9853 | East (LHO) bids 3 ♥ if possible. |
| HCP: 8+1          | ♣ J6    |                                  |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 346</b> | ♠ QJ8  | LHO opens the bidding 1 ♠. |
| Dealer: East      | ♥ J42  | Partner bids next.         |
| Vul: N-S          | ♦ 874  |                            |
| HCP: 8            | ♣ A853 |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 347</b> | ♠ AK54 | RHO opens the bidding 1 ♠. |
| Dealer: West      | ♥ A74  | You bid next.              |
| Vul: E-W          | ♦ AQ83 |                            |
| HCP: 17           | ♣ 84   |                            |

---

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 348</b> | ♠ 63    | LHO opens the bidding 1 ♥.          |
| Dealer: East      | ♥ 87    | Partner bids next.                  |
| Vul: Both         | ♦ JT873 | West (RHO) Doubles 1NT if possible. |
| HCP: 2+1          | ♣ J965  |                                     |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 349</b> | ♠ AT   | RHO opens the bidding 1 ♣. |
| Dealer: West      | ♥ KQJ2 | You bid next.              |
| Vul: N-S          | ♦ QT32 |                            |
| HCP: 17           | ♣ AJT  |                            |

## Both hands (Answers Page)

### Board: 345

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 4 ♦ North

North:

♠ T92

♥ K98

♦ A9853

♣ J6

South:

♠ QJ75

♥ AT3

♦ KJT7

♣ A9

| W    | N   | E        | S    |
|------|-----|----------|------|
|      |     | 1 ♥      | 1NT  |
| Pass | 2NT | 3 ♥      | Pass |
| Pass | 4 ♦ | All Pass |      |

### Board: 346

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ QJ8

♥ J42

♦ 874

♣ A853

South:

♠ AT32

♥ A3

♦ AQJ2

♣ 764

| W    | N   | E        | S   |
|------|-----|----------|-----|
|      |     | 1 ♠      | 1NT |
| Pass | 2NT | All Pass |     |

### Board: 347

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AK54

♥ A74

♦ AQ83

♣ 84

South:

♠ 976

♥ 9862

♦ T954

♣ AQ

| W   | N   | E        | S |
|-----|-----|----------|---|
| 1 ♠ | 1NT | All Pass |   |

### Board: 348

Dealer: East

Vul: Both

North HCP: 2+1

South HCP: 15

Contract: 1NTX South

North:

♠ 63

♥ 87

♦ JT873

♣ J965

South:

♠ AQ74

♥ AJT3

♦ A62

♣ 84

| W | N        | E   | S   |
|---|----------|-----|-----|
|   |          | 1 ♥ | 1NT |
| X | All Pass |     |     |

### Board: 349

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ AT

♥ KQJ2

♦ QT32

♣ AJT

South:

♠ J98542

♥ 3

♦ J54

♣ 832

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

## South hands

## We\_Overcall\_1N

**Board: 345**      ♠ QJ75      RHO opens the bidding 1♥.

Dealer: East      ♥ AT3      You bid next.

Vul: None      ♦ KJT7      East (RHO) bids 3♥ if possible.

HCP: 15      ♣ A9

---

**Board: 346**      ♠ AT32      RHO opens the bidding 1♠.

Dealer: East      ♥ A3      You bid next.

Vul: N-S      ♦ AQJ2

HCP: 15      ♣ 764

---

**Board: 347**      ♠ 976      LHO opens the bidding 1♠.

Dealer: West      ♥ 9862      Partner bids next.

Vul: E-W      ♦ T954

HCP: 6      ♣ AQ

---

**Board: 348**      ♠ AQ74      RHO opens the bidding 1♥.

Dealer: East      ♥ AJT3      You bid next.

Vul: Both      ♦ A62      West (LHO) Doubles 1NT if possible.

HCP: 15      ♣ 84

---

**Board: 349**      ♠ J98542      LHO opens the bidding 1♣.

Dealer: West      ♥ 3      Partner bids next.

Vul: N-S      ♦ J54

HCP: 2+2      ♣ 832

## Both hands (Answers Page)

### Board: 345

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 4 ♦ North

North:

♠ T92

♥ K98

♦ A9853

♣ J6

South:

♠ QJ75

♥ AT3

♦ KJT7

♣ A9

W

N

E

S

1 ♥ 1NT

Pass 2NT 3 ♥ Pass

Pass 4 ♦ All Pass

### Board: 346

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ QJ8

♥ J42

♦ 874

♣ A853

South:

♠ AT32

♥ A3

♦ AQJ2

♣ 764

W

N

E

S

1 ♠ 1NT

Pass 2NT All Pass

### Board: 347

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AK54

♥ A74

♦ AQ83

♣ 84

South:

♠ 976

♥ 9862

♦ T954

♣ AQ

W

N

E

S

1 ♠ 1NT All Pass

### Board: 348

Dealer: East

Vul: Both

North HCP: 2+1

South HCP: 15

Contract: 1NTX South

North:

♠ 63

♥ 87

♦ JT873

♣ J965

South:

♠ AQ74

♥ AJT3

♦ A62

♣ 84

W

N

E

S

1 ♥ 1NT

X All Pass

### Board: 349

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ AT

♥ KQJ2

♦ QT32

♣ AJT

South:

♠ J98542

♥ 3

♦ J54

♣ 832

W

N

E

S

1 ♣ 1NT Pass 2 ♥

Pass 2 ♠ All Pass



# North hands

# We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 350</b> | ♠ J75    | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ QJ94   | Partner bids next.                  |
| Vul: E-W          | ♦ JT94   |                                     |
| HCP: 5            | ♣ 62     |                                     |
| <b>Board: 351</b> | ♠ K64    | Partner bids first.                 |
| Dealer: South     | ♥ KQT98  | West (RHO) bids 1NT if possible.    |
| Vul: Both         | ♦ JT5    |                                     |
| HCP: 9+1          | ♣ 52     |                                     |
| <b>Board: 352</b> | ♠ KT63   | Partner bids first.                 |
| Dealer: South     | ♥ J62    | West (RHO) bids 1NT if possible.    |
| Vul: None         | ♦ -      | East (LHO) bids 2 ♥ if possible.    |
| HCP: 5+2          | ♣ JT7653 | East (LHO) Doubles 4 ♦ if possible. |
| <b>Board: 353</b> | ♠ A9862  | You bid first.                      |
| Dealer: North     | ♥ KT842  | East (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ A4     |                                     |
| HCP: 14+2         | ♣ K      |                                     |
| <b>Board: 354</b> | ♠ KT843  | Partner bids first.                 |
| Dealer: South     | ♥ Q8653  | West (RHO) bids 1NT if possible.    |
| Vul: Both         | ♦ -      |                                     |
| HCP: 6+2          | ♣ J53    |                                     |

## Both hands (Answers Page)

### Board: 350

|                     | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ J75  | ♠ A94  |          |   | 1 ♦ | 1NT |
| Vul: E-W            | ♥ QJ94 | ♥ K53  | All Pass |   |     |     |
| North HCP: 5        | ♦ JT94 | ♦ AQ5  |          |   |     |     |
| South HCP: 16       | ♣ 62   | ♣ QJT9 |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 351

|                     | North:  | South: | W   | N   | E        | S   |
|---------------------|---------|--------|-----|-----|----------|-----|
| Dealer: South       | ♠ K64   | ♠ J532 |     |     |          | 1 ♦ |
| Vul: Both           | ♥ KQT98 | ♥ 76   | 1NT | 2 ♥ | All Pass |     |
| North HCP: 9+1      | ♦ JT5   | ♦ KQ62 |     |     |          |     |
| South HCP: 13       | ♣ 52    | ♣ AK7  |     |     |          |     |
| Contract: 2 ♥ North |         |        |     |     |          |     |

### Board: 352

|                       | North:   | South:    | W    | N    | E   | S        |
|-----------------------|----------|-----------|------|------|-----|----------|
| Dealer: South         | ♠ KT63   | ♠ 7       |      |      |     | 1 ♦      |
| Vul: None             | ♥ J62    | ♥ KQT8    | 1NT  | Pass | 2 ♥ | 4 ♦      |
| North HCP: 5+2        | ♦ -      | ♦ AK87542 | Pass | Pass | X   | All Pass |
| South HCP: 14+3       | ♣ JT7653 | ♣ Q       |      |      |     |          |
| Contract: 4 ♦ X South |          |           |      |      |     |          |

### Board: 353

|                     | North:  | South: | W    | N   | E        | S    |
|---------------------|---------|--------|------|-----|----------|------|
| Dealer: North       | ♠ A9862 | ♠ Q5   |      | 1 ♠ | 1NT      | Pass |
| Vul: N-S            | ♥ KT842 | ♥ J93  | Pass | 3 ♥ | All Pass |      |
| North HCP: 14+2     | ♦ A4    | ♦ T876 |      |     |          |      |
| South HCP: 3        | ♣ K     | ♣ 8532 |      |     |          |      |
| Contract: 3 ♥ North |         |        |      |     |          |      |

### Board: 354

|                     | North:  | South:    | W        | N    | E    | S   |
|---------------------|---------|-----------|----------|------|------|-----|
| Dealer: South       | ♠ KT843 | ♠ A       |          |      |      | 1 ♦ |
| Vul: Both           | ♥ Q8653 | ♥ 4       | 1NT      | Pass | Pass | 3 ♦ |
| North HCP: 6+2      | ♦ -     | ♦ QT87654 | All Pass |      |      |     |
| South HCP: 13+3     | ♣ J53   | ♣ AK82    |          |      |      |     |
| Contract: 3 ♦ South |         |           |          |      |      |     |

## South hands

## We\_Overcall\_1N

|                   |           |                                    |
|-------------------|-----------|------------------------------------|
| <b>Board: 350</b> | ♠ A94     | RHO opens the bidding 1♦.          |
| Dealer: East      | ♥ K53     | You bid next.                      |
| Vul: E-W          | ♦ AQ5     |                                    |
| HCP: 16           | ♣ QJT9    |                                    |
| <b>Board: 351</b> | ♠ J532    | You bid first.                     |
| Dealer: South     | ♥ 76      | West (LHO) bids 1NT if possible.   |
| Vul: Both         | ♦ KQ62    |                                    |
| HCP: 13           | ♣ AK7     |                                    |
| <b>Board: 352</b> | ♠ 7       | You bid first.                     |
| Dealer: South     | ♥ KQT8    | West (LHO) bids 1NT if possible.   |
| Vul: None         | ♦ AK87542 | East (RHO) bids 2♥ if possible.    |
| HCP: 14+3         | ♣ Q       | East (RHO) Doubles 4♦ if possible. |
| <b>Board: 353</b> | ♠ Q5      | Partner bids first.                |
| Dealer: North     | ♥ J93     | East (RHO) bids 1NT if possible.   |
| Vul: N-S          | ♦ T876    |                                    |
| HCP: 3            | ♣ 8532    |                                    |
| <b>Board: 354</b> | ♠ A       | You bid first.                     |
| Dealer: South     | ♥ 4       | West (LHO) bids 1NT if possible.   |
| Vul: Both         | ♦ QT87654 |                                    |
| HCP: 13+3         | ♣ AK82    |                                    |

## Both hands (Answers Page)

### Board: 350

|                     | North: | South: | W        | N | E   | S   |
|---------------------|--------|--------|----------|---|-----|-----|
| Dealer: East        | ♠ J75  | ♠ A94  |          |   | 1 ♦ | 1NT |
| Vul: E-W            | ♥ QJ94 | ♥ K53  | All Pass |   |     |     |
| North HCP: 5        | ♦ JT94 | ♦ AQ5  |          |   |     |     |
| South HCP: 16       | ♣ 62   | ♣ QJT9 |          |   |     |     |
| Contract: 1NT South |        |        |          |   |     |     |

### Board: 351

|                     | North:  | South: | W   | N   | E        | S   |
|---------------------|---------|--------|-----|-----|----------|-----|
| Dealer: South       | ♠ K64   | ♠ J532 |     |     |          | 1 ♦ |
| Vul: Both           | ♥ KQT98 | ♥ 76   | 1NT | 2 ♥ | All Pass |     |
| North HCP: 9+1      | ♦ JT5   | ♦ KQ62 |     |     |          |     |
| South HCP: 13       | ♣ 52    | ♣ AK7  |     |     |          |     |
| Contract: 2 ♥ North |         |        |     |     |          |     |

### Board: 352

|                       | North:   | South:    | W    | N    | E   | S        |
|-----------------------|----------|-----------|------|------|-----|----------|
| Dealer: South         | ♠ KT63   | ♠ 7       |      |      |     | 1 ♦      |
| Vul: None             | ♥ J62    | ♥ KQT8    | 1NT  | Pass | 2 ♥ | 4 ♦      |
| North HCP: 5+2        | ♦ -      | ♦ AK87542 | Pass | Pass | X   | All Pass |
| South HCP: 14+3       | ♣ JT7653 | ♣ Q       |      |      |     |          |
| Contract: 4 ♦ X South |          |           |      |      |     |          |

### Board: 353

|                     | North:  | South: | W    | N   | E        | S    |
|---------------------|---------|--------|------|-----|----------|------|
| Dealer: North       | ♠ A9862 | ♠ Q5   |      | 1 ♠ | 1NT      | Pass |
| Vul: N-S            | ♥ KT842 | ♥ J93  | Pass | 3 ♥ | All Pass |      |
| North HCP: 14+2     | ♦ A4    | ♦ T876 |      |     |          |      |
| South HCP: 3        | ♣ K     | ♣ 8532 |      |     |          |      |
| Contract: 3 ♥ North |         |        |      |     |          |      |

### Board: 354

|                     | North:  | South:    | W        | N    | E    | S   |
|---------------------|---------|-----------|----------|------|------|-----|
| Dealer: South       | ♠ KT843 | ♠ A       |          |      |      | 1 ♦ |
| Vul: Both           | ♥ Q8653 | ♥ 4       | 1NT      | Pass | Pass | 3 ♦ |
| North HCP: 6+2      | ♦ -     | ♦ QT87654 | All Pass |      |      |     |
| South HCP: 13+3     | ♣ J53   | ♣ AK82    |          |      |      |     |
| Contract: 3 ♦ South |         |           |          |      |      |     |

# North hands

# We\_Overcall\_1N

**Board: 355**      ♠ QT95432      Partner bids first.  
 Dealer: South      ♥ A8      West (RHO) bids 1NT if possible.  
 Vul: E-W      ♦ J7      West (RHO) Doubles 4 ♠ if possible.  
 HCP: 9+3      ♣ QT

---

**Board: 356**      ♠ -      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ 76432      Partner bids next.  
 Vul: Both      ♦ KJT764  
 HCP: 7+3      ♣ K4

---

**Board: 357**      ♠ JT54      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ AT74      You bid next.  
 Vul: N-S      ♦ K9  
 HCP: 16      ♣ AKJ

---

**Board: 358**      ♠ 987632      Partner bids first.  
 Dealer: South      ♥ Q32      West (RHO) bids 1NT if possible.  
 Vul: N-S      ♦ QT5  
 HCP: 4+2      ♣ 8

---

**Board: 359**      ♠ Q86      You bid first.  
 Dealer: North      ♥ AQT986      East (LHO) bids 1NT if possible.  
 Vul: None      ♦ J73      West (RHO) bids 2 ♠ if possible.  
 HCP: 12+2      ♣ K      East (LHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 355

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 12+1

Contract: 4 ♠ X North

North:

♠ QT95432

♥ A8

♦ J7

♣ QT

South:

♠ K7

♥ QJT3

♦ Q8

♣ KJ972

| W   | N        | E    | S    |
|-----|----------|------|------|
|     |          |      | 1 ♣  |
| 1NT | 4 ♠      | Pass | Pass |
| X   | All Pass |      |      |

### Board: 356

Dealer: East

Vul: Both

North HCP: 7+3

South HCP: 16

Contract: 3NT North

North:

♠ -

♥ 76432

♦ KJT764

♣ K4

South:

♠ A973

♥ K5

♦ A952

♣ AJ7

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

### Board: 357

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 5+1

Contract: 3 ♥ North

North:

♠ JT54

♥ AT74

♦ K9

♣ AKJ

South:

♠ 9632

♥ J9853

♦ A654

♣ -

| W    | N                | E        | S   |
|------|------------------|----------|-----|
| 1 ♣  | 1NT              | Pass     | 2 ♦ |
| Pass | 3 ♥ <sup>1</sup> | All Pass |     |

1. Super acceptance after NT

### Board: 358

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 14+2

Contract: 2 ♥ North

North:

♠ 987632

♥ Q32

♦ QT5

♣ 8

South:

♠ AQ

♥ KT985

♦ A

♣ JT543

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     |          | 1 ♥ |
| 1NT | 2 ♥ | All Pass |     |

### Board: 359

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 7

Contract: 3 ♥ X North

North:

♠ Q86

♥ AQT986

♦ J73

♣ K

South:

♠ K32

♥ 753

♦ 9642

♣ A98

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

## South hands

## We\_Overcall\_1N

|                   |         |                                    |
|-------------------|---------|------------------------------------|
| <b>Board: 355</b> | ♠ K7    | You bid first.                     |
| Dealer: South     | ♥ QJT3  | West (LHO) bids 1NT if possible.   |
| Vul: E-W          | ♦ Q8    | West (LHO) Doubles 4♠ if possible. |
| HCP: 12+1         | ♣ KJ972 |                                    |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 356</b> | ♠ A973 | RHO opens the bidding 1♣. |
| Dealer: East      | ♥ K5   | You bid next.             |
| Vul: Both         | ♦ A952 |                           |
| HCP: 16           | ♣ AJ7  |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 357</b> | ♠ 9632  | LHO opens the bidding 1♣. |
| Dealer: West      | ♥ J9853 | Partner bids next.        |
| Vul: N-S          | ♦ A654  |                           |
| HCP: 5+1          | ♣ -     |                           |

---

|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 358</b> | ♠ AQ    | You bid first.                   |
| Dealer: South     | ♥ KT985 | West (LHO) bids 1NT if possible. |
| Vul: N-S          | ♦ A     |                                  |
| HCP: 14+2         | ♣ JT543 |                                  |

---

|                   |        |                                    |
|-------------------|--------|------------------------------------|
| <b>Board: 359</b> | ♠ K32  | Partner bids first.                |
| Dealer: North     | ♥ 753  | East (RHO) bids 1NT if possible.   |
| Vul: None         | ♦ 9642 | West (LHO) bids 2♠ if possible.    |
| HCP: 7            | ♣ A98  | East (RHO) Doubles 3♥ if possible. |

## Both hands (Answers Page)

### Board: 355

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 12+1

Contract: 4 ♠ X North

North:

♠ QT95432

♥ A8

♦ J7

♣ QT

South:

♠ K7

♥ QJT3

♦ Q8

♣ KJ972

| W   | N        | E    | S    |
|-----|----------|------|------|
|     |          |      | 1 ♣  |
| 1NT | 4 ♠      | Pass | Pass |
| X   | All Pass |      |      |

### Board: 356

Dealer: East

Vul: Both

North HCP: 7+3

South HCP: 16

Contract: 3NT North

North:

♠ -

♥ 76432

♦ KJT764

♣ K4

South:

♠ A973

♥ K5

♦ A952

♣ AJ7

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

### Board: 357

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 5+1

Contract: 3 ♥ North

North:

♠ JT54

♥ AT74

♦ K9

♣ AKJ

South:

♠ 9632

♥ J9853

♦ A654

♣ -

| W    | N                | E        | S   |
|------|------------------|----------|-----|
| 1 ♣  | 1NT              | Pass     | 2 ♦ |
| Pass | 3 ♥ <sup>1</sup> | All Pass |     |

1. Super acceptance after NT

### Board: 358

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 14+2

Contract: 2 ♥ North

North:

♠ 987632

♥ Q32

♦ QT5

♣ 8

South:

♠ AQ

♥ KT985

♦ A

♣ JT543

| W   | N   | E        | S   |
|-----|-----|----------|-----|
|     |     |          | 1 ♥ |
| 1NT | 2 ♥ | All Pass |     |

### Board: 359

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 7

Contract: 3 ♥ X North

North:

♠ Q86

♥ AQT986

♦ J73

♣ K

South:

♠ K32

♥ 753

♦ 9642

♣ A98

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



# North hands

# We\_Overcall\_1N

**Board: 360**      ♠ T3      LHO opens the bidding 1 ♣.

Dealer: East      ♥ QJ863      Partner bids next.

Vul: N-S      ♦ T75

HCP: 5+1      ♣ Q74

---

**Board: 361**      ♠ K3      RHO opens the bidding 1 ♣.

Dealer: West      ♥ AJ93      You bid next.

Vul: Both      ♦ KQJ5

HCP: 17      ♣ K65

---

**Board: 362**      ♠ Q9      LHO opens the bidding 1 ♠.

Dealer: East      ♥ KQ632      Partner bids next.

Vul: N-S      ♦ JT93

HCP: 8+1      ♣ 92

---

**Board: 363**      ♠ KT4      RHO opens the bidding 1 ♦.

Dealer: West      ♥ AQ8      You bid next.

Vul: E-W      ♦ A86

HCP: 15      ♣ Q963

---

**Board: 364**      ♠ QJ5      RHO opens the bidding 1 ♠.

Dealer: West      ♥ AQT4      You bid next.

Vul: Both      ♦ AQ42      East (LHO) bids 3 ♠ if possible.

HCP: 15      ♣ 82

## Both hands (Answers Page)

### Board: 360

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 2♥ South

North:

♠ T3

♥ QJ863

♦ T75

♣ Q74

South:

♠ A2

♥ AT2

♦ AJ93

♣ K982

| W        | N  | E    | S   |
|----------|----|------|-----|
|          |    | 1♣   | 1NT |
| Pass     | 2♦ | Pass | 2♥  |
| All Pass |    |      |     |

### Board: 361

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ K3

♥ AJ93

♦ KQJ5

♣ K65

South:

♠ Q94

♥ T54

♦ A74

♣ 9743

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♣ | 1NT | All Pass |   |

### Board: 362

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 4♥ North

North:

♠ Q9

♥ KQ632

♦ JT93

♣ 92

South:

♠ K653

♥ AJ54

♦ K5

♣ AT3

| W    | N  | E        | S               |
|------|----|----------|-----------------|
|      |    | 1♠       | 1NT             |
| Pass | 2♦ | Pass     | 3♥ <sup>1</sup> |
| Pass | 4♥ | All Pass |                 |

1. Super acceptance after NT

### Board: 363

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ KT4

♥ AQ8

♦ A86

♣ Q963

South:

♠ 65

♥ 9542

♦ K432

♣ JT8

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♦ | 1NT | All Pass |   |

### Board: 364

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4♣ South

North:

♠ QJ5

♥ AQT4

♦ AQ42

♣ 82

South:

♠ -

♥ 9732

♦ J76

♣ AKJ973

| W        | N   | E  | S  |
|----------|-----|----|----|
| 1♠       | 1NT | 3♠ | 4♣ |
| All Pass |     |    |    |

## South hands

## We\_Overcall\_1N

**Board: 360**      ♠ A2      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ AT2      You bid next.  
 Vul: N-S      ♦ AJ93  
 HCP: 16      ♣ K982

---

**Board: 361**      ♠ Q94      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ T54      Partner bids next.  
 Vul: Both      ♦ A74  
 HCP: 6      ♣ 9743

---

**Board: 362**      ♠ K653      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ AJ54      You bid next.  
 Vul: N-S      ♦ K5  
 HCP: 15      ♣ AT3

---

**Board: 363**      ♠ 65      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ 9542      Partner bids next.  
 Vul: E-W      ♦ K432  
 HCP: 4      ♣ JT8

---

**Board: 364**      ♠ -      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ 9732      Partner bids next.  
 Vul: Both      ♦ J76      East (RHO) bids 3 ♠ if possible.  
 HCP: 9+2      ♣ AKJ973

## Both hands (Answers Page)

### Board: 360

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 2♥ South

North:

♠ T3

♥ QJ863

♦ T75

♣ Q74

South:

♠ A2

♥ AT2

♦ AJ93

♣ K982

| W        | N  | E    | S   |
|----------|----|------|-----|
|          |    | 1♣   | 1NT |
| Pass     | 2♦ | Pass | 2♥  |
| All Pass |    |      |     |

### Board: 361

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ K3

♥ AJ93

♦ KQJ5

♣ K65

South:

♠ Q94

♥ T54

♦ A74

♣ 9743

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♣ | 1NT | All Pass |   |

### Board: 362

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 4♥ North

North:

♠ Q9

♥ KQ632

♦ JT93

♣ 92

South:

♠ K653

♥ AJ54

♦ K5

♣ AT3

| W    | N  | E        | S               |
|------|----|----------|-----------------|
|      |    | 1♠       | 1NT             |
| Pass | 2♦ | Pass     | 3♥ <sup>1</sup> |
| Pass | 4♥ | All Pass |                 |

1. Super acceptance after NT

### Board: 363

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ KT4

♥ AQ8

♦ A86

♣ Q963

South:

♠ 65

♥ 9542

♦ K432

♣ JT8

| W  | N   | E        | S |
|----|-----|----------|---|
| 1♦ | 1NT | All Pass |   |

### Board: 364

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4♣ South

North:

♠ QJ5

♥ AQT4

♦ AQ42

♣ 82

South:

♠ -

♥ 9732

♦ J76

♣ AKJ973

| W        | N   | E  | S  |
|----------|-----|----|----|
| 1♠       | 1NT | 3♠ | 4♣ |
| All Pass |     |    |    |

# North hands

# We\_Overcall\_1N

|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 365</b> | ♠ KT9   | RHO opens the bidding 1♥.       |
| Dealer: West      | ♥ AT6   | You bid next.                   |
| Vul: None         | ♦ AT965 | East (LHO) bids 2♥ if possible. |
| HCP: 15+1         | ♣ A4    |                                 |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 366</b> | ♠ AT3   | LHO opens the bidding 1♣. |
| Dealer: East      | ♥ KJ642 | Partner bids next.        |
| Vul: E-W          | ♦ 4     |                           |
| HCP: 10+1         | ♣ QT43  |                           |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 367</b> | ♠ 32   | RHO opens the bidding 1♣. |
| Dealer: West      | ♥ AQJ6 | You bid next.             |
| Vul: Both         | ♦ JT8  |                           |
| HCP: 15           | ♣ AKT8 |                           |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 368</b> | ♠ A9732 | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ Q9874 | Partner bids next.        |
| Vul: None         | ♦ 8     |                           |
| HCP: 8+2          | ♣ Q9    |                           |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 369</b> | ♠ AKJ4 | RHO opens the bidding 1♦. |
| Dealer: West      | ♥ J74  | You bid next.             |
| Vul: N-S          | ♦ K82  |                           |
| HCP: 15           | ♣ K83  |                           |

## Both hands (Answers Page)

### Board: 365

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ KT9

♥ AT6

♦ AT965

♣ A4

South:

♠ 8752

♥ KJ

♦ J7

♣ Q8652

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

|     |     |     |   |
|-----|-----|-----|---|
| 1 ♥ | 1NT | 2 ♥ | X |
|-----|-----|-----|---|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2 ♠ | All Pass |  |
|------|-----|----------|--|

### Board: 366

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ AT3

♥ KJ642

♦ 4

♣ QT43

South:

♠ J84

♥ AQ3

♦ A763

♣ KJ7

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♣ | 1NT |
|--|--|-----|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 2 ♥ |
|------|-----|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3NT | Pass | 4 ♥ |
|------|-----|------|-----|

All Pass

### Board: 367

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ 32

♥ AQJ6

♦ JT8

♣ AKT8

South:

♠ AQ86

♥ 842

♦ 973

♣ Q43

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 2NT |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 368

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ A9732

♥ Q9874

♦ 8

♣ Q9

South:

♠ QJ64

♥ KT

♦ AJ94

♣ AT6

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

|      |     |      |                  |
|------|-----|------|------------------|
| Pass | 2 ♥ | Pass | 3 ♠ <sup>1</sup> |
|------|-----|------|------------------|

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

1. Super acceptance after NT

### Board: 369

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AKJ4

♥ J74

♦ K82

♣ K83

South:

♠ 9

♥ A8653

♦ QT

♣ QJT96

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♦ |
|-----|-----|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 3 ♣ |
|------|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 4 ♥ | All Pass |  |
|------|-----|----------|--|

|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 365</b> | ♠ 8752  | LHO opens the bidding 1♥.       |
| Dealer: West      | ♥ KJ    | Partner bids next.              |
| Vul: None         | ♦ J7    | East (RHO) bids 2♥ if possible. |
| HCP: 7+1          | ♣ Q8652 |                                 |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 366</b> | ♠ J84  | RHO opens the bidding 1♣. |
| Dealer: East      | ♥ AQ3  | You bid next.             |
| Vul: E-W          | ♦ A763 |                           |
| HCP: 15           | ♣ KJ7  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 367</b> | ♠ AQ86 | LHO opens the bidding 1♣. |
| Dealer: West      | ♥ 842  | Partner bids next.        |
| Vul: Both         | ♦ 973  |                           |
| HCP: 8            | ♣ Q43  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 368</b> | ♠ QJ64 | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ KT   | You bid next.             |
| Vul: None         | ♦ AJ94 |                           |
| HCP: 15           | ♣ AT6  |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 369</b> | ♠ 9     | LHO opens the bidding 1♦. |
| Dealer: West      | ♥ A8653 | Partner bids next.        |
| Vul: N-S          | ♦ QT    |                           |
| HCP: 9+2          | ♣ QJT96 |                           |

## Both hands (Answers Page)

### Board: 365

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ KT9

♥ AT6

♦ AT965

♣ A4

South:

♠ 8752

♥ KJ

♦ J7

♣ Q8652

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

|     |     |     |   |
|-----|-----|-----|---|
| 1 ♥ | 1NT | 2 ♥ | X |
|-----|-----|-----|---|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2 ♠ | All Pass |  |
|------|-----|----------|--|

### Board: 366

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ AT3

♥ KJ642

♦ 4

♣ QT43

South:

♠ J84

♥ AQ3

♦ A763

♣ KJ7

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♣ | 1NT |
|--|--|-----|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 2 ♥ |
|------|-----|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3NT | Pass | 4 ♥ |
|------|-----|------|-----|

All Pass

### Board: 367

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ 32

♥ AQJ6

♦ JT8

♣ AKT8

South:

♠ AQ86

♥ 842

♦ 973

♣ Q43

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♣ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 2NT |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 368

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ A9732

♥ Q9874

♦ 8

♣ Q9

South:

♠ QJ64

♥ KT

♦ AJ94

♣ AT6

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

|      |     |      |                  |
|------|-----|------|------------------|
| Pass | 2 ♥ | Pass | 3 ♠ <sup>1</sup> |
|------|-----|------|------------------|

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

1. Super acceptance after NT

### Board: 369

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AKJ4

♥ J74

♦ K82

♣ K83

South:

♠ 9

♥ A8653

♦ QT

♣ QJT96

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♦ |
|-----|-----|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 3 ♣ |
|------|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 4 ♥ | All Pass |  |
|------|-----|----------|--|



## North hands

## We\_Overcall\_1N

|                   |        |                                    |
|-------------------|--------|------------------------------------|
| <b>Board: 370</b> | ♠ 984  | RHO opens the bidding 1♥.          |
| Dealer: West      | ♥ AK2  | You bid next.                      |
| Vul: Both         | ♦ K75  | West (RHO) bids 3♥ if possible.    |
| HCP: 15           | ♣ AJ92 | East (LHO) Doubles 4♦ if possible. |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 371</b> | ♠ K54  | RHO opens the bidding 1♥. |
| Dealer: West      | ♥ AQJ2 | You bid next.             |
| Vul: N-S          | ♦ QT9  |                           |
| HCP: 15           | ♣ K54  |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 372</b> | ♠ KT42  | LHO opens the bidding 1♣. |
| Dealer: East      | ♥ QJ92  | Partner bids next.        |
| Vul: E-W          | ♦ QT872 |                           |
| HCP: 8+1          | ♣ -     |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 373</b> | ♠ K82  | RHO opens the bidding 1♦. |
| Dealer: West      | ♥ AKQ2 | You bid next.             |
| Vul: None         | ♦ K742 |                           |
| HCP: 15           | ♣ 32   |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 374</b> | ♠ Q9762 | LHO opens the bidding 1♦. |
| Dealer: East      | ♥ K84   | Partner bids next.        |
| Vul: N-S          | ♦ 843   |                           |
| HCP: 5+1          | ♣ T7    |                           |

## Both hands (Answers Page)

### Board: 370

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5+2

Contract: 4 ♦ X South

North:

♠ 984

♥ AK2

♦ K75

♣ AJ92

South:

♠ T65

♥ 654

♦ AJ6432

♣ T

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♥ | 1NT | Pass | 3 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|     |      |      |     |
|-----|------|------|-----|
| 3 ♥ | Pass | Pass | 4 ♦ |
|-----|------|------|-----|

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

1. 1N-3C transfer to diamonds

### Board: 371

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ K54

♥ AQJ2

♦ QT9

♣ K54

South:

♠ Q92

♥ 964

♦ KJ63

♣ QT8

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♥ | 1NT | Pass | 3NT |
|-----|-----|------|-----|

All Pass

### Board: 372

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ KT42

♥ QJ92

♦ QT872

♣ -

South:

♠ Q5

♥ AK65

♦ K53

♣ KJ96

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♣ | 1NT |
|--|--|-----|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♥ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 4 ♥ | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 373

Dealer: West

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ K82

♥ AKQ2

♦ K742

♣ 32

South:

♠ J7643

♥ 985

♦ J3

♣ QT7

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♥ |
|-----|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2 ♠ | All Pass |  |
|------|-----|----------|--|

### Board: 374

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ Q9762

♥ K84

♦ 843

♣ T7

South:

♠ T5

♥ A52

♦ AKJ6

♣ K863

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

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

All Pass

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 370</b> | ♠ T65    | LHO opens the bidding 1♥.          |
| Dealer: West      | ♥ 654    | Partner bids next.                 |
| Vul: Both         | ♦ AJ6432 | West (LHO) bids 3♥ if possible.    |
| HCP: 5+2          | ♣ T      | East (RHO) Doubles 4♦ if possible. |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 371</b> | ♠ Q92  | LHO opens the bidding 1♥. |
| Dealer: West      | ♥ 964  | Partner bids next.        |
| Vul: N-S          | ♦ KJ63 |                           |
| HCP: 8            | ♣ QT8  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 372</b> | ♠ Q5   | RHO opens the bidding 1♣. |
| Dealer: East      | ♥ AK65 | You bid next.             |
| Vul: E-W          | ♦ K53  |                           |
| HCP: 16           | ♣ KJ96 |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 373</b> | ♠ J7643 | LHO opens the bidding 1♦. |
| Dealer: West      | ♥ 985   | Partner bids next.        |
| Vul: None         | ♦ J3    |                           |
| HCP: 4+1          | ♣ QT7   |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 374</b> | ♠ T5   | RHO opens the bidding 1♦. |
| Dealer: East      | ♥ A52  | You bid next.             |
| Vul: N-S          | ♦ AKJ6 |                           |
| HCP: 15           | ♣ K863 |                           |

## Both hands (Answers Page)

### Board: 370

Dealer: West

Vul: Both

North HCP: 15

South HCP: 5+2

Contract: 4 ♦ X South

North:

♠ 984

♥ AK2

♦ K75

♣ AJ92

South:

♠ T65

♥ 654

♦ AJ6432

♣ T

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♥ | 1NT | Pass | 3 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|     |      |      |     |
|-----|------|------|-----|
| 3 ♥ | Pass | Pass | 4 ♦ |
|-----|------|------|-----|

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

1. 1N-3C transfer to diamonds

### Board: 371

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ K54

♥ AQJ2

♦ QT9

♣ K54

South:

♠ Q92

♥ 964

♦ KJ63

♣ QT8

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♥ | 1NT | Pass | 3NT |
|-----|-----|------|-----|

All Pass

### Board: 372

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ KT42

♥ QJ92

♦ QT872

♣ -

South:

♠ Q5

♥ AK65

♦ K53

♣ KJ96

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♣ | 1NT |
|--|--|-----|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 2 ♣ <sup>1</sup> | Pass | 2 ♥ |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 4 ♥ | All Pass |  |
|------|-----|----------|--|

1. Stayman

### Board: 373

Dealer: West

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ K82

♥ AKQ2

♦ K742

♣ 32

South:

♠ J7643

♥ 985

♦ J3

♣ QT7

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

|     |     |      |     |
|-----|-----|------|-----|
| 1 ♦ | 1NT | Pass | 2 ♥ |
|-----|-----|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 2 ♠ | All Pass |  |
|------|-----|----------|--|

### Board: 374

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ Q9762

♥ K84

♦ 843

♣ T7

South:

♠ T5

♥ A52

♦ AKJ6

♣ K863

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

|  |  |     |     |
|--|--|-----|-----|
|  |  | 1 ♦ | 1NT |
|--|--|-----|-----|

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

All Pass

## North hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 375</b> | ♠ K75   | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ AQ72  | You bid next.                       |
| Vul: E-W          | ♦ K32   |                                     |
| HCP: 15           | ♣ K82   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 376</b> | ♠ JT54  | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ AQ964 | Partner bids next.                  |
| Vul: Both         | ♦ 752   |                                     |
| HCP: 7+1          | ♣ 8     |                                     |
| <hr/>             |         |                                     |
| <b>Board: 377</b> | ♠ AT76  | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ Q83   | You bid next.                       |
| Vul: E-W          | ♦ AK2   |                                     |
| HCP: 16           | ♣ K62   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 378</b> | ♠ KQ432 | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ AJ6   | Partner bids next.                  |
| Vul: Both         | ♦ T2    |                                     |
| HCP: 11+1         | ♣ J63   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 379</b> | ♠ K93   | RHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ AK7   | You bid next.                       |
| Vul: None         | ♦ 953   | West (RHO) bids 3 ♥ if possible.    |
| HCP: 16           | ♣ AQ96  | East (LHO) Doubles 3 ♠ if possible. |

## Both hands (Answers Page)

### Board: 375

|                     | North: | South:  | W   | N   | E        | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ K75  | ♠ T86   | 1 ♣ | 1NT | All Pass |   |
| Vul: E-W            | ♥ AQ72 | ♥ JT    |     |     |          |   |
| North HCP: 15       | ♦ K32  | ♦ QJ965 |     |     |          |   |
| South HCP: 7+1      | ♣ K82  | ♣ QJT   |     |     |          |   |
| Contract: 1NT North |        |         |     |     |          |   |

### Board: 376

|                     | North:  | South: | W        | N   | E    | S   |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: East        | ♠ JT54  | ♠ A8   |          |     | 1 ♣  | 1NT |
| Vul: Both           | ♥ AQ964 | ♥ 732  | Pass     | 2 ♦ | Pass | 2 ♥ |
| North HCP: 7+1      | ♦ 752   | ♦ AKJ4 | All Pass |     |      |     |
| South HCP: 15       | ♣ 8     | ♣ QJT5 |          |     |      |     |
| Contract: 2 ♥ South |         |        |          |     |      |     |

### Board: 377

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ AT76 | ♠ 2     | 1 ♣  | 1NT | Pass     | 2 ♦ |
| Vul: E-W            | ♥ Q83  | ♥ T9752 | Pass | 2 ♥ | Pass     | 3NT |
| North HCP: 16       | ♦ AK2  | ♦ Q87   | Pass | 4 ♥ | All Pass |     |
| South HCP: 9+1      | ♣ K62  | ♣ AQJ9  |      |     |          |     |
| Contract: 4 ♥ North |        |         |      |     |          |     |

### Board: 378

|                     | North:  | South:  | W    | N   | E        | S   |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: East        | ♠ KQ432 | ♠ A5    |      |     | 1 ♦      | 1NT |
| Vul: Both           | ♥ AJ6   | ♥ QT5   | Pass | 2 ♥ | Pass     | 2 ♠ |
| North HCP: 11+1     | ♦ T2    | ♦ KQ9   | Pass | 3NT | All Pass |     |
| South HCP: 16+1     | ♣ J63   | ♣ KQ974 |      |     |          |     |
| Contract: 3NT North |         |         |      |     |          |     |

### Board: 379

|                       | North: | South:   | W    | N    | E    | S        |
|-----------------------|--------|----------|------|------|------|----------|
| Dealer: West          | ♠ K93  | ♠ A87542 | 1 ♥  | 1NT  | Pass | 2 ♥      |
| Vul: None             | ♥ AK7  | ♥ 865    | Pass | 2 ♠  | Pass | Pass     |
| North HCP: 16         | ♦ 953  | ♦ J7     | 3 ♥  | Pass | Pass | 3 ♠      |
| South HCP: 5+2        | ♣ AQ96 | ♣ 85     | Pass | Pass | X    | All Pass |
| Contract: 3 ♠ X South |        |          |      |      |      |          |

## South hands

## We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 375</b> | ♠ T86    | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ JT     | Partner bids next.                  |
| Vul: E-W          | ♦ QJ965  |                                     |
| HCP: 7+1          | ♣ QJT    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 376</b> | ♠ A8     | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ 732    | You bid next.                       |
| Vul: Both         | ♦ AKJ4   |                                     |
| HCP: 15           | ♣ QJT5   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 377</b> | ♠ 2      | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ T9752  | Partner bids next.                  |
| Vul: E-W          | ♦ Q87    |                                     |
| HCP: 9+1          | ♣ AQJ9   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 378</b> | ♠ A5     | RHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ QT5    | You bid next.                       |
| Vul: Both         | ♦ KQ9    |                                     |
| HCP: 16+1         | ♣ KQ974  |                                     |
| <hr/>             |          |                                     |
| <b>Board: 379</b> | ♠ A87542 | LHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ 865    | Partner bids next.                  |
| Vul: None         | ♦ J7     | West (LHO) bids 3 ♥ if possible.    |
| HCP: 5+2          | ♣ 85     | East (RHO) Doubles 3 ♠ if possible. |

## Both hands (Answers Page)

### Board: 375

|                     | North: | South:  | W   | N   | E        | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West        | ♠ K75  | ♠ T86   | 1 ♣ | 1NT | All Pass |   |
| Vul: E-W            | ♥ AQ72 | ♥ JT    |     |     |          |   |
| North HCP: 15       | ♦ K32  | ♦ QJ965 |     |     |          |   |
| South HCP: 7+1      | ♣ K82  | ♣ QJT   |     |     |          |   |
| Contract: 1NT North |        |         |     |     |          |   |

### Board: 376

|                     | North:  | South: | W        | N   | E    | S   |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: East        | ♠ JT54  | ♠ A8   |          |     | 1 ♣  | 1NT |
| Vul: Both           | ♥ AQ964 | ♥ 732  | Pass     | 2 ♦ | Pass | 2 ♥ |
| North HCP: 7+1      | ♦ 752   | ♦ AKJ4 | All Pass |     |      |     |
| South HCP: 15       | ♣ 8     | ♣ QJT5 |          |     |      |     |
| Contract: 2 ♥ South |         |        |          |     |      |     |

### Board: 377

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ AT76 | ♠ 2     | 1 ♣  | 1NT | Pass     | 2 ♦ |
| Vul: E-W            | ♥ Q83  | ♥ T9752 | Pass | 2 ♥ | Pass     | 3NT |
| North HCP: 16       | ♦ AK2  | ♦ Q87   | Pass | 4 ♥ | All Pass |     |
| South HCP: 9+1      | ♣ K62  | ♣ AQJ9  |      |     |          |     |
| Contract: 4 ♥ North |        |         |      |     |          |     |

### Board: 378

|                     | North:  | South:  | W    | N   | E        | S   |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: East        | ♠ KQ432 | ♠ A5    |      |     | 1 ♦      | 1NT |
| Vul: Both           | ♥ AJ6   | ♥ QT5   | Pass | 2 ♥ | Pass     | 2 ♠ |
| North HCP: 11+1     | ♦ T2    | ♦ KQ9   | Pass | 3NT | All Pass |     |
| South HCP: 16+1     | ♣ J63   | ♣ KQ974 |      |     |          |     |
| Contract: 3NT North |         |         |      |     |          |     |

### Board: 379

|                       | North: | South:   | W    | N    | E    | S        |
|-----------------------|--------|----------|------|------|------|----------|
| Dealer: West          | ♠ K93  | ♠ A87542 | 1 ♥  | 1NT  | Pass | 2 ♥      |
| Vul: None             | ♥ AK7  | ♥ 865    | Pass | 2 ♠  | Pass | Pass     |
| North HCP: 16         | ♦ 953  | ♦ J7     | 3 ♥  | Pass | Pass | 3 ♠      |
| South HCP: 5+2        | ♣ AQ96 | ♣ 85     | Pass | Pass | X    | All Pass |
| Contract: 3 ♠ X South |        |          |      |      |      |          |



# North hands

# We\_Overcall\_1N

**Board: 380**      ♠ A76      LHO opens the bidding 1 ♥.

Dealer: East      ♥ 8754      Partner bids next.

Vul: E-W      ♦ 764

HCP: 7      ♣ K72

---

**Board: 381**      ♠ Q543      RHO opens the bidding 1 ♣.

Dealer: West      ♥ AQT7      You bid next.

Vul: Both      ♦ KQ

HCP: 16      ♣ K76

---

**Board: 382**      ♠ 983      LHO opens the bidding 1 ♣.

Dealer: East      ♥ 76      Partner bids next.

Vul: None      ♦ A7543

HCP: 6+1      ♣ Q74

---

**Board: 383**      ♠ KT875      You bid first.

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

Vul: E-W      ♦ KJ873

HCP: 15+2      ♣ K

---

**Board: 384**      ♠ 6      Partner bids first.

Dealer: South      ♥ JT82      West (RHO) bids 1NT if possible.

Vul: Both      ♦ JT85      East (LHO) bids 2 ♦ if possible.

HCP: 8      ♣ AQ75      West (RHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 380</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: East        | ♠ A76         | ♠ KQ3         |          |          | 1♥       | 1NT      |
| Vul: E-W            | ♥ 8754        | ♥ AKT6        | All Pass |          |          |          |
| North HCP: 7        | ♦ 764         | ♦ KQ8         |          |          |          |          |
| South HCP: 17       | ♣ K72         | ♣ T53         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 381</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: West        | ♠ Q543        | ♠ T72         | 1 ♣      | 1NT      | All Pass |          |
| Vul: Both           | ♥ AQT7        | ♥ J865        |          |          |          |          |
| North HCP: 16       | ♦ KQ          | ♦ 9876        |          |          |          |          |
| South HCP: 1        | ♣ K76         | ♣ 42          |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 382</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: East        | ♠ 983         | ♠ AQ72        |          |          | 1 ♣      | 1NT      |
| Vul: None           | ♥ 76          | ♥ QJ9         | All Pass |          |          |          |
| North HCP: 6+1      | ♦ A7543       | ♦ KQ6         |          |          |          |          |
| South HCP: 17       | ♣ Q74         | ♣ K65         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 383</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: North       | ♠ KT875       | ♠ Q43         |          | 1 ♠      | 1NT      | 2 ♠      |
| Vul: E-W            | ♥ AJ          | ♥ Q9842       | Pass     | 3 ♠      | All Pass |          |
| North HCP: 15+2     | ♦ KJ873       | ♦ 65          |          |          |          |          |
| South HCP: 4+1      | ♣ K           | ♣ T93         |          |          |          |          |
| Contract: 3 ♠ North |               |               |          |          |          |          |

| Board: 384          | North: | South:   | W        | N    | E    | S    |
|---------------------|--------|----------|----------|------|------|------|
| Dealer: South       | ♠ 6    | ♠ QJ9732 |          |      |      | 1 ♠  |
| Vul: Both           | ♥ JT82 | ♥ AQ     | 1NT      | Pass | 2 ♦  | Pass |
| North HCP: 8        | ♦ JT85 | ♦ Q96    | 2 ♥      | Pass | Pass | 2 ♠  |
| South HCP: 12+2     | ♣ AQ75 | ♣ J9     | All Pass |      |      |      |
| Contract: 2 ♠ South |        |          |          |      |      |      |

## South hands

## We\_Overcall\_1N

**Board: 380**      ♠ KQ3      RHO opens the bidding 1♥.

Dealer: East      ♥ AKT6      You bid next.

Vul: E-W      ♦ KQ8

HCP: 17      ♣ T53

---

**Board: 381**      ♠ T72      LHO opens the bidding 1♣.

Dealer: West      ♥ J865      Partner bids next.

Vul: Both      ♦ 9876

HCP: 1      ♣ 42

---

**Board: 382**      ♠ AQ72      RHO opens the bidding 1♣.

Dealer: East      ♥ QJ9      You bid next.

Vul: None      ♦ KQ6

HCP: 17      ♣ K65

---

**Board: 383**      ♠ Q43      Partner bids first.

Dealer: North      ♥ Q9842      East (RHO) bids 1NT if possible.

Vul: E-W      ♦ 65

HCP: 4+1      ♣ T93

---

**Board: 384**      ♠ QJ9732      You bid first.

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

Vul: Both      ♦ Q96      East (RHO) bids 2♦ if possible.

HCP: 12+2      ♣ J9      West (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 380</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: East        | ♠ A76         | ♠ KQ3         |          |          | 1♥       | 1NT      |
| Vul: E-W            | ♥ 8754        | ♥ AKT6        | All Pass |          |          |          |
| North HCP: 7        | ♦ 764         | ♦ KQ8         |          |          |          |          |
| South HCP: 17       | ♣ K72         | ♣ T53         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 381</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: West        | ♠ Q543        | ♠ T72         | 1 ♣      | 1NT      | All Pass |          |
| Vul: Both           | ♥ AQT7        | ♥ J865        |          |          |          |          |
| North HCP: 16       | ♦ KQ          | ♦ 9876        |          |          |          |          |
| South HCP: 1        | ♣ K76         | ♣ 42          |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 382</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: East        | ♠ 983         | ♠ AQ72        |          |          | 1 ♣      | 1NT      |
| Vul: None           | ♥ 76          | ♥ QJ9         | All Pass |          |          |          |
| North HCP: 6+1      | ♦ A7543       | ♦ KQ6         |          |          |          |          |
| South HCP: 17       | ♣ Q74         | ♣ K65         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 383</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: North       | ♠ KT875       | ♠ Q43         |          | 1 ♠      | 1NT      | 2 ♠      |
| Vul: E-W            | ♥ AJ          | ♥ Q9842       | Pass     | 3 ♠      | All Pass |          |
| North HCP: 15+2     | ♦ KJ873       | ♦ 65          |          |          |          |          |
| South HCP: 4+1      | ♣ K           | ♣ T93         |          |          |          |          |
| Contract: 3 ♠ North |               |               |          |          |          |          |

|                     |               |               |          |          |          |          |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| <b>Board: 384</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
| Dealer: South       | ♠ 6           | ♠ QJ9732      |          |          |          | 1 ♠      |
| Vul: Both           | ♥ JT82        | ♥ AQ          | 1NT      | Pass     | 2 ♦      | Pass     |
| North HCP: 8        | ♦ JT85        | ♦ Q96         | 2 ♥      | Pass     | Pass     | 2 ♠      |
| South HCP: 12+2     | ♣ AQ75        | ♣ J9          | All Pass |          |          |          |
| Contract: 2 ♠ South |               |               |          |          |          |          |

## North hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 385</b> | ♠ A7    | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ K86   | You bid next.                       |
| Vul: None         | ♦ AT842 |                                     |
| HCP: 15+1         | ♣ A96   |                                     |
| <hr/>             |         |                                     |
| <b>Board: 386</b> | ♠ Q84   | Partner bids first.                 |
| Dealer: South     | ♥ KQT   | West (RHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ Q962  | East (LHO) bids 2 ♥ if possible.    |
| HCP: 13           | ♣ A95   | West (RHO) Doubles 2NT if possible. |
| <hr/>             |         |                                     |
| <b>Board: 387</b> | ♠ AK4   | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ 9876  | You bid next.                       |
| Vul: None         | ♦ A6    | East (LHO) bids 2 ♣ if possible.    |
| HCP: 15           | ♣ KJT2  |                                     |
| <hr/>             |         |                                     |
| <b>Board: 388</b> | ♠ QT84  | LHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ T764  | Partner bids next.                  |
| Vul: N-S          | ♦ 853   | West (RHO) Doubles 1NT if possible. |
| HCP: 2            | ♣ 62    |                                     |
| <hr/>             |         |                                     |
| <b>Board: 389</b> | ♠ AQJ   | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ QT    | You bid next.                       |
| Vul: E-W          | ♦ K9532 |                                     |
| HCP: 16+1         | ♣ KJT   |                                     |

## Both hands (Answers Page)

### Board: 385

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ A7

♥ K86

♦ AT842

♣ A96

South:

♠ 942

♥ QJT4

♦ KQ3

♣ T54

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 386

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 2NTXX South

North:

♠ Q84

♥ KQT

♦ Q962

♣ A95

South:

♠ A5

♥ J632

♦ A84

♣ KT87

W N E S

1 ♣

1NT X 2 ♥ 2NT

X XX All Pass

### Board: 387

Dealer: West

Vul: None

North HCP: 15

South HCP: 5+2

Contract: 3 ♦ North

North:

♠ AK4

♥ 9876

♦ A6

♣ KJT2

South:

♠ 852

♥ J4

♦ T87532

♣ A8

W N E S

1 ♣ 1NT 2 ♣ 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 388

Dealer: East

Vul: N-S

North HCP: 2

South HCP: 15

Contract: 1NTX South

North:

♠ QT84

♥ T764

♦ 853

♣ 62

South:

♠ J62

♥ A95

♦ AK4

♣ KT73

W N E S

1 ♦ 1NT

X All Pass

### Board: 389

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ AQJ

♥ QT

♦ K9532

♣ KJT

South:

♠ K987

♥ AJ3

♦ J76

♣ Q75

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

## South hands

## We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 385</b> | ♠ 942    | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ QJT4   | Partner bids next.                  |
| Vul: None         | ♦ KQ3    |                                     |
| HCP: 8            | ♣ T54    |                                     |
| <b>Board: 386</b> | ♠ A5     | You bid first.                      |
| Dealer: South     | ♥ J632   | West (LHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ A84    | East (RHO) bids 2 ♥ if possible.    |
| HCP: 12           | ♣ KT87   | West (LHO) Doubles 2NT if possible. |
| <b>Board: 387</b> | ♠ 852    | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ J4     | Partner bids next.                  |
| Vul: None         | ♦ T87532 | East (RHO) bids 2 ♣ if possible.    |
| HCP: 5+2          | ♣ A8     |                                     |
| <b>Board: 388</b> | ♠ J62    | RHO opens the bidding 1 ♦.          |
| Dealer: East      | ♥ A95    | You bid next.                       |
| Vul: N-S          | ♦ AK4    | West (LHO) Doubles 1NT if possible. |
| HCP: 15           | ♣ KT73   |                                     |
| <b>Board: 389</b> | ♠ K987   | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ AJ3    | Partner bids next.                  |
| Vul: E-W          | ♦ J76    |                                     |
| HCP: 11           | ♣ Q75    |                                     |

## Both hands (Answers Page)

### Board: 385

|                     | North:  | South: | W        | N   | E    | S                |
|---------------------|---------|--------|----------|-----|------|------------------|
| Dealer: West        | ♠ A7    | ♠ 942  | 1 ♣      | 1NT | Pass | 2 ♣ <sup>1</sup> |
| Vul: None           | ♥ K86   | ♥ QJT4 | Pass     | 2 ♦ | Pass | 2NT              |
| North HCP: 15+1     | ♦ AT842 | ♦ KQ3  | All Pass |     |      |                  |
| South HCP: 8        | ♣ A96   | ♣ T54  |          |     |      |                  |
| Contract: 2NT South |         |        |          |     |      | 1. Stayman       |

### Board: 386

|                       | North: | South: | W   | N  | E        | S   |
|-----------------------|--------|--------|-----|----|----------|-----|
| Dealer: South         | ♠ Q84  | ♠ A5   |     |    |          | 1 ♣ |
| Vul: E-W              | ♥ KQT  | ♥ J632 | 1NT | X  | 2 ♥      | 2NT |
| North HCP: 13         | ♦ Q962 | ♦ A84  | X   | XX | All Pass |     |
| South HCP: 12         | ♣ A95  | ♣ KT87 |     |    |          |     |
| Contract: 2NTXX South |        |        |     |    |          |     |

### Board: 387

|                     | North: | South:   | W    | N                | E        | S   |
|---------------------|--------|----------|------|------------------|----------|---|
| Dealer: West        | ♠ AK4  | ♠ 852    | 1 ♣  | 1NT              | 2 ♣      | 3 ♣ <sup>1</sup>                            |
| Vul: None           | ♥ 9876 | ♥ J4     | Pass | 3 ♦ <sup>2</sup> | All Pass |   |
| North HCP: 15       | ♦ A6   | ♦ T87532 |      |                  |          |   |
| South HCP: 5+2      | ♣ KJT2 | ♣ A8     |      |                  |          |   |
| Contract: 3 ♦ North |        |          |      |                  |          | 1. 1N-3C transfer to diamonds<br>2. automat |

### Board: 388

|                      | North: | South: | W | N        | E   | S   |
|----------------------|--------|--------|---|----------|-----|-----|
| Dealer: East         | ♠ QT84 | ♠ J62  |   |          | 1 ♦ | 1NT |
| Vul: N-S             | ♥ T764 | ♥ A95  | X | All Pass |     |     |
| North HCP: 2         | ♦ 853  | ♦ AK4  |   |          |     |     |
| South HCP: 15        | ♣ 62   | ♣ KT73 |   |          |     |     |
| Contract: 1NTX South |        |        |   |          |     |     |

### Board: 389

|                     | North:  | South: | W        | N   | E    | S                |
|---------------------|---------|--------|----------|-----|------|------------------|
| Dealer: West        | ♠ AQJ   | ♠ K987 | 1 ♣      | 1NT | Pass | 2 ♣ <sup>1</sup> |
| Vul: E-W            | ♥ QT    | ♥ AJ3  | Pass     | 2 ♦ | Pass | 3NT              |
| North HCP: 16+1     | ♦ K9532 | ♦ J76  | All Pass |     |      |                  |
| South HCP: 11       | ♣ KJT   | ♣ Q75  |          |     |      |                  |
| Contract: 3NT South |         |        |          |     |      | 1. Stayman       |



## North hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 390</b> | ♠ 852   | You bid first.                      |
| Dealer: North     | ♥ A63   | East (LHO) bids 1NT if possible.    |
| Vul: Both         | ♦ Q2    |                                     |
| HCP: 12+1         | ♣ KQJ84 |                                     |
| <b>Board: 391</b> | ♠ KT4   | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ K95   | You bid next.                       |
| Vul: N-S          | ♦ AKT6  |                                     |
| HCP: 17           | ♣ KJT   |                                     |
| <b>Board: 392</b> | ♠ 9532  | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ KJ8   | Partner bids next.                  |
| Vul: Both         | ♦ 953   | East (LHO) Doubles 1NT if possible. |
| HCP: 6            | ♣ Q75   |                                     |
| <b>Board: 393</b> | ♠ AKJ6  | RHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ J876  | You bid next.                       |
| Vul: None         | ♦ KQT   |                                     |
| HCP: 16           | ♣ Q9    |                                     |
| <b>Board: 394</b> | ♠ 53    | Partner bids first.                 |
| Dealer: South     | ♥ JT3   | West (RHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ QJT8  |                                     |
| HCP: 6            | ♣ Q865  |                                     |

## Both hands (Answers Page)

### Board: 390

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10+2

Contract: 2 ♦ South

North:

♠ 852

♥ A63

♦ Q2

♣ KQJ84

South:

♠ KT

♥ T87

♦ AK9865

♣ 53

|   |     |     |     |
|---|-----|-----|-----|
| W | N   | E   | S   |
|   | 1 ♣ | 1NT | 2 ♦ |

All Pass

### Board: 391

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ KT4

♥ K95

♦ AKT6

♣ KJT

South:

♠ J9652

♥ 872

♦ Q85

♣ 92

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

### Board: 392

Dealer: East

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NTX South

North:

♠ 9532

♥ KJ8

♦ 953

♣ Q75

South:

♠ KT7

♥ 543

♦ AKT7

♣ AJ4

|      |      |     |          |
|------|------|-----|----------|
| W    | N    | E   | S        |
|      |      | 1 ♣ | 1NT      |
| Pass | Pass | X   | All Pass |

### Board: 393

Dealer: West

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ AKJ6

♥ J876

♦ KQT

♣ Q9

South:

♠ Q75

♥ T2

♦ A864

♣ T742

|     |     |          |   |
|-----|-----|----------|---|
| W   | N   | E        | S |
| 1 ♦ | 1NT | All Pass |   |

### Board: 394

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 14+2

Contract: 3 ♥ South

North:

♠ 53

♥ JT3

♦ QJT8

♣ Q865

South:

♠ KJ962

♥ AK984

♦ 64

♣ K

|          |      |      |     |
|----------|------|------|-----|
| W        | N    | E    | S   |
|          |      |      | 1 ♠ |
| 1NT      | Pass | Pass | 3 ♥ |
| All Pass |      |      |     |

## South hands

## We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 390</b> | ♠ KT     | Partner bids first.                 |
| Dealer: North     | ♥ T87    | East (RHO) bids 1NT if possible.    |
| Vul: Both         | ♦ AK9865 |                                     |
| HCP: 10+2         | ♣ 53     |                                     |
| <b>Board: 391</b> | ♠ J9652  | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ 872    | Partner bids next.                  |
| Vul: N-S          | ♦ Q85    |                                     |
| HCP: 3+1          | ♣ 92     |                                     |
| <b>Board: 392</b> | ♠ KT7    | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ 543    | You bid next.                       |
| Vul: Both         | ♦ AKT7   | East (RHO) Doubles 1NT if possible. |
| HCP: 15           | ♣ AJ4    |                                     |
| <b>Board: 393</b> | ♠ Q75    | LHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ T2     | Partner bids next.                  |
| Vul: None         | ♦ A864   |                                     |
| HCP: 6            | ♣ T742   |                                     |
| <b>Board: 394</b> | ♠ KJ962  | You bid first.                      |
| Dealer: South     | ♥ AK984  | West (LHO) bids 1NT if possible.    |
| Vul: N-S          | ♦ 64     |                                     |
| HCP: 14+2         | ♣ K      |                                     |

## Both hands (Answers Page)

### Board: 390

|                     | North:  | South:   | W        | N   | E   | S   |
|---------------------|---------|----------|----------|-----|-----|-----|
| Dealer: North       | ♠ 852   | ♠ KT     |          | 1 ♣ | 1NT | 2 ♦ |
| Vul: Both           | ♥ A63   | ♥ T87    | All Pass |     |     |     |
| North HCP: 12+1     | ♦ Q2    | ♦ AK9865 |          |     |     |     |
| South HCP: 10+2     | ♣ KQJ84 | ♣ 53     |          |     |     |     |
| Contract: 2 ♦ South |         |          |          |     |     |     |

### Board: 391

|                     | North: | South:  | W    | N   | E        | S   |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: West        | ♠ KT4  | ♠ J9652 | 1 ♣  | 1NT | Pass     | 2 ♥ |
| Vul: N-S            | ♥ K95  | ♥ 872   | Pass | 2 ♠ | All Pass |     |
| North HCP: 17       | ♦ AKT6 | ♦ Q85   |      |     |          |     |
| South HCP: 3+1      | ♣ KJT  | ♣ 92    |      |     |          |     |
| Contract: 2 ♠ North |        |         |      |     |          |     |

### Board: 392

|                      | North: | South: | W    | N    | E   | S        |
|----------------------|--------|--------|------|------|-----|----------|
| Dealer: East         | ♠ 9532 | ♠ KT7  |      |      | 1 ♣ | 1NT      |
| Vul: Both            | ♥ KJ8  | ♥ 543  | Pass | Pass | X   | All Pass |
| North HCP: 6         | ♦ 953  | ♦ AKT7 |      |      |     |          |
| South HCP: 15        | ♣ Q75  | ♣ AJ4  |      |      |     |          |
| Contract: 1NTX South |        |        |      |      |     |          |

### Board: 393

|                     | North: | South: | W   | N   | E        | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West        | ♠ AKJ6 | ♠ Q75  | 1 ♦ | 1NT | All Pass |   |
| Vul: None           | ♥ J876 | ♥ T2   |     |     |          |   |
| North HCP: 16       | ♦ KQT  | ♦ A864 |     |     |          |   |
| South HCP: 6        | ♣ Q9   | ♣ T742 |     |     |          |   |
| Contract: 1NT North |        |        |     |     |          |   |

### Board: 394

|                     | North: | South:  | W        | N    | E    | S   |
|---------------------|--------|---------|----------|------|------|-----|
| Dealer: South       | ♠ 53   | ♠ KJ962 |          |      |      | 1 ♠ |
| Vul: N-S            | ♥ JT3  | ♥ AK984 | 1NT      | Pass | Pass | 3 ♥ |
| North HCP: 6        | ♦ QJT8 | ♦ 64    | All Pass |      |      |     |
| South HCP: 14+2     | ♣ Q865 | ♣ K     |          |      |      |     |
| Contract: 3 ♥ South |        |         |          |      |      |     |

|                   |        |                                     |
|-------------------|--------|-------------------------------------|
| <b>Board: 395</b> | ♠ KQT3 | RHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ Q98  | You bid next.                       |
| Vul: Both         | ♦ QT97 | East (LHO) Doubles 1NT if possible. |
| HCP: 15           | ♣ AQ   |                                     |

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|                   |        |                                  |
|-------------------|--------|----------------------------------|
| <b>Board: 396</b> | ♠ 862  | You bid first.                   |
| Dealer: North     | ♥ K76  | East (LHO) bids 1NT if possible. |
| Vul: None         | ♦ QJ8  |                                  |
| HCP: 12           | ♣ AQT4 |                                  |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 397</b> | ♠ QT2  | RHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ J973 | You bid next.              |
| Vul: N-S          | ♦ AK7  |                            |
| HCP: 16           | ♣ AQ9  |                            |

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|                   |        |                                     |
|-------------------|--------|-------------------------------------|
| <b>Board: 398</b> | ♠ K985 | RHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ AJ43 | You bid next.                       |
| Vul: Both         | ♦ Q5   | East (LHO) Doubles 1NT if possible. |
| HCP: 16           | ♣ KQJ  | West (RHO) bids 2NT if possible.    |
|                   |        | East (LHO) bids 4 ♥ if possible.    |
|                   |        | West (RHO) Doubles 5 ♣ if possible. |

## Both hands (Answers Page)

### Board: 395

|                      | North: | South:  | W   | N   | E | S        |
|----------------------|--------|---------|-----|-----|---|----------|
| Dealer: West         | ♠ KQT3 | ♠ 92    | 1 ♠ | 1NT | X | All Pass |
| Vul: Both            | ♥ Q98  | ♥ T63   |     |     |   |          |
| North HCP: 15        | ♦ QT97 | ♦ J32   |     |     |   |          |
| South HCP: 2+1       | ♣ AQ   | ♣ J9864 |     |     |   |          |
| Contract: 1NTX North |        |         |     |     |   |          |

### Board: 396

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: North       | ♠ 862  | ♠ K954  |          | 1 ♣ | 1NT | 2 ♥ |
| Vul: None           | ♥ K76  | ♥ AJ842 | All Pass |     |     |     |
| North HCP: 12       | ♦ QJ8  | ♦ A9    |          |     |     |     |
| South HCP: 12+1     | ♣ AQT4 | ♣ 85    |          |     |     |     |
| Contract: 2 ♥ South |        |         |          |     |     |     |

### Board: 397

|                     | North: | South: | W        | N   | E    | S   |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: West        | ♠ QT2  | ♠ K7   | 1 ♦      | 1NT | Pass | 2NT |
| Vul: N-S            | ♥ J973 | ♥ T64  | All Pass |     |      |     |
| North HCP: 16       | ♦ AK7  | ♦ 9842 |          |     |      |     |
| South HCP: 7        | ♣ AQ9  | ♣ KJT3 |          |     |      |     |
| Contract: 2NT South |        |        |          |     |      |     |

### Board: 398

|                      | North: | South:    | W   | N        | E   | S                |
|----------------------|--------|-----------|-----|----------|-----|------------------|
| Dealer: West         | ♠ K985 | ♠ 7       | 1 ♥ | 1NT      | X   | 2 ♠ <sup>1</sup> |
| Vul: Both            | ♥ AJ43 | ♥ 7       | 2NT | Pass     | 4 ♥ | 5 ♣              |
| North HCP: 16        | ♦ Q5   | ♦ JT98    | X   | All Pass |     |                  |
| South HCP: 1+3       | ♣ KQJ  | ♣ 9876532 |     |          |     |                  |
| Contract: 5 ♣X South |        |           |     |          |     |                  |

1. 1N-2S transfer to clubs

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 395</b> | ♠ 92    | LHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ T63   | Partner bids next.                  |
| Vul: Both         | ♦ J32   | East (RHO) Doubles 1NT if possible. |
| HCP: 2+1          | ♣ J9864 |                                     |

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|                   |         |                                  |
|-------------------|---------|----------------------------------|
| <b>Board: 396</b> | ♠ K954  | Partner bids first.              |
| Dealer: North     | ♥ AJ842 | East (RHO) bids 1NT if possible. |
| Vul: None         | ♦ A9    |                                  |
| HCP: 12+1         | ♣ 85    |                                  |

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|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 397</b> | ♠ K7   | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ T64  | Partner bids next.         |
| Vul: N-S          | ♦ 9842 |                            |
| HCP: 7            | ♣ KJT3 |                            |

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|                   |           |                                     |
|-------------------|-----------|-------------------------------------|
| <b>Board: 398</b> | ♠ 7       | LHO opens the bidding 1 ♥.          |
| Dealer: West      | ♥ 7       | Partner bids next.                  |
| Vul: Both         | ♦ JT98    | East (RHO) Doubles 1NT if possible. |
| HCP: 1+3          | ♣ 9876532 | West (LHO) bids 2NT if possible.    |
|                   |           | East (RHO) bids 4 ♥ if possible.    |
|                   |           | West (LHO) Doubles 5 ♣ if possible. |

## Both hands (Answers Page)

### Board: 395

|                      | North: | South:  | W   | N   | E | S        |
|----------------------|--------|---------|-----|-----|---|----------|
| Dealer: West         | ♠ KQT3 | ♠ 92    | 1 ♠ | 1NT | X | All Pass |
| Vul: Both            | ♥ Q98  | ♥ T63   |     |     |   |          |
| North HCP: 15        | ♦ QT97 | ♦ J32   |     |     |   |          |
| South HCP: 2+1       | ♣ AQ   | ♣ J9864 |     |     |   |          |
| Contract: 1NTX North |        |         |     |     |   |          |

### Board: 396

|                     | North: | South:  | W        | N   | E   | S   |
|---------------------|--------|---------|----------|-----|-----|-----|
| Dealer: North       | ♠ 862  | ♠ K954  |          | 1 ♣ | 1NT | 2 ♥ |
| Vul: None           | ♥ K76  | ♥ AJ842 | All Pass |     |     |     |
| North HCP: 12       | ♦ QJ8  | ♦ A9    |          |     |     |     |
| South HCP: 12+1     | ♣ AQT4 | ♣ 85    |          |     |     |     |
| Contract: 2 ♥ South |        |         |          |     |     |     |

### Board: 397

|                     | North: | South: | W        | N   | E    | S   |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: West        | ♠ QT2  | ♠ K7   | 1 ♦      | 1NT | Pass | 2NT |
| Vul: N-S            | ♥ J973 | ♥ T64  | All Pass |     |      |     |
| North HCP: 16       | ♦ AK7  | ♦ 9842 |          |     |      |     |
| South HCP: 7        | ♣ AQ9  | ♣ KJT3 |          |     |      |     |
| Contract: 2NT South |        |        |          |     |      |     |

### Board: 398

|                      | North: | South:    | W   | N        | E   | S                |
|----------------------|--------|-----------|-----|----------|-----|------------------|
| Dealer: West         | ♠ K985 | ♠ 7       | 1 ♥ | 1NT      | X   | 2 ♠ <sup>1</sup> |
| Vul: Both            | ♥ AJ43 | ♥ 7       | 2NT | Pass     | 4 ♥ | 5 ♣              |
| North HCP: 16        | ♦ Q5   | ♦ JT98    | X   | All Pass |     |                  |
| South HCP: 1+3       | ♣ KQJ  | ♣ 9876532 |     |          |     |                  |
| Contract: 5 ♣X South |        |           |     |          |     |                  |

1. 1N-2S transfer to clubs



## North hands

## We\_Overcall\_1N

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 399</b> | ♠ KJ8    | RHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ A62    | You bid next.                       |
| Vul: N-S          | ♦ AJ54   |                                     |
| HCP: 16           | ♣ K96    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 400</b> | ♠ KJ82   | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ J53    | Partner bids next.                  |
| Vul: None         | ♦ KT765  | East (LHO) Doubles 2 ♣ if possible. |
| HCP: 8+1          | ♣ 3      |                                     |
| <hr/>             |          |                                     |
| <b>Board: 401</b> | ♠ K652   | RHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ AJ     | You bid next.                       |
| Vul: E-W          | ♦ AT2    |                                     |
| HCP: 16           | ♣ AT42   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 402</b> | ♠ KJT95  | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ J542   | Partner bids next.                  |
| Vul: Both         | ♦ Q7     |                                     |
| HCP: 7+1          | ♣ 98     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 403</b> | ♠ Q62    | Partner bids first.                 |
| Dealer: South     | ♥ 9      | West (RHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ Q74    | West (RHO) Doubles 5 ♣ if possible. |
| HCP: 11+2         | ♣ AQJ864 |                                     |

## Both hands (Answers Page)

### Board: 399

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2NT South

North:

♠ KJ8

♥ A62

♦ AJ54

♣ K96

South:

♠ T974

♥ 83

♦ KQ832

♣ Q5

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 400

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 3 ♠ North

North:

♠ KJ82

♥ J53

♦ KT765

♣ 3

South:

♠ Q943

♥ KQ

♦ QJ42

♣ AQ7

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> X 2 ♠

Pass 3 ♠ All Pass

1. Stayman

### Board: 401

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ K652

♥ AJ

♦ AT2

♣ AT42

South:

♠ JT3

♥ KT98

♦ J983

♣ 75

W N E S

1 ♠ 1NT All Pass

### Board: 402

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ KJT95

♥ J542

♦ Q7

♣ 98

South:

♠ 7432

♥ AKT8

♦ KT

♣ KQ6

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

All Pass

1. Stayman

### Board: 403

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 14

Contract: 5 ♣ X North

North:

♠ Q62

♥ 9

♦ Q74

♣ AQJ864

South:

♠ KJ98

♥ K765

♦ KJ5

♣ K2

W N E S

1 ♦

1NT 2 ♣ Pass 3 ♣

Pass 4 ♥<sup>1</sup> Pass 4 ♠

Pass 5 ♣ Pass Pass

X All Pass

1. Splinter

## South hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 399</b> | ♠ T974  | LHO opens the bidding 1 ♣.          |
| Dealer: West      | ♥ 83    | Partner bids next.                  |
| Vul: N-S          | ♦ KQ832 |                                     |
| HCP: 7+1          | ♣ Q5    |                                     |
| <b>Board: 400</b> | ♠ Q943  | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ KQ    | You bid next.                       |
| Vul: None         | ♦ QJ42  | East (RHO) Doubles 2 ♣ if possible. |
| HCP: 16           | ♣ AQ7   |                                     |
| <b>Board: 401</b> | ♠ JT3   | LHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ KT98  | Partner bids next.                  |
| Vul: E-W          | ♦ J983  |                                     |
| HCP: 5            | ♣ 75    |                                     |
| <b>Board: 402</b> | ♠ 7432  | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ AKT8  | You bid next.                       |
| Vul: Both         | ♦ KT    |                                     |
| HCP: 15           | ♣ KQ6   |                                     |
| <b>Board: 403</b> | ♠ KJ98  | You bid first.                      |
| Dealer: South     | ♥ K765  | West (LHO) bids 1NT if possible.    |
| Vul: E-W          | ♦ KJ5   | West (LHO) Doubles 5 ♣ if possible. |
| HCP: 14           | ♣ K2    |                                     |

## Both hands (Answers Page)

### Board: 399

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2NT South

North:

♠ KJ8

♥ A62

♦ AJ54

♣ K96

South:

♠ T974

♥ 83

♦ KQ832

♣ Q5

W N E S

1 ♣ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 400

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 3 ♠ North

North:

♠ KJ82

♥ J53

♦ KT765

♣ 3

South:

♠ Q943

♥ KQ

♦ QJ42

♣ AQ7

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> X 2 ♠

Pass 3 ♠ All Pass

1. Stayman

### Board: 401

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ K652

♥ AJ

♦ AT2

♣ AT42

South:

♠ JT3

♥ KT98

♦ J983

♣ 75

W N E S

1 ♠ 1NT All Pass

### Board: 402

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ KJT95

♥ J542

♦ Q7

♣ 98

South:

♠ 7432

♥ AKT8

♦ KT

♣ KQ6

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

All Pass

1. Stayman

### Board: 403

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 14

Contract: 5 ♣ X North

North:

♠ Q62

♥ 9

♦ Q74

♣ AQJ864

South:

♠ KJ98

♥ K765

♦ KJ5

♣ K2

W N E S

1 ♦

1NT 2 ♣ Pass 3 ♣

Pass 4 ♥<sup>1</sup> Pass 4 ♠

Pass 5 ♣ Pass Pass

X All Pass

1. Splinter

# North hands

# We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 404</b> | ♠ AKT8  | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ 6     | Partner bids next.                  |
| Vul: E-W          | ♦ J92   |                                     |
| HCP: 10+1         | ♣ Q8762 |                                     |
| <b>Board: 405</b> | ♠ KT43  | RHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ A84   | You bid next.                       |
| Vul: None         | ♦ KQ76  |                                     |
| HCP: 17           | ♣ AJ    |                                     |
| <b>Board: 406</b> | ♠ A7    | LHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ KQ965 | Partner bids next.                  |
| Vul: E-W          | ♦ J84   |                                     |
| HCP: 10+1         | ♣ T72   |                                     |
| <b>Board: 407</b> | ♠ AJ5   | RHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ KJ    | You bid next.                       |
| Vul: Both         | ♦ J643  |                                     |
| HCP: 15           | ♣ KQ76  |                                     |
| <b>Board: 408</b> | ♠ T54   | Partner bids first.                 |
| Dealer: South     | ♥ 53    | West (RHO) bids 1NT if possible.    |
| Vul: None         | ♦ QJ94  | East (LHO) bids 4 ♥ if possible.    |
| HCP: 4            | ♣ JT53  | West (RHO) Doubles 4 ♠ if possible. |

## Both hands (Answers Page)

### Board: 404

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 2NT North

North:

♠ AKT8

♥ 6

♦ J92

♣ Q8762

South:

♠ Q53

♥ AKT5

♦ K74

♣ KJ3

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Stayman

### Board: 405

Dealer: West

Vul: None

North HCP: 17

South HCP: 3

Contract: 1NT North

North:

♠ KT43

♥ A84

♦ KQ76

♣ AJ

South:

♠ 9852

♥ QJT7

♦ 9

♣ T853

W N E S

1 ♦ 1NT All Pass

### Board: 406

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ A7

♥ KQ965

♦ J84

♣ T72

South:

♠ KT63

♥ A8

♦ A952

♣ A96

W N E S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

Pass 3NT All Pass

### Board: 407

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AJ5

♥ KJ

♦ J643

♣ KQ76

South:

♠ 973

♥ QT7

♦ A52

♣ T952

W N E S

1 ♠ 1NT All Pass

### Board: 408

Dealer: South

Vul: None

North HCP: 4

South HCP: 17+2

Contract: 4 ♠ X South

North:

♠ T54

♥ 53

♦ QJ94

♣ JT53

South:

♠ AQJ72

♥ -

♦ A7532

♣ AQ9

W N E S

1 ♠

1NT 2 ♠ 4 ♥ 4 ♠

X All Pass

## South hands

## We\_Overcall\_1N

|                   |         |                                     |
|-------------------|---------|-------------------------------------|
| <b>Board: 404</b> | ♠ Q53   | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ AKT5  | You bid next.                       |
| Vul: E-W          | ♦ K74   |                                     |
| HCP: 16           | ♣ KJ3   |                                     |
| <b>Board: 405</b> | ♠ 9852  | LHO opens the bidding 1 ♦.          |
| Dealer: West      | ♥ QJT7  | Partner bids next.                  |
| Vul: None         | ♦ 9     |                                     |
| HCP: 3            | ♣ T853  |                                     |
| <b>Board: 406</b> | ♠ KT63  | RHO opens the bidding 1 ♣.          |
| Dealer: East      | ♥ A8    | You bid next.                       |
| Vul: E-W          | ♦ A952  |                                     |
| HCP: 15           | ♣ A96   |                                     |
| <b>Board: 407</b> | ♠ 973   | LHO opens the bidding 1 ♠.          |
| Dealer: West      | ♥ QT7   | Partner bids next.                  |
| Vul: Both         | ♦ A52   |                                     |
| HCP: 6            | ♣ T952  |                                     |
| <b>Board: 408</b> | ♠ AQJ72 | You bid first.                      |
| Dealer: South     | ♥ -     | West (LHO) bids 1NT if possible.    |
| Vul: None         | ♦ A7532 | East (RHO) bids 4 ♥ if possible.    |
| HCP: 17+2         | ♣ AQ9   | West (LHO) Doubles 4 ♠ if possible. |

## Both hands (Answers Page)

### Board: 404

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 2NT North

North:

♠ AKT8

♥ 6

♦ J92

♣ Q8762

South:

♠ Q53

♥ AKT5

♦ K74

♣ KJ3

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Stayman

### Board: 405

Dealer: West

Vul: None

North HCP: 17

South HCP: 3

Contract: 1NT North

North:

♠ KT43

♥ A84

♦ KQ76

♣ AJ

South:

♠ 9852

♥ QJT7

♦ 9

♣ T853

W N E S

1 ♦ 1NT All Pass

### Board: 406

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ A7

♥ KQ965

♦ J84

♣ T72

South:

♠ KT63

♥ A8

♦ A952

♣ A96

W N E S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

Pass 3NT All Pass

### Board: 407

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AJ5

♥ KJ

♦ J643

♣ KQ76

South:

♠ 973

♥ QT7

♦ A52

♣ T952

W N E S

1 ♠ 1NT All Pass

### Board: 408

Dealer: South

Vul: None

North HCP: 4

South HCP: 17+2

Contract: 4 ♠ X South

North:

♠ T54

♥ 53

♦ QJ94

♣ JT53

South:

♠ AQJ72

♥ -

♦ A7532

♣ AQ9

W N E S

1 ♠

1NT 2 ♠ 4 ♥ 4 ♠

X All Pass



# North hands

# We\_Overcall\_1N

**Board: 409**      ♠ QJ85      RHO opens the bidding 1♦.

Dealer: West      ♥ AQ8      You bid next.

Vul: N-S      ♦ A87

HCP: 15      ♣ Q52

---

**Board: 410**      ♠ Q2      You bid first.

Dealer: North      ♥ A953      East (LHO) bids 1NT if possible.

Vul: None      ♦ J76      East (LHO) bids 3♦ if possible.

HCP: 13      ♣ AQ82

---

**Board: 411**      ♠ A82      RHO opens the bidding 1♦.

Dealer: West      ♥ KQ82      You bid next.

Vul: N-S      ♦ AK92

HCP: 17      ♣ J5

---

**Board: 412**      ♠ K5      RHO opens the bidding 1♦.

Dealer: West      ♥ QJ94      You bid next.

Vul: E-W      ♦ AQ72      East (LHO) bids 2♥ if possible.

HCP: 17      ♣ AJ7      West (RHO) bids 3♥ if possible.

---

**Board: 413**      ♠ K96      RHO opens the bidding 1♦.

Dealer: West      ♥ K5      You bid next.

Vul: None      ♦ AQ62

HCP: 15      ♣ K653

## Both hands (Answers Page)

### Board: 409

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ QJ85

♥ AQ8

♦ A87

♣ Q52

South:

♠ A932

♥ 642

♦ 965

♣ AT7

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♠ | Pass | 3 ♠ |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 410

Dealer: North

Vul: None

North HCP: 13

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ Q2

♥ A953

♦ J76

♣ AQ82

South:

♠ A764

♥ KQJT8

♦ 32

♣ 93

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

|  |     |     |     |
|--|-----|-----|-----|
|  | 1 ♣ | 1NT | 2 ♥ |
|--|-----|-----|-----|

|      |      |     |      |
|------|------|-----|------|
| Pass | Pass | 3 ♦ | Pass |
|------|------|-----|------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3 ♥ | Pass | 4 ♥ |
|------|-----|------|-----|

All Pass

### Board: 411

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 2

Contract: 1NT North

North:

♠ A82

♥ KQ82

♦ AK92

♣ J5

South:

♠ T96

♥ 9764

♦ T3

♣ Q873

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

|     |     |          |  |
|-----|-----|----------|--|
| 1 ♦ | 1NT | All Pass |  |
|-----|-----|----------|--|

### Board: 412

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 3+3

Contract: 3 ♠ South

North:

♠ K5

♥ QJ94

♦ AQ72

♣ AJ7

South:

♠ JT98632

♥ 7

♦ 84

♣ Q32

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

|     |     |     |     |
|-----|-----|-----|-----|
| 1 ♦ | 1NT | 2 ♥ | 2 ♠ |
|-----|-----|-----|-----|

|     |   |      |     |
|-----|---|------|-----|
| 3 ♥ | X | Pass | 3 ♠ |
|-----|---|------|-----|

All Pass

### Board: 413

Dealer: West

Vul: None

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ K96

♥ K5

♦ AQ62

♣ K653

South:

♠ J5

♥ 6432

♦ KJ8

♣ JT82

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

|     |     |          |  |
|-----|-----|----------|--|
| 1 ♦ | 1NT | All Pass |  |
|-----|-----|----------|--|

**Board: 409**      ♠ A932      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 642      Partner bids next.  
Vul: N-S      ♦ 965  
HCP: 8      ♣ AT7

---

**Board: 410**      ♠ A764      Partner bids first.  
Dealer: North      ♥ KQJT8      East (RHO) bids 1NT if possible.  
Vul: None      ♦ 32      East (RHO) bids 3 ♦ if possible.  
HCP: 10+1      ♣ 93

---

**Board: 411**      ♠ T96      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 9764      Partner bids next.  
Vul: N-S      ♦ T3  
HCP: 2      ♣ Q873

---

**Board: 412**      ♠ JT98632      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 7      Partner bids next.  
Vul: E-W      ♦ 84      East (RHO) bids 2 ♥ if possible.  
HCP: 3+3      ♣ Q32      West (LHO) bids 3 ♥ if possible.

---

**Board: 413**      ♠ J5      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 6432      Partner bids next.  
Vul: None      ♦ KJ8  
HCP: 6      ♣ JT82

## Both hands (Answers Page)

### Board: 409

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ QJ85

♥ AQ8

♦ A87

♣ Q52

South:

♠ A932

♥ 642

♦ 965

♣ AT7

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

|     |     |      |                  |
|-----|-----|------|------------------|
| 1 ♦ | 1NT | Pass | 2 ♣ <sup>1</sup> |
|-----|-----|------|------------------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♠ | Pass | 3 ♠ |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 410

Dealer: North

Vul: None

North HCP: 13

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ Q2

♥ A953

♦ J76

♣ AQ82

South:

♠ A764

♥ KQJT8

♦ 32

♣ 93

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

|  |     |     |     |
|--|-----|-----|-----|
|  | 1 ♣ | 1NT | 2 ♥ |
|--|-----|-----|-----|

|      |      |     |      |
|------|------|-----|------|
| Pass | Pass | 3 ♦ | Pass |
|------|------|-----|------|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3 ♥ | Pass | 4 ♥ |
|------|-----|------|-----|

All Pass

### Board: 411

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 2

Contract: 1NT North

North:

♠ A82

♥ KQ82

♦ AK92

♣ J5

South:

♠ T96

♥ 9764

♦ T3

♣ Q873

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

|     |     |          |  |
|-----|-----|----------|--|
| 1 ♦ | 1NT | All Pass |  |
|-----|-----|----------|--|

### Board: 412

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 3+3

Contract: 3 ♠ South

North:

♠ K5

♥ QJ94

♦ AQ72

♣ AJ7

South:

♠ JT98632

♥ 7

♦ 84

♣ Q32

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

|     |     |     |     |
|-----|-----|-----|-----|
| 1 ♦ | 1NT | 2 ♥ | 2 ♠ |
|-----|-----|-----|-----|

|     |   |      |     |
|-----|---|------|-----|
| 3 ♥ | X | Pass | 3 ♠ |
|-----|---|------|-----|

All Pass

### Board: 413

Dealer: West

Vul: None

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ K96

♥ K5

♦ AQ62

♣ K653

South:

♠ J5

♥ 6432

♦ KJ8

♣ JT82

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

|     |     |          |  |
|-----|-----|----------|--|
| 1 ♦ | 1NT | All Pass |  |
|-----|-----|----------|--|

**Board: 414**      ♠ KQJ8643      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ J84      Partner bids next.  
Vul: N-S      ♦ -  
HCP: 7+3      ♣ 432

---

**Board: 415**      ♠ AK4      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ K7      You bid next.  
Vul: E-W      ♦ K843  
HCP: 15      ♣ QT97

---

**Board: 416**      ♠ QJT      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ T983      Partner bids next.  
Vul: Both      ♦ 6  
HCP: 7+1      ♣ AT762

## Both hands (Answers Page)

### Board: 414

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ KQJ8643

♥ J84

♦ -

♣ 432

South:

♠ A97

♥ KQ

♦ KQT6

♣ J986

| W        | N                | E    | S   |
|----------|------------------|------|-----|
|          |                  | 1 ♦  | 1NT |
| Pass     | 4 ♥ <sup>1</sup> | Pass | 4 ♠ |
| All Pass |                  |      |     |
| 1. Texas |                  |      |     |

### Board: 415

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 1NT North

North:

♠ AK4

♥ K7

♦ K843

♣ QT97

South:

♠ T7

♥ T843

♦ AJT76

♣ 85

| W   | N   | E        | S |
|-----|-----|----------|---|
| 1 ♦ | 1NT | All Pass |   |

### Board: 416

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2NT North

North:

♠ QJT

♥ T983

♦ 6

♣ AT762

South:

♠ A752

♥ A5

♦ KJ98

♣ K43

| W          | N                | E        | S   |
|------------|------------------|----------|-----|
|            |                  | 1 ♦      | 1NT |
| Pass       | 2 ♣ <sup>1</sup> | Pass     | 2 ♠ |
| Pass       | 2NT              | All Pass |     |
| 1. Stayman |                  |          |     |

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 414</b> | ♠ A97  | RHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ KQ   | You bid next.              |
| Vul: N-S          | ♦ KQT6 |                            |
| HCP: 15           | ♣ J986 |                            |

---

|                   |         |                            |
|-------------------|---------|----------------------------|
| <b>Board: 415</b> | ♠ T7    | LHO opens the bidding 1 ♦. |
| Dealer: West      | ♥ T843  | Partner bids next.         |
| Vul: E-W          | ♦ AJT76 |                            |
| HCP: 5+1          | ♣ 85    |                            |

---

|                   |        |                            |
|-------------------|--------|----------------------------|
| <b>Board: 416</b> | ♠ A752 | RHO opens the bidding 1 ♦. |
| Dealer: East      | ♥ A5   | You bid next.              |
| Vul: Both         | ♦ KJ98 |                            |
| HCP: 15           | ♣ K43  |                            |

## Both hands (Answers Page)

### Board: 414

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ KQJ8643

♥ J84

♦ -

♣ 432

South:

♠ A97

♥ KQ

♦ KQT6

♣ J986

| W        | N                | E    | S   |
|----------|------------------|------|-----|
|          |                  | 1 ♦  | 1NT |
| Pass     | 4 ♥ <sup>1</sup> | Pass | 4 ♠ |
| All Pass |                  |      |     |
| 1. Texas |                  |      |     |

### Board: 415

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 1NT North

North:

♠ AK4

♥ K7

♦ K843

♣ QT97

South:

♠ T7

♥ T843

♦ AJT76

♣ 85

| W   | N   | E        | S |
|-----|-----|----------|---|
| 1 ♦ | 1NT | All Pass |   |

### Board: 416

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2NT North

North:

♠ QJT

♥ T983

♦ 6

♣ AT762

South:

♠ A752

♥ A5

♦ KJ98

♣ K43

| W          | N                | E        | S   |
|------------|------------------|----------|-----|
|            |                  | 1 ♦      | 1NT |
| Pass       | 2 ♣ <sup>1</sup> | Pass     | 2 ♠ |
| Pass       | 2NT              | All Pass |     |
| 1. Stayman |                  |          |     |