

North hands (Practice Page)

We Overcall 1NT

Board: 1 ♠ 4
Dealer: E ♥ 8763
Vul: None ♦ 107532
HCP: 0 ♣ 1065

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

Partner bids first.

Board: 2 ♠ AK9
Dealer: W ♥ A92
Vul: NS ♦ AJ
HCP: 17 ♣ J10953

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

You bid first.

Board: 3 ♠ 5
Dealer: E ♥ AJ5432
Vul: EW ♦ Q974
HCP: 7 ♣ 95

East Opens 1♣.

Partner bids first.

Board: 4 ♠ A3
Dealer: W ♥ KQ105
Vul: Both ♦ K983
HCP: 16 ♣ A95

West Opens 1♣.

You bid first.

Board: 5 ♠ 742
Dealer: E ♥ K954
Vul: NS ♦ J983
HCP: 5 ♣ J6

East Opens 1♣.

Partner bids first.

Board: 6 ♠ Q3
Dealer: W ♥ AK102
Vul: EW ♦ A94
HCP: 16 ♣ QJ74

West Opens 1♥.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ AJ86			1♠	1NT
Vul: None	♥ 8763	♥ J10			3♠	AP
North HCP: 0	♦ 107532	♦ KQ94	Pass	Pass		
South HCP: 15	♣ 1065	♣ A93				
Contract: 3♠ E						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ 108642	1♥	1NT	2♥	Pass
Vul: NS	♥ A92	♥ 105	Pass	3♣	3♥	AP
North HCP: 17	♦ AJ	♦ 8742				
South HCP: 0	♣ J10953	♣ 64				
Contract: 3♥ W						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ K1042			1♣	1NT
Vul: EW	♥ AJ5432	♥ K96	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q974	♦ A62	AP			
South HCP: 16	♣ 95	♣ AQ6	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 1074	1♣	1NT	AP	
Vul: Both	♥ KQ105	♥ 92				
North HCP: 16	♦ K983	♦ AQ1075				
South HCP: 6	♣ A95	♣ 1072				
Contract: 1N N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 742	♠ A9			1♣	1NT
Vul: NS	♥ K954	♥ A1086	AP			
North HCP: 5	♦ J983	♦ KQ106				
South HCP: 16	♣ J6	♣ K109				
Contract: 1N S						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ A1087	1♥	1NT	AP	
Vul: EW	♥ AK102	♥ J987				
North HCP: 16	♦ A94	♦ Q8				
South HCP: 7	♣ QJ74	♣ 932				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 1	♠ AJ86	East Opens 1♠.
Dealer: E	♥ J10	East Bids 3♠ if possible.
Vul: None	♦ KQ94	
HCP: 15	♣ A93	You bid first.

Board: 2	♠ 108642	West Opens 1♥.
Dealer: W	♥ 105	East Bids 2♥ if possible.
Vul: NS	♦ 8742	East Bids 3♥ if possible.
HCP: 0	♣ 64	Partner bids first.

Board: 3	♠ K1042	East Opens 1♣.
Dealer: E	♥ K96	
Vul: EW	♦ A62	You bid first.
HCP: 16	♣ AQ6	

Board: 4	♠ 1074	West Opens 1♣.
Dealer: W	♥ 92	
Vul: Both	♦ AQ1075	Partner bids first.
HCP: 6	♣ 1072	

Board: 5	♠ A9	East Opens 1♣.
Dealer: E	♥ A1086	
Vul: NS	♦ KQ106	You bid first.
HCP: 16	♣ K109	

Board: 6	♠ A1087	West Opens 1♥.
Dealer: W	♥ J987	
Vul: EW	♦ Q8	Partner bids first.
HCP: 7	♣ 932	

We Overcall 1NT Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ AJ86			1♠	1NT
Vul: None	♥ 8763	♥ J10			3♠	AP
North HCP: 0	♦ 107532	♦ KQ94	Pass	Pass		
South HCP: 15	♣ 1065	♣ A93				
Contract: 3♠ E						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ 108642	1♥	1NT	2♥	Pass
Vul: NS	♥ A92	♥ 105	Pass	3♣	3♥	AP
North HCP: 17	♦ AJ	♦ 8742				
South HCP: 0	♣ J10953	♣ 64				
Contract: 3♥ W						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ K1042			1♣	1NT
Vul: EW	♥ AJ5432	♥ K96	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q974	♦ A62	AP			
South HCP: 16	♣ 95	♣ AQ6	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 1074	1♣	1NT	AP	
Vul: Both	♥ KQ105	♥ 92				
North HCP: 16	♦ K983	♦ AQ1075				
South HCP: 6	♣ A95	♣ 1072				
Contract: 1N N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 742	♠ A9			1♣	1NT
Vul: NS	♥ K954	♥ A1086	AP			
North HCP: 5	♦ J983	♦ KQ106				
South HCP: 16	♣ J6	♣ K109				
Contract: 1N S						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ A1087	1♥	1NT	AP	
Vul: EW	♥ AK102	♥ J987				
North HCP: 16	♦ A94	♦ Q8				
South HCP: 7	♣ QJ74	♣ 932				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 7	♠ 52	East Opens 1♦.
Dealer: E	♥ J9543	
Vul: Both	♦ Q1085	Partner bids first.
HCP: 4	♣ J3	
Board: 8	♠ A2	West Opens 1♦.
Dealer: W	♥ K865	West Doubles 3♦ if possible.
Vul: None	♦ AQ9	
HCP: 16	♣ QJ62	You bid first.
Board: 9	♠ 9875	East Opens 1♦.
Dealer: E	♥ AJ87	
Vul: EW	♦ 94	Partner bids first.
HCP: 6	♣ J97	
Board: 10	♠ KJ5	West Opens 1♦.
Dealer: W	♥ AQJ	West Doubles 2♦ if possible.
Vul: Both	♦ K854	
HCP: 15	♣ J95	You bid first.
Board: 11	♠ 1054	East Opens 1♦.
Dealer: E	♥ A104	West Bids 2♣ if possible.
Vul: None	♦ 8742	
HCP: 5	♣ J107	Partner bids first.
Board: 12	♠ K6	West Opens 1♥.
Dealer: W	♥ K87	West Doubles 4♥ if possible.
Vul: NS	♦ Q1073	
HCP: 15	♣ AK95	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ A73			1♦	1NT
Vul: Both	♥ J9543	♥ KQ8	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q1085	♦ A64	AP			
South HCP: 17	♣ J3	♣ A1086				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ J653	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K865	♥ AQJ7	Pass	2♥	Pass	3♦ ²
North HCP: 16	♦ AQ9	♦ J7	X	3♠ ³	Pass	4♥
South HCP: 9	♣ QJ62	♣ 1098	AP			
Contract: 4♥ N			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 9875	♠ A3			1♦	1NT
Vul: EW	♥ AJ87	♥ 1094				
North HCP: 6	♦ 94	♦ AJ103	AP			
South HCP: 15	♣ J97	♣ AQ83				
Contract: 1N S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ Q8	1♦	1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ 98743	X	2♥	AP	
North HCP: 15	♦ K854	♦ J9				
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 1054	♠ KQ9			1♦	1NT
Vul: None	♥ A104	♥ Q63	2♣	AP		
North HCP: 5	♦ 8742	♦ AQJ103				
South HCP: 16	♣ J107	♣ Q9				
Contract: 2♣ W						

Board: 12
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♠ S

North:
♠ K6
♥ K87
♦ Q1073
♣ AK95

South:
♠ QJ7432
♥ 53
♦ AJ98
♣ 8

West	North	East	South
1♥	1NT	Pass	4♥ ¹
X	Pass ²	Pass	4♠
AP			
1. Texas			
2. denies a ♥ stopper			

South hands (Practice Page)

We Overcall 1NT

Board: 7 ♠ A73
Dealer: E ♥ KQ8
Vul: Both ♦ A64
HCP: 17 ♣ A1086

East Opens 1♦.

You bid first.

Board: 8 ♠ J653
Dealer: W ♥ AQJ7
Vul: None ♦ J7
HCP: 9 ♣ 1098

West Opens 1♦.

West Doubles 3♦ if possible.

Partner bids first.

Board: 9 ♠ A3
Dealer: E ♥ 1094
Vul: EW ♦ AJ103
HCP: 15 ♣ AQ83

East Opens 1♦.

You bid first.

Board: 10 ♠ Q8
Dealer: W ♥ 98743
Vul: Both ♦ J9
HCP: 3 ♣ 7632

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 11 ♠ KQ9
Dealer: E ♥ Q63
Vul: None ♦ AQJ103
HCP: 16 ♣ Q9

East Opens 1♦.

West Bids 2♣ if possible.

You bid first.

Board: 12 ♠ QJ7432
Dealer: W ♥ 53
Vul: NS ♦ AJ98
HCP: 8 ♣ 8

West Opens 1♥.

West Doubles 4♥ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ A73			1♦	1NT
Vul: Both	♥ J9543	♥ KQ8	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q1085	♦ A64	AP			
South HCP: 17	♣ J3	♣ A1086				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ J653	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K865	♥ AQJ7	Pass	2♥	Pass	3♦ ²
North HCP: 16	♦ AQ9	♦ J7	X	3♠ ³	Pass	4♥
South HCP: 9	♣ QJ62	♣ 1098	AP			
Contract: 4♥ N			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 9875	♠ A3			1♦	1NT
Vul: EW	♥ AJ87	♥ 1094				
North HCP: 6	♦ 94	♦ AJ103	AP			
South HCP: 15	♣ J97	♣ AQ83				
Contract: 1N S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ Q8	1♦	1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ 98743	X	2♥	AP	
North HCP: 15	♦ K854	♦ J9				
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 1054	♠ KQ9			1♦	1NT
Vul: None	♥ A104	♥ Q63	2♣	AP		
North HCP: 5	♦ 8742	♦ AQJ103				
South HCP: 16	♣ J107	♣ Q9				
Contract: 2♣ W						

Board: 12
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♠ S

North:
♠ K6
♥ K87
♦ Q1073
♣ AK95

South:
♠ QJ7432
♥ 53
♦ AJ98
♣ 8

West	North	East	South
1♥	1NT	Pass	4♥ ¹
X	Pass ²	Pass	4♠
AP			
1. Texas			
2. denies a ♥ stopper			

North hands (Practice Page)

We Overcall 1NT

Board: 13 ♠ K875
Dealer: E ♥ 63
Vul: None ♦ Q103
HCP: 8 ♣ K653

East Opens 1♥.

Partner bids first.

Board: 14 ♠ AQ5
Dealer: W ♥ 72
Vul: NS ♦ QJ872
HCP: 16 ♣ AK3

West Opens 1♣.

You bid first.

Board: 15 ♠ 10542
Dealer: E ♥ QJ632
Vul: EW ♦ 8
HCP: 6 ♣ K65

East Opens 1♦.

West Bids 3♣ if possible.

Partner bids first.

Board: 16 ♠ AQJ4
Dealer: W ♥ J87
Vul: None ♦ AJ6
HCP: 17 ♣ A43

West Opens 1♦.

East Bids XN if possible.

West Bids 2NT if possible.

East Bids 3♦ if possible.

You bid first.

Board: 17 ♠ 754
Dealer: E ♥ AJ9876
Vul: NS ♦ K
HCP: 8 ♣ 532

East Opens 1♣.

Partner bids first.

Board: 18 ♠ A9
Dealer: W ♥ K432
Vul: EW ♦ Q86
HCP: 15 ♣ AQ87

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ K875	♠ AJ93			1♥	1NT
Vul: None	♥ 63	♥ K105	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q103	♦ AK4	Pass	3♠	AP	
South HCP: 15	♣ K653	♣ 1072				
Contract: 3♠ S				1. Stayman		

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ J10972	1♣	1NT	Pass	2♥
Vul: NS	♥ 72	♥ 643	Pass	2♠	AP	
North HCP: 16	♦ QJ872	♦ 103				
South HCP: 3	♣ AK3	♣ Q92				
Contract: 2♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ KQJ3			1♦	1NT
Vul: EW	♥ QJ632	♥ A74	3♣	AP		
North HCP: 6	♦ 8	♦ K1042				
South HCP: 15	♣ K65	♣ Q9				
Contract: 3♣ W						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AQJ4	♠ 7632	1♦	1NT	XN	2♦
Vul: None	♥ J87	♥ 96542	2NT	X ¹	3♦	AP
North HCP: 17	♦ AJ6	♦ 74				
South HCP: 0	♣ A43	♣ 65				
Contract: 3♦ W				1. artificial		

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 754	♠ KQJ			1♣	1NT
Vul: NS	♥ AJ9876	♥ 54	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K	♦ AQ632	AP			
South HCP: 16	♣ 532	♣ A109				
Contract: 4♥ S				1. Texas		

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ KQ1075	1♣	1NT	Pass	2♥
Vul: EW	♥ K432	♥ 1095	Pass	2♠	AP	
North HCP: 15	♦ Q86	♦ 109				
South HCP: 5	♣ AQ87	♣ 652				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 13 ♠ AJ93
Dealer: E ♥ K105
Vul: None ♦ AK4
HCP: 15 ♣ 1072

East Opens 1♥.

You bid first.

Board: 14 ♠ J10972
Dealer: W ♥ 643
Vul: NS ♦ 103
HCP: 3 ♣ Q92

West Opens 1♣.

Partner bids first.

Board: 15 ♠ KQJ3
Dealer: E ♥ A74
Vul: EW ♦ K1042
HCP: 15 ♣ Q9

East Opens 1♦.

West Bids 3♣ if possible.

You bid first.

Board: 16 ♠ 7632
Dealer: W ♥ 96542
Vul: None ♦ 74
HCP: 0 ♣ 65

West Opens 1♦.

East Bids XN if possible.

West Bids 2NT if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 17 ♠ KQJ
Dealer: E ♥ 54
Vul: NS ♦ AQ632
HCP: 16 ♣ A109

East Opens 1♣.

You bid first.

Board: 18 ♠ KQ1075
Dealer: W ♥ 1095
Vul: EW ♦ 109
HCP: 5 ♣ 652

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ K875	♠ AJ93			1♥	1NT
Vul: None	♥ 63	♥ K105	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q103	♦ AK4	Pass	3♠	AP	
South HCP: 15	♣ K653	♣ 1072				
Contract: 3♠ S				1. Stayman		

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ J10972	1♣	1NT	Pass	2♥
Vul: NS	♥ 72	♥ 643	Pass	2♠	AP	
North HCP: 16	♦ QJ872	♦ 103				
South HCP: 3	♣ AK3	♣ Q92				
Contract: 2♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ KQJ3			1♦	1NT
Vul: EW	♥ QJ632	♥ A74	3♣	AP		
North HCP: 6	♦ 8	♦ K1042				
South HCP: 15	♣ K65	♣ Q9				
Contract: 3♣ W						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AQJ4	♠ 7632	1♦	1NT	XN	2♦
Vul: None	♥ J87	♥ 96542	2NT	X ¹	3♦	AP
North HCP: 17	♦ AJ6	♦ 74				
South HCP: 0	♣ A43	♣ 65				
Contract: 3♦ W				1. artificial		

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 754	♠ KQJ			1♣	1NT
Vul: NS	♥ AJ9876	♥ 54	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K	♦ AQ632	AP			
South HCP: 16	♣ 532	♣ A109				
Contract: 4♥ S				1. Texas		

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ KQ1075	1♣	1NT	Pass	2♥
Vul: EW	♥ K432	♥ 1095	Pass	2♠	AP	
North HCP: 15	♦ Q86	♦ 109				
South HCP: 5	♣ AQ87	♣ 652				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 19	♠ A76	East Opens 1♦.
Dealer: E	♥ 1087643	
Vul: Both	♦ 764	Partner bids first.
HCP: 8	♣ A	
Board: 20	♠ J109	West Opens 1♣.
Dealer: W	♥ AJ3	
Vul: NS	♦ J87	You bid first.
HCP: 16	♣ AKQ8	
Board: 21	♠ 6	East Opens 1♣.
Dealer: E	♥ 64	West Bids XN if possible.
Vul: EW	♦ Q10987	
HCP: 5	♣ QJ1054	Partner bids first.
Board: 22	♠ K973	West Opens 1♦.
Dealer: W	♥ KQ2	East Bids 2♣ if possible.
Vul: Both	♦ AQ43	
HCP: 15	♣ J4	You bid first.
Board: 23	♠ 64	East Opens 1♣.
Dealer: E	♥ K742	
Vul: None	♦ J10976	Partner bids first.
HCP: 8	♣ A4	
Board: 24	♠ K8	West Opens 1♦.
Dealer: W	♥ AJ3	West Bids 2♠ if possible.
Vul: EW	♦ AK643	East Bids 3♠ if possible.
HCP: 16	♣ J94	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ QJ85			1♦	1NT
Vul: Both	♥ 1087643	♥ KQJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 764	♦ KJ3	AP			
South HCP: 16	♣ A	♣ K6	1. Texas			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ 854				
Vul: NS	♥ AJ3	♥ 87	1♣	1NT	AP	
North HCP: 16	♦ J87	♦ KQ432				
South HCP: 5	♣ AKQ8	♣ 763				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AK7			1♣	1NT
Vul: EW	♥ 64	♥ KQJ	Pass	4♠ ¹	Pass	4NT
North HCP: 5	♦ Q10987	♦ J32	XN	AP		
South HCP: 17	♣ QJ1054	♣ K963	1. Minors			
Contract: 4NX S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ K973	♠ J86				
Vul: Both	♥ KQ2	♥ 864	1♦	1NT	2♣	AP
North HCP: 15	♦ AQ43	♦ 1076				
South HCP: 3	♣ J4	♣ Q986				
Contract: 2♣ E						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ KJ105			1♣	1NT
Vul: None	♥ K742	♥ A53	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J10976	♦ K54	Pass	2NT	Pass	3NT
South HCP: 17	♣ A4	♣ KQJ	AP			
Contract: 3N S			1. Stayman			

Board: 24

Dealer: W

Vul: EW

North HCP: 16

South HCP: 4

Contract: 3♠ W

North:

♠ K8

♥ AJ3

♦ AK643

♣ J94

South:

♠ 974

♥ 98742

♦ 9

♣ A1032

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

2♠	Pass	3♠	AP
----	------	----	----

South hands (Practice Page)

We Overcall 1NT

Board: 19	♠ QJ85	East Opens 1♦.
Dealer: E	♥ KQJ2	
Vul: Both	♦ KJ3	You bid first.
HCP: 16	♣ K6	
Board: 20	♠ 854	West Opens 1♣.
Dealer: W	♥ 87	
Vul: NS	♦ KQ432	Partner bids first.
HCP: 5	♣ 763	
Board: 21	♠ AK7	East Opens 1♣.
Dealer: E	♥ KQJ	West Bids XN if possible.
Vul: EW	♦ J32	
HCP: 17	♣ K963	You bid first.
Board: 22	♠ J86	West Opens 1♦.
Dealer: W	♥ 864	East Bids 2♣ if possible.
Vul: Both	♦ 1076	
HCP: 3	♣ Q986	Partner bids first.
Board: 23	♠ KJ105	East Opens 1♣.
Dealer: E	♥ A53	
Vul: None	♦ K54	You bid first.
HCP: 17	♣ KQJ	
Board: 24	♠ 974	West Opens 1♦.
Dealer: W	♥ 98742	West Bids 2♠ if possible.
Vul: EW	♦ 9	East Bids 3♠ if possible.
HCP: 4	♣ A1032	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ QJ85			1♦	1NT
Vul: Both	♥ 1087643	♥ KQJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 764	♦ KJ3	AP			
South HCP: 16	♣ A	♣ K6	1. Texas			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ 854				
Vul: NS	♥ AJ3	♥ 87	1♣	1NT	AP	
North HCP: 16	♦ J87	♦ KQ432				
South HCP: 5	♣ AKQ8	♣ 763				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AK7			1♣	1NT
Vul: EW	♥ 64	♥ KQJ	Pass	4♠ ¹	Pass	4NT
North HCP: 5	♦ Q10987	♦ J32	XN	AP		
South HCP: 17	♣ QJ1054	♣ K963	1. Minors			
Contract: 4NX S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ K973	♠ J86				
Vul: Both	♥ KQ2	♥ 864	1♦	1NT	2♣	AP
North HCP: 15	♦ AQ43	♦ 1076				
South HCP: 3	♣ J4	♣ Q986				
Contract: 2♣ E						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ KJ105			1♣	1NT
Vul: None	♥ K742	♥ A53	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J10976	♦ K54	Pass	2NT	Pass	3NT
South HCP: 17	♣ A4	♣ KQJ	AP			
Contract: 3N S			1. Stayman			

Board: 24

Dealer: W

Vul: EW

North HCP: 16

South HCP: 4

Contract: 3♠ W

North:

♠ K8

♥ AJ3

♦ AK643

♣ J94

South:

♠ 974

♥ 98742

♦ 9

♣ A1032

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

2♠	Pass	3♠	AP
----	------	----	----

North hands (Practice Page)

We Overcall 1NT

Board: 25 ♠ 1093
Dealer: E ♥ 753
Vul: NS ♦ K5
HCP: 6 ♣ K8754

East Opens 1♦.

Partner bids first.

Board: 26 ♠ J2
Dealer: W ♥ K86
Vul: Both ♦ AQJ108
HCP: 15 ♣ A73

West Opens 1♥.

West Doubles 4♥ if possible.

You bid first.

Board: 27 ♠ 95
Dealer: E ♥ KJ42
Vul: None ♦ 542
HCP: 7 ♣ K953

East Opens 1♠.

Partner bids first.

Board: 28 ♠ K104
Dealer: W ♥ K5
Vul: NS ♦ K976
HCP: 16 ♣ AK98

West Opens 1♣.

You bid first.

Board: 29 ♠ A984
Dealer: E ♥ 97
Vul: None ♦ J975
HCP: 5 ♣ 962

East Opens 1♣.

Partner bids first.

Board: 30 ♠ AK3
Dealer: W ♥ QJ9
Vul: NS ♦ KQ10
HCP: 15 ♣ 10873

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 1093	♠ KJ85			1♦	1NT
Vul: NS	♥ 753	♥ J98				
North HCP: 6	♦ K5	♦ A762	AP			
South HCP: 15	♣ K8754	♣ AQ				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ Q1098754	1♥	1NT	Pass	4♥ ¹
Vul: Both	♥ K86	♥ 95	X	Pass ²	Pass	4♠
North HCP: 15	♦ AQJ108	♦ 3	AP			
South HCP: 5	♣ A73	♣ QJ6				
Contract: 4♠ S						

1. Texas
2. denies a ♥ stopper

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ AK106			1♠	1NT
Vul: None	♥ KJ42	♥ A1095				
North HCP: 7	♦ 542	♦ 87	AP			
South HCP: 15	♣ K953	♣ A104				
Contract: 1N S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ AQ7	1♣	1NT	Pass	2♦
Vul: NS	♥ K5	♥ J9642	Pass	2♥	Pass	2NT
North HCP: 16	♦ K976	♦ J43	AP			
South HCP: 8	♣ AK98	♣ 104				
Contract: 2N N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ A984	♠ QJ10			1♣	1NT
Vul: None	♥ 97	♥ A32				
North HCP: 5	♦ J975	♦ KQ63	AP			
South HCP: 17	♣ 962	♣ KQ8				
Contract: 1N S						

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ AK3

♥ QJ9

♦ KQ10

♣ 10873

South:

♠ 109

♥ A10532

♦ J872

♣ K4

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

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

Pass	3♥	AP	
------	----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 25 ♠ KJ85
Dealer: E ♥ J98
Vul: NS ♦ A762
HCP: 15 ♣ AQ

East Opens 1♦.

You bid first.

Board: 26 ♠ Q1098754
Dealer: W ♥ 95
Vul: Both ♦ 3
HCP: 5 ♣ QJ6

West Opens 1♥.

West Doubles 4♥ if possible.

Partner bids first.

Board: 27 ♠ AK106
Dealer: E ♥ A1095
Vul: None ♦ 87
HCP: 15 ♣ A104

East Opens 1♠.

You bid first.

Board: 28 ♠ AQ7
Dealer: W ♥ J9642
Vul: NS ♦ J43
HCP: 8 ♣ 104

West Opens 1♣.

Partner bids first.

Board: 29 ♠ QJ10
Dealer: E ♥ A32
Vul: None ♦ KQ63
HCP: 17 ♣ KQ8

East Opens 1♣.

You bid first.

Board: 30 ♠ 109
Dealer: W ♥ A10532
Vul: NS ♦ J872
HCP: 8 ♣ K4

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ 1093	♠ KJ85			1♦	1NT
Vul: NS	♥ 753	♥ J98				
North HCP: 6	♦ K5	♦ A762	AP			
South HCP: 15	♣ K8754	♣ AQ				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ Q1098754	1♥	1NT	Pass	4♥ ¹
Vul: Both	♥ K86	♥ 95	X	Pass ²	Pass	4♠
North HCP: 15	♦ AQJ108	♦ 3	AP			
South HCP: 5	♣ A73	♣ QJ6	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ AK106			1♠	1NT
Vul: None	♥ KJ42	♥ A1095				
North HCP: 7	♦ 542	♦ 87	AP			
South HCP: 15	♣ K953	♣ A104				
Contract: 1N S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ K104	♠ AQ7	1♣	1NT	Pass	2♦
Vul: NS	♥ K5	♥ J9642	Pass	2♥	Pass	2NT
North HCP: 16	♦ K976	♦ J43	AP			
South HCP: 8	♣ AK98	♣ 104				
Contract: 2N N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ A984	♠ QJ10			1♣	1NT
Vul: None	♥ 97	♥ A32				
North HCP: 5	♦ J975	♦ KQ63	AP			
South HCP: 17	♣ 962	♣ KQ8				
Contract: 1N S						

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ AK3

♥ QJ9

♦ KQ10

♣ 10873

South:

♠ 109

♥ A10532

♦ J872

♣ K4

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

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

Pass	3♥	AP	
------	----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 31	♠ J10	East Opens 1♠.
Dealer: E	♥ 98652	West Bids 2♠ if possible.
Vul: EW	♦ Q53	
HCP: 6	♣ K92	Partner bids first.
Board: 32	♠ AJ62	West Opens 1♥.
Dealer: W	♥ A753	East Bids 2♠ if possible.
Vul: Both	♦ AK5	
HCP: 16	♣ 106	You bid first.
Board: 33	♠ J986	East Opens 1♠.
Dealer: E	♥ 9	
Vul: NS	♦ KQ108	Partner bids first.
HCP: 7	♣ J762	
Board: 34	♠ AJ108	West Opens 1♦.
Dealer: W	♥ K107	
Vul: EW	♦ KQ102	You bid first.
HCP: 17	♣ A8	
Board: 35	♠ J1085	East Opens 1♣.
Dealer: E	♥ J3	
Vul: Both	♦ Q986	Partner bids first.
HCP: 5	♣ J65	
Board: 36	♠ A4	West Opens 1♣.
Dealer: W	♥ Q83	
Vul: None	♦ AJ65	You bid first.
HCP: 16	♣ KQ107	

We Overcall 1NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ A65			1♠	1NT
Vul: EW	♥ 98652	♥ K4	2♠	Pass	Pass	3♣
North HCP: 6	♦ Q53	♦ A98	AP			
South HCP: 16	♣ K92	♣ AJ753				
Contract: 3♣ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ AJ62	♠ 5	1♥	1NT	2♠	AP
Vul: Both	♥ A753	♥ 92				
North HCP: 16	♦ AK5	♦ 982				
South HCP: 3	♣ 106	♣ QJ98432				
Contract: 2♠ E						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ J986	♠ AK7			1♠	1NT
Vul: NS	♥ 9	♥ A10	AP			
North HCP: 7	♦ KQ108	♦ 7652				
South HCP: 15	♣ J762	♣ A843				
Contract: 1N S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AJ108	♠ KQ9	1♦	1NT	Pass	2NT
Vul: EW	♥ K107	♥ J84	Pass	3NT	AP	
North HCP: 17	♦ KQ102	♦ J9764				
South HCP: 8	♣ A8	♣ J9				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ J1085	♠ 972			1♣	1NT
Vul: Both	♥ J3	♥ AQ	AP			
North HCP: 5	♦ Q986	♦ AKJ10				
South HCP: 17	♣ J65	♣ K873				
Contract: 1N S						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ J863	1♣	1NT	Pass	2♦
Vul: None	♥ Q83	♥ KJ1074	Pass	2♥	AP	
North HCP: 16	♦ AJ65	♦ Q8				
South HCP: 7	♣ KQ107	♣ 64				
Contract: 2♥ N						

South hands (Practice Page)

We Overcall 1NT

Board: 31	♠ A65	East Opens 1♠.
Dealer: E	♥ K4	West Bids 2♠ if possible.
Vul: EW	♦ A98	
HCP: 16	♣ AJ753	You bid first.
Board: 32	♠ 5	West Opens 1♥.
Dealer: W	♥ 92	East Bids 2♠ if possible.
Vul: Both	♦ 982	
HCP: 3	♣ QJ98432	Partner bids first.
Board: 33	♠ AK7	East Opens 1♠.
Dealer: E	♥ A10	
Vul: NS	♦ 7652	You bid first.
HCP: 15	♣ A843	
Board: 34	♠ KQ9	West Opens 1♦.
Dealer: W	♥ J84	
Vul: EW	♦ J9764	Partner bids first.
HCP: 8	♣ J9	
Board: 35	♠ 972	East Opens 1♣.
Dealer: E	♥ AQ	
Vul: Both	♦ AKJ10	You bid first.
HCP: 17	♣ K873	
Board: 36	♠ J863	West Opens 1♣.
Dealer: W	♥ KJ1074	
Vul: None	♦ Q8	Partner bids first.
HCP: 7	♣ 64	

We Overcall 1NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ A65			1♠	1NT
Vul: EW	♥ 98652	♥ K4	2♠	Pass	Pass	3♣
North HCP: 6	♦ Q53	♦ A98	AP			
South HCP: 16	♣ K92	♣ AJ753				
Contract: 3♣ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ AJ62	♠ 5	1♥	1NT	2♠	AP
Vul: Both	♥ A753	♥ 92				
North HCP: 16	♦ AK5	♦ 982				
South HCP: 3	♣ 106	♣ QJ98432				
Contract: 2♠ E						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ J986	♠ AK7			1♠	1NT
Vul: NS	♥ 9	♥ A10	AP			
North HCP: 7	♦ KQ108	♦ 7652				
South HCP: 15	♣ J762	♣ A843				
Contract: 1N S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AJ108	♠ KQ9	1♦	1NT	Pass	2NT
Vul: EW	♥ K107	♥ J84	Pass	3NT	AP	
North HCP: 17	♦ KQ102	♦ J9764				
South HCP: 8	♣ A8	♣ J9				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ J1085	♠ 972			1♣	1NT
Vul: Both	♥ J3	♥ AQ	AP			
North HCP: 5	♦ Q986	♦ AKJ10				
South HCP: 17	♣ J65	♣ K873				
Contract: 1N S						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ J863	1♣	1NT	Pass	2♦
Vul: None	♥ Q83	♥ KJ1074	Pass	2♥	AP	
North HCP: 16	♦ AJ65	♦ Q8				
South HCP: 7	♣ KQ107	♣ 64				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT

Board: 37	♠ Q985	East Opens 1♥.
Dealer: E	♥ Q3	West Bids 2♥ if possible.
Vul: EW	♦ 1065	
HCP: 4	♣ 10974	Partner bids first.
Board: 38	♠ A83	West Opens 1♣.
Dealer: W	♥ A982	
Vul: Both	♦ QJ3	You bid first.
HCP: 15	♣ A109	
Board: 39	♠ K976	East Opens 1♦.
Dealer: E	♥ K87	
Vul: None	♦ Q874	Partner bids first.
HCP: 8	♣ 43	
Board: 40	♠ J93	West Opens 1♣.
Dealer: W	♥ KJ8	
Vul: NS	♦ AJ65	You bid first.
HCP: 15	♣ AJ6	
Board: 41	♠ K732	East Opens 1♦.
Dealer: E	♥ 1092	
Vul: Both	♦ K4	Partner bids first.
HCP: 7	♣ J763	
Board: 42	♠ K8	West Opens 1♥.
Dealer: W	♥ QJ2	East Bids XN if possible.
Vul: None	♦ QJ63	West Bids 3♣ if possible.
HCP: 15	♣ AQ53	East Bids 4♥ if possible.
		You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ Q985	♠ 10742			1♥	1NT
Vul: EW	♥ Q3	♥ AJ10				
North HCP: 4	♦ 1065	♦ AQJ7	2♥	AP		
South HCP: 16	♣ 10974	♣ A6				
Contract: 2♥ E						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ Q2	1♣	1NT	Pass	2NT
Vul: Both	♥ A982	♥ J10	AP			
North HCP: 15	♦ QJ3	♦ A9654				
South HCP: 9	♣ A109	♣ Q865				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ K976	♠ AQ52	Pass	2♣ ¹	Pass	2♥
Vul: None	♥ K87	♥ AJ96	Pass	2NT	Pass	3♦ ²
North HCP: 8	♦ Q874	♦ KJ5	Pass	4♠	AP	
South HCP: 17	♣ 43	♣ Q5				
Contract: 4♠ N						

1. Stayman
2. limit raise or better in ♠

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ Q65	1♣	1NT	Pass	2♦
Vul: NS	♥ KJ8	♥ AQ754	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ65	♦ 7	Pass	3♥	AP	
South HCP: 8	♣ AJ6	♣ 10874				
Contract: 3♥ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ K732	♠ AJ109			1♦	1NT
Vul: Both	♥ 1092	♥ K63				
North HCP: 7	♦ K4	♦ AJ7	AP			
South HCP: 16	♣ J763	♣ K42				
Contract: 1N S						

Board: 42

Dealer: W

Vul: None

North HCP: 15

South HCP: 0

Contract: 4♥ W

North:

♠ K8

♥ QJ2

♦ QJ63

♣ AQ53

South:

♠ 106542

♥ 73

♦ 7542

♣ 64

West	North	East	South
------	-------	------	-------

1♥	1NT	XN	2♥
----	-----	----	----

3♣	Pass	4♥	AP
----	------	----	----

South hands (Practice Page)

We Overcall 1NT

Board: 37	♠ 10742	East Opens 1♥.
Dealer: E	♥ AJ10	West Bids 2♥ if possible.
Vul: EW	♦ AQJ7	
HCP: 16	♣ A6	You bid first.
Board: 38	♠ Q2	West Opens 1♣.
Dealer: W	♥ J10	
Vul: Both	♦ A9654	Partner bids first.
HCP: 9	♣ Q865	
Board: 39	♠ AQ52	East Opens 1♦.
Dealer: E	♥ AJ96	
Vul: None	♦ KJ5	You bid first.
HCP: 17	♣ Q5	
Board: 40	♠ Q65	West Opens 1♣.
Dealer: W	♥ AQ754	
Vul: NS	♦ 7	Partner bids first.
HCP: 8	♣ 10874	
Board: 41	♠ AJ109	East Opens 1♦.
Dealer: E	♥ K63	
Vul: Both	♦ AJ7	You bid first.
HCP: 16	♣ K42	
Board: 42	♠ 106542	West Opens 1♥.
Dealer: W	♥ 73	East Bids XN if possible.
Vul: None	♦ 7542	West Bids 3♣ if possible.
HCP: 0	♣ 64	East Bids 4♥ if possible.
		Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ Q985	♠ 10742				
Vul: EW	♥ Q3	♥ AJ10			1♥	1NT
North HCP: 4	♦ 1065	♦ AQJ7	2♥	AP		
South HCP: 16	♣ 10974	♣ A6				
Contract: 2♥ E						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ Q2	1♣	1NT	Pass	2NT
Vul: Both	♥ A982	♥ J10	AP			
North HCP: 15	♦ QJ3	♦ A9654				
South HCP: 9	♣ A109	♣ Q865				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ K976	♠ AQ52	Pass	2♣ ¹	Pass	2♥
Vul: None	♥ K87	♥ AJ96	Pass	2NT	Pass	3♦ ²
North HCP: 8	♦ Q874	♦ KJ5	Pass	4♠	AP	
South HCP: 17	♣ 43	♣ Q5				
Contract: 4♠ N						

1. Stayman
2. limit raise or better in ♠

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ Q65	1♣	1NT	Pass	2♦
Vul: NS	♥ KJ8	♥ AQ754	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ65	♦ 7	Pass	3♥	AP	
South HCP: 8	♣ AJ6	♣ 10874				
Contract: 3♥ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ K732	♠ AJ109				
Vul: Both	♥ 1092	♥ K63			1♦	1NT
North HCP: 7	♦ K4	♦ AJ7	AP			
South HCP: 16	♣ J763	♣ K42				
Contract: 1N S						

Board: 42

Dealer: W

Vul: None

North HCP: 15

South HCP: 0

Contract: 4♥ W

North:

♠ K8

♥ QJ2

♦ QJ63

♣ AQ53

South:

♠ 106542

♥ 73

♦ 7542

♣ 64

West	North	East	South
------	-------	------	-------

1♥	1NT	XN	2♥
----	-----	----	----

3♣	Pass	4♥	AP
----	------	----	----

North hands (Practice Page)

We Overcall 1NT

Board: 43
Dealer: E
Vul: NS
HCP: 9

♠ K632
♥ AQ1072
♦ 9432
♣ —

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

Partner bids first.

Board: 44
Dealer: W
Vul: EW
HCP: 15

♠ K94
♥ A1053
♦ K854
♣ AJ

West Opens 1♦.

You bid first.

Board: 45
Dealer: E
Vul: None
HCP: 11

♠ AJ1063
♥ J5
♦ QJ
♣ Q543

East Opens 1♦.

Partner bids first.

Board: 46
Dealer: W
Vul: NS
HCP: 16

♠ Q1073
♥ A1082
♦ AQ6
♣ KJ

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

You bid first.

Board: 47
Dealer: E
Vul: Both
HCP: 5

♠ KJ5
♥ J108742
♦ 10643
♣ —

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

Partner bids first.

Board: 48

Dealer: W

Vul: Both

HCP: 17

♠ A965

♥ A109

♦ K5

♣ KQJ5

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 43
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 3♦ N

North:
 ♠ K632
 ♥ AQ1072
 ♦ 9432
 ♣ —

South:
 ♠ Q54
 ♥ K9
 ♦ AK86
 ♣ K1093

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

Board: 44
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ K94
 ♥ A1053
 ♦ K854
 ♣ AJ

South:
 ♠ AJ763
 ♥ KQ874
 ♦ 6
 ♣ 74

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

Board: 45
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 17
 Contract: 4♠ S

North:
 ♠ AJ1063
 ♥ J5
 ♦ QJ
 ♣ Q543

South:
 ♠ Q82
 ♥ A632
 ♦ A107
 ♣ AK7

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

1. limit raise or better in ♠

Board: 46
 Dealer: W
 Vul: NS
 North HCP: 16
 South HCP: 0
 Contract: 4♥ W

North:
 ♠ Q1073
 ♥ A1082
 ♦ AQ6
 ♣ KJ

South:
 ♠ 942
 ♥ —
 ♦ 987
 ♣ 10976432

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

1. Minor Suit Transfers after 1NT
 2. limit raise or better in ♥
 3. denies a ♣ stopper

Board: 47
 Dealer: E
 Vul: Both
 North HCP: 5
 South HCP: 15
 Contract: 4♣ E

North:
 ♠ KJ5
 ♥ J108742
 ♦ 10643
 ♣ —

South:
 ♠ A872
 ♥ K63
 ♦ K97
 ♣ KQ4

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

Board: 48

Dealer: W

Vul: Both

North HCP: 17

South HCP: 6

Contract: 1N N

North:

♠ A965

♥ A109

♦ K5

♣ KQJ5

South:

♠ 42

♥ 754

♦ Q73

♣ A9873

West	North	East	South
------	-------	------	-------

1♣	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 43 ♠ Q54
Dealer: E ♥ K9
Vul: NS ♦ AK86
HCP: 15 ♣ K1093

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

You bid first.

Board: 44 ♠ AJ763
Dealer: W ♥ KQ874
Vul: EW ♦ 6
HCP: 10 ♣ 74

West Opens 1♦.

Partner bids first.

Board: 45 ♠ Q82
Dealer: E ♥ A632
Vul: None ♦ A107
HCP: 17 ♣ AK7

East Opens 1♦.

You bid first.

Board: 46 ♠ 942
Dealer: W ♥ —
Vul: NS ♦ 987
HCP: 0 ♣ 10976432

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

Partner bids first.

Board: 47 ♠ A872
Dealer: E ♥ K63
Vul: Both ♦ K97
HCP: 15 ♣ KQ4

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

You bid first.

Board: 48 ♠ 42

Dealer: W ♥ 754

Vul: Both ♦ Q73

HCP: 6 ♣ A9873

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ K632	♠ Q54			1♣	1NT
Vul: NS	♥ AQ1072	♥ K9	Pass	2♦	2♠	Pass
North HCP: 9	♦ 9432	♦ AK86	3♣	3♦	AP	
South HCP: 15	♣ —	♣ K1093				
Contract: 3♦ N						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ AJ763	1♦	1NT	Pass	2♥
Vul: EW	♥ A1053	♥ KQ874	Pass	2♠	Pass	4♥
North HCP: 15	♦ K854	♦ 6	AP			
South HCP: 10	♣ AJ	♣ 74				
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ AJ1063	♠ Q82			1♦	1NT
Vul: None	♥ J5	♥ A632	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ	♦ A107	Pass	3NT	Pass	4♦ ¹
South HCP: 17	♣ Q543	♣ AK7	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ Q1073	♠ 942	1♥	1NT	XN	2♠ ¹
Vul: NS	♥ A1082	♥ —	3♥	Pass	4♣ ²	X
North HCP: 16	♦ AQ6	♦ 987	Pass ³	Pass	4♥	AP
South HCP: 0	♣ KJ	♣ 10976432				
Contract: 4♥ W						

1. Minor Suit Transfers after 1NT
2. limit raise or better in ♥
3. denies a ♣ stopper

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ KJ5	♠ A872			1♣	1NT
Vul: Both	♥ J108742	♥ K63	Pass	2♦	Pass	2♥
North HCP: 5	♦ 10643	♦ K97	3♣	3♥	Pass	Pass
South HCP: 15	♣ —	♣ KQ4	4♣	AP		
Contract: 4♣ E						

Board: 48

Dealer: W

Vul: Both

North HCP: 17

South HCP: 6

Contract: 1N N

North:

♠ A965

♥ A109

♦ K5

♣ KQJ5

South:

♠ 42

♥ 754

♦ Q73

♣ A9873

West	North	East	South
------	-------	------	-------

1♣	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 49	♠ Q107	East Opens 1♥.
Dealer: E	♥ 10	
Vul: None	♦ AJ1053	Partner bids first.
HCP: 8	♣ J962	

Board: 50	♠ AKJ3	West Opens 1♦.
Dealer: W	♥ A105	
Vul: EW	♦ KQ9	You bid first.
HCP: 17	♣ 652	

Board: 51	♠ KQ843	East Opens 1♣.
Dealer: E	♥ 52	
Vul: Both	♦ 853	Partner bids first.
HCP: 7	♣ Q93	

Board: 52	♠ 873	West Opens 1♣.
Dealer: W	♥ KQ5	
Vul: None	♦ A932	You bid first.
HCP: 16	♣ AK10	

Board: 53	♠ 9873	East Opens 1♣.
Dealer: E	♥ 732	
Vul: NS	♦ K65	Partner bids first.
HCP: 6	♣ K103	

Board: 54	♠ Q43	West Opens 1♣.
Dealer: W	♥ K103	
Vul: Both	♦ A6	You bid first.
HCP: 15	♣ KQJ92	

We Overcall 1NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ 9652			1♥	1NT
Vul: None	♥ 10	♥ AKQ6				
North HCP: 8	♦ AJ1053	♦ Q6	Pass	2NT	AP	
South HCP: 16	♣ J962	♣ KQ8				
Contract: 2N S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 1075				
Vul: EW	♥ A105	♥ K97	1♦	1NT	AP	
North HCP: 17	♦ KQ9	♦ 108653				
South HCP: 5	♣ 652	♣ Q9				
Contract: 1N N						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ KQ843	♠ AJ7			1♣	1NT
Vul: Both	♥ 52	♥ 74				
North HCP: 7	♦ 853	♦ KQJ102	Pass	2♥	Pass	2♠
South HCP: 15	♣ Q93	♣ A105	AP			
Contract: 2♠ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ K64				
Vul: None	♥ KQ5	♥ 10983	1♣	1NT	AP	
North HCP: 16	♦ A932	♦ 7654				
South HCP: 3	♣ AK10	♣ 74				
Contract: 1N N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 9873	♠ AJ42			1♣	1NT
Vul: NS	♥ 732	♥ K109				
North HCP: 6	♦ K65	♦ J43	AP			
South HCP: 15	♣ K103	♣ AQ8				
Contract: 1N S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ 85	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ 9864	Pass	2♦	Pass	2NT
North HCP: 15	♦ A6	♦ KQ9	AP			
South HCP: 9	♣ KQJ92	♣ A764	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

We Overcall 1NT

Board: 49	♠ 9652	East Opens 1♥.
Dealer: E	♥ AKQ6	
Vul: None	♦ Q6	You bid first.
HCP: 16	♣ KQ8	
Board: 50	♠ 1075	West Opens 1♦.
Dealer: W	♥ K97	
Vul: EW	♦ 108653	Partner bids first.
HCP: 5	♣ Q9	
Board: 51	♠ AJ7	East Opens 1♣.
Dealer: E	♥ 74	
Vul: Both	♦ KQJ102	You bid first.
HCP: 15	♣ A105	
Board: 52	♠ K64	West Opens 1♣.
Dealer: W	♥ 10983	
Vul: None	♦ 7654	Partner bids first.
HCP: 3	♣ 74	
Board: 53	♠ AJ42	East Opens 1♣.
Dealer: E	♥ K109	
Vul: NS	♦ J43	You bid first.
HCP: 15	♣ AQ8	
Board: 54	♠ 85	West Opens 1♣.
Dealer: W	♥ 9864	
Vul: Both	♦ KQ9	Partner bids first.
HCP: 9	♣ A764	

We Overcall 1NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ Q107	♠ 9652			1♥	1NT
Vul: None	♥ 10	♥ AKQ6				
North HCP: 8	♦ AJ1053	♦ Q6	Pass	2NT	AP	
South HCP: 16	♣ J962	♣ KQ8				
Contract: 2N S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 1075				
Vul: EW	♥ A105	♥ K97	1♦	1NT	AP	
North HCP: 17	♦ KQ9	♦ 108653				
South HCP: 5	♣ 652	♣ Q9				
Contract: 1N N						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ KQ843	♠ AJ7			1♣	1NT
Vul: Both	♥ 52	♥ 74				
North HCP: 7	♦ 853	♦ KQJ102	Pass	2♥	Pass	2♠
South HCP: 15	♣ Q93	♣ A105	AP			
Contract: 2♠ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ K64				
Vul: None	♥ KQ5	♥ 10983	1♣	1NT	AP	
North HCP: 16	♦ A932	♦ 7654				
South HCP: 3	♣ AK10	♣ 74				
Contract: 1N N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 9873	♠ AJ42			1♣	1NT
Vul: NS	♥ 732	♥ K109				
North HCP: 6	♦ K65	♦ J43	AP			
South HCP: 15	♣ K103	♣ AQ8				
Contract: 1N S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ 85	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ 9864	Pass	2♦	Pass	2NT
North HCP: 15	♦ A6	♦ KQ9	AP			
South HCP: 9	♣ KQJ92	♣ A764	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

We Overcall 1NT

Board: 55	♠ 97	East Opens 1♣.
Dealer: E	♥ K10742	
Vul: None	♦ 8654	Partner bids first.
HCP: 3	♣ 62	
Board: 56	♠ Q2	West Opens 1♦.
Dealer: W	♥ AK103	
Vul: NS	♦ KJ52	You bid first.
HCP: 15	♣ Q87	
Board: 57	♠ 107653	East Opens 1♣.
Dealer: E	♥ A	West Bids 2♥ if possible.
Vul: EW	♦ 1062	East Bids 3♥ if possible.
HCP: 6	♣ Q1052	Partner bids first.
Board: 58	♠ KQJ6	West Opens 1♥.
Dealer: W	♥ AK5	East Bids 2♥ if possible.
Vul: NS	♦ Q9	
HCP: 17	♣ Q432	You bid first.
Board: 59	♠ J9	East Opens 1♣.
Dealer: E	♥ KJ7432	
Vul: EW	♦ 985	Partner bids first.
HCP: 9	♣ A9	
Board: 60	♠ K74	West Opens 1♠.
Dealer: W	♥ A65	
Vul: Both	♦ Q8654	You bid first.
HCP: 15	♣ AQ	

We Overcall 1NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ K104			1♣	1NT
Vul: None	♥ K10742	♥ A863	Pass	2♦	Pass	2♥
North HCP: 3	♦ 8654	♦ KJ9	AP			
South HCP: 17	♣ 62	♣ AQ3				
Contract: 2♥ S						
Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A93				
Vul: NS	♥ AK103	♥ 7	1♦	1NT	Pass	3NT
North HCP: 15	♦ KJ52	♦ Q843	AP			
South HCP: 11	♣ Q87	♣ AJ1042				
Contract: 3N N						
Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ 107653	♠ A82				
Vul: EW	♥ A	♥ K7			1♣	1NT
North HCP: 6	♦ 1062	♦ KJ975	2♥	2♠	3♥	AP
South HCP: 15	♣ Q1052	♣ A74				
Contract: 3♥ W						
Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ KQJ6	♠ 1032				
Vul: NS	♥ AK5	♥ 83	1♥	1NT	2♥	AP
North HCP: 17	♦ Q9	♦ 108643				
South HCP: 1	♣ Q432	♣ J75				
Contract: 2♥ W						
Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AQ74			1♣	1NT
Vul: EW	♥ KJ7432	♥ Q10	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 985	♦ AJ76	AP			
South HCP: 16	♣ A9	♣ K32	1. Texas			
Contract: 4♥ S						
Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ K74	♠ 1083	1♠	1NT	Pass	3♣ ¹
Vul: Both	♥ A65	♥ 102	Pass	3♦ ²	AP	
North HCP: 15	♦ Q8654	♦ AJ10932	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ AQ	♣ 93	2. automat			
Contract: 3♦ N						

South hands (Practice Page)

We Overcall 1NT

Board: 55 ♠ K104
Dealer: E ♥ A863
Vul: None ♦ KJ9
HCP: 17 ♣ AQ3

East Opens 1♣.

You bid first.

Board: 56 ♠ A93
Dealer: W ♥ 7
Vul: NS ♦ Q843
HCP: 11 ♣ AJ1042

West Opens 1♦.

Partner bids first.

Board: 57 ♠ A82
Dealer: E ♥ K7
Vul: EW ♦ KJ975
HCP: 15 ♣ A74

East Opens 1♣.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 58 ♠ 1032
Dealer: W ♥ 83
Vul: NS ♦ 108643
HCP: 1 ♣ J75

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 59 ♠ AQ74
Dealer: E ♥ Q10
Vul: EW ♦ AJ76
HCP: 16 ♣ K32

East Opens 1♣.

You bid first.

Board: 60 ♠ 1083
Dealer: W ♥ 102
Vul: Both ♦ AJ10932
HCP: 5 ♣ 93

West Opens 1♠.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ K104			1♣	1NT
Vul: None	♥ K10742	♥ A863	Pass	2♦	Pass	2♥
North HCP: 3	♦ 8654	♦ KJ9	AP			
South HCP: 17	♣ 62	♣ AQ3				
Contract: 2♥ S						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A93				
Vul: NS	♥ AK103	♥ 7	1♦	1NT	Pass	3NT
North HCP: 15	♦ KJ52	♦ Q843	AP			
South HCP: 11	♣ Q87	♣ AJ1042				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ 107653	♠ A82				
Vul: EW	♥ A	♥ K7			1♣	1NT
North HCP: 6	♦ 1062	♦ KJ975	2♥	2♠	3♥	AP
South HCP: 15	♣ Q1052	♣ A74				
Contract: 3♥ W						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ KQJ6	♠ 1032				
Vul: NS	♥ AK5	♥ 83	1♥	1NT	2♥	AP
North HCP: 17	♦ Q9	♦ 108643				
South HCP: 1	♣ Q432	♣ J75				
Contract: 2♥ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AQ74			1♣	1NT
Vul: EW	♥ KJ7432	♥ Q10	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 985	♦ AJ76	AP			
South HCP: 16	♣ A9	♣ K32	1. Texas			
Contract: 4♥ S						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ K74	♠ 1083	1♠	1NT	Pass	3♠ ¹
Vul: Both	♥ A65	♥ 102	Pass	3♦ ²	AP	
North HCP: 15	♦ Q8654	♦ AJ10932	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ AQ	♣ 93	2. automat			
Contract: 3♦ N						

North hands (Practice Page)

We Overcall 1NT

Board: 61 ♠ AK42
Dealer: E ♥ 863
Vul: NS ♦ Q743
HCP: 11 ♣ Q10

East Opens 1♦.

Partner bids first.

Board: 62 ♠ KQJ2
Dealer: W ♥ J932
Vul: EW ♦ AK8
HCP: 17 ♣ K9

West Opens 1♦.

You bid first.

Board: 63 ♠ 94
Dealer: E ♥ Q
Vul: Both ♦ 10542
HCP: 4 ♣ Q98642

East Opens 1♥.

West Bids 2♥ if possible.

Partner bids first.

Board: 64 ♠ K1093
Dealer: W ♥ A72
Vul: None ♦ KQ103
HCP: 15 ♣ K8

West Opens 1♦.

You bid first.

Board: 65 ♠ J832
Dealer: E ♥ 10852
Vul: Both ♦ —
HCP: 4 ♣ K9853

East Opens 1♦.

Partner bids first.

Board: 66 ♠ K73
Dealer: W ♥ QJ52
Vul: None ♦ AK83
HCP: 16 ♣ K3

West Opens 1♠.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AK42	♠ J5			1♦	1NT
Vul: NS	♥ 863	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q743	♦ AK109	Pass	3NT	AP	
South HCP: 16	♣ Q10	♣ A732				
Contract: 3N S			1. Stayman			

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQJ2	♠ 1054				
Vul: EW	♥ J932	♥ Q754	1♦	1NT	AP	
North HCP: 17	♦ AK8	♦ 975				
South HCP: 6	♣ K9	♣ A62				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ AQJ2				
Vul: Both	♥ Q	♥ K974			1♥	1NT
North HCP: 4	♦ 10542	♦ K87	2♥	AP		
South HCP: 16	♣ Q98642	♣ K3				
Contract: 2♥ E						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ K1093	♠ QJ5				
Vul: None	♥ A72	♥ J10843	1♦	1NT	Pass	2♦
North HCP: 15	♦ KQ103	♦ 4	Pass	2♥	AP	
South HCP: 4	♣ K8	♣ 6432				
Contract: 2♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ J832	♠ A4				
Vul: Both	♥ 10852	♥ KQ43			1♦	1NT
North HCP: 4	♦ —	♦ A985	AP			
South HCP: 15	♣ K9853	♣ Q102				
Contract: 1N S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ K73	♠ J109				
Vul: None	♥ QJ52	♥ K1097	1♠	1NT	AP	
North HCP: 16	♦ AK83	♦ 106				
South HCP: 6	♣ K3	♣ Q987				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 61	♠ J5	East Opens 1♦.
Dealer: E	♥ A72	
Vul: NS	♦ AK109	You bid first.
HCP: 16	♣ A732	
Board: 62	♠ 1054	West Opens 1♦.
Dealer: W	♥ Q754	
Vul: EW	♦ 975	Partner bids first.
HCP: 6	♣ A62	
Board: 63	♠ AQJ2	East Opens 1♥.
Dealer: E	♥ K974	West Bids 2♥ if possible.
Vul: Both	♦ K87	
HCP: 16	♣ K3	You bid first.
Board: 64	♠ QJ5	West Opens 1♦.
Dealer: W	♥ J10843	
Vul: None	♦ 4	Partner bids first.
HCP: 4	♣ 6432	
Board: 65	♠ A4	East Opens 1♦.
Dealer: E	♥ KQ43	
Vul: Both	♦ A985	You bid first.
HCP: 15	♣ Q102	
Board: 66	♠ J109	West Opens 1♠.
Dealer: W	♥ K1097	
Vul: None	♦ 106	Partner bids first.
HCP: 6	♣ Q987	

We Overcall 1NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AK42	♠ J5			1♦	1NT
Vul: NS	♥ 863	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q743	♦ AK109	Pass	3NT	AP	
South HCP: 16	♣ Q10	♣ A732				
Contract: 3N S			1. Stayman			

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQJ2	♠ 1054				
Vul: EW	♥ J932	♥ Q754	1♦	1NT	AP	
North HCP: 17	♦ AK8	♦ 975				
South HCP: 6	♣ K9	♣ A62				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ AQJ2				
Vul: Both	♥ Q	♥ K974			1♥	1NT
North HCP: 4	♦ 10542	♦ K87	2♥	AP		
South HCP: 16	♣ Q98642	♣ K3				
Contract: 2♥ E						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ K1093	♠ QJ5				
Vul: None	♥ A72	♥ J10843	1♦	1NT	Pass	2♦
North HCP: 15	♦ KQ103	♦ 4	Pass	2♥	AP	
South HCP: 4	♣ K8	♣ 6432				
Contract: 2♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ J832	♠ A4				
Vul: Both	♥ 10852	♥ KQ43			1♦	1NT
North HCP: 4	♦ —	♦ A985	AP			
South HCP: 15	♣ K9853	♣ Q102				
Contract: 1N S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ K73	♠ J109				
Vul: None	♥ QJ52	♥ K1097	1♠	1NT	AP	
North HCP: 16	♦ AK83	♦ 106				
South HCP: 6	♣ K3	♣ Q987				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 67	♠ J1098	East Opens 1♠.
Dealer: E	♥ AQ1032	
Vul: NS	♦ 654	Partner bids first.
HCP: 7	♣ 6	
Board: 68	♠ KJ2	West Opens 1♦.
Dealer: W	♥ AK104	West Doubles 4♦ if possible.
Vul: None	♦ AQ106	
HCP: 17	♣ 96	You bid first.
Board: 69	♠ 93	East Opens 1♦.
Dealer: E	♥ 965	
Vul: NS	♦ A1043	Partner bids first.
HCP: 9	♣ AJ103	
Board: 70	♠ KQ	West Opens 1♣.
Dealer: W	♥ K32	
Vul: NS	♦ 1096	You bid first.
HCP: 15	♣ AK1086	
Board: 71	♠ 76	East Opens 1♥.
Dealer: E	♥ 10	West Bids 2♠ if possible.
Vul: EW	♦ Q6532	East Bids 3♠ if possible.
HCP: 5	♣ QJ982	Partner bids first.
Board: 72	♠ AJ74	West Opens 1♠.
Dealer: W	♥ KJ	
Vul: NS	♦ AQ10	You bid first.
HCP: 16	♣ J873	

We Overcall 1NT Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ J1098	♠ K32			1♠	1NT
Vul: NS	♥ AQ1032	♥ K54				
North HCP: 7	♦ 654	♦ AK7	Pass	2♦	Pass	2♥
South HCP: 16	♣ 6	♣ K1073	AP			
Contract: 2♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ KJ2	♠ 4				
Vul: None	♥ AK104	♥ QJ87653	1♦	1NT	Pass	4♦ ¹
North HCP: 17	♦ AQ106	♦ 7	X	4♥	AP	
South HCP: 6	♣ 96	♣ QJ53	1. Texas			
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ Q1087			1♦	1NT
Vul: NS	♥ 965	♥ AK4				
North HCP: 9	♦ A1043	♦ K87	Pass	2NT	Pass	3NT
South HCP: 17	♣ AJ103	♣ KQ5	AP			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ 1098753				
Vul: NS	♥ K32	♥ 5	1♣	1NT	Pass	2♥
North HCP: 15	♦ 1096	♦ 42	Pass	2♠	AP	
South HCP: 0	♣ AK1086	♣ 9742				
Contract: 2♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ QJ				
Vul: EW	♥ 10	♥ KQJ4			1♥	1NT
North HCP: 5	♦ Q6532	♦ 1087	2♠	Pass	3♠	AP
South HCP: 16	♣ QJ982	♣ AK64				
Contract: 3♠ W						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ AJ74	♠ 1053				
Vul: NS	♥ KJ	♥ Q952	1♠	1NT	AP	
North HCP: 16	♦ AQ10	♦ J7				
South HCP: 3	♣ J873	♣ 10954				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 67	♠ K32	East Opens 1♠.
Dealer: E	♥ K54	
Vul: NS	♦ AK7	You bid first.
HCP: 16	♣ K1073	
Board: 68	♠ 4	West Opens 1♦.
Dealer: W	♥ QJ87653	West Doubles 4♦ if possible.
Vul: None	♦ 7	
HCP: 6	♣ QJ53	Partner bids first.
Board: 69	♠ Q1087	East Opens 1♦.
Dealer: E	♥ AK4	
Vul: NS	♦ K87	You bid first.
HCP: 17	♣ KQ5	
Board: 70	♠ 1098753	West Opens 1♣.
Dealer: W	♥ 5	
Vul: NS	♦ 42	Partner bids first.
HCP: 0	♣ 9742	
Board: 71	♠ QJ	East Opens 1♥.
Dealer: E	♥ KQJ4	West Bids 2♠ if possible.
Vul: EW	♦ 1087	East Bids 3♠ if possible.
HCP: 16	♣ AK64	You bid first.
Board: 72	♠ 1053	West Opens 1♠.
Dealer: W	♥ Q952	
Vul: NS	♦ J7	Partner bids first.
HCP: 3	♣ 10954	

We Overcall 1NT Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ J1098	♠ K32			1♠	1NT
Vul: NS	♥ AQ1032	♥ K54	Pass	2♦	Pass	2♥
North HCP: 7	♦ 654	♦ AK7	AP			
South HCP: 16	♣ 6	♣ K1073				
Contract: 2♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ KJ2	♠ 4	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ AK104	♥ QJ87653	X	4♥	AP	
North HCP: 17	♦ AQ106	♦ 7	1. Texas			
South HCP: 6	♣ 96	♣ QJ53				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ Q1087			1♦	1NT
Vul: NS	♥ 965	♥ AK4	Pass	2NT	Pass	3NT
North HCP: 9	♦ A1043	♦ K87	AP			
South HCP: 17	♣ AJ103	♣ KQ5				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ 1098753	1♣	1NT	Pass	2♥
Vul: NS	♥ K32	♥ 5	Pass	2♠	AP	
North HCP: 15	♦ 1096	♦ 42				
South HCP: 0	♣ AK1086	♣ 9742				
Contract: 2♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ QJ			1♥	1NT
Vul: EW	♥ 10	♥ KQJ4	2♠	Pass	3♠	AP
North HCP: 5	♦ Q6532	♦ 1087				
South HCP: 16	♣ QJ982	♣ AK64				
Contract: 3♠ W						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ AJ74	♠ 1053	1♠	1NT	AP	
Vul: NS	♥ KJ	♥ Q952				
North HCP: 16	♦ AQ10	♦ J7				
South HCP: 3	♣ J873	♣ 10954				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 73	♠ A9	East Opens 1♠.
Dealer: E	♥ 1098742	
Vul: EW	♦ Q53	Partner bids first.
HCP: 8	♣ Q9	
Board: 74	♠ AQ98	West Opens 1♣.
Dealer: W	♥ K74	
Vul: EW	♦ K10	You bid first.
HCP: 16	♣ A865	
Board: 75	♠ 865	East Opens 1♦.
Dealer: E	♥ Q96	
Vul: Both	♦ 7	Partner bids first.
HCP: 7	♣ KQ10765	
Board: 76	♠ A74	West Opens 1♣.
Dealer: W	♥ K72	
Vul: NS	♦ Q87	You bid first.
HCP: 16	♣ AK109	
Board: 77	♠ A87	East Opens 1♦.
Dealer: E	♥ J32	
Vul: Both	♦ J875	Partner bids first.
HCP: 6	♣ 1084	
Board: 78	♠ A853	West Opens 1♥.
Dealer: W	♥ AJ52	East Bids XN if possible.
Vul: None	♦ 86	
HCP: 15	♣ AQ3	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 73

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ A9

♥ 1098742

♦ Q53

♣ Q9

South:

♠ K652

♥ AJ3

♦ K974

♣ A2

West	North	East	South
------	-------	------	-------

		1♠	1NT
--	--	----	-----

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

Pass	3♥	AP	
------	----	----	--

Board: 74

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ AQ98

♥ K74

♦ K10

♣ A865

South:

♠ 542

♥ QJ82

♦ J74

♣ KJ4

West	North	East	South
------	-------	------	-------

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

Pass	2♠	Pass	2NT
------	----	------	-----

AP

1. Stayman

Board: 75

Dealer: E

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♣ S

North:

♠ 865

♥ Q96

♦ 7

♣ KQ10765

South:

♠ AK73

♥ A72

♦ K1062

♣ J2

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 76

Dealer: W

Vul: NS

North HCP: 16

South HCP: 8

Contract: 3N N

North:

♠ A74

♥ K72

♦ Q87

♣ AK109

South:

♠ KJ98

♥ 9

♦ KJ642

♣ 863

West	North	East	South
------	-------	------	-------

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

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

Pass	3NT	AP	
------	-----	----	--

1. Stayman

Board: 77

Dealer: E

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1N S

North:

♠ A87

♥ J32

♦ J875

♣ 1084

South:

♠ K5

♥ A1097

♦ AKQ10

♣ 963

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

AP

Board: 78
Dealer: W
Vul: None
North HCP: 15
South HCP: 3
Contract: 1NXN

North:
♠ A853
♥ AJ52
♦ 86
♣ AQ3

South:
♠ 764
♥ 983
♦ Q107
♣ J975

West	North	East	South
1♥	1NT	XN	AP

South hands (Practice Page)

We Overcall 1NT

Board: 73 ♠ K652
Dealer: E ♥ AJ3
Vul: EW ♦ K974
HCP: 15 ♣ A2

East Opens 1♠.

You bid first.

Board: 74 ♠ 542
Dealer: W ♥ QJ82
Vul: EW ♦ J74
HCP: 8 ♣ KJ4

West Opens 1♣.

Partner bids first.

Board: 75 ♠ AK73
Dealer: E ♥ A72
Vul: Both ♦ K1062
HCP: 15 ♣ J2

East Opens 1♦.

You bid first.

Board: 76 ♠ KJ98
Dealer: W ♥ 9
Vul: NS ♦ KJ642
HCP: 8 ♣ 863

West Opens 1♣.

Partner bids first.

Board: 77 ♠ K5
Dealer: E ♥ A1097
Vul: Both ♦ AKQ10
HCP: 16 ♣ 963

East Opens 1♦.

You bid first.

Board: 78 ♠ 764
Dealer: W ♥ 983
Vul: None ♦ Q107
HCP: 3 ♣ J975

West Opens 1♥.

East Bids XN if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 73

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ A9

♥ 1098742

♦ Q53

♣ Q9

South:

♠ K652

♥ AJ3

♦ K974

♣ A2

West	North	East	South
------	-------	------	-------

		1♠	1NT
--	--	----	-----

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

Pass	3♥	AP	
------	----	----	--

Board: 74

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ AQ98

♥ K74

♦ K10

♣ A865

South:

♠ 542

♥ QJ82

♦ J74

♣ KJ4

West	North	East	South
------	-------	------	-------

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

Pass	2♠	Pass	2NT
------	----	------	-----

AP

1. Stayman

Board: 75

Dealer: E

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♣ S

North:

♠ 865

♥ Q96

♦ 7

♣ KQ10765

South:

♠ AK73

♥ A72

♦ K1062

♣ J2

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 76

Dealer: W

Vul: NS

North HCP: 16

South HCP: 8

Contract: 3N N

North:

♠ A74

♥ K72

♦ Q87

♣ AK109

South:

♠ KJ98

♥ 9

♦ KJ642

♣ 863

West	North	East	South
------	-------	------	-------

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

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

Pass	3NT	AP	
------	-----	----	--

1. Stayman

Board: 77

Dealer: E

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1N S

North:

♠ A87

♥ J32

♦ J875

♣ 1084

South:

♠ K5

♥ A1097

♦ AKQ10

♣ 963

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

AP

Board: 78
Dealer: W
Vul: None
North HCP: 15
South HCP: 3
Contract: 1NXN

North:
♠ A853
♥ AJ52
♦ 86
♣ AQ3

South:
♠ 764
♥ 983
♦ Q107
♣ J975

West	North	East	South
1♥	1NT	XN	AP

North hands (Practice Page)

We Overcall 1NT

Board: 79	♠ 87	East Opens 1♣.
Dealer: E	♥ J1092	
Vul: None	♦ K10943	Partner bids first.
HCP: 4	♣ 87	
Board: 80	♠ J753	West Opens 1♣.
Dealer: W	♥ AK	East Bids 3♣ if possible.
Vul: NS	♦ Q32	
HCP: 15	♣ KQ75	You bid first.
Board: 81	♠ 854	East Opens 1♦.
Dealer: E	♥ 84	
Vul: EW	♦ 874	Partner bids first.
HCP: 5	♣ AJ974	
Board: 82	♠ A52	West Opens 1♣.
Dealer: W	♥ 53	
Vul: Both	♦ QJ8	You bid first.
HCP: 16	♣ AKQ43	
Board: 83	♠ A93	East Opens 1♥.
Dealer: E	♥ 76	
Vul: NS	♦ KJ652	Partner bids first.
HCP: 8	♣ 984	
Board: 84	♠ 104	West Opens 1♣.
Dealer: W	♥ AQ7	
Vul: EW	♦ KJ5	You bid first.
HCP: 16	♣ AQ987	

We Overcall 1NT Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ A1062			1♣	1NT
Vul: None	♥ J1092	♥ 85				
North HCP: 4	♦ K10943	♦ AQ7	AP			
South HCP: 17	♣ 87	♣ AK102				
Contract: 1N S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ J753	♠ KQ92				
Vul: NS	♥ AK	♥ 108543	1♣	1NT	3♣	AP
North HCP: 15	♦ Q32	♦ 10986				
South HCP: 5	♣ KQ75	♣ —				
Contract: 3♣ W						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ A32				
Vul: EW	♥ 84	♥ K732			1♦	1NT
North HCP: 5	♦ 874	♦ KQ109	AP			
South HCP: 15	♣ AJ974	♣ K3				
Contract: 1N S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A52	♠ QJ63				
Vul: Both	♥ 53	♥ 10942	1♣	1NT	AP	
North HCP: 16	♦ QJ8	♦ A10				
South HCP: 7	♣ AKQ43	♣ 862				
Contract: 1N N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ A93	♠ Q107				
Vul: NS	♥ 76	♥ KJ84			1♥	1NT
North HCP: 8	♦ KJ652	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ KQ72				
Contract: 2N S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ KQ95				
Vul: EW	♥ AQ7	♥ 863	1♣	1NT	AP	
North HCP: 16	♦ KJ5	♦ 8732				
South HCP: 5	♣ AQ987	♣ 52				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 79 ♠ A1062
Dealer: E ♥ 85
Vul: None ♦ AQ7
HCP: 17 ♣ AK102

East Opens 1♣.

You bid first.

Board: 80 ♠ KQ92
Dealer: W ♥ 108543
Vul: NS ♦ 10986
HCP: 5 ♣ —

West Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 81 ♠ A32
Dealer: E ♥ K732
Vul: EW ♦ KQ109
HCP: 15 ♣ K3

East Opens 1♦.

You bid first.

Board: 82 ♠ QJ63
Dealer: W ♥ 10942
Vul: Both ♦ A10
HCP: 7 ♣ 862

West Opens 1♣.

Partner bids first.

Board: 83 ♠ Q107
Dealer: E ♥ KJ84
Vul: NS ♦ A7
HCP: 15 ♣ KQ72

East Opens 1♥.

You bid first.

Board: 84 ♠ KQ95
Dealer: W ♥ 863
Vul: EW ♦ 8732
HCP: 5 ♣ 52

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ A1062			1♣	1NT
Vul: None	♥ J1092	♥ 85				
North HCP: 4	♦ K10943	♦ AQ7	AP			
South HCP: 17	♣ 87	♣ AK102				
Contract: 1N S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ J753	♠ KQ92				
Vul: NS	♥ AK	♥ 108543	1♣	1NT	3♣	AP
North HCP: 15	♦ Q32	♦ 10986				
South HCP: 5	♣ KQ75	♣ —				
Contract: 3♣ W						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 854	♠ A32				
Vul: EW	♥ 84	♥ K732			1♦	1NT
North HCP: 5	♦ 874	♦ KQ109	AP			
South HCP: 15	♣ AJ974	♣ K3				
Contract: 1N S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A52	♠ QJ63				
Vul: Both	♥ 53	♥ 10942	1♣	1NT	AP	
North HCP: 16	♦ QJ8	♦ A10				
South HCP: 7	♣ AKQ43	♣ 862				
Contract: 1N N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ A93	♠ Q107				
Vul: NS	♥ 76	♥ KJ84			1♥	1NT
North HCP: 8	♦ KJ652	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ KQ72				
Contract: 2N S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ KQ95				
Vul: EW	♥ AQ7	♥ 863	1♣	1NT	AP	
North HCP: 16	♦ KJ5	♦ 8732				
South HCP: 5	♣ AQ987	♣ 52				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 85 ♠ K654
Dealer: E ♥ J987
Vul: None ♦ J2
HCP: 5 ♣ 532

East Opens 1♦.

Partner bids first.

Board: 86 ♠ A92
Dealer: W ♥ K6
Vul: Both ♦ A762
HCP: 15 ♣ KJ95

West Opens 1♦.

You bid first.

Board: 87 ♠ 9
Dealer: E ♥ J10642
Vul: None ♦ Q753
HCP: 6 ♣ K75

East Opens 1♠.

West Bids 3♠ if possible.

Partner bids first.

Board: 88 ♠ AQ108
Dealer: W ♥ J95
Vul: NS ♦ KJ6
HCP: 15 ♣ A62

West Opens 1♣.

East Bids 3♣ if possible.

You bid first.

Board: 89 ♠ J10975
Dealer: E ♥ AQ93
Vul: EW ♦ 98
HCP: 7 ♣ 97

East Opens 1♦.

Partner bids first.

Board: 90 ♠ A8
Dealer: W ♥ 10765
Vul: None ♦ A83
HCP: 15 ♣ AK107

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ K654	♠ AQ10			1♦	1NT
Vul: None	♥ J987	♥ A542				
North HCP: 5	♦ J2	♦ A105	AP			
South HCP: 17	♣ 532	♣ QJ9				
Contract: 1N S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A92	♠ J86				
Vul: Both	♥ K6	♥ 97				
North HCP: 15	♦ A762	♦ 543	1♦	1NT	AP	
South HCP: 5	♣ KJ95	♣ A7432				
Contract: 1N N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ K52				
Vul: None	♥ J10642	♥ K975			1♠	1NT
North HCP: 6	♦ Q753	♦ A64	3♠	AP		
South HCP: 16	♣ K75	♣ AQ6				
Contract: 3♠ E						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AQ108	♠ 96				
Vul: NS	♥ J95	♥ Q10763				
North HCP: 15	♦ KJ6	♦ A10873	1♣	1NT	3♣	AP
South HCP: 6	♣ A62	♣ 9				
Contract: 3♣ W						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ J10975	♠ A82				
Vul: EW	♥ AQ93	♥ J2			1♦	1NT
North HCP: 7	♦ 98	♦ KJ107	Pass	2♥	Pass	2♠
South HCP: 17	♣ 97	♣ AKJ4	AP			
Contract: 2♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ K732				
Vul: None	♥ 10765	♥ Q32				
North HCP: 15	♦ A83	♦ 1072	1♦	1NT	2♠	Pass
South HCP: 5	♣ AK107	♣ 986	3♦	AP		
Contract: 3♦ W						

South hands (Practice Page)

We Overcall 1NT

Board: 85 ♠ AQ10
Dealer: E ♥ A542
Vul: None ♦ A105
HCP: 17 ♣ QJ9

East Opens 1♦.

You bid first.

Board: 86 ♠ J86
Dealer: W ♥ 97
Vul: Both ♦ 543
HCP: 5 ♣ A7432

West Opens 1♦.

Partner bids first.

Board: 87 ♠ K52
Dealer: E ♥ K975
Vul: None ♦ A64
HCP: 16 ♣ AQ6

East Opens 1♠.

West Bids 3♠ if possible.

You bid first.

Board: 88 ♠ 96
Dealer: W ♥ Q10763
Vul: NS ♦ A10873
HCP: 6 ♣ 9

West Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 89 ♠ A82
Dealer: E ♥ J2
Vul: EW ♦ KJ107
HCP: 17 ♣ AKJ4

East Opens 1♦.

You bid first.

Board: 90 ♠ K732
Dealer: W ♥ Q32
Vul: None ♦ 1072
HCP: 5 ♣ 986

West Opens 1♦.

East Bids 2♠ if possible.

West Bids 3♦ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ K654	♠ AQ10			1♦	1NT
Vul: None	♥ J987	♥ A542				
North HCP: 5	♦ J2	♦ A105	AP			
South HCP: 17	♣ 532	♣ QJ9				
Contract: 1N S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A92	♠ J86				
Vul: Both	♥ K6	♥ 97	1♦	1NT	AP	
North HCP: 15	♦ A762	♦ 543				
South HCP: 5	♣ KJ95	♣ A7432				
Contract: 1N N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ K52				
Vul: None	♥ J10642	♥ K975			1♠	1NT
North HCP: 6	♦ Q753	♦ A64	3♠	AP		
South HCP: 16	♣ K75	♣ AQ6				
Contract: 3♠ E						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AQ108	♠ 96				
Vul: NS	♥ J95	♥ Q10763	1♣	1NT	3♣	AP
North HCP: 15	♦ KJ6	♦ A10873				
South HCP: 6	♣ A62	♣ 9				
Contract: 3♣ W						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ J10975	♠ A82				
Vul: EW	♥ AQ93	♥ J2			1♦	1NT
North HCP: 7	♦ 98	♦ KJ107	Pass	2♥	Pass	2♠
South HCP: 17	♣ 97	♣ AKJ4	AP			
Contract: 2♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ K732				
Vul: None	♥ 10765	♥ Q32	1♦	1NT	2♠	Pass
North HCP: 15	♦ A83	♦ 1072	3♦	AP		
South HCP: 5	♣ AK107	♣ 986				
Contract: 3♦ W						

North hands (Practice Page)

We Overcall 1NT

Board: 91	♠ 107	East Opens 1♠.
Dealer: E	♥ Q987653	West Bids 2♠ if possible.
Vul: NS	♦ 10	
HCP: 2	♣ 1074	Partner bids first.

Board: 92	♠ QJ8	West Opens 1♣.
Dealer: W	♥ AQ	
Vul: Both	♦ K9543	You bid first.
HCP: 16	♣ A73	

Board: 93	♠ 108	East Opens 1♦.
Dealer: E	♥ J10985	
Vul: NS	♦ Q864	Partner bids first.
HCP: 4	♣ J8	

Board: 94	♠ A862	West Opens 1♣.
Dealer: W	♥ KQ10	
Vul: EW	♦ A10	You bid first.
HCP: 16	♣ K953	

Board: 95	♠ J942	East Opens 1♠.
Dealer: E	♥ Q107	West Bids 3♣ if possible.
Vul: Both	♦ J75	
HCP: 5	♣ J95	Partner bids first.

Board: 96	♠ A64	West Opens 1♦.
Dealer: W	♥ KJ	
Vul: None	♦ KJ4	You bid first.
HCP: 16	♣ A8742	

We Overcall 1NT Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A95			1♠	1NT
Vul: NS	♥ Q987653	♥ K104				
North HCP: 2	♦ 10	♦ Q763	2♠	AP		
South HCP: 15	♣ 1074	♣ AQ2				
Contract: 2♠ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ A1032	1♣	1NT	Pass	2♦
Vul: Both	♥ AQ	♥ 76543	Pass	2♥	AP	
North HCP: 16	♦ K9543	♦ J6				
South HCP: 5	♣ A73	♣ 62				
Contract: 2♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ QJ4			1♦	1NT
Vul: NS	♥ J10985	♥ A3	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q864	♦ AKJ2	AP			
South HCP: 15	♣ J8	♣ 6543				
Contract: 2♥ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ A862	♠ J5	1♣	1NT	AP	
Vul: EW	♥ KQ10	♥ J652				
North HCP: 16	♦ A10	♦ J987				
South HCP: 5	♣ K953	♣ Q107				
Contract: 1N N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ J942	♠ A63			1♠	1NT
Vul: Both	♥ Q107	♥ J962	3♣	AP		
North HCP: 5	♦ J75	♦ AK43				
South HCP: 16	♣ J95	♣ A3				
Contract: 3♣ W						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ QJ3	1♦	1NT	AP	
Vul: None	♥ KJ	♥ 10852				
North HCP: 16	♦ KJ4	♦ 93				
South HCP: 7	♣ A8742	♣ KJ53				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 91	♠ A95	East Opens 1♠.
Dealer: E	♥ K104	West Bids 2♠ if possible.
Vul: NS	♦ Q763	
HCP: 15	♣ AQ2	You bid first.

Board: 92	♠ A1032	West Opens 1♣.
Dealer: W	♥ 76543	
Vul: Both	♦ J6	Partner bids first.
HCP: 5	♣ 62	

Board: 93	♠ QJ4	East Opens 1♦.
Dealer: E	♥ A3	
Vul: NS	♦ AKJ2	You bid first.
HCP: 15	♣ 6543	

Board: 94	♠ J5	West Opens 1♣.
Dealer: W	♥ J652	
Vul: EW	♦ J987	Partner bids first.
HCP: 5	♣ Q107	

Board: 95	♠ A63	East Opens 1♠.
Dealer: E	♥ J962	West Bids 3♣ if possible.
Vul: Both	♦ AK43	
HCP: 16	♣ A3	You bid first.

Board: 96	♠ QJ3	West Opens 1♦.
Dealer: W	♥ 10852	
Vul: None	♦ 93	Partner bids first.
HCP: 7	♣ KJ53	

We Overcall 1NT Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ A95			1♠	1NT
Vul: NS	♥ Q987653	♥ K104				
North HCP: 2	♦ 10	♦ Q763	2♠	AP		
South HCP: 15	♣ 1074	♣ AQ2				
Contract: 2♠ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ A1032	1♣	1NT	Pass	2♦
Vul: Both	♥ AQ	♥ 76543	Pass	2♥	AP	
North HCP: 16	♦ K9543	♦ J6				
South HCP: 5	♣ A73	♣ 62				
Contract: 2♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ QJ4			1♦	1NT
Vul: NS	♥ J10985	♥ A3	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q864	♦ AKJ2	AP			
South HCP: 15	♣ J8	♣ 6543				
Contract: 2♥ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ A862	♠ J5	1♣	1NT	AP	
Vul: EW	♥ KQ10	♥ J652				
North HCP: 16	♦ A10	♦ J987				
South HCP: 5	♣ K953	♣ Q107				
Contract: 1N N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ J942	♠ A63			1♠	1NT
Vul: Both	♥ Q107	♥ J962				
North HCP: 5	♦ J75	♦ AK43	3♣	AP		
South HCP: 16	♣ J95	♣ A3				
Contract: 3♣ W						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ QJ3	1♦	1NT	AP	
Vul: None	♥ KJ	♥ 10852				
North HCP: 16	♦ KJ4	♦ 93				
South HCP: 7	♣ A8742	♣ KJ53				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 97	♠ Q4	East Opens 1♣.
Dealer: E	♥ 97653	West Bids 3♣ if possible.
Vul: EW	♦ AK652	
HCP: 9	♣ 9	Partner bids first.
Board: 98	♠ 753	West Opens 1♥.
Dealer: W	♥ KQ4	
Vul: Both	♦ AK4	You bid first.
HCP: 15	♣ K762	
Board: 99	♠ 6543	East Opens 1♦.
Dealer: E	♥ J6	West Bids 2♥ if possible.
Vul: None	♦ 1042	
HCP: 3	♣ Q1076	Partner bids first.
Board: 100	♠ KQ5	West Opens 1♣.
Dealer: W	♥ K95	East Bids 2♦ if possible.
Vul: NS	♦ K2	West Bids 3♦ if possible.
HCP: 15	♣ A9654	You bid first.
Board: 101	♠ 94	East Opens 1♠.
Dealer: E	♥ QJ10874	West Bids X♥ if possible.
Vul: None	♦ J963	
HCP: 6	♣ Q	Partner bids first.
Board: 102	♠ J82	West Opens 1♣.
Dealer: W	♥ A94	East Bids XN if possible.
Vul: NS	♦ QJ8	
HCP: 15	♣ AK64	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ A75			1♣	1NT
Vul: EW	♥ 97653	♥ KQ108			AP	
North HCP: 9	♦ AK652	♦ 107	3♣	3♦		
South HCP: 17	♣ 9	♣ AKJ8				
Contract: 3♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ 753	♠ AQ842	1♥	1NT	Pass	2♥
Vul: Both	♥ KQ4	♥ 72	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK4	♦ J10976	Pass	3♠	AP	
South HCP: 8	♣ K762	♣ J				
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 6543	♠ KQ9			1♦	1NT
Vul: None	♥ J6	♥ Q9				
North HCP: 3	♦ 1042	♦ AQJ6	2♥	AP		
South HCP: 17	♣ Q1076	♣ K852				
Contract: 2♥ W						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ KQ5	♠ J732	1♣	1NT	2♦	2♥
Vul: NS	♥ K95	♥ Q10876	3♦	Pass	Pass	X
North HCP: 15	♦ K2	♦ 1093	AP			
South HCP: 6	♣ A9654	♣ K				
Contract: 3♦ X E						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ KJ63			1♠	1NT
Vul: None	♥ QJ10874	♥ AK96	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ J963	♦ Q4	X♥	AP		
South HCP: 17	♣ Q	♣ A93				
Contract: 4♥ X S			1. Texas			

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 65				
Vul: NS	♥ A94	♥ J762	1♣	1NT	XN	AP
North HCP: 15	♦ QJ8	♦ 97653				
South HCP: 1	♣ AK64	♣ 105				
Contract: 1NX N						

South hands (Practice Page)

We Overcall 1NT

Board: 97	♠ A75	East Opens 1♣.
Dealer: E	♥ KQ108	West Bids 3♣ if possible.
Vul: EW	♦ 107	
HCP: 17	♣ AKJ8	You bid first.

Board: 98	♠ AQ842	West Opens 1♥.
Dealer: W	♥ 72	
Vul: Both	♦ J10976	Partner bids first.
HCP: 8	♣ J	

Board: 99	♠ KQ9	East Opens 1♦.
Dealer: E	♥ Q9	West Bids 2♥ if possible.
Vul: None	♦ AQJ6	
HCP: 17	♣ K852	You bid first.

Board: 100	♠ J732	West Opens 1♣.
Dealer: W	♥ Q10876	East Bids 2♦ if possible.
Vul: NS	♦ 1093	West Bids 3♦ if possible.
HCP: 6	♣ K	Partner bids first.

Board: 101	♠ KJ63	East Opens 1♠.
Dealer: E	♥ AK96	West Bids X♥ if possible.
Vul: None	♦ Q4	
HCP: 17	♣ A93	You bid first.

Board: 102	♠ 65	West Opens 1♣.
Dealer: W	♥ J762	East Bids XN if possible.
Vul: NS	♦ 97653	
HCP: 1	♣ 105	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ A75			1♣	1NT
Vul: EW	♥ 97653	♥ KQ108			AP	
North HCP: 9	♦ AK652	♦ 107	3♣	3♦		
South HCP: 17	♣ 9	♣ AKJ8				
Contract: 3♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ 753	♠ AQ842	1♥	1NT	Pass	2♥
Vul: Both	♥ KQ4	♥ 72	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK4	♦ J10976	Pass	3♠	AP	
South HCP: 8	♣ K762	♣ J				
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ 6543	♠ KQ9			1♦	1NT
Vul: None	♥ J6	♥ Q9				
North HCP: 3	♦ 1042	♦ AQJ6	2♥	AP		
South HCP: 17	♣ Q1076	♣ K852				
Contract: 2♥ W						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ KQ5	♠ J732	1♣	1NT	2♦	2♥
Vul: NS	♥ K95	♥ Q10876	3♦	Pass	Pass	X
North HCP: 15	♦ K2	♦ 1093	AP			
South HCP: 6	♣ A9654	♣ K				
Contract: 3♦ X E						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ KJ63			1♠	1NT
Vul: None	♥ QJ10874	♥ AK96	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ J963	♦ Q4	X♥	AP		
South HCP: 17	♣ Q	♣ A93				
Contract: 4♥ X S			1. Texas			

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ J82	♠ 65				
Vul: NS	♥ A94	♥ J762	1♣	1NT	XN	AP
North HCP: 15	♦ QJ8	♦ 97653				
South HCP: 1	♣ AK64	♣ 105				
Contract: 1NX N						

North hands (Practice Page)

We Overcall 1NT

Board: 103	♠ Q72	East Opens 1♦.
Dealer: E	♥ 1072	
Vul: None	♦ 10	Partner bids first.
HCP: 2	♣ 1098652	

Board: 104	♠ QJ105	West Opens 1♣.
Dealer: W	♥ AKQ	East Bids 3♣ if possible.
Vul: NS	♦ 862	
HCP: 15	♣ K85	You bid first.

Board: 105	♠ J10765	East Opens 1♣.
Dealer: E	♥ J42	
Vul: EW	♦ A963	Partner bids first.
HCP: 7	♣ J	

Board: 106	♠ 43	West Opens 1♥.
Dealer: W	♥ AQ97	
Vul: Both	♦ KJ32	You bid first.
HCP: 15	♣ KQ4	

Board: 107	♠ KJ4	East Opens 1♦.
Dealer: E	♥ 9842	
Vul: EW	♦ 9653	Partner bids first.
HCP: 4	♣ 103	

Board: 108	♠ 54	West Opens 1♦.
Dealer: W	♥ AQ9	
Vul: Both	♦ AQ5	You bid first.
HCP: 16	♣ A10876	

We Overcall 1NT Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ Q72	♠ A95			1♦	1NT
Vul: None	♥ 1072	♥ 43	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 2	♦ 10	♦ A975	AP			
South HCP: 17	♣ 1098652	♣ AKQ3	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ QJ105	♠ 92	1♣	1NT	3♣	AP
Vul: NS	♥ AKQ	♥ 10753				
North HCP: 15	♦ 862	♦ A10943				
South HCP: 4	♣ K85	♣ 96				
Contract: 3♣ W						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J10765	♠ KQ4			1♣	1NT
Vul: EW	♥ J42	♥ A1093	Pass	2♥	Pass	2♠
North HCP: 7	♦ A963	♦ Q5	AP			
South HCP: 16	♣ J	♣ KQ95				
Contract: 2♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ KJ1085	1♥	1NT	Pass	2♥
Vul: Both	♥ AQ97	♥ 10862	Pass	2♠	AP	
North HCP: 15	♦ KJ32	♦ —				
South HCP: 5	♣ KQ4	♣ J1063				
Contract: 2♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ KJ4	♠ A1096			1♦	1NT
Vul: EW	♥ 9842	♥ AK7	AP			
North HCP: 4	♦ 9653	♦ KJ108				
South HCP: 15	♣ 103	♣ 92				
Contract: 1N S						

Board: 108

Dealer: W

Vul: Both

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ 54

♥ AQ9

♦ AQ5

♣ A10876

South:

♠ Q107

♥ K108

♦ J10983

♣ KJ

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	3NT
----	-----	------	-----

AP

South hands (Practice Page)

We Overcall 1NT

Board: 103	♠ A95	East Opens 1♦.
Dealer: E	♥ 43	
Vul: None	♦ A975	You bid first.
HCP: 17	♣ AKQ3	
Board: 104	♠ 92	West Opens 1♣.
Dealer: W	♥ 10753	East Bids 3♣ if possible.
Vul: NS	♦ A10943	
HCP: 4	♣ 96	Partner bids first.
Board: 105	♠ KQ4	East Opens 1♣.
Dealer: E	♥ A1093	
Vul: EW	♦ Q5	You bid first.
HCP: 16	♣ KQ95	
Board: 106	♠ KJ1085	West Opens 1♥.
Dealer: W	♥ 10862	
Vul: Both	♦ —	Partner bids first.
HCP: 5	♣ J1063	
Board: 107	♠ A1096	East Opens 1♦.
Dealer: E	♥ AK7	
Vul: EW	♦ KJ108	You bid first.
HCP: 15	♣ 92	
Board: 108	♠ Q107	West Opens 1♦.
Dealer: W	♥ K108	
Vul: Both	♦ J10983	Partner bids first.
HCP: 10	♣ KJ	

We Overcall 1NT Both hands (Answers Page)

Board: 103
 Dealer: E
 Vul: None
 North HCP: 2
 South HCP: 17
 Contract: 3♣ S

North:
 ♠ Q72
 ♥ 1072
 ♦ 10
 ♣ 1098652

South:
 ♠ A95
 ♥ 43
 ♦ A975
 ♣ AKQ3

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 104
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 4
 Contract: 3♣ W

North:
 ♠ QJ105
 ♥ AKQ
 ♦ 862
 ♣ K85

South:
 ♠ 92
 ♥ 10753
 ♦ A10943
 ♣ 96

West	North	East	South
1♣	1NT	3♣	AP

Board: 105
 Dealer: E
 Vul: EW
 North HCP: 7
 South HCP: 16
 Contract: 2♠ S

North:
 ♠ J10765
 ♥ J42
 ♦ A963
 ♣ J

South:
 ♠ KQ4
 ♥ A1093
 ♦ Q5
 ♣ KQ95

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

Board: 106
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 5
 Contract: 2♠ N

North:
 ♠ 43
 ♥ AQ97
 ♦ KJ32
 ♣ KQ4

South:
 ♠ KJ1085
 ♥ 10862
 ♦ —
 ♣ J1063

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

Board: 107
 Dealer: E
 Vul: EW
 North HCP: 4
 South HCP: 15
 Contract: 1N S

North:
 ♠ KJ4
 ♥ 9842
 ♦ 9653
 ♣ 103

South:
 ♠ A1096
 ♥ AK7
 ♦ KJ108
 ♣ 92

West	North	East	South
		1♦	1NT
AP			

Board: 108

Dealer: W

Vul: Both

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ 54

♥ AQ9

♦ AQ5

♣ A10876

South:

♠ Q107

♥ K108

♦ J10983

♣ KJ

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	3NT
----	-----	------	-----

AP

North hands (Practice Page)

We Overcall 1NT

Board: 109	♠ Q10832	East Opens 1♣.
Dealer: E	♥ A9	
Vul: None	♦ 743	Partner bids first.
HCP: 6	♣ 1095	
Board: 110	♠ A107	West Opens 1♥.
Dealer: W	♥ AJ5	West Doubles 2♥ if possible.
Vul: EW	♦ J8	
HCP: 16	♣ AQ754	You bid first.
Board: 111	♠ A1087	East Opens 1♥.
Dealer: E	♥ 1042	West Bids 3♣ if possible.
Vul: Both	♦ J6432	
HCP: 5	♣ 2	Partner bids first.
Board: 112	♠ KQ9	West Opens 1♣.
Dealer: W	♥ AJ7	
Vul: None	♦ Q982	You bid first.
HCP: 15	♣ K96	
Board: 113	♠ Q1083	East Opens 1♦.
Dealer: E	♥ Q95	
Vul: NS	♦ 7652	Partner bids first.
HCP: 5	♣ J8	
Board: 114	♠ Q64	West Opens 1♣.
Dealer: W	♥ KQ7	East Bids 3♦ if possible.
Vul: Both	♦ AK9	
HCP: 17	♣ K752	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ Q10832	♠ AK9			1♣	1NT
Vul: None	♥ A9	♥ K742	Pass	2♥	Pass	2♠
North HCP: 6	♦ 743	♦ Q8	AP			
South HCP: 17	♣ 1095	♣ AJ73				
Contract: 2♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ K9863	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ5	♥ 98	X	2♠	Pass	3♠
North HCP: 16	♦ J8	♦ A754	Pass	4♠	AP	
South HCP: 8	♣ AQ754	♣ J9				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ A1087	♠ KJ3			1♥	1NT
Vul: Both	♥ 1042	♥ A85	3♣	AP		
North HCP: 5	♦ J6432	♦ A985				
South HCP: 17	♣ 2	♣ KQ4				
Contract: 3♣ W						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ 10543	1♣	1NT	AP	
Vul: None	♥ AJ7	♥ 1093				
North HCP: 15	♦ Q982	♦ K53				
South HCP: 6	♣ K96	♣ QJ4				
Contract: 1N N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q1083	♠ 642			1♦	1NT
Vul: NS	♥ Q95	♥ AKJ8	AP			
North HCP: 5	♦ 7652	♦ AJ3				
South HCP: 17	♣ J8	♣ A106				
Contract: 1N S						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ 9532	1♣	1NT	3♦	AP
Vul: Both	♥ KQ7	♥ 9642				
North HCP: 17	♦ AK9	♦ 5				
South HCP: 3	♣ K752	♣ QJ63				
Contract: 3♦ E						

South hands (Practice Page)

We Overcall 1NT

Board: 109	♠ AK9	East Opens 1♣.
Dealer: E	♥ K742	
Vul: None	♦ Q8	You bid first.
HCP: 17	♣ AJ73	
Board: 110	♠ K9863	West Opens 1♥.
Dealer: W	♥ 98	West Doubles 2♥ if possible.
Vul: EW	♦ A754	
HCP: 8	♣ J9	Partner bids first.
Board: 111	♠ KJ3	East Opens 1♥.
Dealer: E	♥ A85	West Bids 3♣ if possible.
Vul: Both	♦ A985	
HCP: 17	♣ KQ4	You bid first.
Board: 112	♠ 10543	West Opens 1♣.
Dealer: W	♥ 1093	
Vul: None	♦ K53	Partner bids first.
HCP: 6	♣ QJ4	
Board: 113	♠ 642	East Opens 1♦.
Dealer: E	♥ AKJ8	
Vul: NS	♦ AJ3	You bid first.
HCP: 17	♣ A106	
Board: 114	♠ 9532	West Opens 1♣.
Dealer: W	♥ 9642	East Bids 3♦ if possible.
Vul: Both	♦ 5	
HCP: 3	♣ QJ63	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ Q10832	♠ AK9			1♣	1NT
Vul: None	♥ A9	♥ K742	Pass	2♥	Pass	2♠
North HCP: 6	♦ 743	♦ Q8	AP			
South HCP: 17	♣ 1095	♣ AJ73				
Contract: 2♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ K9863	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ5	♥ 98	X	2♠	Pass	3♠
North HCP: 16	♦ J8	♦ A754	Pass	4♠	AP	
South HCP: 8	♣ AQ754	♣ J9				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ A1087	♠ KJ3			1♥	1NT
Vul: Both	♥ 1042	♥ A85	3♣	AP		
North HCP: 5	♦ J6432	♦ A985				
South HCP: 17	♣ 2	♣ KQ4				
Contract: 3♣ W						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ 10543	1♣	1NT	AP	
Vul: None	♥ AJ7	♥ 1093				
North HCP: 15	♦ Q982	♦ K53				
South HCP: 6	♣ K96	♣ QJ4				
Contract: 1N N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q1083	♠ 642			1♦	1NT
Vul: NS	♥ Q95	♥ AKJ8	AP			
North HCP: 5	♦ 7652	♦ AJ3				
South HCP: 17	♣ J8	♣ A106				
Contract: 1N S						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ 9532	1♣	1NT	3♦	AP
Vul: Both	♥ KQ7	♥ 9642				
North HCP: 17	♦ AK9	♦ 5				
South HCP: 3	♣ K752	♣ QJ63				
Contract: 3♦ E						

North hands (Practice Page)

We Overcall 1NT

Board: 115 ♠ J764
Dealer: E ♥ K
Vul: None ♦ Q109863
HCP: 6 ♣ 53

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

Board: 116 ♠ AK75
Dealer: W ♥ K965
Vul: NS ♦ AJ
HCP: 15 ♣ 1075

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

Board: 117 ♠ J932
Dealer: E ♥ 1053
Vul: EW ♦ 952
HCP: 5 ♣ A98

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

Board: 118 ♠ J9
Dealer: W ♥ Q65
Vul: None ♦ AKQ6
HCP: 15 ♣ QJ107

West Opens 1♣.
East Bids 4♠ if possible.
You bid first.

Board: 119 ♠ K95432
Dealer: E ♥ K1074
Vul: NS ♦ 876
HCP: 6 ♣ —

East Opens 1♥.
Partner bids first.

Board: 120 ♠ A1083
Dealer: W ♥ Q76
Vul: EW ♦ K76
HCP: 16 ♣ AQJ

West Opens 1♣.
You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ J764	♠ K1093				
Vul: None	♥ K	♥ A982			1♣	1NT
North HCP: 6	♦ Q109863	♦ K7	3♣	3♦	AP	
South HCP: 17	♣ 53	♣ AQJ				
Contract: 3♦ N						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AK75	♠ J1084				
Vul: NS	♥ K965	♥ 10743	1♥	1NT	2♣	AP
North HCP: 15	♦ AJ	♦ 10765				
South HCP: 1	♣ 1075	♣ 9				
Contract: 2♣ E						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ J932	♠ KQ				
Vul: EW	♥ 1053	♥ KJ7			1♥	1NT
North HCP: 5	♦ 952	♦ K64	Pass	Pass	2♥	3♣
South HCP: 16	♣ A98	♣ KJ643	X♣	AP		
Contract: 3♣ X S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ J9	♠ 104				
Vul: None	♥ Q65	♥ KJ1087	1♣	1NT	4♠	X
North HCP: 15	♦ AKQ6	♦ 984	AP			
South HCP: 4	♣ QJ107	♣ 952				
Contract: 4♠ X E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ K95432	♠ AQ6				
Vul: NS	♥ K1074	♥ A98			1♥	1NT
North HCP: 6	♦ 876	♦ 1094	Pass	4♥ ¹	Pass	4♠
South HCP: 15	♣ —	♣ AJ104	AP			
Contract: 4♠ S			1. Texas			

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ A1083	♠ J				
Vul: EW	♥ Q76	♥ K1052	1♣	1NT	AP	
North HCP: 16	♦ K76	♦ 10843				
South HCP: 4	♣ AQJ	♣ 9742				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 115	♠ K1093	East Opens 1♣.
Dealer: E	♥ A982	West Bids 3♣ if possible.
Vul: None	♦ K7	
HCP: 17	♣ AQJ	You bid first.

Board: 116	♠ J1084	West Opens 1♥.
Dealer: W	♥ 10743	East Bids 2♣ if possible.
Vul: NS	♦ 10765	
HCP: 1	♣ 9	Partner bids first.

Board: 117	♠ KQ	East Opens 1♥.
Dealer: E	♥ KJ7	East Bids 2♥ if possible.
Vul: EW	♦ K64	West Bids X♣ if possible.
HCP: 16	♣ KJ643	You bid first.

Board: 118	♠ 104	West Opens 1♣.
Dealer: W	♥ KJ1087	East Bids 4♠ if possible.
Vul: None	♦ 984	
HCP: 4	♣ 952	Partner bids first.

Board: 119	♠ AQ6	East Opens 1♥.
Dealer: E	♥ A98	
Vul: NS	♦ 1094	You bid first.
HCP: 15	♣ AJ104	

Board: 120	♠ J	West Opens 1♣.
Dealer: W	♥ K1052	
Vul: EW	♦ 10843	Partner bids first.
HCP: 4	♣ 9742	

We Overcall 1NT Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ J764	♠ K1093				
Vul: None	♥ K	♥ A982			1♣	1NT
North HCP: 6	♦ Q109863	♦ K7	3♣	3♦	AP	
South HCP: 17	♣ 53	♣ AQJ				
Contract: 3♦ N						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AK75	♠ J1084				
Vul: NS	♥ K965	♥ 10743	1♥	1NT	2♣	AP
North HCP: 15	♦ AJ	♦ 10765				
South HCP: 1	♣ 1075	♣ 9				
Contract: 2♣ E						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ J932	♠ KQ				
Vul: EW	♥ 1053	♥ KJ7			1♥	1NT
North HCP: 5	♦ 952	♦ K64	Pass	Pass	2♥	3♣
South HCP: 16	♣ A98	♣ KJ643	X♣	AP		
Contract: 3♣ X S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ J9	♠ 104				
Vul: None	♥ Q65	♥ KJ1087	1♣	1NT	4♠	X
North HCP: 15	♦ AKQ6	♦ 984	AP			
South HCP: 4	♣ QJ107	♣ 952				
Contract: 4♠ X E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ K95432	♠ AQ6				
Vul: NS	♥ K1074	♥ A98			1♥	1NT
North HCP: 6	♦ 876	♦ 1094	Pass	4♥ ¹	Pass	4♠
South HCP: 15	♣ —	♣ AJ104	AP			
Contract: 4♠ S			1. Texas			

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ A1083	♠ J				
Vul: EW	♥ Q76	♥ K1052	1♣	1NT	AP	
North HCP: 16	♦ K76	♦ 10843				
South HCP: 4	♣ AQJ	♣ 9742				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 121 ♠ A1076
Dealer: E ♥ 85
Vul: Both ♦ KJ2
HCP: 8 ♣ 9873

East Opens 1♣.

Partner bids first.

Board: 122 ♠ A98
Dealer: W ♥ K6
Vul: NS ♦ KQJ5
HCP: 17 ♣ A1043

West Opens 1♣.

You bid first.

Board: 123 ♠ 732
Dealer: E ♥ J8
Vul: Both ♦ A87
HCP: 11 ♣ AQ763

East Opens 1♥.

Partner bids first.

Board: 124 ♠ AK108
Dealer: W ♥ Q73
Vul: None ♦ K72
HCP: 16 ♣ A73

West Opens 1♣.

You bid first.

Board: 125 ♠ A987432
Dealer: E ♥ 95
Vul: EW ♦ 9
HCP: 6 ♣ Q108

East Opens 1♥.

West Bids 3♦ if possible.

Partner bids first.

Board: 126 ♠ AKJ3
Dealer: W ♥ K108
Vul: None ♦ J875
HCP: 17 ♣ KQ

West Opens 1♥.

East Bids 2♥ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ A1076	♠ KQ9			1♣	1NT
Vul: Both	♥ 85	♥ Q732	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ2	♦ A108	Pass	2NT	AP	
South HCP: 15	♣ 9873	♣ KJ5				
Contract: 2N S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ J10653	1♣	1NT	Pass	2♥
Vul: NS	♥ K6	♥ J754	Pass	2♠	AP	
North HCP: 17	♦ KQJ5	♦ 8				
South HCP: 5	♣ A1043	♣ K95				
Contract: 2♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ A964			1♥	1NT
Vul: Both	♥ J8	♥ A95	Pass	3NT	AP	
North HCP: 11	♦ A87	♦ K1094				
South HCP: 15	♣ AQ763	♣ KJ				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AK108	♠ QJ7642	1♣	1NT	Pass	2♥
Vul: None	♥ Q73	♥ 64	Pass	2♠	Pass	3♠
North HCP: 16	♦ K72	♦ Q4	AP			
South HCP: 5	♣ A73	♣ 1052				
Contract: 3♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ A987432	♠ 1065			1♥	1NT
Vul: EW	♥ 95	♥ K1083	3♦	4♠	AP	
North HCP: 6	♦ 9	♦ AQ10				
South HCP: 16	♣ Q108	♣ AK3				
Contract: 4♠ N						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 9742	1♥	1NT	2♥	AP
Vul: None	♥ K108	♥ 43				
North HCP: 17	♦ J875	♦ Q1032				
South HCP: 2	♣ KQ	♣ 1098				
Contract: 2♥ W						

South hands (Practice Page)

We Overcall 1NT

Board: 121	♠ KQ9	East Opens 1♣.
Dealer: E	♥ Q732	
Vul: Both	♦ A108	You bid first.
HCP: 15	♣ KJ5	
Board: 122	♠ J10653	West Opens 1♣.
Dealer: W	♥ J754	
Vul: NS	♦ 8	Partner bids first.
HCP: 5	♣ K95	
Board: 123	♠ A964	East Opens 1♥.
Dealer: E	♥ A95	
Vul: Both	♦ K1094	You bid first.
HCP: 15	♣ KJ	
Board: 124	♠ QJ7642	West Opens 1♣.
Dealer: W	♥ 64	
Vul: None	♦ Q4	Partner bids first.
HCP: 5	♣ 1052	
Board: 125	♠ 1065	East Opens 1♥.
Dealer: E	♥ K1083	West Bids 3♦ if possible.
Vul: EW	♦ AQ10	
HCP: 16	♣ AK3	You bid first.
Board: 126	♠ 9742	West Opens 1♥.
Dealer: W	♥ 43	East Bids 2♥ if possible.
Vul: None	♦ Q1032	
HCP: 2	♣ 1098	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ A1076	♠ KQ9			1♣	1NT
Vul: Both	♥ 85	♥ Q732	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ2	♦ A108	Pass	2NT	AP	
South HCP: 15	♣ 9873	♣ KJ5				
Contract: 2N S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ J10653	1♣	1NT	Pass	2♥
Vul: NS	♥ K6	♥ J754	Pass	2♠	AP	
North HCP: 17	♦ KQJ5	♦ 8				
South HCP: 5	♣ A1043	♣ K95				
Contract: 2♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ A964			1♥	1NT
Vul: Both	♥ J8	♥ A95	Pass	3NT	AP	
North HCP: 11	♦ A87	♦ K1094				
South HCP: 15	♣ AQ763	♣ KJ				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AK108	♠ QJ7642	1♣	1NT	Pass	2♥
Vul: None	♥ Q73	♥ 64	Pass	2♠	Pass	3♠
North HCP: 16	♦ K72	♦ Q4	AP			
South HCP: 5	♣ A73	♣ 1052				
Contract: 3♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ A987432	♠ 1065			1♥	1NT
Vul: EW	♥ 95	♥ K1083	3♦	4♠	AP	
North HCP: 6	♦ 9	♦ AQ10				
South HCP: 16	♣ Q108	♣ AK3				
Contract: 4♠ N						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 9742	1♥	1NT	2♥	AP
Vul: None	♥ K108	♥ 43				
North HCP: 17	♦ J875	♦ Q1032				
South HCP: 2	♣ KQ	♣ 1098				
Contract: 2♥ W						

North hands (Practice Page)

We Overcall 1NT

Board: 127 ♠ 7653
Dealer: E ♥ J874
Vul: NS ♦ 1075
HCP: 5 ♣ A8

East Opens 1♦.

Partner bids first.

Board: 128 ♠ K10
Dealer: W ♥ Q1075
Vul: Both ♦ K93
HCP: 15 ♣ AQJ3

West Opens 1♣.

East Bids X♠ if possible.

You bid first.

Board: 129 ♠ 10542
Dealer: E ♥ 1032
Vul: NS ♦ J732
HCP: 1 ♣ 53

East Opens 1♦.

West Bids XN if possible.

Partner bids first.

Board: 130 ♠ K873
Dealer: W ♥ QJ7
Vul: EW ♦ AQ4
HCP: 16 ♣ A103

West Opens 1♥.

East Bids 2♠ if possible.

You bid first.

Board: 131 ♠ Q8532
Dealer: E ♥ Q
Vul: None ♦ J32
HCP: 5 ♣ 9852

East Opens 1♥.

West Bids 2♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 132 ♠ KQ7
Dealer: W ♥ A84
Vul: NS ♦ Q65
HCP: 15 ♣ A1086

West Opens 1♣.

West Doubles 2♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ 7653	♠ A942			1♦	1NT
Vul: NS	♥ J874	♥ 52				
North HCP: 5	♦ 1075	♦ AK8	AP			
South HCP: 16	♣ A8	♣ KQ64				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ QJ96542	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ Q1075	♥ 2	Pass	4♠	X♠	AP
North HCP: 15	♦ K93	♦ J87	1. Texas			
South HCP: 4	♣ AQJ3	♣ 74				
Contract: 4♠X N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ J96			1♦	1NT
Vul: NS	♥ 1032	♥ AK84				
North HCP: 1	♦ J732	♦ A65	XN	AP		
South HCP: 15	♣ 53	♣ K107				
Contract: 1NX S						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ K873	♠ —	1♥	1NT	2♠	3♣
Vul: EW	♥ QJ7	♥ 432	AP			
North HCP: 16	♦ AQ4	♦ 1075				
South HCP: 4	♣ A103	♣ KJ98742				
Contract: 3♣ S						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ Q8532	♠ A106			1♥	1NT
Vul: None	♥ Q	♥ K54	2♥	2♠	4♥	AP
North HCP: 5	♦ J32	♦ A874				
South HCP: 15	♣ 9852	♣ A76				
Contract: 4♥ E						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ A53	1♣	1NT	Pass	2♠ ¹
Vul: NS	♥ A84	♥ J976	X	2♦	Pass	3♦
North HCP: 15	♦ Q65	♦ K842	AP			
South HCP: 8	♣ A1086	♣ 73	1. Stayman			
Contract: 3♦ N						

South hands (Practice Page)

We Overcall 1NT

Board: 127	♠ A942	East Opens 1♦.
Dealer: E	♥ 52	
Vul: NS	♦ AK8	You bid first.
HCP: 16	♣ KQ64	
Board: 128	♠ QJ96542	West Opens 1♣.
Dealer: W	♥ 2	East Bids X♠ if possible.
Vul: Both	♦ J87	
HCP: 4	♣ 74	Partner bids first.
Board: 129	♠ J96	East Opens 1♦.
Dealer: E	♥ AK84	West Bids XN if possible.
Vul: NS	♦ A65	
HCP: 15	♣ K107	You bid first.
Board: 130	♠ —	West Opens 1♥.
Dealer: W	♥ 432	East Bids 2♠ if possible.
Vul: EW	♦ 1075	
HCP: 4	♣ KJ98742	Partner bids first.
Board: 131	♠ A106	East Opens 1♥.
Dealer: E	♥ K54	West Bids 2♥ if possible.
Vul: None	♦ A874	East Bids 4♥ if possible.
HCP: 15	♣ A76	You bid first.
Board: 132	♠ A53	West Opens 1♣.
Dealer: W	♥ J976	West Doubles 2♣ if possible.
Vul: NS	♦ K842	
HCP: 8	♣ 73	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ 7653	♠ A942			1♦	1NT
Vul: NS	♥ J874	♥ 52				
North HCP: 5	♦ 1075	♦ AK8	AP			
South HCP: 16	♣ A8	♣ KQ64				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ QJ96542	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ Q1075	♥ 2	Pass	4♠	X♠	AP
North HCP: 15	♦ K93	♦ J87	1. Texas			
South HCP: 4	♣ AQJ3	♣ 74				
Contract: 4♠X N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ J96			1♦	1NT
Vul: NS	♥ 1032	♥ AK84				
North HCP: 1	♦ J732	♦ A65	XN	AP		
South HCP: 15	♣ 53	♣ K107				
Contract: 1NX S						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ K873	♠ —	1♥	1NT	2♠	3♣
Vul: EW	♥ QJ7	♥ 432	AP			
North HCP: 16	♦ AQ4	♦ 1075				
South HCP: 4	♣ A103	♣ KJ98742				
Contract: 3♣ S						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ Q8532	♠ A106			1♥	1NT
Vul: None	♥ Q	♥ K54	2♥	2♠	4♥	AP
North HCP: 5	♦ J32	♦ A874				
South HCP: 15	♣ 9852	♣ A76				
Contract: 4♥ E						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ A53	1♣	1NT	Pass	2♠ ¹
Vul: NS	♥ A84	♥ J976	X	2♦	Pass	3♦
North HCP: 15	♦ Q65	♦ K842	AP			
South HCP: 8	♣ A1086	♣ 73	1. Stayman			
Contract: 3♦ N						

North hands (Practice Page)

We Overcall 1NT

Board: 133 ♠ A8642
Dealer: E ♥ K93
Vul: Both ♦ 104
HCP: 7 ♣ 953

East Opens 1♣.

Partner bids first.

Board: 134 ♠ Q103
Dealer: W ♥ AK9
Vul: NS ♦ K842
HCP: 16 ♣ A52

West Opens 1♣.

West Doubles Pass if possible.

East Bids 2♥ if possible.

You bid first.

Board: 135 ♠ KJ97
Dealer: E ♥ Q732
Vul: EW ♦ 65
HCP: 8 ♣ Q103

East Opens 1♦.

Partner bids first.

Board: 136 ♠ 863
Dealer: W ♥ Q653
Vul: Both ♦ AQ
HCP: 15 ♣ AK64

West Opens 1♣.

You bid first.

Board: 137 ♠ Q93
Dealer: E ♥ K109
Vul: None ♦ 87
HCP: 5 ♣ 105432

East Opens 1♦.

Partner bids first.

Board: 138 ♠ AJ65
Dealer: W ♥ K54
Vul: EW ♦ KJ108
HCP: 16 ♣ A7

West Opens 1♠.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ A8642	♠ KJ10			1♣	1NT
Vul: Both	♥ K93	♥ Q1086	Pass	2♥	Pass	2♠
North HCP: 7	♦ 104	♦ KJ7	AP			
South HCP: 17	♣ 953	♣ AK7				
Contract: 2♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ J54	1♣	1NT	Pass	Pass
Vul: NS	♥ AK9	♥ 8	X	Pass	2♥	AP
North HCP: 16	♦ K842	♦ J1093				
South HCP: 2	♣ A52	♣ 109843				
Contract: 2♥ E						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ KJ97	♠ A53			1♦	1NT
Vul: EW	♥ Q732	♥ K1085	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 65	♦ A32	Pass	4♥	AP	
South HCP: 15	♣ Q103	♣ A62	1. Stayman			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ 863	♠ K1094	1♣	1NT	AP	
Vul: Both	♥ Q653	♥ 98				
North HCP: 15	♦ AQ	♦ KJ32				
South HCP: 7	♣ AK64	♣ 952				
Contract: 1N N						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ 52			1♦	1NT
Vul: None	♥ K109	♥ AQJ6	AP			
North HCP: 5	♦ 87	♦ AQ103				
South HCP: 15	♣ 105432	♣ Q76				
Contract: 1N S						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AJ65	♠ 4	1♠	1NT	Pass	2♠ ¹
Vul: EW	♥ K54	♥ J32	Pass	3♣ ²	AP	
North HCP: 16	♦ KJ108	♦ Q54	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ A7	♣ J109862	2. automat			
Contract: 3♣ N						

South hands (Practice Page)

We Overcall 1NT

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

♠ KJ10
♥ Q1086
♦ KJ7
♣ AK7

East Opens 1♣.

You bid first.

Board: 134
Dealer: W
Vul: NS
HCP: 2

♠ J54
♥ 8
♦ J1093
♣ 109843

West Opens 1♣.

West Doubles Pass if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 135
Dealer: E
Vul: EW
HCP: 15

♠ A53
♥ K1085
♦ A32
♣ A62

East Opens 1♦.

You bid first.

Board: 136
Dealer: W
Vul: Both
HCP: 7

♠ K1094
♥ 98
♦ KJ32
♣ 952

West Opens 1♣.

Partner bids first.

Board: 137
Dealer: E
Vul: None
HCP: 15

♠ 52
♥ AQJ6
♦ AQ103
♣ Q76

East Opens 1♦.

You bid first.

Board: 138
Dealer: W
Vul: EW
HCP: 4

♠ 4
♥ J32
♦ Q54
♣ J109862

West Opens 1♠.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ A8642	♠ KJ10			1♣	1NT
Vul: Both	♥ K93	♥ Q1086	Pass	2♥	Pass	2♠
North HCP: 7	♦ 104	♦ KJ7	AP			
South HCP: 17	♣ 953	♣ AK7				
Contract: 2♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ J54	1♣	1NT	Pass	Pass
Vul: NS	♥ AK9	♥ 8	X	Pass	2♥	AP
North HCP: 16	♦ K842	♦ J1093				
South HCP: 2	♣ A52	♣ 109843				
Contract: 2♥ E						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ KJ97	♠ A53			1♦	1NT
Vul: EW	♥ Q732	♥ K1085	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 65	♦ A32	Pass	4♥	AP	
South HCP: 15	♣ Q103	♣ A62	1. Stayman			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ 863	♠ K1094	1♣	1NT	AP	
Vul: Both	♥ Q653	♥ 98				
North HCP: 15	♦ AQ	♦ KJ32				
South HCP: 7	♣ AK64	♣ 952				
Contract: 1N N						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ Q93	♠ 52			1♦	1NT
Vul: None	♥ K109	♥ AQJ6	AP			
North HCP: 5	♦ 87	♦ AQ103				
South HCP: 15	♣ 105432	♣ Q76				
Contract: 1N S						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ AJ65	♠ 4	1♠	1NT	Pass	2♠ ¹
Vul: EW	♥ K54	♥ J32	Pass	3♣ ²	AP	
North HCP: 16	♦ KJ108	♦ Q54	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ A7	♣ J109862	2. automat			
Contract: 3♣ N						

North hands (Practice Page)

We Overcall 1NT

Board: 139	♠ KJ53	East Opens 1♣.
Dealer: E	♥ J9642	
Vul: Both	♦ 983	Partner bids first.
HCP: 5	♣ 5	
Board: 140	♠ AK84	West Opens 1♣.
Dealer: W	♥ Q106	
Vul: None	♦ 963	You bid first.
HCP: 15	♣ AQ7	
Board: 141	♠ Q943	East Opens 1♠.
Dealer: E	♥ Q8	West Bids 2♥ if possible.
Vul: NS	♦ 108653	
HCP: 5	♣ J10	Partner bids first.
Board: 142	♠ AJ98	West Opens 1♣.
Dealer: W	♥ 92	
Vul: Both	♦ AJ7	You bid first.
HCP: 17	♣ AK52	
Board: 143	♠ Q3	East Opens 1♠.
Dealer: E	♥ 104	West Bids 2♠ if possible.
Vul: NS	♦ QJ83	
HCP: 6	♣ J10542	Partner bids first.
Board: 144	♠ AK6	West Opens 1♦.
Dealer: W	♥ AJ42	East Bids 2♠ if possible.
Vul: NS	♦ K82	
HCP: 16	♣ J43	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ Q1082			1♣	1NT
Vul: Both	♥ J9642	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 5	♦ 983	♦ J6	AP			
South HCP: 17	♣ 5	♣ AK94				
Contract: 2♥ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J97	1♣	1NT	AP	
Vul: None	♥ Q106	♥ 7				
North HCP: 15	♦ 963	♦ AJ1074				
South HCP: 7	♣ AQ7	♣ J542				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ Q943	♠ KJ72	2♥	AP	1♠	1NT
Vul: NS	♥ Q8	♥ 974				
North HCP: 5	♦ 108653	♦ AJ7				
South HCP: 16	♣ J10	♣ AK2				
Contract: 2♥ W						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ AJ98	♠ 1075	1♣	1NT	AP	
Vul: Both	♥ 92	♥ QJ7				
North HCP: 17	♦ AJ7	♦ 8532				
South HCP: 4	♣ AK52	♣ J106				
Contract: 1N N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ A92	2♠	AP	1♠	1NT
Vul: NS	♥ 104	♥ K852				
North HCP: 6	♦ QJ83	♦ K972				
South HCP: 15	♣ J10542	♣ KQ				
Contract: 2♠ E						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ AK6	♠ 107	1♦	1NT	2♠	AP
Vul: NS	♥ AJ42	♥ 753				
North HCP: 16	♦ K82	♦ J109				
South HCP: 5	♣ J43	♣ A7652				
Contract: 2♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 139	♠ Q1082	East Opens 1♣.
Dealer: E	♥ AK8	
Vul: Both	♦ J6	You bid first.
HCP: 17	♣ AK94	
Board: 140	♠ J97	West Opens 1♣.
Dealer: W	♥ 7	
Vul: None	♦ AJ1074	Partner bids first.
HCP: 7	♣ J542	
Board: 141	♠ KJ72	East Opens 1♠.
Dealer: E	♥ 974	West Bids 2♥ if possible.
Vul: NS	♦ AJ7	
HCP: 16	♣ AK2	You bid first.
Board: 142	♠ 1075	West Opens 1♣.
Dealer: W	♥ QJ7	
Vul: Both	♦ 8532	Partner bids first.
HCP: 4	♣ J106	
Board: 143	♠ A92	East Opens 1♠.
Dealer: E	♥ K852	West Bids 2♠ if possible.
Vul: NS	♦ K972	
HCP: 15	♣ KQ	You bid first.
Board: 144	♠ 107	West Opens 1♦.
Dealer: W	♥ 753	East Bids 2♠ if possible.
Vul: NS	♦ J109	
HCP: 5	♣ A7652	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ Q1082			1♣	1NT
Vul: Both	♥ J9642	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 5	♦ 983	♦ J6	AP			
South HCP: 17	♣ 5	♣ AK94				
Contract: 2♥ S						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J97	1♣	1NT	AP	
Vul: None	♥ Q106	♥ 7				
North HCP: 15	♦ 963	♦ AJ1074				
South HCP: 7	♣ AQ7	♣ J542				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ Q943	♠ KJ72	2♥	AP	1♠	1NT
Vul: NS	♥ Q8	♥ 974				
North HCP: 5	♦ 108653	♦ AJ7				
South HCP: 16	♣ J10	♣ AK2				
Contract: 2♥ W						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ AJ98	♠ 1075	1♣	1NT	AP	
Vul: Both	♥ 92	♥ QJ7				
North HCP: 17	♦ AJ7	♦ 8532				
South HCP: 4	♣ AK52	♣ J106				
Contract: 1N N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ A92	2♠	AP	1♠	1NT
Vul: NS	♥ 104	♥ K852				
North HCP: 6	♦ QJ83	♦ K972				
South HCP: 15	♣ J10542	♣ KQ				
Contract: 2♠ E						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ AK6	♠ 107	1♦	1NT	2♠	AP
Vul: NS	♥ AJ42	♥ 753				
North HCP: 16	♦ K82	♦ J109				
South HCP: 5	♣ J43	♣ A7652				
Contract: 2♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 145	♠ A7	East Opens 1♦.
Dealer: E	♥ J743	
Vul: Both	♦ J6	Partner bids first.
HCP: 9	♣ QJ832	
Board: 146	♠ Q654	West Opens 1♦.
Dealer: W	♥ AKQ	
Vul: NS	♦ AJ4	You bid first.
HCP: 16	♣ 842	
Board: 147	♠ Q85	East Opens 1♠.
Dealer: E	♥ 742	
Vul: EW	♦ 42	Partner bids first.
HCP: 5	♣ QJ1074	
Board: 148	♠ KJ9	West Opens 1♦.
Dealer: W	♥ AQ3	
Vul: Both	♦ K932	You bid first.
HCP: 16	♣ QJ6	
Board: 149	♠ Q4	East Opens 1♠.
Dealer: E	♥ J73	
Vul: EW	♦ 1097	Partner bids first.
HCP: 8	♣ KQ853	
Board: 150	♠ A75	West Opens 1♠.
Dealer: W	♥ J4	East Bids 2♥ if possible.
Vul: Both	♦ KQ97	West Bids 2♠ if possible.
HCP: 15	♣ KQ97	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ Q642			1♦	1NT
Vul: Both	♥ J743	♥ 1098	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J6	♦ AKQ2	Pass	2NT	AP	
South HCP: 15	♣ QJ832	♣ A4	1. Stayman			
Contract: 2N S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ Q654	♠ AKJ973	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ AKQ	♥ 10652	Pass	4♠	AP	
North HCP: 16	♦ AJ4	♦ 9	1. Texas			
South HCP: 11	♣ 842	♣ K10				
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q85	♠ K104			1♠	1NT
Vul: EW	♥ 742	♥ AQ3	AP			
North HCP: 5	♦ 42	♦ AQJ7				
South HCP: 16	♣ QJ1074	♣ 862				
Contract: 1N S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 1083	1♦	1NT	Pass	2♦
Vul: Both	♥ AQ3	♥ J9765	Pass	2♥	AP	
North HCP: 16	♦ K932	♦ Q8				
South HCP: 6	♣ QJ6	♣ K92				
Contract: 2♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ K96			1♠	1NT
Vul: EW	♥ J73	♥ KQ65	Pass	2NT	AP	
North HCP: 8	♦ 1097	♦ A852				
South HCP: 16	♣ KQ853	♣ A6				
Contract: 2N S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ A75	♠ 643	1♠	1NT	2♥	Pass
Vul: Both	♥ J4	♥ A976	2♠	AP		
North HCP: 15	♦ KQ97	♦ 103				
South HCP: 5	♣ KQ97	♣ J642				
Contract: 2♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 145	♠ Q642	East Opens 1♦.
Dealer: E	♥ 1098	
Vul: Both	♦ AKQ2	You bid first.
HCP: 15	♣ A4	
Board: 146	♠ AKJ973	West Opens 1♦.
Dealer: W	♥ 10652	
Vul: NS	♦ 9	Partner bids first.
HCP: 11	♣ K10	
Board: 147	♠ K104	East Opens 1♠.
Dealer: E	♥ AQ3	
Vul: EW	♦ AQJ7	You bid first.
HCP: 16	♣ 862	
Board: 148	♠ 1083	West Opens 1♦.
Dealer: W	♥ J9765	
Vul: Both	♦ Q8	Partner bids first.
HCP: 6	♣ K92	
Board: 149	♠ K96	East Opens 1♠.
Dealer: E	♥ KQ65	
Vul: EW	♦ A852	You bid first.
HCP: 16	♣ A6	
Board: 150	♠ 643	West Opens 1♠.
Dealer: W	♥ A976	East Bids 2♥ if possible.
Vul: Both	♦ 103	West Bids 2♠ if possible.
HCP: 5	♣ J642	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ Q642			1♦	1NT
Vul: Both	♥ J743	♥ 1098	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J6	♦ AKQ2	Pass	2NT	AP	
South HCP: 15	♣ QJ832	♣ A4	1. Stayman			
Contract: 2N S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ Q654	♠ AKJ973	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ AKQ	♥ 10652	Pass	4♠	AP	
North HCP: 16	♦ AJ4	♦ 9	1. Texas			
South HCP: 11	♣ 842	♣ K10				
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ Q85	♠ K104			1♠	1NT
Vul: EW	♥ 742	♥ AQ3	AP			
North HCP: 5	♦ 42	♦ AQJ7				
South HCP: 16	♣ QJ1074	♣ 862				
Contract: 1N S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 1083	1♦	1NT	Pass	2♦
Vul: Both	♥ AQ3	♥ J9765	Pass	2♥	AP	
North HCP: 16	♦ K932	♦ Q8				
South HCP: 6	♣ QJ6	♣ K92				
Contract: 2♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ K96			1♠	1NT
Vul: EW	♥ J73	♥ KQ65	Pass	2NT	AP	
North HCP: 8	♦ 1097	♦ A852				
South HCP: 16	♣ KQ853	♣ A6				
Contract: 2N S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ A75	♠ 643	1♠	1NT	2♥	Pass
Vul: Both	♥ J4	♥ A976	2♠	AP		
North HCP: 15	♦ KQ97	♦ 103				
South HCP: 5	♣ KQ97	♣ J642				
Contract: 2♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 151
Dealer: E
Vul: None
HCP: 2

♠ 54
♥ 982
♦ Q108632
♣ 72

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

Board: 152
Dealer: W
Vul: None
HCP: 16

♠ K3
♥ AKQ10
♦ 8753
♣ A74

West Opens 1♣.
You bid first.

Board: 153
Dealer: E
Vul: NS
HCP: 4

♠ K1083
♥ 109872
♦ J873
♣ —

East Opens 1♣.
Partner bids first.

Board: 154
Dealer: W
Vul: EW
HCP: 15

♠ A982
♥ AK108
♦ KJ10
♣ 86

West Opens 1♦.
You bid first.

Board: 155
Dealer: E
Vul: None
HCP: 5

♠ J9743
♥ KJ109
♦ —
♣ 9432

East Opens 1♦.
West Bids 3♦ if possible.
Partner bids first.

Board: 156
Dealer: W
Vul: NS
HCP: 17

♠ Q109
♥ AK74
♦ A1097
♣ A7

West Opens 1♦.
You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ K76			1♣	1NT
Vul: None	♥ 982	♥ J64				
North HCP: 2	♦ Q108632	♦ A5	2♠	AP		
South HCP: 15	♣ 72	♣ AK543				
Contract: 2♠ W						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 108542	1♣	1NT	Pass	2♥
Vul: None	♥ AKQ10	♥ 32	Pass	2♠	AP	
North HCP: 16	♦ 8753	♦ K9				
South HCP: 5	♣ A74	♣ Q962				
Contract: 2♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ K1083	♠ 52			1♣	1NT
Vul: NS	♥ 109872	♥ KJ3	Pass	2♦	Pass	2♥
North HCP: 4	♦ J873	♦ AK4	AP			
South HCP: 15	♣ —	♣ A9532				
Contract: 2♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ A982	♠ KJ	1♦	1NT	AP	
Vul: EW	♥ AK108	♥ 732				
North HCP: 15	♦ KJ10	♦ Q975				
South HCP: 7	♣ 86	♣ J432				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J9743	♠ AQ			1♦	1NT
Vul: None	♥ KJ109	♥ Q843	Pass	2♥	Pass	2♠
North HCP: 5	♦ —	♦ AK72	3♦	AP		
South HCP: 15	♣ 9432	♣ 1087				
Contract: 3♦ E						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ J7542	1♦	1NT	Pass	2♥
Vul: NS	♥ AK74	♥ 9862	Pass	2♠	AP	
North HCP: 17	♦ A1097	♦ 4				
South HCP: 3	♣ A7	♣ Q62				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 151	♠ K76	East Opens 1♣.
Dealer: E	♥ J64	West Bids 2♠ if possible.
Vul: None	♦ A5	
HCP: 15	♣ AK543	You bid first.
Board: 152	♠ 108542	West Opens 1♣.
Dealer: W	♥ 32	
Vul: None	♦ K9	Partner bids first.
HCP: 5	♣ Q962	
Board: 153	♠ 52	East Opens 1♣.
Dealer: E	♥ KJ3	
Vul: NS	♦ AK4	You bid first.
HCP: 15	♣ A9532	
Board: 154	♠ KJ	West Opens 1♦.
Dealer: W	♥ 732	
Vul: EW	♦ Q975	Partner bids first.
HCP: 7	♣ J432	
Board: 155	♠ AQ	East Opens 1♦.
Dealer: E	♥ Q843	West Bids 3♦ if possible.
Vul: None	♦ AK72	
HCP: 15	♣ 1087	You bid first.
Board: 156	♠ J7542	West Opens 1♦.
Dealer: W	♥ 9862	
Vul: NS	♦ 4	Partner bids first.
HCP: 3	♣ Q62	

We Overcall 1NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ K76			1♣	1NT
Vul: None	♥ 982	♥ J64				
North HCP: 2	♦ Q108632	♦ A5	2♠	AP		
South HCP: 15	♣ 72	♣ AK543				
Contract: 2♠ W						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 108542	1♣	1NT	Pass	2♥
Vul: None	♥ AKQ10	♥ 32	Pass	2♠	AP	
North HCP: 16	♦ 8753	♦ K9				
South HCP: 5	♣ A74	♣ Q962				
Contract: 2♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ K1083	♠ 52			1♣	1NT
Vul: NS	♥ 109872	♥ KJ3	Pass	2♦	Pass	2♥
North HCP: 4	♦ J873	♦ AK4	AP			
South HCP: 15	♣ —	♣ A9532				
Contract: 2♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ A982	♠ KJ	1♦	1NT	AP	
Vul: EW	♥ AK108	♥ 732				
North HCP: 15	♦ KJ10	♦ Q975				
South HCP: 7	♣ 86	♣ J432				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J9743	♠ AQ			1♦	1NT
Vul: None	♥ KJ109	♥ Q843	Pass	2♥	Pass	2♠
North HCP: 5	♦ —	♦ AK72	3♦	AP		
South HCP: 15	♣ 9432	♣ 1087				
Contract: 3♦ E						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ J7542	1♦	1NT	Pass	2♥
Vul: NS	♥ AK74	♥ 9862	Pass	2♠	AP	
North HCP: 17	♦ A1097	♦ 4				
South HCP: 3	♣ A7	♣ Q62				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 157	♠ 8754	East Opens 1♣.
Dealer: E	♥ 985	
Vul: EW	♦ K852	Partner bids first.
HCP: 6	♣ K4	
Board: 158	♠ A943	West Opens 1♣.
Dealer: W	♥ AQ	East Bids 2♥ if possible.
Vul: EW	♦ Q92	
HCP: 16	♣ KJ107	You bid first.
Board: 159	♠ KQ52	East Opens 1♥.
Dealer: E	♥ Q6	
Vul: Both	♦ A1052	Partner bids first.
HCP: 11	♣ 754	
Board: 160	♠ AQ	West Opens 1♦.
Dealer: W	♥ K107	East Bids 2♠ if possible.
Vul: None	♦ K10873	
HCP: 17	♣ AJ7	You bid first.
Board: 161	♠ Q10874	East Opens 1♣.
Dealer: E	♥ K7	
Vul: EW	♦ Q753	Partner bids first.
HCP: 7	♣ 62	
Board: 162	♠ AJ	West Opens 1♣.
Dealer: W	♥ 874	East Bids 2♠ if possible.
Vul: Both	♦ AK3	West Bids 3♠ if possible.
HCP: 15	♣ QJ864	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ 8754	♠ J106			1♣	1NT
Vul: EW	♥ 985	♥ AK103				
North HCP: 6	♦ K852	♦ Q4	AP			
South HCP: 15	♣ K4	♣ AJ106				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ A943	♠ 8765	1♣	1NT	2♥	AP
Vul: EW	♥ AQ	♥ J10				
North HCP: 16	♦ Q92	♦ 1083				
South HCP: 1	♣ KJ107	♣ 9632				
Contract: 2♥ E						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ KQ52	♠ 963			1♥	1NT
Vul: Both	♥ Q6	♥ AK75	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A1052	♦ Q98	Pass	3NT	AP	
South HCP: 15	♣ 754	♣ AQ9	1. Stayman			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 83	1♦	1NT	2♠	AP
Vul: None	♥ K107	♥ 9854				
North HCP: 17	♦ K10873	♦ J542				
South HCP: 4	♣ AJ7	♣ K109				
Contract: 2♠ E						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ Q10874	♠ A3			1♣	1NT
Vul: EW	♥ K7	♥ J108	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q753	♦ A982	AP			
South HCP: 15	♣ 62	♣ AQ43				
Contract: 2♠ S						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ K3	1♣	1NT	2♠	3♦
Vul: Both	♥ 874	♥ 1053	3♠	AP		
North HCP: 15	♦ AK3	♦ J98765				
South HCP: 4	♣ QJ864	♣ 107				
Contract: 3♠ E						

South hands (Practice Page)

We Overcall 1NT

Board: 157	♠ J106	East Opens 1♣.
Dealer: E	♥ AK103	
Vul: EW	♦ Q4	You bid first.
HCP: 15	♣ AJ106	
Board: 158	♠ 8765	West Opens 1♣.
Dealer: W	♥ J10	East Bids 2♥ if possible.
Vul: EW	♦ 1083	
HCP: 1	♣ 9632	Partner bids first.
Board: 159	♠ 963	East Opens 1♥.
Dealer: E	♥ AK75	
Vul: Both	♦ Q98	You bid first.
HCP: 15	♣ AQ9	
Board: 160	♠ 83	West Opens 1♦.
Dealer: W	♥ 9854	East Bids 2♠ if possible.
Vul: None	♦ J542	
HCP: 4	♣ K109	Partner bids first.
Board: 161	♠ A3	East Opens 1♣.
Dealer: E	♥ J108	
Vul: EW	♦ A982	You bid first.
HCP: 15	♣ AQ43	
Board: 162	♠ K3	West Opens 1♣.
Dealer: W	♥ 1053	East Bids 2♠ if possible.
Vul: Both	♦ J98765	West Bids 3♠ if possible.
HCP: 4	♣ 107	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ 8754	♠ J106			1♣	1NT
Vul: EW	♥ 985	♥ AK103				
North HCP: 6	♦ K852	♦ Q4	AP			
South HCP: 15	♣ K4	♣ AJ106				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ A943	♠ 8765	1♣	1NT	2♥	AP
Vul: EW	♥ AQ	♥ J10				
North HCP: 16	♦ Q92	♦ 1083				
South HCP: 1	♣ KJ107	♣ 9632				
Contract: 2♥ E						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ KQ52	♠ 963			1♥	1NT
Vul: Both	♥ Q6	♥ AK75	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A1052	♦ Q98	Pass	3NT	AP	
South HCP: 15	♣ 754	♣ AQ9	1. Stayman			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 83	1♦	1NT	2♠	AP
Vul: None	♥ K107	♥ 9854				
North HCP: 17	♦ K10873	♦ J542				
South HCP: 4	♣ AJ7	♣ K109				
Contract: 2♠ E						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ Q10874	♠ A3			1♣	1NT
Vul: EW	♥ K7	♥ J108	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q753	♦ A982	AP			
South HCP: 15	♣ 62	♣ AQ43				
Contract: 2♠ S						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ K3	1♣	1NT	2♠	3♦
Vul: Both	♥ 874	♥ 1053	3♠	AP		
North HCP: 15	♦ AK3	♦ J98765				
South HCP: 4	♣ QJ864	♣ 107				
Contract: 3♠ E						

North hands (Practice Page)

We Overcall 1NT

Board: 163 ♠ K9643
Dealer: E ♥ J96
Vul: None ♦ 1096
HCP: 4 ♣ 52

East Opens 1♦.

Partner bids first.

Board: 164 ♠ J4
Dealer: W ♥ A104
Vul: NS ♦ AQJ
HCP: 15 ♣ K5432

West Opens 1♥.

West Bids 4♥ if possible.

East Bids XA♠ if possible.

You bid first.

Board: 165 ♠ 10
Dealer: E ♥ KQJ3
Vul: Both ♦ 1086
HCP: 7 ♣ J10852

East Opens 1♠.

West Bids 3♠ if possible.

Partner bids first.

Board: 166 ♠ AQ3
Dealer: W ♥ AK3
Vul: None ♦ J65
HCP: 17 ♣ K1042

West Opens 1♣.

You bid first.

Board: 167 ♠ 84
Dealer: E ♥ Q102
Vul: NS ♦ A87652
HCP: 7 ♣ J3

East Opens 1♣.

Partner bids first.

Board: 168 ♠ QJ3
Dealer: W ♥ A105
Vul: EW ♦ K102
HCP: 17 ♣ AK63

West Opens 1♠.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ K9643	♠ QJ52			1♦	1NT
Vul: None	♥ J96	♥ AQ	Pass	2♥	Pass	3♠ ¹
North HCP: 4	♦ 1096	♦ A752	AP			
South HCP: 15	♣ 52	♣ Q106				
Contract: 3♠ S						1. Super acceptance after NT

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ 62	1♥	1NT	Pass	3♣ ¹
Vul: NS	♥ A104	♥ 53	4♥	Pass	Pass	5♦
North HCP: 15	♦ AQJ	♦ K965432	Pass	Pass	XA♠♠	AP
South HCP: 3	♣ K5432	♣ 97				
Contract: 5♦ X S						1. Minor Suit Transfers after 1NT

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ K86			1♠	1NT
Vul: Both	♥ KQJ3	♥ A874				
North HCP: 7	♦ 1086	♦ KJ72	3♠	AP		
South HCP: 17	♣ J10852	♣ AQ				
Contract: 3♠ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ 982				
Vul: None	♥ AK3	♥ J92	1♣	1NT	AP	
North HCP: 17	♦ J65	♦ Q742				
South HCP: 4	♣ K1042	♣ J97				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ 109			1♣	1NT
Vul: NS	♥ Q102	♥ AK6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7	♦ A87652	♦ KQ93	AP			
South HCP: 15	♣ J3	♣ K862				
Contract: 3♦ S						1. Minor Suit Transfers after 1NT
						2. automat

Board: 168

Dealer: W

Vul: EW

North HCP: 17

South HCP: 7

Contract: 1N N

North:

♠ QJ3

♥ A105

♦ K102

♣ AK63

South:

♠ 976

♥ 73

♦ AJ93

♣ Q982

West	North	East	South
------	-------	------	-------

1♠	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 163 ♠ QJ52
Dealer: E ♥ AQ
Vul: None ♦ A752
HCP: 15 ♣ Q106

East Opens 1♦.

You bid first.

Board: 164 ♠ 62
Dealer: W ♥ 53
Vul: NS ♦ K965432
HCP: 3 ♣ 97

West Opens 1♥.

West Bids 4♥ if possible.

East Bids XA♠♠ if possible.

Partner bids first.

Board: 165 ♠ K86
Dealer: E ♥ A874
Vul: Both ♦ KJ72
HCP: 17 ♣ AQ

East Opens 1♠.

West Bids 3♠ if possible.

You bid first.

Board: 166 ♠ 982
Dealer: W ♥ J92
Vul: None ♦ Q742
HCP: 4 ♣ J97

West Opens 1♣.

Partner bids first.

Board: 167 ♠ 109
Dealer: E ♥ AK6
Vul: NS ♦ KQ93
HCP: 15 ♣ K862

East Opens 1♣.

You bid first.

Board: 168 ♠ 976
Dealer: W ♥ 73
Vul: EW ♦ AJ93
HCP: 7 ♣ Q982

West Opens 1♠.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ K9643	♠ QJ52			1♦	1NT
Vul: None	♥ J96	♥ AQ	Pass	2♥	Pass	3♠ ¹
North HCP: 4	♦ 1096	♦ A752	AP			
South HCP: 15	♣ 52	♣ Q106				
Contract: 3♠ S						1. Super acceptance after NT

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ 62	1♥	1NT	Pass	3♣ ¹
Vul: NS	♥ A104	♥ 53	4♥	Pass	Pass	5♦
North HCP: 15	♦ AQJ	♦ K965432	Pass	Pass	XA♠♠	AP
South HCP: 3	♣ K5432	♣ 97				
Contract: 5♦ X S						1. Minor Suit Transfers after 1NT

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ K86			1♠	1NT
Vul: Both	♥ KQJ3	♥ A874				
North HCP: 7	♦ 1086	♦ KJ72	3♠	AP		
South HCP: 17	♣ J10852	♣ AQ				
Contract: 3♠ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ 982				
Vul: None	♥ AK3	♥ J92	1♣	1NT	AP	
North HCP: 17	♦ J65	♦ Q742				
South HCP: 4	♣ K1042	♣ J97				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ 109			1♣	1NT
Vul: NS	♥ Q102	♥ AK6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7	♦ A87652	♦ KQ93	AP			
South HCP: 15	♣ J3	♣ K862				
Contract: 3♦ S						1. Minor Suit Transfers after 1NT
						2. automat

Board: 168

Dealer: W

Vul: EW

North HCP: 17

South HCP: 7

Contract: 1N N

North:

♠ QJ3

♥ A105

♦ K102

♣ AK63

South:

♠ 976

♥ 73

♦ AJ93

♣ Q982

West	North	East	South
------	-------	------	-------

1♠	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 169	♠ 872	East Opens 1♣.
Dealer: E	♥ Q8743	West Bids 3♣ if possible.
Vul: None	♦ KQ107	
HCP: 7	♣ 4	Partner bids first.
Board: 170	♠ K842	West Opens 1♦.
Dealer: W	♥ K53	West Bids 3♦ if possible.
Vul: NS	♦ AK9	
HCP: 16	♣ K82	You bid first.
Board: 171	♠ 73	East Opens 1♥.
Dealer: E	♥ 1032	West Bids 2♦ if possible.
Vul: EW	♦ 654	
HCP: 2	♣ Q10873	Partner bids first.
Board: 172	♠ J85	West Opens 1♦.
Dealer: W	♥ AK85	
Vul: Both	♦ AK8	You bid first.
HCP: 16	♣ J83	
Board: 173	♠ Q105432	East Opens 1♦.
Dealer: E	♥ K652	
Vul: NS	♦ 72	Partner bids first.
HCP: 5	♣ 5	
Board: 174	♠ 97	West Opens 1♣.
Dealer: W	♥ KJ6	East Bids 2♠ if possible.
Vul: Both	♦ KJ643	East Bids X♦ if possible.
HCP: 16	♣ AKJ	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 169
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 3♣X E

North:
 ♠ 872
 ♥ Q8743
 ♦ KQ107
 ♣ 4

South:
 ♠ J96
 ♥ AK52
 ♦ A2
 ♣ A975

West	North	East	South
		1♣	1NT
3♣	X	AP	

Board: 170
 Dealer: W
 Vul: NS
 North HCP: 16
 South HCP: 1
 Contract: 3♦ W

North:
 ♠ K842
 ♥ K53
 ♦ AK9
 ♣ K82

South:
 ♠ 105
 ♥ 1094
 ♦ 108
 ♣ J97643

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

1. Minor Suit Transfers after 1NT

Board: 171
 Dealer: E
 Vul: EW
 North HCP: 2
 South HCP: 15
 Contract: 2♦ W

North:
 ♠ 73
 ♥ 1032
 ♦ 654
 ♣ Q10873

South:
 ♠ 652
 ♥ QJ87
 ♦ A3
 ♣ AKJ4

West	North	East	South
		1♥	1NT
2♦	AP		

Board: 172
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 3
 Contract: 1N N

North:
 ♠ J85
 ♥ AK85
 ♦ AK8
 ♣ J83

South:
 ♠ 973
 ♥ QJ74
 ♦ 97
 ♣ 9754

West	North	East	South
1♦	1NT	AP	

Board: 173
 Dealer: E
 Vul: NS
 North HCP: 5
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ Q105432
 ♥ K652
 ♦ 72
 ♣ 5

South:
 ♠ KJ
 ♥ J107
 ♦ KQ10
 ♣ KQJ84

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

1. Texas

Board: 174
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 2
 Contract: 3♦X N

North:
 ♠ 97
 ♥ KJ6
 ♦ KJ643
 ♣ AKJ

South:
 ♠ 8643
 ♥ Q10842
 ♦ 9
 ♣ 832

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

South hands (Practice Page)

We Overcall 1NT

Board: 169	♠ J96	East Opens 1♣.
Dealer: E	♥ AK52	West Bids 3♣ if possible.
Vul: None	♦ A2	
HCP: 16	♣ A975	You bid first.
Board: 170	♠ 105	West Opens 1♦.
Dealer: W	♥ 1094	West Bids 3♦ if possible.
Vul: NS	♦ 108	
HCP: 1	♣ J97643	Partner bids first.
Board: 171	♠ 652	East Opens 1♥.
Dealer: E	♥ QJ87	West Bids 2♦ if possible.
Vul: EW	♦ A3	
HCP: 15	♣ AKJ4	You bid first.
Board: 172	♠ 973	West Opens 1♦.
Dealer: W	♥ QJ74	
Vul: Both	♦ 97	Partner bids first.
HCP: 3	♣ 9754	
Board: 173	♠ KJ	East Opens 1♦.
Dealer: E	♥ J107	
Vul: NS	♦ KQ10	You bid first.
HCP: 16	♣ KQJ84	
Board: 174	♠ 8643	West Opens 1♣.
Dealer: W	♥ Q10842	East Bids 2♠ if possible.
Vul: Both	♦ 9	East Bids X♦ if possible.
HCP: 2	♣ 832	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 169
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 3♣X E

North:
 ♠ 872
 ♥ Q8743
 ♦ KQ107
 ♣ 4

South:
 ♠ J96
 ♥ AK52
 ♦ A2
 ♣ A975

West	North	East	South
		1♣	1NT
3♣	X	AP	

Board: 170
 Dealer: W
 Vul: NS
 North HCP: 16
 South HCP: 1
 Contract: 3♦ W

North:
 ♠ K842
 ♥ K53
 ♦ AK9
 ♣ K82

South:
 ♠ 105
 ♥ 1094
 ♦ 108
 ♣ J97643

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

1. Minor Suit Transfers after 1NT

Board: 171
 Dealer: E
 Vul: EW
 North HCP: 2
 South HCP: 15
 Contract: 2♦ W

North:
 ♠ 73
 ♥ 1032
 ♦ 654
 ♣ Q10873

South:
 ♠ 652
 ♥ QJ87
 ♦ A3
 ♣ AKJ4

West	North	East	South
		1♥	1NT
2♦	AP		

Board: 172
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 3
 Contract: 1N N

North:
 ♠ J85
 ♥ AK85
 ♦ AK8
 ♣ J83

South:
 ♠ 973
 ♥ QJ74
 ♦ 97
 ♣ 9754

West	North	East	South
1♦	1NT	AP	

Board: 173
 Dealer: E
 Vul: NS
 North HCP: 5
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ Q105432
 ♥ K652
 ♦ 72
 ♣ 5

South:
 ♠ KJ
 ♥ J107
 ♦ KQ10
 ♣ KQJ84

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

1. Texas

Board: 174
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 2
 Contract: 3♦X N

North:
 ♠ 97
 ♥ KJ6
 ♦ KJ643
 ♣ AKJ

South:
 ♠ 8643
 ♥ Q10842
 ♦ 9
 ♣ 832

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

North hands (Practice Page)

We Overcall 1NT

Board: 175	♠ K1084	East Opens 1♣.
Dealer: E	♥ K9754	
Vul: None	♦ Q82	Partner bids first.
HCP: 8	♣ 5	
Board: 176	♠ KQ	West Opens 1♥.
Dealer: W	♥ AJ4	
Vul: Both	♦ 8432	You bid first.
HCP: 15	♣ KQ96	
Board: 177	♠ J863	East Opens 1♦.
Dealer: E	♥ A10652	East Doubles 2♦ if possible.
Vul: None	♦ J5	
HCP: 8	♣ Q3	Partner bids first.
Board: 178	♠ 72	West Opens 1♣.
Dealer: W	♥ AQ82	
Vul: NS	♦ KJ9	You bid first.
HCP: 16	♣ AQ106	
Board: 179	♠ 965	East Opens 1♦.
Dealer: E	♥ AJ	West Bids 2♣ if possible.
Vul: None	♦ 986432	
HCP: 5	♣ 86	Partner bids first.
Board: 180	♠ AJ	West Opens 1♣.
Dealer: W	♥ Q1073	
Vul: NS	♦ AQ104	You bid first.
HCP: 16	♣ K105	

We Overcall 1NT Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ J6			1♣	1NT
Vul: None	♥ K9754	♥ AQ82	Pass	2♦	Pass	3♥ ¹
North HCP: 8	♦ Q82	♦ A753	Pass	4♥	AP	
South HCP: 17	♣ 5	♣ AQ2				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ J754				
Vul: Both	♥ AJ4	♥ 10987	1♥	1NT	AP	
North HCP: 15	♦ 8432	♦ AJ				
South HCP: 6	♣ KQ96	♣ 843				
Contract: 1N N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ J863	♠ AQ7			1♦	1NT
Vul: None	♥ A10652	♥ KQ3	Pass	2♦	X	2♥
North HCP: 8	♦ J5	♦ K942	Pass	3♥	AP	
South HCP: 15	♣ Q3	♣ J106				
Contract: 3♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ 109864	1♣	1NT	Pass	2♥
Vul: NS	♥ AQ82	♥ K53	Pass	2♠	AP	
North HCP: 16	♦ KJ9	♦ Q32				
South HCP: 5	♣ AQ106	♣ 95				
Contract: 2♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ 965	♠ A832			1♦	1NT
Vul: None	♥ AJ	♥ 8642				
North HCP: 5	♦ 986432	♦ AQ10	2♣	AP		
South HCP: 15	♣ 86	♣ AJ				
Contract: 2♣ W						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 10987				
Vul: NS	♥ Q1073	♥ J852	1♣	1NT	AP	
North HCP: 16	♦ AQ104	♦ K87				
South HCP: 4	♣ K105	♣ 94				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 175	♠ J6	East Opens 1♣.
Dealer: E	♥ AQ82	
Vul: None	♦ A753	You bid first.
HCP: 17	♣ AQ2	
Board: 176	♠ J754	West Opens 1♥.
Dealer: W	♥ 10987	
Vul: Both	♦ AJ	Partner bids first.
HCP: 6	♣ 843	
Board: 177	♠ AQ7	East Opens 1♦.
Dealer: E	♥ KQ3	East Doubles 2♦ if possible.
Vul: None	♦ K942	
HCP: 15	♣ J106	You bid first.
Board: 178	♠ 109864	West Opens 1♣.
Dealer: W	♥ K53	
Vul: NS	♦ Q32	Partner bids first.
HCP: 5	♣ 95	
Board: 179	♠ A832	East Opens 1♦.
Dealer: E	♥ 8642	West Bids 2♣ if possible.
Vul: None	♦ AQ10	
HCP: 15	♣ AJ	You bid first.
Board: 180	♠ 10987	West Opens 1♣.
Dealer: W	♥ J852	
Vul: NS	♦ K87	Partner bids first.
HCP: 4	♣ 94	

We Overcall 1NT Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ J6			1♣	1NT
Vul: None	♥ K9754	♥ AQ82	Pass	2♦	Pass	3♥ ¹
North HCP: 8	♦ Q82	♦ A753	Pass	4♥	AP	
South HCP: 17	♣ 5	♣ AQ2				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ J754				
Vul: Both	♥ AJ4	♥ 10987	1♥	1NT	AP	
North HCP: 15	♦ 8432	♦ AJ				
South HCP: 6	♣ KQ96	♣ 843				
Contract: 1N N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ J863	♠ AQ7			1♦	1NT
Vul: None	♥ A10652	♥ KQ3	Pass	2♦	X	2♥
North HCP: 8	♦ J5	♦ K942	Pass	3♥	AP	
South HCP: 15	♣ Q3	♣ J106				
Contract: 3♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ 109864	1♣	1NT	Pass	2♥
Vul: NS	♥ AQ82	♥ K53	Pass	2♠	AP	
North HCP: 16	♦ KJ9	♦ Q32				
South HCP: 5	♣ AQ106	♣ 95				
Contract: 2♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ 965	♠ A832			1♦	1NT
Vul: None	♥ AJ	♥ 8642				
North HCP: 5	♦ 986432	♦ AQ10	2♣	AP		
South HCP: 15	♣ 86	♣ AJ				
Contract: 2♣ W						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ 10987				
Vul: NS	♥ Q1073	♥ J852	1♣	1NT	AP	
North HCP: 16	♦ AQ104	♦ K87				
South HCP: 4	♣ K105	♣ 94				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 181 ♠ 7
Dealer: E ♥ 63
Vul: EW ♦ J98632
HCP: 2 ♣ J1072

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

Partner bids first.

Board: 182 ♠ A84
Dealer: W ♥ A85
Vul: None ♦ AJ87
HCP: 17 ♣ A72

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

You bid first.

Board: 183 ♠ 10765
Dealer: E ♥ 1085
Vul: NS ♦ Q109
HCP: 3 ♣ J95

East Opens 1♣.

Partner bids first.

Board: 184 ♠ A54
Dealer: W ♥ K7
Vul: Both ♦ A8542
HCP: 15 ♣ A85

West Opens 1♣.

You bid first.

Board: 185 ♠ 92
Dealer: E ♥ A10952
Vul: NS ♦ 754
HCP: 4 ♣ 842

East Opens 1♦.
East Doubles 2♦ if possible.

Partner bids first.

Board: 186 ♠ K853
Dealer: W ♥ 102
Vul: EW ♦ AKJ
HCP: 16 ♣ AJ72

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 181

Dealer: E

Vul: EW

North HCP: 2

South HCP: 15

Contract: 2♥ W

North:

♠ 7

♥ 63

♦ J98632

♣ J1072

South:

♠ QJ63

♥ KQ4

♦ 107

♣ AK86

West North East South

1♣ 1NT

2♥ AP

Board: 182

Dealer: W

Vul: None

North HCP: 17

South HCP: 5

Contract: 3♦ X W

North:

♠ A84

♥ A85

♦ AJ87

♣ A72

South:

♠ J62

♥ J107

♦ 6

♣ K109543

West North East South

1♠ 1NT Pass 2♠¹

3♦ X♦ AP

1. Minor Suit Transfers after 1NT

Board: 183

Dealer: E

Vul: NS

North HCP: 3

South HCP: 16

Contract: 1N S

North:

♠ 10765

♥ 1085

♦ Q109

♣ J95

South:

♠ Q32

♥ A762

♦ K75

♣ AK3

West North East South

1♣ 1NT

AP

Board: 184

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ A54

♥ K7

♦ A8542

♣ A85

South:

♠ Q83

♥ A103

♦ QJ103

♣ 973

West North East South

1♣ 1NT Pass 2NT

AP

Board: 185

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 2♥ S

North:

♠ 92

♥ A10952

♦ 754

♣ 842

South:

♠ AJ6

♥ 843

♦ QJ86

♣ AQJ

West North East South

1♦ 1NT

Pass 2♦ X 2♥

AP

Board: 186

Dealer: W

Vul: EW

North HCP: 16

South HCP: 4

Contract: 4♥ S

North:

♠ K853

♥ 102

♦ AKJ

♣ AJ72

South:

♠ 74

♥ KJ9765

♦ 9764

♣ 5

West North East South

1♠ 1NT Pass 2♦

3♠ Pass Pass 4♥

AP

South hands (Practice Page)

We Overcall 1NT

Board: 181	♠ QJ63	East Opens 1♣.
Dealer: E	♥ KQ4	West Bids 2♥ if possible.
Vul: EW	♦ 107	
HCP: 15	♣ AK86	You bid first.
Board: 182	♠ J62	West Opens 1♠.
Dealer: W	♥ J107	West Bids 3♦ if possible.
Vul: None	♦ 6	
HCP: 5	♣ K109543	Partner bids first.
Board: 183	♠ Q32	East Opens 1♣.
Dealer: E	♥ A762	
Vul: NS	♦ K75	You bid first.
HCP: 16	♣ AK3	
Board: 184	♠ Q83	West Opens 1♣.
Dealer: W	♥ A103	
Vul: Both	♦ QJ103	Partner bids first.
HCP: 9	♣ 973	
Board: 185	♠ AJ6	East Opens 1♦.
Dealer: E	♥ 843	East Doubles 2♦ if possible.
Vul: NS	♦ QJ86	
HCP: 15	♣ AQJ	You bid first.
Board: 186	♠ 74	West Opens 1♠.
Dealer: W	♥ KJ9765	West Bids 3♠ if possible.
Vul: EW	♦ 9764	
HCP: 4	♣ 5	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 181

Dealer: E

Vul: EW

North HCP: 2

South HCP: 15

Contract: 2♥ W

North:

♠ 7

♥ 63

♦ J98632

♣ J1072

South:

♠ QJ63

♥ KQ4

♦ 107

♣ AK86

West North East South

1♣ 1NT

2♥ AP

Board: 182

Dealer: W

Vul: None

North HCP: 17

South HCP: 5

Contract: 3♦ X W

North:

♠ A84

♥ A85

♦ AJ87

♣ A72

South:

♠ J62

♥ J107

♦ 6

♣ K109543

West North East South

1♠ 1NT Pass 2♠¹

3♦ X♦ AP

1. Minor Suit Transfers after 1NT

Board: 183

Dealer: E

Vul: NS

North HCP: 3

South HCP: 16

Contract: 1N S

North:

♠ 10765

♥ 1085

♦ Q109

♣ J95

South:

♠ Q32

♥ A762

♦ K75

♣ AK3

West North East South

1♣ 1NT

AP

Board: 184

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ A54

♥ K7

♦ A8542

♣ A85

South:

♠ Q83

♥ A103

♦ QJ103

♣ 973

West North East South

1♣ 1NT Pass 2NT

AP

Board: 185

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 2♥ S

North:

♠ 92

♥ A10952

♦ 754

♣ 842

South:

♠ AJ6

♥ 843

♦ QJ86

♣ AQJ

West North East South

1♦ 1NT

Pass 2♦ X 2♥

AP

Board: 186

Dealer: W

Vul: EW

North HCP: 16

South HCP: 4

Contract: 4♥ S

North:

♠ K853

♥ 102

♦ AKJ

♣ AJ72

South:

♠ 74

♥ KJ9765

♦ 9764

♣ 5

West North East South

1♠ 1NT Pass 2♦

3♠ Pass Pass 4♥

AP

North hands (Practice Page)

We Overcall 1NT

Board: 187	♠ 97	East Opens 1♠.
Dealer: E	♥ K10764	
Vul: Both	♦ J64	Partner bids first.
HCP: 4	♣ 1083	
Board: 188	♠ AQ5	West Opens 1♠.
Dealer: W	♥ A1075	East Bids 3♠ if possible.
Vul: None	♦ Q75	
HCP: 15	♣ K82	You bid first.
Board: 189	♠ K	East Opens 1♠.
Dealer: E	♥ QJ3	
Vul: EW	♦ 9843	Partner bids first.
HCP: 7	♣ J10873	
Board: 190	♠ K109	West Opens 1♥.
Dealer: W	♥ KJ10	East Bids 2♥ if possible.
Vul: None	♦ KQJ4	
HCP: 17	♣ A52	You bid first.
Board: 191	♠ Q8532	East Opens 1♦.
Dealer: E	♥ KJ	
Vul: NS	♦ 3	Partner bids first.
HCP: 7	♣ J9643	
Board: 192	♠ 863	West Opens 1♦.
Dealer: W	♥ K53	
Vul: Both	♦ AQ753	You bid first.
HCP: 16	♣ AK	

We Overcall 1NT Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ AQ104			1♠	1NT
Vul: Both	♥ K10764	♥ QJ			Pass	2♥
North HCP: 4	♦ J64	♦ A75	Pass	2♦	Pass	
South HCP: 16	♣ 1083	♣ QJ72	AP			
Contract: 2♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ 4				
Vul: None	♥ A1075	♥ KQ2	1♠	1NT	3♠	4♣
North HCP: 15	♦ Q75	♦ 982	AP			
South HCP: 9	♣ K82	♣ A109753				
Contract: 4♣ S						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ AQ3				
Vul: EW	♥ QJ3	♥ 75			1♠	1NT
North HCP: 7	♦ 9843	♦ AK1052	AP			
South HCP: 16	♣ J10873	♣ K64				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ 52				
Vul: None	♥ KJ10	♥ 82	1♥	1NT	2♥	AP
North HCP: 17	♦ KQJ4	♦ 108753				
South HCP: 0	♣ A52	♣ 10986				
Contract: 2♥ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ Q8532	♠ KJ76			1♦	1NT
Vul: NS	♥ KJ	♥ Q86	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ 3	♦ K1095	Pass	4♠	AP	
South HCP: 16	♣ J9643	♣ AK				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ 863	♠ J10954				
Vul: Both	♥ K53	♥ A4	1♦	1NT	Pass	2♥
North HCP: 16	♦ AQ753	♦ 92	Pass	2♠	AP	
South HCP: 5	♣ AK	♣ 7652				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 187 ♠ AQ104
Dealer: E ♥ QJ
Vul: Both ♦ A75
HCP: 16 ♣ QJ72

East Opens 1♠.

You bid first.

Board: 188 ♠ 4
Dealer: W ♥ KQ2
Vul: None ♦ 982
HCP: 9 ♣ A109753

West Opens 1♠.

East Bids 3♠ if possible.

Partner bids first.

Board: 189 ♠ AQ3
Dealer: E ♥ 75
Vul: EW ♦ AK1052
HCP: 16 ♣ K64

East Opens 1♠.

You bid first.

Board: 190 ♠ 52
Dealer: W ♥ 82
Vul: None ♦ 108753
HCP: 0 ♣ 10986

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 191 ♠ KJ76
Dealer: E ♥ Q86
Vul: NS ♦ K1095
HCP: 16 ♣ AK

East Opens 1♦.

You bid first.

Board: 192 ♠ J10954
Dealer: W ♥ A4
Vul: Both ♦ 92
HCP: 5 ♣ 7652

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ AQ104			1♠	1NT
Vul: Both	♥ K10764	♥ QJ			Pass	2♥
North HCP: 4	♦ J64	♦ A75	Pass	2♦	Pass	
South HCP: 16	♣ 1083	♣ QJ72	AP			
Contract: 2♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ 4	1♠	1NT	3♠	4♣
Vul: None	♥ A1075	♥ KQ2				
North HCP: 15	♦ Q75	♦ 982	AP			
South HCP: 9	♣ K82	♣ A109753				
Contract: 4♣ S						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ AQ3			1♠	1NT
Vul: EW	♥ QJ3	♥ 75				
North HCP: 7	♦ 9843	♦ AK1052	AP			
South HCP: 16	♣ J10873	♣ K64				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ 52	1♥	1NT	2♥	AP
Vul: None	♥ KJ10	♥ 82				
North HCP: 17	♦ KQJ4	♦ 108753				
South HCP: 0	♣ A52	♣ 10986				
Contract: 2♥ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ Q8532	♠ KJ76			1♦	1NT
Vul: NS	♥ KJ	♥ Q86	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ 3	♦ K1095	Pass	4♠	AP	
South HCP: 16	♣ J9643	♣ AK				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ 863	♠ J10954	1♦	1NT	Pass	2♥
Vul: Both	♥ K53	♥ A4				
North HCP: 16	♦ AQ753	♦ 92	Pass	2♠	AP	
South HCP: 5	♣ AK	♣ 7652				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 193	♠ KJ102	East Opens 1♦.
Dealer: E	♥ 432	
Vul: None	♦ 5	Partner bids first.
HCP: 8	♣ KJ763	
Board: 194	♠ AK74	West Opens 1♣.
Dealer: W	♥ QJ5	
Vul: EW	♦ A3	You bid first.
HCP: 17	♣ QJ43	
Board: 195	♠ Q1054	East Opens 1♣.
Dealer: E	♥ 732	
Vul: None	♦ K85	Partner bids first.
HCP: 6	♣ J62	
Board: 196	♠ A64	West Opens 1♣.
Dealer: W	♥ Q97	
Vul: NS	♦ AK8	You bid first.
HCP: 16	♣ QJ32	
Board: 197	♠ 983	East Opens 1♦.
Dealer: E	♥ J10973	West Bids 2♠ if possible.
Vul: EW	♦ 753	
HCP: 1	♣ 85	Partner bids first.
Board: 198	♠ J2	West Opens 1♦.
Dealer: W	♥ KQ10	
Vul: Both	♦ A85	You bid first.
HCP: 15	♣ KQ742	

We Overcall 1NT Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ KJ102	♠ A953			1♦	1NT
Vul: None	♥ 432	♥ Q76	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 5	♦ KQ109	Pass	4♠	AP	
South HCP: 15	♣ KJ763	♣ A9	1. Stayman			
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ AK74	♠ Q10				
Vul: EW	♥ QJ5	♥ K832	1♣	1NT	AP	
North HCP: 17	♦ A3	♦ 9875				
South HCP: 5	♣ QJ43	♣ 1097				
Contract: 1N N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ Q1054	♠ AK83				
Vul: None	♥ 732	♥ AQ105			1♣	1NT
North HCP: 6	♦ K85	♦ 96	AP			
South HCP: 17	♣ J62	♣ A97				
Contract: 1N S						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ KQ10952				
Vul: NS	♥ Q97	♥ 852	1♣	1NT	Pass	2♥
North HCP: 16	♦ AK8	♦ J104	Pass	2♠	Pass	3♠
South HCP: 6	♣ QJ32	♣ 5	AP			
Contract: 3♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ AQ6				
Vul: EW	♥ J10973	♥ K5			1♦	1NT
North HCP: 1	♦ 753	♦ A1064	2♠	AP		
South HCP: 16	♣ 85	♣ K1092				
Contract: 2♠ W						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ K73				
Vul: Both	♥ KQ10	♥ A8	1♦	1NT	Pass	2NT
North HCP: 15	♦ A85	♦ J643	AP			
South HCP: 9	♣ KQ742	♣ J963				
Contract: 2N N						

South hands (Practice Page)

We Overcall 1NT

Board: 193 ♠ A953
Dealer: E ♥ Q76
Vul: None ♦ KQ109
HCP: 15 ♣ A9

East Opens 1♦.

You bid first.

Board: 194 ♠ Q10
Dealer: W ♥ K832
Vul: EW ♦ 9875
HCP: 5 ♣ 1097

West Opens 1♣.

Partner bids first.

Board: 195 ♠ AK83
Dealer: E ♥ AQ105
Vul: None ♦ 96
HCP: 17 ♣ A97

East Opens 1♣.

You bid first.

Board: 196 ♠ KQ10952
Dealer: W ♥ 852
Vul: NS ♦ J104
HCP: 6 ♣ 5

West Opens 1♣.

Partner bids first.

Board: 197 ♠ AQ6
Dealer: E ♥ K5
Vul: EW ♦ A1064
HCP: 16 ♣ K1092

East Opens 1♦.

West Bids 2♠ if possible.

You bid first.

Board: 198 ♠ K73
Dealer: W ♥ A8
Vul: Both ♦ J643
HCP: 9 ♣ J963

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ KJ102	♠ A953			1♦	1NT
Vul: None	♥ 432	♥ Q76	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 5	♦ KQ109	Pass	4♠	AP	
South HCP: 15	♣ KJ763	♣ A9	1. Stayman			
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ AK74	♠ Q10				
Vul: EW	♥ QJ5	♥ K832	1♣	1NT	AP	
North HCP: 17	♦ A3	♦ 9875				
South HCP: 5	♣ QJ43	♣ 1097				
Contract: 1N N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ Q1054	♠ AK83				
Vul: None	♥ 732	♥ AQ105			1♣	1NT
North HCP: 6	♦ K85	♦ 96	AP			
South HCP: 17	♣ J62	♣ A97				
Contract: 1N S						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ KQ10952				
Vul: NS	♥ Q97	♥ 852	1♣	1NT	Pass	2♥
North HCP: 16	♦ AK8	♦ J104	Pass	2♠	Pass	3♠
South HCP: 6	♣ QJ32	♣ 5	AP			
Contract: 3♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ AQ6				
Vul: EW	♥ J10973	♥ K5			1♦	1NT
North HCP: 1	♦ 753	♦ A1064	2♠	AP		
South HCP: 16	♣ 85	♣ K1092				
Contract: 2♠ W						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ K73				
Vul: Both	♥ KQ10	♥ A8	1♦	1NT	Pass	2NT
North HCP: 15	♦ A85	♦ J643	AP			
South HCP: 9	♣ KQ742	♣ J963				
Contract: 2N N						

North hands (Practice Page)

We Overcall 1NT

Board: 199	♠ 4	East Opens 1♠.
Dealer: E	♥ 62	West Bids 2♠ if possible.
Vul: NS	♦ AQ73	
HCP: 7	♣ J109632	Partner bids first.
Board: 200	♠ AQ9	West Opens 1♣.
Dealer: W	♥ 53	
Vul: Both	♦ Q10753	You bid first.
HCP: 15	♣ AK2	
Board: 201	♠ Q5	East Opens 1♣.
Dealer: E	♥ 8642	West Bids 3♣ if possible.
Vul: None	♦ A9654	
HCP: 10	♣ KJ	Partner bids first.
Board: 202	♠ AJ64	West Opens 1♣.
Dealer: W	♥ K4	East Bids 2♦ if possible.
Vul: EW	♦ K1043	
HCP: 17	♣ AQ5	You bid first.
Board: 203	♠ AQJ843	East Opens 1♣.
Dealer: E	♥ 1063	West Bids 3♣ if possible.
Vul: Both	♦ 984	
HCP: 7	♣ 6	Partner bids first.
Board: 204	♠ KQ7	West Opens 1♣.
Dealer: W	♥ AQ4	
Vul: None	♦ 974	You bid first.
HCP: 16	♣ AJ97	

We Overcall 1NT Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ A1087			1♠	1NT
Vul: NS	♥ 62	♥ AKQ			AP	
North HCP: 7	♦ AQ73	♦ J95	2♠	3♣		
South HCP: 16	♣ J109632	♣ Q87				
Contract: 3♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AQ9	♠ 8762				
Vul: Both	♥ 53	♥ 964	1♣	1NT	AP	
North HCP: 15	♦ Q10753	♦ A9862				
South HCP: 4	♣ AK2	♣ 8				
Contract: 1N N						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ J1062			1♣	1NT
Vul: None	♥ 8642	♥ K3			AP	
North HCP: 10	♦ A9654	♦ KQ82	3♣	3♦		
South HCP: 15	♣ KJ	♣ AQ7				
Contract: 3♦ N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ 873				
Vul: EW	♥ K4	♥ 985	1♣	1NT	2♦	AP
North HCP: 17	♦ K1043	♦ 6				
South HCP: 1	♣ AQ5	♣ J109732				
Contract: 2♦ E						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AQJ843	♠ 107			1♣	1NT
Vul: Both	♥ 1063	♥ K97			AP	
North HCP: 7	♦ 984	♦ AQJ10	3♣	4♠		
South HCP: 16	♣ 6	♣ AQ102				
Contract: 4♠ N						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J103				
Vul: None	♥ AQ4	♥ 53	1♣	1NT	Pass	2NT
North HCP: 16	♦ 974	♦ AK63	AP			
South HCP: 8	♣ AJ97	♣ 10643				
Contract: 2N N						

South hands (Practice Page)

We Overcall 1NT

Board: 199	♠ A1087	East Opens 1♠.
Dealer: E	♥ AKQ	West Bids 2♠ if possible.
Vul: NS	♦ J95	
HCP: 16	♣ Q87	You bid first.
Board: 200	♠ 8762	West Opens 1♣.
Dealer: W	♥ 964	
Vul: Both	♦ A9862	Partner bids first.
HCP: 4	♣ 8	
Board: 201	♠ J1062	East Opens 1♣.
Dealer: E	♥ K3	West Bids 3♣ if possible.
Vul: None	♦ KQ82	
HCP: 15	♣ AQ7	You bid first.
Board: 202	♠ 873	West Opens 1♣.
Dealer: W	♥ 985	East Bids 2♦ if possible.
Vul: EW	♦ 6	
HCP: 1	♣ J109732	Partner bids first.
Board: 203	♠ 107	East Opens 1♣.
Dealer: E	♥ K97	West Bids 3♣ if possible.
Vul: Both	♦ AQJ10	
HCP: 16	♣ AQ102	You bid first.
Board: 204	♠ J103	West Opens 1♣.
Dealer: W	♥ 53	
Vul: None	♦ AK63	Partner bids first.
HCP: 8	♣ 10643	

We Overcall 1NT Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ A1087			1♠	1NT
Vul: NS	♥ 62	♥ AKQ			AP	
North HCP: 7	♦ AQ73	♦ J95	2♠	3♣		
South HCP: 16	♣ J109632	♣ Q87				
Contract: 3♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AQ9	♠ 8762				
Vul: Both	♥ 53	♥ 964	1♣	1NT	AP	
North HCP: 15	♦ Q10753	♦ A9862				
South HCP: 4	♣ AK2	♣ 8				
Contract: 1N N						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ J1062			1♣	1NT
Vul: None	♥ 8642	♥ K3			AP	
North HCP: 10	♦ A9654	♦ KQ82	3♣	3♦		
South HCP: 15	♣ KJ	♣ AQ7				
Contract: 3♦ N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ 873				
Vul: EW	♥ K4	♥ 985	1♣	1NT	2♦	AP
North HCP: 17	♦ K1043	♦ 6				
South HCP: 1	♣ AQ5	♣ J109732				
Contract: 2♦ E						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AQJ843	♠ 107			1♣	1NT
Vul: Both	♥ 1063	♥ K97			AP	
North HCP: 7	♦ 984	♦ AQJ10	3♣	4♠		
South HCP: 16	♣ 6	♣ AQ102				
Contract: 4♠ N						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J103				
Vul: None	♥ AQ4	♥ 53	1♣	1NT	Pass	2NT
North HCP: 16	♦ 974	♦ AK63	AP			
South HCP: 8	♣ AJ97	♣ 10643				
Contract: 2N N						

North hands (Practice Page)

We Overcall 1NT

Board: 205 ♠ 8765
Dealer: E ♥ J976
Vul: NS ♦ KJ10
HCP: 5 ♣ 109

East Opens 1♣.

Partner bids first.

Board: 206 ♠ AK102
Dealer: W ♥ J104
Vul: EW ♦ A93
HCP: 15 ♣ K84

West Opens 1♠.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 207 ♠ 7432
Dealer: E ♥ AQ753
Vul: None ♦ J
HCP: 7 ♣ 543

East Opens 1♦.

Partner bids first.

Board: 208 ♠ 105
Dealer: W ♥ A97
Vul: NS ♦ AK8
HCP: 15 ♣ A8643

West Opens 1♦.

You bid first.

Board: 209 ♠ J963
Dealer: E ♥ QJ10
Vul: EW ♦ Q763
HCP: 6 ♣ 54

East Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 210 ♠ AJ6
Dealer: W ♥ KQ108
Vul: Both ♦ AQ103
HCP: 16 ♣ 75

West Opens 1♠.

West Bids 3♣ if possible.

East Bids 4♠ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 8765	♠ A2			1♣	1NT
Vul: NS	♥ J976	♥ AK54				
North HCP: 5	♦ KJ10	♦ 543	AP			
South HCP: 15	♣ 109	♣ A853				
Contract: 1N S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AK102	♠ J	1♠	1NT	2♠	Pass
Vul: EW	♥ J104	♥ 832	3♠	AP		
North HCP: 15	♦ A93	♦ QJ1086				
South HCP: 4	♣ K84	♣ 9762				
Contract: 3♠ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ 7432	♠ QJ96			1♦	1NT
Vul: None	♥ AQ753	♥ KJ	Pass	2♦	Pass	2♥
North HCP: 7	♦ J	♦ AK4	AP			
South HCP: 17	♣ 543	♣ K986				
Contract: 2♥ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ KQ987	1♦	1NT	Pass	2♥
Vul: NS	♥ A97	♥ K10652	Pass	2♠	Pass	4♥
North HCP: 15	♦ AK8	♦ 75	AP			
South HCP: 11	♣ A8643	♣ K				
Contract: 4♥ S						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ J963	♠ KQ8			1♣	1NT
Vul: EW	♥ QJ10	♥ 53	Pass	Pass	2♦	Pass
North HCP: 6	♦ Q763	♦ KJ109	3♣	AP		
South HCP: 16	♣ 54	♣ AK32				
Contract: 3♣ E						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q	1♠	1NT	Pass	Pass
Vul: Both	♥ KQ108	♥ 954	3♣	Pass	4♠	AP
North HCP: 16	♦ AQ103	♦ 9654				
South HCP: 3	♣ 75	♣ J9832				
Contract: 4♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 205 ♠ A2
Dealer: E ♥ AK54
Vul: NS ♦ 543
HCP: 15 ♣ A853

East Opens 1♣.

You bid first.

Board: 206 ♠ J
Dealer: W ♥ 832
Vul: EW ♦ QJ1086
HCP: 4 ♣ 9762

West Opens 1♠.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 207 ♠ QJ96
Dealer: E ♥ KJ
Vul: None ♦ AK4
HCP: 17 ♣ K986

East Opens 1♦.

You bid first.

Board: 208 ♠ KQ987
Dealer: W ♥ K10652
Vul: NS ♦ 75
HCP: 11 ♣ K

West Opens 1♦.

Partner bids first.

Board: 209 ♠ KQ8
Dealer: E ♥ 53
Vul: EW ♦ KJ109
HCP: 16 ♣ AK32

East Opens 1♣.

East Bids 2♦ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 210 ♠ Q
Dealer: W ♥ 954
Vul: Both ♦ 9654
HCP: 3 ♣ J9832

West Opens 1♠.

West Bids 3♣ if possible.

East Bids 4♠ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 8765	♠ A2			1♣	1NT
Vul: NS	♥ J976	♥ AK54				
North HCP: 5	♦ KJ10	♦ 543	AP			
South HCP: 15	♣ 109	♣ A853				
Contract: 1N S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AK102	♠ J	1♠	1NT	2♠	Pass
Vul: EW	♥ J104	♥ 832	3♠	AP		
North HCP: 15	♦ A93	♦ QJ1086				
South HCP: 4	♣ K84	♣ 9762				
Contract: 3♠ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ 7432	♠ QJ96			1♦	1NT
Vul: None	♥ AQ753	♥ KJ	Pass	2♦	Pass	2♥
North HCP: 7	♦ J	♦ AK4	AP			
South HCP: 17	♣ 543	♣ K986				
Contract: 2♥ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ KQ987	1♦	1NT	Pass	2♥
Vul: NS	♥ A97	♥ K10652	Pass	2♠	Pass	4♥
North HCP: 15	♦ AK8	♦ 75	AP			
South HCP: 11	♣ A8643	♣ K				
Contract: 4♥ S						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ J963	♠ KQ8			1♣	1NT
Vul: EW	♥ QJ10	♥ 53	Pass	Pass	2♦	Pass
North HCP: 6	♦ Q763	♦ KJ109	3♣	AP		
South HCP: 16	♣ 54	♣ AK32				
Contract: 3♣ E						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q	1♠	1NT	Pass	Pass
Vul: Both	♥ KQ108	♥ 954	3♣	Pass	4♠	AP
North HCP: 16	♦ AQ103	♦ 9654				
South HCP: 3	♣ 75	♣ J9832				
Contract: 4♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 211
Dealer: E
Vul: NS
HCP: 10

♠ KQ92
♥ 94
♦ 32
♣ KQ1098

East Opens 1♦.

Partner bids first.

Board: 212
Dealer: W
Vul: EW
HCP: 16

♠ A5
♥ AQ72
♦ Q62
♣ A653

West Opens 1♣.

West Doubles 2♣ if possible.

West Doubles 3♣ if possible.

You bid first.

Board: 213
Dealer: E
Vul: Both
HCP: 8

♠ K10
♥ KQ95432
♦ 42
♣ 102

East Opens 1♦.

Partner bids first.

Board: 214
Dealer: W
Vul: None
HCP: 16

♠ J976
♥ A4
♦ K843
♣ AKJ

West Opens 1♦.

You bid first.

Board: 215
Dealer: E
Vul: EW
HCP: 8

♠ A864
♥ 93
♦ A63
♣ 10863

East Opens 1♦.

Partner bids first.

Board: 216
Dealer: W
Vul: Both
HCP: 17

♠ AQ3
♥ J2
♦ AQ9
♣ A10764

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 211

Dealer: E

Vul: NS

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ KQ92

♥ 94

♦ 32

♣ KQ1098

South:

♠ A53

♥ KQ105

♦ AKJ

♣ 762

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 3♣ Pass 3NT

AP

1. Stayman

Board: 212

Dealer: W

Vul: EW

North HCP: 16

South HCP: 11

Contract: 4♥ N

North:

♠ A5

♥ AQ72

♦ Q62

♣ A653

South:

♠ K6

♥ J1095

♦ AK753

♣ 92

West North East South

1♣ 1NT Pass 2♣¹

X 2♥ Pass 3♣²

X 3♠³ Pass 3NT⁴

Pass 4♥ AP

1. Stayman

2. limit raise or better in ♥

3. Cue bid, a ♠ stopper

4. Cue bid, a ♦ stopper

Board: 213

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 4♥ S

North:

♠ K10

♥ KQ95432

♦ 42

♣ 102

South:

♠ J532

♥ AJ107

♦ AJ9

♣ AJ

West North East South

1♦ 1NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 214

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ J976

♥ A4

♦ K843

♣ AKJ

South:

♠ K4

♥ J87

♦ A105

♣ 107643

West North East South

1♦ 1NT Pass 2NT

AP

Board: 215

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A864

♥ 93

♦ A63

♣ 10863

South:

♠ KJ9

♥ AQ84

♦ K109

♣ Q95

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

Board: 216

Dealer: W

Vul: Both

North HCP: 17

South HCP: 7

Contract: 1N N

North:

♠ AQ3

♥ J2

♦ AQ9

♣ A10764

South:

♠ 107

♥ Q653

♦ K8643

♣ Q8

West	North	East	South
------	-------	------	-------

1♣	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

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

♠ A53
♥ KQ105
♦ AKJ
♣ 762

East Opens 1♦.

You bid first.

Board: 212
Dealer: W
Vul: EW
HCP: 11

♠ K6
♥ J1095
♦ AK753
♣ 92

West Opens 1♣.

West Doubles 2♣ if possible.

West Doubles 3♣ if possible.

Partner bids first.

Board: 213
Dealer: E
Vul: Both
HCP: 16

♠ J532
♥ AJ107
♦ AJ9
♣ AJ

East Opens 1♦.

You bid first.

Board: 214
Dealer: W
Vul: None
HCP: 8

♠ K4
♥ J87
♦ A105
♣ 107643

West Opens 1♦.

Partner bids first.

Board: 215
Dealer: E
Vul: EW
HCP: 15

♠ KJ9
♥ AQ84
♦ K109
♣ Q95

East Opens 1♦.

You bid first.

Board: 216
Dealer: W
Vul: Both
HCP: 7

♠ 107
♥ Q653
♦ K8643
♣ Q8

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 211

Dealer: E

Vul: NS

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ KQ92

♥ 94

♦ 32

♣ KQ1098

South:

♠ A53

♥ KQ105

♦ AKJ

♣ 762

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 3♣ Pass 3NT

AP

1. Stayman

Board: 212

Dealer: W

Vul: EW

North HCP: 16

South HCP: 11

Contract: 4♥ N

North:

♠ A5

♥ AQ72

♦ Q62

♣ A653

South:

♠ K6

♥ J1095

♦ AK753

♣ 92

West North East South

1♣ 1NT Pass 2♣¹

X 2♥ Pass 3♣²

X 3♠³ Pass 3NT⁴

Pass 4♥ AP

1. Stayman

2. limit raise or better in ♥

3. Cue bid, a ♠ stopper

4. Cue bid, a ♦ stopper

Board: 213

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 4♥ S

North:

♠ K10

♥ KQ95432

♦ 42

♣ 102

South:

♠ J532

♥ AJ107

♦ AJ9

♣ AJ

West North East South

1♦ 1NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 214

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ J976

♥ A4

♦ K843

♣ AKJ

South:

♠ K4

♥ J87

♦ A105

♣ 107643

West North East South

1♦ 1NT Pass 2NT

AP

Board: 215

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A864

♥ 93

♦ A63

♣ 10863

South:

♠ KJ9

♥ AQ84

♦ K109

♣ Q95

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

Board: 216

Dealer: W

Vul: Both

North HCP: 17

South HCP: 7

Contract: 1N N

North:

♠ AQ3

♥ J2

♦ AQ9

♣ A10764

South:

♠ 107

♥ Q653

♦ K8643

♣ Q8

West	North	East	South
------	-------	------	-------

1♣	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 217	♠ 42	East Opens 1♥.
Dealer: E	♥ 763	West Bids 2♠ if possible.
Vul: None	♦ 953	West Bids X♦ if possible.
HCP: 2	♣ Q10986	East Bids 3♠ if possible.
		Partner bids first.
Board: 218	♠ AQ7	West Opens 1♣.
Dealer: W	♥ K1076	East Bids XN if possible.
Vul: NS	♦ KJ9	
HCP: 16	♣ K107	You bid first.
Board: 219	♠ 1086	East Opens 1♠.
Dealer: E	♥ J32	
Vul: Both	♦ 9852	Partner bids first.
HCP: 5	♣ A63	
Board: 220	♠ J74	West Opens 1♥.
Dealer: W	♥ AKQ	
Vul: None	♦ 32	You bid first.
HCP: 17	♣ AK976	
Board: 221	♠ 632	East Opens 1♣.
Dealer: E	♥ 762	East Doubles Pass if possible.
Vul: NS	♦ 653	
HCP: 0	♣ 10863	Partner bids first.
Board: 222	♠ Q94	West Opens 1♦.
Dealer: W	♥ A853	
Vul: EW	♦ KJ92	You bid first.
HCP: 15	♣ KQ	

We Overcall 1NT Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ Q108			1♥	1NT
Vul: None	♥ 763	♥ AK10	2♣	Pass	Pass	3♦
North HCP: 2	♦ 953	♦ KQ1084	X♦	Pass	3♠	AP
South HCP: 17	♣ Q10986	♣ K7				
Contract: 3♠ W						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ 10863	1♣	1NT	XN	AP
Vul: NS	♥ K1076	♥ 542				
North HCP: 16	♦ KJ9	♦ 10865				
South HCP: 0	♣ K107	♣ 82				
Contract: 1NX N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ 1086	♠ K92			1♠	1NT
Vul: Both	♥ J32	♥ KQ5	AP			
North HCP: 5	♦ 9852	♦ KQJ10				
South HCP: 16	♣ A63	♣ Q74				
Contract: 1N S						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ J74	♠ Q532	1♥	1NT	AP	
Vul: None	♥ AKQ	♥ J				
North HCP: 17	♦ 32	♦ Q986				
South HCP: 5	♣ AK976	♣ 10843				
Contract: 1N N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 632	♠ AQ8	Pass	Pass	1♣	1NT
Vul: NS	♥ 762	♥ J1084			X	AP
North HCP: 0	♦ 653	♦ Q42				
South HCP: 15	♣ 10863	♣ KQJ				
Contract: 1NX S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ 1053	1♦	1NT	AP	
Vul: EW	♥ A853	♥ QJ96				
North HCP: 15	♦ KJ92	♦ 85				
South HCP: 4	♣ KQ	♣ J1065				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 217 ♠ Q108
Dealer: E ♥ AK10
Vul: None ♦ KQ1084
HCP: 17 ♣ K7

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

You bid first.

Board: 218 ♠ 10863
Dealer: W ♥ 542
Vul: NS ♦ 10865
HCP: 0 ♣ 82

West Opens 1♣.
East Bids XN if possible.

Partner bids first.

Board: 219 ♠ K92
Dealer: E ♥ KQ5
Vul: Both ♦ KQJ10
HCP: 16 ♣ Q74

East Opens 1♠.

You bid first.

Board: 220 ♠ Q532
Dealer: W ♥ J
Vul: None ♦ Q986
HCP: 5 ♣ 10843

West Opens 1♥.

Partner bids first.

Board: 221 ♠ AQ8
Dealer: E ♥ J1084
Vul: NS ♦ Q42
HCP: 15 ♣ KQJ

East Opens 1♣.
East Doubles Pass if possible.

You bid first.

Board: 222 ♠ 1053
Dealer: W ♥ QJ96
Vul: EW ♦ 85
HCP: 4 ♣ J1065

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ Q108			1♥	1NT
Vul: None	♥ 763	♥ AK10	2♣	Pass	Pass	3♦
North HCP: 2	♦ 953	♦ KQ1084	X♦	Pass	3♠	AP
South HCP: 17	♣ Q10986	♣ K7				
Contract: 3♠ W						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ 10863	1♣	1NT	XN	AP
Vul: NS	♥ K1076	♥ 542				
North HCP: 16	♦ KJ9	♦ 10865				
South HCP: 0	♣ K107	♣ 82				
Contract: 1NX N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ 1086	♠ K92			1♠	1NT
Vul: Both	♥ J32	♥ KQ5	AP			
North HCP: 5	♦ 9852	♦ KQJ10				
South HCP: 16	♣ A63	♣ Q74				
Contract: 1N S						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ J74	♠ Q532	1♥	1NT	AP	
Vul: None	♥ AKQ	♥ J				
North HCP: 17	♦ 32	♦ Q986				
South HCP: 5	♣ AK976	♣ 10843				
Contract: 1N N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 632	♠ AQ8	Pass	Pass	1♣	1NT
Vul: NS	♥ 762	♥ J1084			X	AP
North HCP: 0	♦ 653	♦ Q42				
South HCP: 15	♣ 10863	♣ KQJ				
Contract: 1NX S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ 1053	1♦	1NT	AP	
Vul: EW	♥ A853	♥ QJ96				
North HCP: 15	♦ KJ92	♦ 85				
South HCP: 4	♣ KQ	♣ J1065				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 223	♠ 9853	East Opens 1♥.
Dealer: E	♥ Q3	East Bids 3♥ if possible.
Vul: None	♦ J83	
HCP: 3	♣ 10872	Partner bids first.
Board: 224	♠ Q32	West Opens 1♥.
Dealer: W	♥ K52	West Bids 4♥ if possible.
Vul: NS	♦ AQJ76	
HCP: 16	♣ A5	You bid first.
Board: 225	♠ Q7654	East Opens 1♥.
Dealer: E	♥ 76	West Bids 2♥ if possible.
Vul: EW	♦ Q83	
HCP: 4	♣ 875	Partner bids first.
Board: 226	♠ K3	West Opens 1♦.
Dealer: W	♥ KQ6	
Vul: Both	♦ K1072	You bid first.
HCP: 17	♣ AQ87	
Board: 227	♠ 97643	East Opens 1♥.
Dealer: E	♥ J2	West Bids 2♥ if possible.
Vul: EW	♦ 63	
HCP: 3	♣ Q865	Partner bids first.
Board: 228	♠ A63	West Opens 1♣.
Dealer: W	♥ AK4	
Vul: Both	♦ Q93	You bid first.
HCP: 16	♣ K1075	

We Overcall 1NT Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 9853	♠ K6			1♥	1NT
Vul: None	♥ Q3	♥ A1072			3♥	AP
North HCP: 3	♦ J83	♦ A76	Pass	Pass		
South HCP: 17	♣ 10872	♣ AQ53				
Contract: 3♥ E						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ A108754	1♥	1NT	Pass	2♥
Vul: NS	♥ K52	♥ 10	4♥	AP		
North HCP: 16	♦ AQJ76	♦ 852				
South HCP: 4	♣ A5	♣ 1042				
Contract: 4♥ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ Q7654	♠ A93			1♥	1NT
Vul: EW	♥ 76	♥ AQ9	2♥	2♠	AP	
North HCP: 4	♦ Q83	♦ K105				
South HCP: 16	♣ 875	♣ QJ106				
Contract: 2♠ N						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ Q972	1♦	1NT	AP	
Vul: Both	♥ KQ6	♥ AJ72				
North HCP: 17	♦ K1072	♦ 98				
South HCP: 7	♣ AQ87	♣ 1052				
Contract: 1N N						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 97643	♠ 108			1♥	1NT
Vul: EW	♥ J2	♥ KQ9	2♥	2♠	AP	
North HCP: 3	♦ 63	♦ QJ92				
South HCP: 15	♣ Q865	♣ AK97				
Contract: 2♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ 109742	1♣	1NT	Pass	2♥
Vul: Both	♥ AK4	♥ 952	Pass	2♠	AP	
North HCP: 16	♦ Q93	♦ K54				
South HCP: 4	♣ K1075	♣ J2				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 223	♠ K6	East Opens 1♥.
Dealer: E	♥ A1072	East Bids 3♥ if possible.
Vul: None	♦ A76	
HCP: 17	♣ AQ53	You bid first.
Board: 224	♠ A108754	West Opens 1♥.
Dealer: W	♥ 10	West Bids 4♥ if possible.
Vul: NS	♦ 852	
HCP: 4	♣ 1042	Partner bids first.
Board: 225	♠ A93	East Opens 1♥.
Dealer: E	♥ AQ9	West Bids 2♥ if possible.
Vul: EW	♦ K105	
HCP: 16	♣ QJ106	You bid first.
Board: 226	♠ Q972	West Opens 1♦.
Dealer: W	♥ AJ72	
Vul: Both	♦ 98	Partner bids first.
HCP: 7	♣ 1052	
Board: 227	♠ 108	East Opens 1♥.
Dealer: E	♥ KQ9	West Bids 2♥ if possible.
Vul: EW	♦ QJ92	
HCP: 15	♣ AK97	You bid first.
Board: 228	♠ 109742	West Opens 1♣.
Dealer: W	♥ 952	
Vul: Both	♦ K54	Partner bids first.
HCP: 4	♣ J2	

We Overcall 1NT Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 9853	♠ K6			1♥	1NT
Vul: None	♥ Q3	♥ A1072			3♥	AP
North HCP: 3	♦ J83	♦ A76	Pass	Pass		
South HCP: 17	♣ 10872	♣ AQ53				
Contract: 3♥ E						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ A108754	1♥	1NT	Pass	2♥
Vul: NS	♥ K52	♥ 10	4♥	AP		
North HCP: 16	♦ AQJ76	♦ 852				
South HCP: 4	♣ A5	♣ 1042				
Contract: 4♥ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ Q7654	♠ A93			1♥	1NT
Vul: EW	♥ 76	♥ AQ9	2♥	2♠	AP	
North HCP: 4	♦ Q83	♦ K105				
South HCP: 16	♣ 875	♣ QJ106				
Contract: 2♠ N						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ Q972	1♦	1NT	AP	
Vul: Both	♥ KQ6	♥ AJ72				
North HCP: 17	♦ K1072	♦ 98				
South HCP: 7	♣ AQ87	♣ 1052				
Contract: 1N N						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ 97643	♠ 108			1♥	1NT
Vul: EW	♥ J2	♥ KQ9	2♥	2♠	AP	
North HCP: 3	♦ 63	♦ QJ92				
South HCP: 15	♣ Q865	♣ AK97				
Contract: 2♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ 109742	1♣	1NT	Pass	2♥
Vul: Both	♥ AK4	♥ 952	Pass	2♠	AP	
North HCP: 16	♦ Q93	♦ K54				
South HCP: 4	♣ K1075	♣ J2				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 229 ♠ A5 East Opens 1♦.
Dealer: E ♥ 963
Vul: None ♦ 106 Partner bids first.
HCP: 6 ♣ Q109743

Board: 230 ♠ AK84 West Opens 1♠.
Dealer: W ♥ Q2
Vul: Both ♦ K652 You bid first.
HCP: 15 ♣ K104

Board: 231 ♠ 853 East Opens 1♠.
Dealer: E ♥ QJ42
Vul: None ♦ J8 Partner bids first.
HCP: 4 ♣ 10962

Board: 232 ♠ AQ3 West Opens 1♠.
Dealer: W ♥ AQ7 East Bids 2♥ if possible.
Vul: NS ♦ 63 You bid first.
HCP: 15 ♣ K7542

Board: 233 ♠ 95 East Opens 1♣.
Dealer: E ♥ J83 West Bids XN if possible.
Vul: None ♦ J10753 East Bids 2♥ if possible.
HCP: 2 ♣ 642 West Bids 3♣ if possible.
Partner bids first.

Board: 234 ♠ AKQ5 West Opens 1♦.
Dealer: W ♥ J65
Vul: None ♦ KJ10 You bid first.
HCP: 16 ♣ Q73

We Overcall 1NT Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ K9			1♦	1NT
Vul: None	♥ 963	♥ J85	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 6	♦ 106	♦ AQ9	AP			
South HCP: 15	♣ Q109743	♣ AJ652	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J	1♠	1NT	Pass	3♠ ¹
Vul: Both	♥ Q2	♥ 10853	Pass	3NT	AP	
North HCP: 15	♦ K652	♦ AJ10	1. Splinter			
South HCP: 9	♣ K104	♣ QJ876				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ KQ92			1♠	1NT
Vul: None	♥ QJ42	♥ 865	AP			
North HCP: 4	♦ J8	♦ KQ95				
South HCP: 15	♣ 10962	♣ AJ				
Contract: 1N S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ J102	1♠	1NT	2♥	AP
Vul: NS	♥ AQ7	♥ 96532				
North HCP: 15	♦ 63	♦ 1052				
South HCP: 2	♣ K7542	♣ J10				
Contract: 2♥ E						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ Q432	XN	Pass	1♣	1NT
Vul: None	♥ J83	♥ A105	3♣	AP	2♥	Pass
North HCP: 2	♦ J10753	♦ Q96				
South HCP: 15	♣ 642	♣ AQJ				
Contract: 3♣ E						

Board: 234

Dealer: W

Vul: None

North HCP: 16

South HCP: 6

Contract: 1N N

North:

♠ AKQ5

♥ J65

♦ KJ10

♣ Q73

South:

♠ 94

♥ AQ42

♦ 632

♣ 10854

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 229 ♠ K9
Dealer: E ♥ J85
Vul: None ♦ AQ9
HCP: 15 ♣ AJ652

East Opens 1♦.

You bid first.

Board: 230 ♠ J
Dealer: W ♥ 10853
Vul: Both ♦ AJ10
HCP: 9 ♣ QJ876

West Opens 1♠.

Partner bids first.

Board: 231 ♠ KQ92
Dealer: E ♥ 865
Vul: None ♦ KQ95
HCP: 15 ♣ AJ

East Opens 1♠.

You bid first.

Board: 232 ♠ J102
Dealer: W ♥ 96532
Vul: NS ♦ 1052
HCP: 2 ♣ J10

West Opens 1♠.

East Bids 2♥ if possible.

Partner bids first.

Board: 233 ♠ Q432
Dealer: E ♥ A105
Vul: None ♦ Q96
HCP: 15 ♣ AQJ

East Opens 1♣.

West Bids XN if possible.

East Bids 2♥ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 234 ♠ 94
Dealer: W ♥ AQ42
Vul: None ♦ 632
HCP: 6 ♣ 10854

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ K9			1♦	1NT
Vul: None	♥ 963	♥ J85	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 6	♦ 106	♦ AQ9	AP			
South HCP: 15	♣ Q109743	♣ AJ652	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ AK84	♠ J	1♠	1NT	Pass	3♠ ¹
Vul: Both	♥ Q2	♥ 10853	Pass	3NT	AP	
North HCP: 15	♦ K652	♦ AJ10	1. Splitter			
South HCP: 9	♣ K104	♣ QJ876				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ 853	♠ KQ92			1♠	1NT
Vul: None	♥ QJ42	♥ 865	AP			
North HCP: 4	♦ J8	♦ KQ95				
South HCP: 15	♣ 10962	♣ AJ				
Contract: 1N S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ J102	1♠	1NT	2♥	AP
Vul: NS	♥ AQ7	♥ 96532				
North HCP: 15	♦ 63	♦ 1052				
South HCP: 2	♣ K7542	♣ J10				
Contract: 2♥ E						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ Q432			1♣	1NT
Vul: None	♥ J83	♥ A105	XN	Pass	2♥	Pass
North HCP: 2	♦ J10753	♦ Q96	3♣	AP		
South HCP: 15	♣ 642	♣ AQJ				
Contract: 3♣ E						

Board: 234

Dealer: W

Vul: None

North HCP: 16

South HCP: 6

Contract: 1N N

North:

♠ AKQ5

♥ J65

♦ KJ10

♣ Q73

South:

♠ 94

♥ AQ42

♦ 632

♣ 10854

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 235	♠ J84	East Opens 1♣.
Dealer: E	♥ A10532	East Doubles Pass if possible.
Vul: NS	♦ 63	
HCP: 5	♣ 975	Partner bids first.
Board: 236	♠ KQ10	West Opens 1♣.
Dealer: W	♥ Q52	
Vul: EW	♦ A5	You bid first.
HCP: 16	♣ AJ743	
Board: 237	♠ KQJ872	East Opens 1♦.
Dealer: E	♥ J84	
Vul: Both	♦ 953	Partner bids first.
HCP: 8	♣ J	
Board: 238	♠ AQ	West Opens 1♦.
Dealer: W	♥ J74	West Bids 4♦ if possible.
Vul: NS	♦ AQ652	
HCP: 15	♣ Q63	You bid first.
Board: 239	♠ 72	East Opens 1♣.
Dealer: E	♥ 109653	
Vul: EW	♦ AQ1054	Partner bids first.
HCP: 7	♣ J	
Board: 240	♠ K2	West Opens 1♦.
Dealer: W	♥ A85	
Vul: Both	♦ AJ76	You bid first.
HCP: 16	♣ A1043	

We Overcall 1NT Both hands (Answers Page)

Board: 235
 Dealer: E
 Vul: NS
 North HCP: 5
 South HCP: 17
 Contract: 2♥X S

North:
 ♠ J84
 ♥ A10532
 ♦ 63
 ♣ 975

South:
 ♠ AKQ5
 ♥ K8
 ♦ J954
 ♣ A62

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

Board: 236
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 6
 Contract: 1N N

North:
 ♠ KQ10
 ♥ Q52
 ♦ A5
 ♣ AJ743

South:
 ♠ 32
 ♥ K1076
 ♦ 109742
 ♣ K2

West	North	East	South
1♣	1NT	AP	

Board: 237
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ KQJ872
 ♥ J84
 ♦ 953
 ♣ J

South:
 ♠ 53
 ♥ Q763
 ♦ AK64
 ♣ AK4

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

1. Texas

Board: 238
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 2
 Contract: 4♦ W

North:
 ♠ AQ
 ♥ J74
 ♦ AQ652
 ♣ Q63

South:
 ♠ 1095432
 ♥ Q109
 ♦ 3
 ♣ 942

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

Board: 239
 Dealer: E
 Vul: EW
 North HCP: 7
 South HCP: 17
 Contract: 2♥ S

North:
 ♠ 72
 ♥ 109653
 ♦ AQ1054
 ♣ J

South:
 ♠ KQJ9
 ♥ Q82
 ♦ KJ7
 ♣ KQ4

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

Board: 240
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 8
 Contract: 2N N

North:
 ♠ K2
 ♥ A85
 ♦ AJ76
 ♣ A1043

South:
 ♠ A9653
 ♥ 943
 ♦ 10
 ♣ KJ76

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

South hands (Practice Page)

We Overcall 1NT

Board: 235	♠ AKQ5	East Opens 1♣.
Dealer: E	♥ K8	East Doubles Pass if possible.
Vul: NS	♦ J954	
HCP: 17	♣ A62	You bid first.
Board: 236	♠ 32	West Opens 1♣.
Dealer: W	♥ K1076	
Vul: EW	♦ 109742	Partner bids first.
HCP: 6	♣ K2	
Board: 237	♠ 53	East Opens 1♦.
Dealer: E	♥ Q763	
Vul: Both	♦ AK64	You bid first.
HCP: 16	♣ AK4	
Board: 238	♠ 1095432	West Opens 1♦.
Dealer: W	♥ Q109	West Bids 4♦ if possible.
Vul: NS	♦ 3	
HCP: 2	♣ 942	Partner bids first.
Board: 239	♠ KQJ9	East Opens 1♣.
Dealer: E	♥ Q82	
Vul: EW	♦ KJ7	You bid first.
HCP: 17	♣ KQ4	
Board: 240	♠ A9653	West Opens 1♦.
Dealer: W	♥ 943	
Vul: Both	♦ 10	Partner bids first.
HCP: 8	♣ KJ76	

We Overcall 1NT Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ J84	♠ AKQ5			1♣	1NT
Vul: NS	♥ A10532	♥ K8	Pass	2♦	Pass	2♥
North HCP: 5	♦ 63	♦ J954	Pass	Pass	X	AP
South HCP: 17	♣ 975	♣ A62				
Contract: 2♥ X S						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ KQ10	♠ 32	1♣	1NT	AP	
Vul: EW	♥ Q52	♥ K1076				
North HCP: 16	♦ A5	♦ 109742				
South HCP: 6	♣ AJ743	♣ K2				
Contract: 1N N						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ KQJ872	♠ 53			1♦	1NT
Vul: Both	♥ J84	♥ Q763	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 953	♦ AK64	AP			
South HCP: 16	♣ J	♣ AK4	1. Texas			
Contract: 4♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 1095432	1♦	1NT	Pass	2♥
Vul: NS	♥ J74	♥ Q109	4♦	AP		
North HCP: 15	♦ AQ652	♦ 3				
South HCP: 2	♣ Q63	♣ 942				
Contract: 4♦ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ KQJ9			1♣	1NT
Vul: EW	♥ 109653	♥ Q82	Pass	2♦	Pass	2♥
North HCP: 7	♦ AQ1054	♦ KJ7	AP			
South HCP: 17	♣ J	♣ KQ4				
Contract: 2♥ S						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ A9653	1♦	1NT	Pass	2♥
Vul: Both	♥ A85	♥ 943	Pass	2♠	Pass	2NT
North HCP: 16	♦ AJ76	♦ 10	AP			
South HCP: 8	♣ A1043	♣ KJ76				
Contract: 2N N						

North hands (Practice Page)

We Overcall 1NT

Board: 241	♠ 73	East Opens 1♣.
Dealer: E	♥ Q654	West Bids 2♠ if possible.
Vul: None	♦ J10642	
HCP: 3	♣ 53	Partner bids first.
Board: 242	♠ QJ4	West Opens 1♠.
Dealer: W	♥ AJ64	
Vul: EW	♦ 94	You bid first.
HCP: 15	♣ AK102	
Board: 243	♠ 102	East Opens 1♣.
Dealer: E	♥ Q743	
Vul: Both	♦ KQ10852	Partner bids first.
HCP: 7	♣ 7	
Board: 244	♠ QJ108	West Opens 1♠.
Dealer: W	♥ A3	
Vul: None	♦ AKQ2	You bid first.
HCP: 16	♣ 1065	
Board: 245	♠ 8764	East Opens 1♣.
Dealer: E	♥ 762	West Bids XN if possible.
Vul: NS	♦ 10752	
HCP: 0	♣ 32	Partner bids first.
Board: 246	♠ J9	West Opens 1♦.
Dealer: W	♥ AK83	East Bids 2♠ if possible.
Vul: Both	♦ A865	
HCP: 15	♣ K94	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 241
 Dealer: E
 Vul: None
 North HCP: 3
 South HCP: 16
 Contract: 2♠ W

North:
 ♠ 73
 ♥ Q654
 ♦ J10642
 ♣ 53

South:
 ♠ AJ104
 ♥ A2
 ♦ K753
 ♣ A74

West	North	East	South
		1♣	1NT
2♠	AP		

Board: 242
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ QJ4
 ♥ AJ64
 ♦ 94
 ♣ AK102

South:
 ♠ 95
 ♥ KQ93
 ♦ A10652
 ♣ J4

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

1. Stayman
 2. limit raise or better in ♥

Board: 243
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ 102
 ♥ Q743
 ♦ KQ10852
 ♣ 7

South:
 ♠ AJ9
 ♥ 965
 ♦ J3
 ♣ AKQ65

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 244
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 5
 Contract: 2♥ N

North:
 ♠ QJ108
 ♥ A3
 ♦ AKQ2
 ♣ 1065

South:
 ♠ A7
 ♥ 109854
 ♦ 53
 ♣ J874

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

Board: 245
 Dealer: E
 Vul: NS
 North HCP: 0
 South HCP: 16
 Contract: 1NX S

North:
 ♠ 8764
 ♥ 762
 ♦ 10752
 ♣ 32

South:
 ♠ Q10
 ♥ A954
 ♦ K63
 ♣ AK65

West	North	East	South
		1♣	1NT
XN	AP		

Board: 246

Dealer: W

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2♠ E

North:

♠ J9

♥ AK83

♦ A865

♣ K94

South:

♠ 32

♥ Q954

♦ J43

♣ 8753

West	North	East	South
------	-------	------	-------

1♦	1NT	2♠	AP
----	-----	----	----

South hands (Practice Page)

We Overcall 1NT

Board: 241	♠ AJ104	East Opens 1♣.
Dealer: E	♥ A2	West Bids 2♠ if possible.
Vul: None	♦ K753	
HCP: 16	♣ A74	You bid first.
Board: 242	♠ 95	West Opens 1♠.
Dealer: W	♥ KQ93	
Vul: EW	♦ A10652	Partner bids first.
HCP: 10	♣ J4	
Board: 243	♠ AJ9	East Opens 1♣.
Dealer: E	♥ 965	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ AKQ65	
Board: 244	♠ A7	West Opens 1♠.
Dealer: W	♥ 109854	
Vul: None	♦ 53	Partner bids first.
HCP: 5	♣ J874	
Board: 245	♠ Q10	East Opens 1♣.
Dealer: E	♥ A954	West Bids XN if possible.
Vul: NS	♦ K63	
HCP: 16	♣ AK65	You bid first.
Board: 246	♠ 32	West Opens 1♦.
Dealer: W	♥ Q954	East Bids 2♠ if possible.
Vul: Both	♦ J43	
HCP: 3	♣ 8753	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 241
 Dealer: E
 Vul: None
 North HCP: 3
 South HCP: 16
 Contract: 2♠ W

North:
 ♠ 73
 ♥ Q654
 ♦ J10642
 ♣ 53

South:
 ♠ AJ104
 ♥ A2
 ♦ K753
 ♣ A74

West	North	East	South
		1♣	1NT
2♠	AP		

Board: 242
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ QJ4
 ♥ AJ64
 ♦ 94
 ♣ AK102

South:
 ♠ 95
 ♥ KQ93
 ♦ A10652
 ♣ J4

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

1. Stayman
 2. limit raise or better in ♥

Board: 243
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ 102
 ♥ Q743
 ♦ KQ10852
 ♣ 7

South:
 ♠ AJ9
 ♥ 965
 ♦ J3
 ♣ AKQ65

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 244
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 5
 Contract: 2♥ N

North:
 ♠ QJ108
 ♥ A3
 ♦ AKQ2
 ♣ 1065

South:
 ♠ A7
 ♥ 109854
 ♦ 53
 ♣ J874

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

Board: 245
 Dealer: E
 Vul: NS
 North HCP: 0
 South HCP: 16
 Contract: 1NX S

North:
 ♠ 8764
 ♥ 762
 ♦ 10752
 ♣ 32

South:
 ♠ Q10
 ♥ A954
 ♦ K63
 ♣ AK65

West	North	East	South
		1♣	1NT
XN	AP		

Board: 246

Dealer: W

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2♠ E

North:

♠ J9

♥ AK83

♦ A865

♣ K94

South:

♠ 32

♥ Q954

♦ J43

♣ 8753

West	North	East	South
------	-------	------	-------

1♦	1NT	2♠	AP
----	-----	----	----

North hands (Practice Page)

We Overcall 1NT

Board: 247	♠ 87653	East Opens 1♦.
Dealer: E	♥ 932	West Bids 4♥ if possible.
Vul: None	♦ 7	
HCP: 1	♣ J864	Partner bids first.
Board: 248	♠ K109	West Opens 1♦.
Dealer: W	♥ A96	
Vul: NS	♦ A853	You bid first.
HCP: 16	♣ AJ3	
Board: 249	♠ 542	East Opens 1♣.
Dealer: E	♥ Q1074	
Vul: EW	♦ J95	Partner bids first.
HCP: 3	♣ 972	
Board: 250	♠ A74	West Opens 1♠.
Dealer: W	♥ AQJ8	
Vul: None	♦ A107	You bid first.
HCP: 15	♣ 1085	
Board: 251	♠ AK753	East Opens 1♣.
Dealer: E	♥ 832	West Bids 3♣ if possible.
Vul: EW	♦ Q1086	
HCP: 9	♣ 7	Partner bids first.
Board: 252	♠ K54	West Opens 1♦.
Dealer: W	♥ A108	
Vul: Both	♦ A9764	You bid first.
HCP: 16	♣ AJ	

We Overcall 1NT Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ 87653	♠ QJ94				
Vul: None	♥ 932	♥ 84			1♦	1NT
North HCP: 1	♦ 7	♦ KJ32	4♥	AP		
South HCP: 16	♣ J864	♣ AKQ				
Contract: 4♥ W						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ 85				
Vul: NS	♥ A96	♥ Q752	1♦	1NT	AP	
North HCP: 16	♦ A853	♦ 94				
South HCP: 4	♣ AJ3	♣ Q10742				
Contract: 1N N						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 542	♠ AQ7				
Vul: EW	♥ Q1074	♥ 82			1♣	1NT
North HCP: 3	♦ J95	♦ A7632	AP			
South HCP: 15	♣ 972	♣ AJ4				
Contract: 1N S						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ J3				
Vul: None	♥ AQJ8	♥ 1096	1♠	1NT	Pass	2NT
North HCP: 15	♦ A107	♦ K6542	AP			
South HCP: 8	♣ 1085	♣ A74				
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AK753	♠ Q84				
Vul: EW	♥ 832	♥ A9			1♣	1NT
North HCP: 9	♦ Q1086	♦ A954	3♣	3♠	Pass	4♠
South HCP: 15	♣ 7	♣ KQ84	AP			
Contract: 4♠ N						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K54	♠ 108732				
Vul: Both	♥ A108	♥ K7	1♦	1NT	Pass	2♥
North HCP: 16	♦ A9764	♦ K	Pass	2♠	AP	
South HCP: 6	♣ AJ	♣ 107653				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 247	♠ QJ94	East Opens 1♦.
Dealer: E	♥ 84	West Bids 4♥ if possible.
Vul: None	♦ KJ32	
HCP: 16	♣ AKQ	You bid first.
Board: 248	♠ 85	West Opens 1♦.
Dealer: W	♥ Q752	
Vul: NS	♦ 94	Partner bids first.
HCP: 4	♣ Q10742	
Board: 249	♠ AQ7	East Opens 1♣.
Dealer: E	♥ 82	
Vul: EW	♦ A7632	You bid first.
HCP: 15	♣ AJ4	
Board: 250	♠ J3	West Opens 1♠.
Dealer: W	♥ 1096	
Vul: None	♦ K6542	Partner bids first.
HCP: 8	♣ A74	
Board: 251	♠ Q84	East Opens 1♣.
Dealer: E	♥ A9	West Bids 3♣ if possible.
Vul: EW	♦ A954	
HCP: 15	♣ KQ84	You bid first.
Board: 252	♠ 108732	West Opens 1♦.
Dealer: W	♥ K7	
Vul: Both	♦ K	Partner bids first.
HCP: 6	♣ 107653	

We Overcall 1NT Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ 87653	♠ QJ94				
Vul: None	♥ 932	♥ 84			1♦	1NT
North HCP: 1	♦ 7	♦ KJ32	4♥	AP		
South HCP: 16	♣ J864	♣ AKQ				
Contract: 4♥ W						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ 85				
Vul: NS	♥ A96	♥ Q752	1♦	1NT	AP	
North HCP: 16	♦ A853	♦ 94				
South HCP: 4	♣ AJ3	♣ Q10742				
Contract: 1N N						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 542	♠ AQ7				
Vul: EW	♥ Q1074	♥ 82			1♣	1NT
North HCP: 3	♦ J95	♦ A7632	AP			
South HCP: 15	♣ 972	♣ AJ4				
Contract: 1N S						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ J3				
Vul: None	♥ AQJ8	♥ 1096	1♠	1NT	Pass	2NT
North HCP: 15	♦ A107	♦ K6542	AP			
South HCP: 8	♣ 1085	♣ A74				
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AK753	♠ Q84				
Vul: EW	♥ 832	♥ A9			1♣	1NT
North HCP: 9	♦ Q1086	♦ A954	3♣	3♠	Pass	4♠
South HCP: 15	♣ 7	♣ KQ84	AP			
Contract: 4♠ N						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K54	♠ 108732				
Vul: Both	♥ A108	♥ K7	1♦	1NT	Pass	2♥
North HCP: 16	♦ A9764	♦ K	Pass	2♠	AP	
South HCP: 6	♣ AJ	♣ 107653				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 253
Dealer: E
Vul: EW
HCP: 10

♠ 2
♥ AQ765
♦ A10632
♣ 42

East Opens 1♠.

Partner bids first.

Board: 254
Dealer: W
Vul: Both
HCP: 15

♠ A63
♥ 10932
♦ AK98
♣ A5

West Opens 1♦.

You bid first.

Board: 255
Dealer: E
Vul: None
HCP: 5

♠ Q932
♥ 98764
♦ 8
♣ K85

East Opens 1♦.
East Doubles 2♦ if possible.

Partner bids first.

Board: 256
Dealer: W
Vul: EW
HCP: 15

♠ QJ32
♥ KQ4
♦ A105
♣ K54

West Opens 1♣.

You bid first.

Board: 257
Dealer: E
Vul: Both
HCP: 6

♠ —
♥ J10975
♦ 74
♣ KQ10763

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

Partner bids first.

Board: 258
Dealer: W
Vul: None
HCP: 15

♠ K72
♥ AK7
♦ K742
♣ Q104

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

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKJ			1♠	1NT
Vul: EW	♥ AQ765	♥ J1032	Pass	2♦	Pass	2♥
North HCP: 10	♦ A10632	♦ Q4	Pass	3NT	Pass	4♥
South HCP: 16	♣ 42	♣ KQ105	AP			
Contract: 4♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ K1085				
Vul: Both	♥ 10932	♥ 76	1♦	1NT	AP	
North HCP: 15	♦ AK98	♦ 1053				
South HCP: 4	♣ A5	♣ J1032				
Contract: 1N N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ Q932	♠ AJ75			1♦	1NT
Vul: None	♥ 98764	♥ AK3	Pass	2♦	X	2♥
North HCP: 5	♦ 8	♦ K93	AP			
South HCP: 16	♣ K85	♣ J63				
Contract: 2♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ QJ32	♠ AK104	1♣	1NT	Pass	3♥ ¹
Vul: EW	♥ KQ4	♥ 5	Pass	3♠	AP	
North HCP: 15	♦ A105	♦ Q7643	1. Splinter			
South HCP: 9	♣ K54	♣ 1096				
Contract: 3♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ KQJ3			1♠	1NT
Vul: Both	♥ J10975	♥ A4	2♠	3♣	3♠	X♠
North HCP: 6	♦ 74	♦ AJ96	Pass	4♣	AP	
South HCP: 15	♣ KQ10763	♣ 954				
Contract: 4♣ N						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ K72	♠ —				
Vul: None	♥ AK7	♥ J109	1♠	1NT	2♠	AP
North HCP: 15	♦ K742	♦ A9653				
South HCP: 5	♣ Q104	♣ 98753				
Contract: 2♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 253	♠ AKJ	East Opens 1♠.
Dealer: E	♥ J1032	
Vul: EW	♦ Q4	You bid first.
HCP: 16	♣ KQ105	
Board: 254	♠ K1085	West Opens 1♦.
Dealer: W	♥ 76	
Vul: Both	♦ 1053	Partner bids first.
HCP: 4	♣ J1032	
Board: 255	♠ AJ75	East Opens 1♦.
Dealer: E	♥ AK3	East Doubles 2♦ if possible.
Vul: None	♦ K93	
HCP: 16	♣ J63	You bid first.
Board: 256	♠ AK104	West Opens 1♣.
Dealer: W	♥ 5	
Vul: EW	♦ Q7643	Partner bids first.
HCP: 9	♣ 1096	
Board: 257	♠ KQJ3	East Opens 1♠.
Dealer: E	♥ A4	West Bids 2♠ if possible.
Vul: Both	♦ AJ96	East Bids 3♠ if possible.
HCP: 15	♣ 954	You bid first.
Board: 258	♠ —	West Opens 1♠.
Dealer: W	♥ J109	East Bids 2♠ if possible.
Vul: None	♦ A9653	
HCP: 5	♣ 98753	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKJ			1♠	1NT
Vul: EW	♥ AQ765	♥ J1032	Pass	2♦	Pass	2♥
North HCP: 10	♦ A10632	♦ Q4	Pass	3NT	Pass	4♥
South HCP: 16	♣ 42	♣ KQ105	AP			
Contract: 4♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ K1085				
Vul: Both	♥ 10932	♥ 76	1♦	1NT	AP	
North HCP: 15	♦ AK98	♦ 1053				
South HCP: 4	♣ A5	♣ J1032				
Contract: 1N N						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ Q932	♠ AJ75			1♦	1NT
Vul: None	♥ 98764	♥ AK3	Pass	2♦	X	2♥
North HCP: 5	♦ 8	♦ K93	AP			
South HCP: 16	♣ K85	♣ J63				
Contract: 2♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ QJ32	♠ AK104	1♣	1NT	Pass	3♥ ¹
Vul: EW	♥ KQ4	♥ 5	Pass	3♠	AP	
North HCP: 15	♦ A105	♦ Q7643	1. Splinter			
South HCP: 9	♣ K54	♣ 1096				
Contract: 3♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ KQJ3			1♠	1NT
Vul: Both	♥ J10975	♥ A4	2♠	3♣	3♠	X♠
North HCP: 6	♦ 74	♦ AJ96	Pass	4♣	AP	
South HCP: 15	♣ KQ10763	♣ 954				
Contract: 4♣ N						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ K72	♠ —				
Vul: None	♥ AK7	♥ J109	1♠	1NT	2♠	AP
North HCP: 15	♦ K742	♦ A9653				
South HCP: 5	♣ Q104	♣ 98753				
Contract: 2♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 259	♠ 10975	East Opens 1♦.
Dealer: E	♥ J8	West Bids 4♥ if possible.
Vul: NS	♦ 1097	
HCP: 4	♣ K1054	Partner bids first.
Board: 260	♠ Q5	West Opens 1♦.
Dealer: W	♥ K1098	
Vul: Both	♦ KQ108	You bid first.
HCP: 15	♣ AJ5	
Board: 261	♠ K632	East Opens 1♠.
Dealer: E	♥ 10874	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ AK1083	
Board: 262	♠ AQ2	West Opens 1♦.
Dealer: W	♥ K95	East Bids 2♥ if possible.
Vul: EW	♦ K86	
HCP: 16	♣ A1032	You bid first.
Board: 263	♠ J875	East Opens 1♦.
Dealer: E	♥ K108752	West Bids 2♣ if possible.
Vul: None	♦ 104	East Bids 3♣ if possible.
HCP: 4	♣ 6	East Bids 4♣ if possible.
		West Bids 5♣ if possible.
		Partner bids first.
Board: 264	♠ A108	West Opens 1♦.
Dealer: W	♥ A10	East Bids XN if possible.
Vul: NS	♦ QJ1054	West Doubles Pass if possible.
HCP: 15	♣ A75	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 259

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥X W

North:

♠ 10975

♥ J8

♦ 1097

♣ K1054

South:

♠ QJ6

♥ 1064

♦ AKQJ

♣ Q96

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

4♥	X	AP	
----	---	----	--

Board: 260

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ Q5

♥ K1098

♦ KQ108

♣ AJ5

South:

♠ AK982

♥ Q62

♦ J96

♣ 104

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	Pass	3NT
------	----	------	-----

AP

Board: 261

Dealer: E

Vul: None

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ K632

♥ 10874

♦ —

♣ AK1083

South:

♠ QJ7

♥ KQJ

♦ AKJ52

♣ 65

West	North	East	South
------	-------	------	-------

		1♠	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

AP

1. Stayman

Board: 262

Dealer: W

Vul: EW

North HCP: 16

South HCP: 2

Contract: 2♥ E

North:

♠ AQ2

♥ K95

♦ K86

♣ A1032

South:

♠ 10963

♥ J843

♦ 7

♣ J854

West	North	East	South
------	-------	------	-------

1♦	1NT	2♥	AP
----	-----	----	----

Board: 263

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 5♣X W

North:

♠ J875

♥ K108752

♦ 104

♣ 6

South:

♠ AQ62

♥ AJ6

♦ A962

♣ 74

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

2♣	2♥	3♣	Pass
----	----	----	------

Pass	3♥	4♣	Pass
------	----	----	------

5♣	X	AP	
----	---	----	--

Board: 264

Dealer: W

Vul: NS

North HCP: 15

South HCP: 1

Contract: 2♥XN

North:

♠ A108

♥ A10

♦ QJ1054

♣ A75

South:

♠ 963

♥ J7542

♦ 2

♣ 8642

West	North	East	South
------	-------	------	-------

1♦	1NT	XN	2♦
----	-----	----	----

Pass	2♥	Pass	Pass
------	----	------	------

X	AP		
---	----	--	--

South hands (Practice Page)

We Overcall 1NT

Board: 259 ♠ QJ6 East Opens 1♦.
Dealer: E ♥ 1064 West Bids 4♥ if possible.
Vul: NS ♦ AKQJ
HCP: 15 ♣ Q96 You bid first.

Board: 260 ♠ AK982 West Opens 1♦.
Dealer: W ♥ Q62
Vul: Both ♦ J96 Partner bids first.
HCP: 10 ♣ 104

Board: 261 ♠ QJ7 East Opens 1♠.
Dealer: E ♥ KQJ
Vul: None ♦ AKJ52 You bid first.
HCP: 17 ♣ 65

Board: 262 ♠ 10963 West Opens 1♦.
Dealer: W ♥ J843 East Bids 2♥ if possible.
Vul: EW ♦ 7
HCP: 2 ♣ J854 Partner bids first.

Board: 263 ♠ AQ62 East Opens 1♦.
Dealer: E ♥ AJ6 West Bids 2♣ if possible.
Vul: None ♦ A962 East Bids 3♣ if possible.
HCP: 15 ♣ 74 East Bids 4♣ if possible.
West Bids 5♣ if possible.
You bid first.

Board: 264 ♠ 963 West Opens 1♦.
Dealer: W ♥ J7542 East Bids XN if possible.
Vul: NS ♦ 2 West Doubles Pass if possible.
HCP: 1 ♣ 8642 Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 259

Dealer: E

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥X W

North:

♠ 10975

♥ J8

♦ 1097

♣ K1054

South:

♠ QJ6

♥ 1064

♦ AKQJ

♣ Q96

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

4♥	X	AP	
----	---	----	--

Board: 260

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ Q5

♥ K1098

♦ KQ108

♣ AJ5

South:

♠ AK982

♥ Q62

♦ J96

♣ 104

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	Pass	3NT
------	----	------	-----

AP

Board: 261

Dealer: E

Vul: None

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ K632

♥ 10874

♦ —

♣ AK1083

South:

♠ QJ7

♥ KQJ

♦ AKJ52

♣ 65

West	North	East	South
------	-------	------	-------

		1♠	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

AP

1. Stayman

Board: 262

Dealer: W

Vul: EW

North HCP: 16

South HCP: 2

Contract: 2♥ E

North:

♠ AQ2

♥ K95

♦ K86

♣ A1032

South:

♠ 10963

♥ J843

♦ 7

♣ J854

West	North	East	South
------	-------	------	-------

1♦	1NT	2♥	AP
----	-----	----	----

Board: 263

Dealer: E

Vul: None

North HCP: 4

South HCP: 15

Contract: 5♣X W

North:

♠ J875

♥ K108752

♦ 104

♣ 6

South:

♠ AQ62

♥ AJ6

♦ A962

♣ 74

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

2♣	2♥	3♣	Pass
----	----	----	------

Pass	3♥	4♣	Pass
------	----	----	------

5♣	X	AP	
----	---	----	--

Board: 264

Dealer: W

Vul: NS

North HCP: 15

South HCP: 1

Contract: 2♥XN

North:

♠ A108

♥ A10

♦ QJ1054

♣ A75

South:

♠ 963

♥ J7542

♦ 2

♣ 8642

West	North	East	South
------	-------	------	-------

1♦	1NT	XN	2♦
----	-----	----	----

Pass	2♥	Pass	Pass
------	----	------	------

X	AP		
---	----	--	--

North hands (Practice Page)

We Overcall 1NT

Board: 265	♠ KJ10842	East Opens 1♦.
Dealer: E	♥ Q986	
Vul: EW	♦ 105	Partner bids first.
HCP: 6	♣ 4	
Board: 266	♠ K5	West Opens 1♣.
Dealer: W	♥ J87	
Vul: Both	♦ AQ109	You bid first.
HCP: 15	♣ KQ54	
Board: 267	♠ 1087	East Opens 1♦.
Dealer: E	♥ A10	
Vul: NS	♦ Q7432	Partner bids first.
HCP: 6	♣ 1095	
Board: 268	♠ A72	West Opens 1♥.
Dealer: W	♥ A75	
Vul: EW	♦ 92	You bid first.
HCP: 17	♣ AKQ106	
Board: 269	♠ KQJ73	East Opens 1♦.
Dealer: E	♥ QJ106	
Vul: Both	♦ 32	Partner bids first.
HCP: 10	♣ J9	
Board: 270	♠ J4	West Opens 1♦.
Dealer: W	♥ A1074	
Vul: None	♦ AKQ3	You bid first.
HCP: 17	♣ K32	

We Overcall 1NT Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ KJ10842	♠ A73			1♦	1NT
Vul: EW	♥ Q986	♥ K4	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 105	♦ KQJ6	AP			
South HCP: 16	♣ 4	♣ QJ53	1. Texas			
Contract: 4♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 3	1♣	1NT	AP	
Vul: Both	♥ J87	♥ 54				
North HCP: 15	♦ AQ109	♦ K764				
South HCP: 8	♣ KQ54	♣ AJ10763				
Contract: 1N N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ 1087	♠ KQJ6	AP		1♦	1NT
Vul: NS	♥ A10	♥ QJ3				
North HCP: 6	♦ Q7432	♦ K1095				
South HCP: 15	♣ 1095	♣ K8				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ A72	♠ QJ10	1♥	1NT	AP	
Vul: EW	♥ A75	♥ J63				
North HCP: 17	♦ 92	♦ Q874				
South HCP: 6	♣ AKQ106	♣ 932				
Contract: 1N N						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ KQJ73	♠ A5	Pass	2♣ ¹	Pass	2♦
Vul: Both	♥ QJ106	♥ K73	Pass	3♠	Pass	3NT
North HCP: 10	♦ 32	♦ A10865	AP			
South HCP: 16	♣ J9	♣ KQ2	1. Stayman			
Contract: 3N S						

Board: 270

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 1N N

North:

♠ J4

♥ A1074

♦ AKQ3

♣ K32

South:

♠ Q1097

♥ J8

♦ J952

♣ 985

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 265	♠ A73	East Opens 1♦.
Dealer: E	♥ K4	
Vul: EW	♦ KQJ6	You bid first.
HCP: 16	♣ QJ53	
Board: 266	♠ 3	West Opens 1♣.
Dealer: W	♥ 54	
Vul: Both	♦ K764	Partner bids first.
HCP: 8	♣ AJ10763	
Board: 267	♠ KQJ6	East Opens 1♦.
Dealer: E	♥ QJ3	
Vul: NS	♦ K1095	You bid first.
HCP: 15	♣ K8	
Board: 268	♠ QJ10	West Opens 1♥.
Dealer: W	♥ J63	
Vul: EW	♦ Q874	Partner bids first.
HCP: 6	♣ 932	
Board: 269	♠ A5	East Opens 1♦.
Dealer: E	♥ K73	
Vul: Both	♦ A10865	You bid first.
HCP: 16	♣ KQ2	
Board: 270	♠ Q1097	West Opens 1♦.
Dealer: W	♥ J8	
Vul: None	♦ J952	Partner bids first.
HCP: 4	♣ 985	

We Overcall 1NT Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ KJ10842	♠ A73			1♦	1NT
Vul: EW	♥ Q986	♥ K4	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 105	♦ KQJ6	AP			
South HCP: 16	♣ 4	♣ QJ53	1. Texas			
Contract: 4♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 3	1♣	1NT	AP	
Vul: Both	♥ J87	♥ 54				
North HCP: 15	♦ AQ109	♦ K764				
South HCP: 8	♣ KQ54	♣ AJ10763				
Contract: 1N N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ 1087	♠ KQJ6	AP		1♦	1NT
Vul: NS	♥ A10	♥ QJ3				
North HCP: 6	♦ Q7432	♦ K1095				
South HCP: 15	♣ 1095	♣ K8				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ A72	♠ QJ10	1♥	1NT	AP	
Vul: EW	♥ A75	♥ J63				
North HCP: 17	♦ 92	♦ Q874				
South HCP: 6	♣ AKQ106	♣ 932				
Contract: 1N N						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ KQJ73	♠ A5	Pass	2♣ ¹	Pass	2♦
Vul: Both	♥ QJ106	♥ K73	Pass	3♠	Pass	3NT
North HCP: 10	♦ 32	♦ A10865	AP			
South HCP: 16	♣ J9	♣ KQ2	1. Stayman			
Contract: 3N S						

Board: 270

Dealer: W

Vul: None

North HCP: 17

South HCP: 4

Contract: 1N N

North:

♠ J4

♥ A1074

♦ AKQ3

♣ K32

South:

♠ Q1097

♥ J8

♦ J952

♣ 985

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 271	♠ 5	East Opens 1♥.
Dealer: E	♥ J85	
Vul: EW	♦ K84	Partner bids first.
HCP: 9	♣ KQ10632	
Board: 272	♠ KQ2	West Opens 1♦.
Dealer: W	♥ KJ87	West Doubles Pass if possible.
Vul: Both	♦ QJ9	
HCP: 17	♣ AJ3	You bid first.
Board: 273	♠ J9765	East Opens 1♣.
Dealer: E	♥ AJ6543	
Vul: NS	♦ —	Partner bids first.
HCP: 10	♣ A10	
Board: 274	♠ Q86	West Opens 1♣.
Dealer: W	♥ AJ6	
Vul: Both	♦ A53	You bid first.
HCP: 17	♣ KQJ10	
Board: 275	♠ 743	East Opens 1♦.
Dealer: E	♥ 7	
Vul: None	♦ 10985	Partner bids first.
HCP: 6	♣ AQ873	
Board: 276	♠ 1064	West Opens 1♥.
Dealer: W	♥ AQJ	East Bids 2♥ if possible.
Vul: NS	♦ A95	
HCP: 15	♣ A1032	You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 271

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 5

♥ J85

♦ K84

♣ KQ10632

South:

♠ KJ82

♥ AQ6

♦ A73

♣ J85

West North East South

1♥ 1NT

Pass 2♣¹ Pass 3♣²

Pass 3♦ Pass 3NT

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 272

Dealer: W

Vul: Both

North HCP: 17

South HCP: 4

Contract: 1NX N

North:

♠ KQ2

♥ KJ87

♦ QJ9

♣ AJ3

South:

♠ 8764

♥ Q53

♦ 1083

♣ Q74

West North East South

1♦ 1NT Pass Pass

X AP

Board: 273

Dealer: E

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ J9765

♥ AJ6543

♦ —

♣ A10

South:

♠ AQ4

♥ 9872

♦ AJ7

♣ KQ3

West North East South

1♣ 1NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 274

Dealer: W

Vul: Both

North HCP: 17

South HCP: 6

Contract: 3♦ N

North:

♠ Q86

♥ AJ6

♦ A53

♣ KQJ10

South:

♠ J

♥ 753

♦ KQ10987

♣ 942

West North East South

1♣ 1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 275

Dealer: E

Vul: None

North HCP: 6

South HCP: 17

Contract: 1N S

North:

♠ 743

♥ 7

♦ 10985

♣ AQ873

South:

♠ AQ96

♥ A8

♦ QJ4

♣ KJ106

West North East South

1♦ 1NT

AP

Board: 276

Dealer: W

Vul: NS

North HCP: 15

South HCP: 2

Contract: 2♥ W

North:

♠ 1064

♥ AQJ

♦ A95

♣ A1032

South:

♠ 832

♥ 43

♦ J632

♣ J875

West	North	East	South
------	-------	------	-------

1♥	1NT	2♥	AP
----	-----	----	----

South hands (Practice Page)

We Overcall 1NT

Board: 271 ♠ KJ82
Dealer: E ♥ AQ6
Vul: EW ♦ A73
HCP: 15 ♣ J85

East Opens 1♥.

You bid first.

Board: 272 ♠ 8764
Dealer: W ♥ Q53
Vul: Both ♦ 1083
HCP: 4 ♣ Q74

West Opens 1♦.

West Doubles Pass if possible.

Partner bids first.

Board: 273 ♠ AQ4
Dealer: E ♥ 9872
Vul: NS ♦ AJ7
HCP: 16 ♣ KQ3

East Opens 1♣.

You bid first.

Board: 274 ♠ J
Dealer: W ♥ 753
Vul: Both ♦ KQ10987
HCP: 6 ♣ 942

West Opens 1♣.

Partner bids first.

Board: 275 ♠ AQ96
Dealer: E ♥ A8
Vul: None ♦ QJ4
HCP: 17 ♣ KJ106

East Opens 1♦.

You bid first.

Board: 276 ♠ 832
Dealer: W ♥ 43
Vul: NS ♦ J632
HCP: 2 ♣ J875

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 271

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 5

♥ J85

♦ K84

♣ KQ10632

South:

♠ KJ82

♥ AQ6

♦ A73

♣ J85

West North East South

1♥ 1NT

Pass 2♣¹ Pass 3♣²

Pass 3♦ Pass 3NT

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 272

Dealer: W

Vul: Both

North HCP: 17

South HCP: 4

Contract: 1NX N

North:

♠ KQ2

♥ KJ87

♦ QJ9

♣ AJ3

South:

♠ 8764

♥ Q53

♦ 1083

♣ Q74

West North East South

1♦ 1NT Pass Pass

X AP

Board: 273

Dealer: E

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ J9765

♥ AJ6543

♦ —

♣ A10

South:

♠ AQ4

♥ 9872

♦ AJ7

♣ KQ3

West North East South

1♣ 1NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 274

Dealer: W

Vul: Both

North HCP: 17

South HCP: 6

Contract: 3♦ N

North:

♠ Q86

♥ AJ6

♦ A53

♣ KQJ10

South:

♠ J

♥ 753

♦ KQ10987

♣ 942

West North East South

1♣ 1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 275

Dealer: E

Vul: None

North HCP: 6

South HCP: 17

Contract: 1N S

North:

♠ 743

♥ 7

♦ 10985

♣ AQ873

South:

♠ AQ96

♥ A8

♦ QJ4

♣ KJ106

West North East South

1♦ 1NT

AP

Board: 276

Dealer: W

Vul: NS

North HCP: 15

South HCP: 2

Contract: 2♥ W

North:

♠ 1064

♥ AQJ

♦ A95

♣ A1032

South:

♠ 832

♥ 43

♦ J632

♣ J875

West	North	East	South
------	-------	------	-------

1♥	1NT	2♥	AP
----	-----	----	----

North hands (Practice Page)

We Overcall 1NT

Board: 277	♠ 106	East Opens 1♣.
Dealer: E	♥ QJ1098	West Bids 2♠ if possible.
Vul: EW	♦ 10942	
HCP: 3	♣ 93	Partner bids first.
Board: 278	♠ AJ106	West Opens 1♦.
Dealer: W	♥ K6	
Vul: None	♦ QJ42	You bid first.
HCP: 15	♣ A42	
Board: 279	♠ J96	East Opens 1♣.
Dealer: E	♥ QJ2	
Vul: NS	♦ K543	Partner bids first.
HCP: 7	♣ 1085	
Board: 280	♠ Q5	West Opens 1♣.
Dealer: W	♥ AQ7	
Vul: EW	♦ J832	You bid first.
HCP: 16	♣ AK72	
Board: 281	♠ A852	East Opens 1♦.
Dealer: E	♥ J5432	
Vul: Both	♦ 109	Partner bids first.
HCP: 5	♣ 92	
Board: 282	♠ QJ62	West Opens 1♦.
Dealer: W	♥ A5	
Vul: EW	♦ AQJ	You bid first.
HCP: 17	♣ K654	

We Overcall 1NT Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ QJ4				
Vul: EW	♥ QJ1098	♥ 54			1♣	1NT
North HCP: 3	♦ 10942	♦ AQ3	2♠	AP		
South HCP: 15	♣ 93	♣ AQ1074				
Contract: 2♠ W						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ AJ106	♠ K32				
Vul: None	♥ K6	♥ Q95	1♦	1NT	Pass	3NT
North HCP: 15	♦ QJ42	♦ A976	AP			
South HCP: 10	♣ A42	♣ J73				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ J96	♠ 872				
Vul: NS	♥ QJ2	♥ K7			1♣	1NT
North HCP: 7	♦ K543	♦ AQ7	AP			
South HCP: 15	♣ 1085	♣ KQJ64				
Contract: 1N S						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ Q5	♠ K764	1♣	1NT	Pass	2♦
Vul: EW	♥ AQ7	♥ K10843	Pass	2♥	Pass	2♠
North HCP: 16	♦ J832	♦ Q7	Pass	3♣ ¹	Pass	4♥
South HCP: 8	♣ AK72	♣ 84	AP			
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ A852	♠ 643				
Vul: Both	♥ J5432	♥ AK8			1♦	1NT
North HCP: 5	♦ 109	♦ QJ7	Pass	2♦	Pass	2♥
South HCP: 15	♣ 92	♣ AJ54	AP			
Contract: 2♥ S						

Board: 282

Dealer: W

Vul: EW

North HCP: 17

South HCP: 4

Contract: 1N N

North:

♠ QJ62

♥ A5

♦ AQJ

♣ K654

South:

♠ 9854

♥ J107

♦ 98

♣ QJ93

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 277	♠ QJ4	East Opens 1♣.
Dealer: E	♥ 54	West Bids 2♠ if possible.
Vul: EW	♦ AQ3	
HCP: 15	♣ AQ1074	You bid first.
Board: 278	♠ K32	West Opens 1♦.
Dealer: W	♥ Q95	Partner bids first.
Vul: None	♦ A976	
HCP: 10	♣ J73	
Board: 279	♠ 872	East Opens 1♣.
Dealer: E	♥ K7	You bid first.
Vul: NS	♦ AQ7	
HCP: 15	♣ KQJ64	
Board: 280	♠ K764	West Opens 1♣.
Dealer: W	♥ K10843	Partner bids first.
Vul: EW	♦ Q7	
HCP: 8	♣ 84	
Board: 281	♠ 643	East Opens 1♦.
Dealer: E	♥ AK8	You bid first.
Vul: Both	♦ QJ7	
HCP: 15	♣ AJ54	
Board: 282	♠ 9854	West Opens 1♦.
Dealer: W	♥ J107	Partner bids first.
Vul: EW	♦ 98	
HCP: 4	♣ QJ93	

We Overcall 1NT Both hands (Answers Page)

Board: 277

Dealer: E

Vul: EW

North HCP: 3

South HCP: 15

Contract: 2♠ W

North:

♠ 106

♥ QJ1098

♦ 10942

♣ 93

South:

♠ QJ4

♥ 54

♦ AQ3

♣ AQ1074

West North East South

1♣ 1NT

2♠ AP

Board: 278

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ AJ106

♥ K6

♦ QJ42

♣ A42

South:

♠ K32

♥ Q95

♦ A976

♣ J73

West North East South

1♦ 1NT Pass 3NT

AP

Board: 279

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ J96

♥ QJ2

♦ K543

♣ 1085

South:

♠ 872

♥ K7

♦ AQ7

♣ KQJ64

West North East South

1♣ 1NT

AP

Board: 280

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 4♥ N

North:

♠ Q5

♥ AQ7

♦ J832

♣ AK72

South:

♠ K764

♥ K10843

♦ Q7

♣ 84

West North East South

1♣ 1NT Pass 2♦

Pass 2♥ Pass 2♠

Pass 3♣¹ Pass 4♥

AP

1. limit raise or better in ♥

Board: 281

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♥ S

North:

♠ A852

♥ J5432

♦ 109

♣ 92

South:

♠ 643

♥ AK8

♦ QJ7

♣ AJ54

West North East South

1♦ 1NT

Pass 2♦ Pass 2♥

AP

Board: 282

Dealer: W

Vul: EW

North HCP: 17

South HCP: 4

Contract: 1N N

North:

♠ QJ62

♥ A5

♦ AQJ

♣ K654

South:

♠ 9854

♥ J107

♦ 98

♣ QJ93

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 283
Dealer: E
Vul: Both
HCP: 8

♠ J4
♥ AJ74
♦ 9764
♣ Q83

East Opens 1♦.

Partner bids first.

Board: 284
Dealer: W
Vul: EW
HCP: 16

♠ AK7
♥ 94
♦ A42
♣ AJ964

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 285
Dealer: E
Vul: None
HCP: 9

♠ 643
♥ A9863
♦ 76
♣ AJ7

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 286
Dealer: W
Vul: NS
HCP: 17

♠ Q2
♥ A43
♦ AKJ10
♣ QJ53

West Opens 1♦.

You bid first.

Board: 287
Dealer: E
Vul: Both
HCP: 6

♠ K963
♥ 105
♦ 1053
♣ K532

East Opens 1♦.

Partner bids first.

Board: 288
Dealer: W
Vul: None
HCP: 15

♠ A74
♥ J964
♦ AK
♣ K1094

West Opens 1♠.

East Bids 2♠ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ A108			1♦	1NT
Vul: Both	♥ AJ74	♥ 95	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9764	♦ AKJ103	Pass	2NT	AP	
South HCP: 15	♣ Q83	♣ K92	1. Stayman			
Contract: 2N S						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 9854	1♦	1NT	Pass	2♦
Vul: EW	♥ 94	♥ A10632	X	XX ¹	Pass	2♠
North HCP: 16	♦ A42	♦ 5	Pass	Pass	3♦	AP
South HCP: 4	♣ AJ964	♣ 1052	1. artificial			
Contract: 3♦ W						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ 643	♠ AKQ2			1♦	1NT
Vul: None	♥ A9863	♥ Q105	Pass	2♦	X	2♥
North HCP: 9	♦ 76	♦ AJ82	Pass	4♥	AP	
South HCP: 16	♣ AJ7	♣ 98				
Contract: 4♥ S						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A10974	1♦	1NT	Pass	2♥
Vul: NS	♥ A43	♥ 875	Pass	2♠	AP	
North HCP: 17	♦ AKJ10	♦ 3				
South HCP: 7	♣ QJ53	♣ K964				
Contract: 2♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ K963	♠ Q72			1♦	1NT
Vul: Both	♥ 105	♥ K97	AP			
North HCP: 6	♦ 1053	♦ KQ2				
South HCP: 15	♣ K532	♣ AJ106				
Contract: 1N S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ 105	1♠	1NT	2♠	AP
Vul: None	♥ J964	♥ 1075				
North HCP: 15	♦ AK	♦ 10543				
South HCP: 4	♣ K1094	♣ A652				
Contract: 2♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 283
Dealer: E
Vul: Both
HCP: 15

♠ A108
♥ 95
♦ AKJ103
♣ K92

East Opens 1♦.

You bid first.

Board: 284
Dealer: W
Vul: EW
HCP: 4

♠ 9854
♥ A10632
♦ 5
♣ 1052

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 285
Dealer: E
Vul: None
HCP: 16

♠ AKQ2
♥ Q105
♦ AJ82
♣ 98

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 286
Dealer: W
Vul: NS
HCP: 7

♠ A10974
♥ 875
♦ 3
♣ K964

West Opens 1♦.

Partner bids first.

Board: 287
Dealer: E
Vul: Both
HCP: 15

♠ Q72
♥ K97
♦ KQ2
♣ AJ106

East Opens 1♦.

You bid first.

Board: 288
Dealer: W
Vul: None
HCP: 4

♠ 105
♥ 1075
♦ 10543
♣ A652

West Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ A108			1♦	1NT
Vul: Both	♥ AJ74	♥ 95	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9764	♦ AKJ103	Pass	2NT	AP	
South HCP: 15	♣ Q83	♣ K92				
Contract: 2N S						1. Stayman

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ 9854	1♦	1NT	Pass	2♦
Vul: EW	♥ 94	♥ A10632	X	XX ¹	Pass	2♠
North HCP: 16	♦ A42	♦ 5	Pass	Pass	3♦	AP
South HCP: 4	♣ AJ964	♣ 1052				
Contract: 3♦ W						1. artificial

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ 643	♠ AKQ2			1♦	1NT
Vul: None	♥ A9863	♥ Q105	Pass	2♦	X	2♥
North HCP: 9	♦ 76	♦ AJ82	Pass	4♥	AP	
South HCP: 16	♣ AJ7	♣ 98				
Contract: 4♥ S						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A10974	1♦	1NT	Pass	2♥
Vul: NS	♥ A43	♥ 875	Pass	2♠	AP	
North HCP: 17	♦ AKJ10	♦ 3				
South HCP: 7	♣ QJ53	♣ K964				
Contract: 2♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ K963	♠ Q72			1♦	1NT
Vul: Both	♥ 105	♥ K97				
North HCP: 6	♦ 1053	♦ KQ2	AP			
South HCP: 15	♣ K532	♣ AJ106				
Contract: 1N S						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ A74	♠ 105	1♠	1NT	2♠	AP
Vul: None	♥ J964	♥ 1075				
North HCP: 15	♦ AK	♦ 10543				
South HCP: 4	♣ K1094	♣ A652				
Contract: 2♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 289	♠ 107	East Opens 1♠.
Dealer: E	♥ 1098	
Vul: EW	♦ J10732	Partner bids first.
HCP: 1	♣ 752	
Board: 290	♠ AK32	West Opens 1♠.
Dealer: W	♥ J6	
Vul: None	♦ K943	You bid first.
HCP: 15	♣ A53	
Board: 291	♠ Q832	East Opens 1♥.
Dealer: E	♥ Q107	
Vul: NS	♦ Q1075	Partner bids first.
HCP: 6	♣ 73	
Board: 292	♠ A532	West Opens 1♥.
Dealer: W	♥ K96	
Vul: EW	♦ KJ	You bid first.
HCP: 17	♣ AQ94	
Board: 293	♠ 74	East Opens 1♣.
Dealer: E	♥ 1052	
Vul: Both	♦ A642	Partner bids first.
HCP: 8	♣ A875	
Board: 294	♠ K1042	West Opens 1♦.
Dealer: W	♥ KJ5	
Vul: NS	♦ KQ10	You bid first.
HCP: 16	♣ A109	

We Overcall 1NT Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ K63			1♠	1NT
Vul: EW	♥ 1098	♥ KQJ2				
North HCP: 1	♦ J10732	♦ K84	AP			
South HCP: 16	♣ 752	♣ A63				
Contract: 1N S						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ AK32	♠ Q10	1♠	1NT	Pass	2♦
Vul: None	♥ J6	♥ Q10872	Pass	2♥	Pass	3NT
North HCP: 15	♦ K943	♦ QJ8	AP			
South HCP: 10	♣ A53	♣ QJ7				
Contract: 3N N						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ Q832	♠ K765			1♥	1NT
Vul: NS	♥ Q107	♥ AJ6				
North HCP: 6	♦ Q1075	♦ K4	AP			
South HCP: 16	♣ 73	♣ KQ95				
Contract: 1N S						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ A532	♠ 1064	1♥	1NT	Pass	3♣ ¹
Vul: EW	♥ K96	♥ —	Pass	3♦ ²	AP	
North HCP: 17	♦ KJ	♦ A987652	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ AQ94	♣ J75	2. automat			
Contract: 3♦ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ A8			1♣	1NT
Vul: Both	♥ 1052	♥ AJ64				
North HCP: 8	♦ A642	♦ K109	Pass	2NT	AP	
South HCP: 16	♣ A875	♣ KJ109				
Contract: 2N S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ K1042	♠ Q85	1♦	1NT	Pass	2NT
Vul: NS	♥ KJ5	♥ Q109				
North HCP: 16	♦ KQ10	♦ 964	AP			
South HCP: 8	♣ A109	♣ KJ42				
Contract: 2N N						

South hands (Practice Page)

We Overcall 1NT

Board: 289	♠ K63	East Opens 1♠.
Dealer: E	♥ KQJ2	
Vul: EW	♦ K84	You bid first.
HCP: 16	♣ A63	
Board: 290	♠ Q10	West Opens 1♠.
Dealer: W	♥ Q10872	
Vul: None	♦ QJ8	Partner bids first.
HCP: 10	♣ QJ7	
Board: 291	♠ K765	East Opens 1♥.
Dealer: E	♥ AJ6	
Vul: NS	♦ K4	You bid first.
HCP: 16	♣ KQ95	
Board: 292	♠ 1064	West Opens 1♥.
Dealer: W	♥ —	
Vul: EW	♦ A987652	Partner bids first.
HCP: 5	♣ J75	
Board: 293	♠ A8	East Opens 1♣.
Dealer: E	♥ AJ64	
Vul: Both	♦ K109	You bid first.
HCP: 16	♣ KJ109	
Board: 294	♠ Q85	West Opens 1♦.
Dealer: W	♥ Q109	
Vul: NS	♦ 964	Partner bids first.
HCP: 8	♣ KJ42	

We Overcall 1NT Both hands (Answers Page)

Board: 289

Dealer: E

Vul: EW

North HCP: 1

South HCP: 16

Contract: 1N S

North:

♠ 107

♥ 1098

♦ J10732

♣ 752

South:

♠ K63

♥ KQJ2

♦ K84

♣ A63

West North East South

1♠ 1NT

AP

Board: 290

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ AK32

♥ J6

♦ K943

♣ A53

South:

♠ Q10

♥ Q10872

♦ QJ8

♣ QJ7

West North East South

1♠ 1NT Pass 2♦

Pass 2♥ Pass 3NT

AP

Board: 291

Dealer: E

Vul: NS

North HCP: 6

South HCP: 16

Contract: 1N S

North:

♠ Q832

♥ Q107

♦ Q1075

♣ 73

South:

♠ K765

♥ AJ6

♦ K4

♣ KQ95

West North East South

1♥ 1NT

AP

Board: 292

Dealer: W

Vul: EW

North HCP: 17

South HCP: 5

Contract: 3♦ N

North:

♠ A532

♥ K96

♦ KJ

♣ AQ94

South:

♠ 1064

♥ —

♦ A987652

♣ J75

West North East South

1♥ 1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 293

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 74

♥ 1052

♦ A642

♣ A875

South:

♠ A8

♥ AJ64

♦ K109

♣ KJ109

West North East South

1♣ 1NT

Pass 2NT AP

Board: 294

Dealer: W

Vul: NS

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ K1042

♥ KJ5

♦ KQ10

♣ A109

South:

♠ Q85

♥ Q109

♦ 964

♣ KJ42

West North East South

1♦ 1NT Pass 2NT

AP

North hands (Practice Page)

We Overcall 1NT

Board: 295 ♠ 10932
Dealer: E ♥ K105
Vul: EW ♦ Q9
HCP: 5 ♣ 8642

East Opens 1♦.

Partner bids first.

Board: 296 ♠ 72
Dealer: W ♥ AJ32
Vul: None ♦ KQ95
HCP: 17 ♣ AK6

West Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 297 ♠ 84
Dealer: E ♥ 10832
Vul: EW ♦ 1064
HCP: 3 ♣ K1064

East Opens 1♦.

Partner bids first.

Board: 298 ♠ 8742
Dealer: W ♥ KQJ4
Vul: Both ♦ KQ3
HCP: 17 ♣ AQ

West Opens 1♦.

You bid first.

Board: 299 ♠ J93
Dealer: E ♥ Q943
Vul: None ♦ 652
HCP: 5 ♣ Q85

East Opens 1♦.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 300 ♠ KQ4
Dealer: W ♥ AQ3
Vul: NS ♦ 83
HCP: 15 ♣ KJ1065

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 10932	♠ AJ5			1♦	1NT
Vul: EW	♥ K105	♥ Q742				
North HCP: 5	♦ Q9	♦ A75	AP			
South HCP: 15	♣ 8642	♣ A105				
Contract: 1N S						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ A1095				
Vul: None	♥ AJ32	♥ K1084	1♦	1NT	3♦	X
North HCP: 17	♦ KQ95	♦ —	AP			
South HCP: 8	♣ AK6	♣ J9742				
Contract: 3♦ X W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ AKJ6				
Vul: EW	♥ 10832	♥ K97			1♦	1NT
North HCP: 3	♦ 1064	♦ KQ92	AP			
South HCP: 17	♣ K1064	♣ J3				
Contract: 1N S						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ 8742	♠ AJ953	1♦	1NT	Pass	2♥
Vul: Both	♥ KQJ4	♥ 762	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ KQ3	♦ J106	AP			
South HCP: 7	♣ AQ	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ A87			1♦	1NT
Vul: None	♥ Q943	♥ KJ8				
North HCP: 5	♦ 652	♦ A73	Pass	Pass	2♥	Pass
South HCP: 16	♣ Q85	♣ KJ76	2♠	AP		
Contract: 2♠ W						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J109				
Vul: NS	♥ AQ3	♥ 10752	1♣	1NT	AP	
North HCP: 15	♦ 83	♦ KJ92				
South HCP: 5	♣ KJ1065	♣ 94				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 295	♠ AJ5	East Opens 1♦.
Dealer: E	♥ Q742	
Vul: EW	♦ A75	You bid first.
HCP: 15	♣ A105	
Board: 296	♠ A1095	West Opens 1♦.
Dealer: W	♥ K1084	East Bids 3♦ if possible.
Vul: None	♦ —	
HCP: 8	♣ J9742	Partner bids first.
Board: 297	♠ AKJ6	East Opens 1♦.
Dealer: E	♥ K97	
Vul: EW	♦ KQ92	You bid first.
HCP: 17	♣ J3	
Board: 298	♠ AJ953	West Opens 1♦.
Dealer: W	♥ 762	
Vul: Both	♦ J106	Partner bids first.
HCP: 7	♣ J9	
Board: 299	♠ A87	East Opens 1♦.
Dealer: E	♥ KJ8	East Bids 2♥ if possible.
Vul: None	♦ A73	West Bids 2♠ if possible.
HCP: 16	♣ KJ76	You bid first.
Board: 300	♠ J109	West Opens 1♣.
Dealer: W	♥ 10752	
Vul: NS	♦ KJ92	Partner bids first.
HCP: 5	♣ 94	

We Overcall 1NT Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ 10932	♠ AJ5			1♦	1NT
Vul: EW	♥ K105	♥ Q742				
North HCP: 5	♦ Q9	♦ A75	AP			
South HCP: 15	♣ 8642	♣ A105				
Contract: 1N S						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ A1095				
Vul: None	♥ AJ32	♥ K1084	1♦	1NT	3♦	X
North HCP: 17	♦ KQ95	♦ —	AP			
South HCP: 8	♣ AK6	♣ J9742				
Contract: 3♦ X W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ AKJ6				
Vul: EW	♥ 10832	♥ K97			1♦	1NT
North HCP: 3	♦ 1064	♦ KQ92	AP			
South HCP: 17	♣ K1064	♣ J3				
Contract: 1N S						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ 8742	♠ AJ953	1♦	1NT	Pass	2♥
Vul: Both	♥ KQJ4	♥ 762	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ KQ3	♦ J106	AP			
South HCP: 7	♣ AQ	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ A87			1♦	1NT
Vul: None	♥ Q943	♥ KJ8				
North HCP: 5	♦ 652	♦ A73	Pass	Pass	2♥	Pass
South HCP: 16	♣ Q85	♣ KJ76	2♠	AP		
Contract: 2♠ W						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J109				
Vul: NS	♥ AQ3	♥ 10752	1♣	1NT	AP	
North HCP: 15	♦ 83	♦ KJ92				
South HCP: 5	♣ KJ1065	♣ 94				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 301	♠ K86	East Opens 1♣.
Dealer: E	♥ 105	
Vul: Both	♦ 965	Partner bids first.
HCP: 5	♣ Q10752	
Board: 302	♠ K75	West Opens 1♠.
Dealer: W	♥ AJ5	
Vul: None	♦ K4	You bid first.
HCP: 17	♣ AQ1075	
Board: 303	♠ QJ1052	East Opens 1♣.
Dealer: E	♥ Q6	
Vul: NS	♦ 5	Partner bids first.
HCP: 8	♣ QJ832	
Board: 304	♠ KJ7	West Opens 1♦.
Dealer: W	♥ AQ107	
Vul: EW	♦ QJ42	You bid first.
HCP: 16	♣ K8	
Board: 305	♠ J5	East Opens 1♦.
Dealer: E	♥ 108432	East Doubles 2♦ if possible.
Vul: None	♦ 1053	
HCP: 4	♣ QJ3	Partner bids first.
Board: 306	♠ KQ2	West Opens 1♣.
Dealer: W	♥ 10543	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ QJ8	

We Overcall 1NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ K86	♠ AQ4			1♣	1NT
Vul: Both	♥ 105	♥ 972				
North HCP: 5	♦ 965	♦ AJ10	AP			
South HCP: 16	♣ Q10752	♣ AJ98				
Contract: 1N S						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ K75	♠ Q8	1♠	1NT	AP	
Vul: None	♥ AJ5	♥ Q3				
North HCP: 17	♦ K4	♦ Q8652				
South HCP: 7	♣ AQ1075	♣ J943				
Contract: 1N N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ QJ1052	♠ AK3	Pass	2♥	Pass	2♠
Vul: NS	♥ Q6	♥ 84	Pass	2NT	Pass	3♣ ¹
North HCP: 8	♦ 5	♦ Q9832	Pass	4♠	AP	
South HCP: 16	♣ QJ832	♣ AK6	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 108643	1♦	1NT	Pass	2♥
Vul: EW	♥ AQ107	♥ 96	Pass	2♠	AP	
North HCP: 16	♦ QJ42	♦ 8				
South HCP: 4	♣ K8	♣ A9632				
Contract: 2♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ Q94	Pass	2♦	1♦	1NT
Vul: None	♥ 108432	♥ A97	AP		X	2♥
North HCP: 4	♦ 1053	♦ A86				
South HCP: 17	♣ QJ3	♣ AK54				
Contract: 2♥ S						

Board: 306

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ KQ2

♥ 10543

♦ AK6

♣ QJ8

South:

♠ 8654

♥ AK8

♦ 872

♣ 753

West North East South

1♣

1NT

AP

South hands (Practice Page)

We Overcall 1NT

Board: 301	♠ AQ4	East Opens 1♣.
Dealer: E	♥ 972	
Vul: Both	♦ AJ10	You bid first.
HCP: 16	♣ AJ98	
Board: 302	♠ Q8	West Opens 1♠.
Dealer: W	♥ Q3	
Vul: None	♦ Q8652	Partner bids first.
HCP: 7	♣ J943	
Board: 303	♠ AK3	East Opens 1♣.
Dealer: E	♥ 84	
Vul: NS	♦ Q9832	You bid first.
HCP: 16	♣ AK6	
Board: 304	♠ 108643	West Opens 1♦.
Dealer: W	♥ 96	
Vul: EW	♦ 8	Partner bids first.
HCP: 4	♣ A9632	
Board: 305	♠ Q94	East Opens 1♦.
Dealer: E	♥ A97	East Doubles 2♦ if possible.
Vul: None	♦ A86	
HCP: 17	♣ AK54	You bid first.
Board: 306	♠ 8654	West Opens 1♣.
Dealer: W	♥ AK8	
Vul: NS	♦ 872	Partner bids first.
HCP: 7	♣ 753	

We Overcall 1NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ K86	♠ AQ4			1♣	1NT
Vul: Both	♥ 105	♥ 972				
North HCP: 5	♦ 965	♦ AJ10	AP			
South HCP: 16	♣ Q10752	♣ AJ98				
Contract: 1N S						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ K75	♠ Q8	1♠	1NT	AP	
Vul: None	♥ AJ5	♥ Q3				
North HCP: 17	♦ K4	♦ Q8652				
South HCP: 7	♣ AQ1075	♣ J943				
Contract: 1N N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ QJ1052	♠ AK3	Pass	2♥	Pass	2♠
Vul: NS	♥ Q6	♥ 84	Pass	2NT	Pass	3♣ ¹
North HCP: 8	♦ 5	♦ Q9832	Pass	4♠	AP	
South HCP: 16	♣ QJ832	♣ AK6	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 108643	1♦	1NT	Pass	2♥
Vul: EW	♥ AQ107	♥ 96	Pass	2♠	AP	
North HCP: 16	♦ QJ42	♦ 8				
South HCP: 4	♣ K8	♣ A9632				
Contract: 2♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ Q94	Pass	2♦	1♦	1NT
Vul: None	♥ 108432	♥ A97	AP		X	2♥
North HCP: 4	♦ 1053	♦ A86				
South HCP: 17	♣ QJ3	♣ AK54				
Contract: 2♥ S						

Board: 306

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ KQ2

♥ 10543

♦ AK6

♣ QJ8

South:

♠ 8654

♥ AK8

♦ 872

♣ 753

West	North	East	South
------	-------	------	-------

1♣	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 307	♠ 10643	East Opens 1♠.
Dealer: E	♥ 43	
Vul: EW	♦ 93	Partner bids first.
HCP: 6	♣ KQJ109	
Board: 308	♠ 7653	West Opens 1♦.
Dealer: W	♥ KQ6	East Bids 2♥ if possible.
Vul: None	♦ AK10	
HCP: 15	♣ QJ5	You bid first.
Board: 309	♠ 64	East Opens 1♣.
Dealer: E	♥ K98754	West Bids 2♠ if possible.
Vul: EW	♦ J4	
HCP: 4	♣ 1063	Partner bids first.
Board: 310	♠ K1096	West Opens 1♠.
Dealer: W	♥ K3	East Bids 2♥ if possible.
Vul: Both	♦ KQ42	
HCP: 15	♣ A95	You bid first.
Board: 311	♠ 1073	East Opens 1♠.
Dealer: E	♥ Q95	
Vul: None	♦ Q8	Partner bids first.
HCP: 11	♣ AK1074	
Board: 312	♠ A104	West Opens 1♠.
Dealer: W	♥ A3	
Vul: NS	♦ AKJ65	You bid first.
HCP: 16	♣ 953	

We Overcall 1NT Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ 10643	♠ K972			1♠	1NT
Vul: EW	♥ 43	♥ AK76				
North HCP: 6	♦ 93	♦ AQ4	AP			
South HCP: 16	♣ KQJ109	♣ 53				
Contract: 1N S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ K98				
Vul: None	♥ KQ6	♥ J82				
North HCP: 15	♦ AK10	♦ J653	1♦	1NT	2♥	AP
South HCP: 5	♣ QJ5	♣ 963				
Contract: 2♥ E						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ 1075				
Vul: EW	♥ K98754	♥ AQ2			1♣	1NT
North HCP: 4	♦ J4	♦ Q532	2♠	4♥	AP	
South HCP: 15	♣ 1063	♣ AK5				
Contract: 4♥ N						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ K1096	♠ 752				
Vul: Both	♥ K3	♥ 7652				
North HCP: 15	♦ KQ42	♦ A3	1♠	1NT	2♥	AP
South HCP: 4	♣ A95	♣ 8642				
Contract: 2♥ E						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AQJ				
Vul: None	♥ Q95	♥ AK108			1♠	1NT
North HCP: 11	♦ Q8	♦ J53	Pass	3NT	AP	
South HCP: 15	♣ AK1074	♣ 963				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ A104	♠ Q63				
Vul: NS	♥ A3	♥ 8542				
North HCP: 16	♦ AKJ65	♦ 742	1♠	1NT	AP	
South HCP: 7	♣ 953	♣ KQ10				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 307	♠ K972	East Opens 1♠.
Dealer: E	♥ AK76	
Vul: EW	♦ AQ4	You bid first.
HCP: 16	♣ 53	
Board: 308	♠ K98	West Opens 1♦.
Dealer: W	♥ J82	East Bids 2♥ if possible.
Vul: None	♦ J653	
HCP: 5	♣ 963	Partner bids first.
Board: 309	♠ 1075	East Opens 1♣.
Dealer: E	♥ AQ2	West Bids 2♠ if possible.
Vul: EW	♦ Q532	
HCP: 15	♣ AK5	You bid first.
Board: 310	♠ 752	West Opens 1♠.
Dealer: W	♥ 7652	East Bids 2♥ if possible.
Vul: Both	♦ A3	
HCP: 4	♣ 8642	Partner bids first.
Board: 311	♠ AQJ	East Opens 1♠.
Dealer: E	♥ AK108	
Vul: None	♦ J53	You bid first.
HCP: 15	♣ 963	
Board: 312	♠ Q63	West Opens 1♠.
Dealer: W	♥ 8542	
Vul: NS	♦ 742	Partner bids first.
HCP: 7	♣ KQ10	

We Overcall 1NT Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ 10643	♠ K972			1♠	1NT
Vul: EW	♥ 43	♥ AK76				
North HCP: 6	♦ 93	♦ AQ4	AP			
South HCP: 16	♣ KQJ109	♣ 53				
Contract: 1N S						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ K98				
Vul: None	♥ KQ6	♥ J82				
North HCP: 15	♦ AK10	♦ J653	1♦	1NT	2♥	AP
South HCP: 5	♣ QJ5	♣ 963				
Contract: 2♥ E						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ 1075				
Vul: EW	♥ K98754	♥ AQ2			1♣	1NT
North HCP: 4	♦ J4	♦ Q532	2♠	4♥	AP	
South HCP: 15	♣ 1063	♣ AK5				
Contract: 4♥ N						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ K1096	♠ 752				
Vul: Both	♥ K3	♥ 7652				
North HCP: 15	♦ KQ42	♦ A3	1♠	1NT	2♥	AP
South HCP: 4	♣ A95	♣ 8642				
Contract: 2♥ E						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ 1073	♠ AQJ				
Vul: None	♥ Q95	♥ AK108			1♠	1NT
North HCP: 11	♦ Q8	♦ J53	Pass	3NT	AP	
South HCP: 15	♣ AK1074	♣ 963				
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ A104	♠ Q63				
Vul: NS	♥ A3	♥ 8542				
North HCP: 16	♦ AKJ65	♦ 742	1♠	1NT	AP	
South HCP: 7	♣ 953	♣ KQ10				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 313
Dealer: E
Vul: Both
HCP: 4

♠ 9432
♥ J1087
♦ 10864
♣ K

East Opens 1♣.

Partner bids first.

Board: 314
Dealer: W
Vul: None
HCP: 16

♠ AQ5
♥ K954
♦ A65
♣ K64

West Opens 1♣.

East Bids XN if possible.

West Bids 2♥ if possible.

You bid first.

Board: 315
Dealer: E
Vul: NS
HCP: 10

♠ 75
♥ J104
♦ Q10
♣ AK10987

East Opens 1♦.

Partner bids first.

Board: 316
Dealer: W
Vul: EW
HCP: 15

♠ A1075
♥ A5
♦ K76
♣ KJ93

West Opens 1♠.

West Bids 2♦ if possible.

You bid first.

Board: 317
Dealer: E
Vul: None
HCP: 6

♠ KQJ652
♥ 3
♦ 6532
♣ 32

East Opens 1♦.

Partner bids first.

Board: 318
Dealer: W
Vul: NS
HCP: 17

♠ AQ109
♥ AJ82
♦ K84
♣ K7

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ 9432	♠ Q86			1♣	1NT
Vul: Both	♥ J1087	♥ K5				
North HCP: 4	♦ 10864	♦ AJ9	AP			
South HCP: 15	♣ K	♣ AJ1097				
Contract: 1N S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ 10942	1♣	1NT	XN	Pass
Vul: None	♥ K954	♥ 86	2♥	AP		
North HCP: 16	♦ A65	♦ 32				
South HCP: 1	♣ K64	♣ J9872				
Contract: 2♥ W						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ KJ102	Pass	3NT	AP	1NT
Vul: NS	♥ J104	♥ AK9			1♦	
North HCP: 10	♦ Q10	♦ K842				
South HCP: 15	♣ AK10987	♣ J3				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ Q864	1♠	1NT	Pass	Pass
Vul: EW	♥ A5	♥ 10986	2♦	AP		
North HCP: 15	♦ K76	♦ 52				
South HCP: 2	♣ KJ93	♣ 542				
Contract: 2♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ KQJ652	♠ 974	Pass	4♥ ¹	Pass	4♠
Vul: None	♥ 3	♥ AQ	AP			
North HCP: 6	♦ 6532	♦ AJ9	1. Texas			
South HCP: 15	♣ 32	♣ KJ974				
Contract: 4♠ S						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ AQ109	♠ KJ3	1♦	1NT	AP	
Vul: NS	♥ AJ82	♥ K3				
North HCP: 17	♦ K84	♦ 532				
South HCP: 7	♣ K7	♣ 98642				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 313
Dealer: E
Vul: Both
HCP: 15

♠ Q86
♥ K5
♦ AJ9
♣ AJ1097

East Opens 1♣.

You bid first.

Board: 314
Dealer: W
Vul: None
HCP: 1

♠ 10942
♥ 86
♦ 32
♣ J9872

West Opens 1♣.

East Bids XN if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 315
Dealer: E
Vul: NS
HCP: 15

♠ KJ102
♥ AK9
♦ K842
♣ J3

East Opens 1♦.

You bid first.

Board: 316
Dealer: W
Vul: EW
HCP: 2

♠ Q864
♥ 10986
♦ 52
♣ 542

West Opens 1♠.

West Bids 2♦ if possible.

Partner bids first.

Board: 317
Dealer: E
Vul: None
HCP: 15

♠ 974
♥ AQ
♦ AJ9
♣ KJ974

East Opens 1♦.

You bid first.

Board: 318
Dealer: W
Vul: NS
HCP: 7

♠ KJ3
♥ K3
♦ 532
♣ 98642

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ 9432	♠ Q86			1♣	1NT
Vul: Both	♥ J1087	♥ K5				
North HCP: 4	♦ 10864	♦ AJ9	AP			
South HCP: 15	♣ K	♣ AJ1097				
Contract: 1N S						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ 10942	1♣	1NT	XN	Pass
Vul: None	♥ K954	♥ 86	2♥	AP		
North HCP: 16	♦ A65	♦ 32				
South HCP: 1	♣ K64	♣ J9872				
Contract: 2♥ W						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ KJ102	Pass	3NT	AP	1NT
Vul: NS	♥ J104	♥ AK9			1♦	
North HCP: 10	♦ Q10	♦ K842				
South HCP: 15	♣ AK10987	♣ J3				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ Q864	1♠	1NT	Pass	Pass
Vul: EW	♥ A5	♥ 10986	2♦	AP		
North HCP: 15	♦ K76	♦ 52				
South HCP: 2	♣ KJ93	♣ 542				
Contract: 2♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ KQJ652	♠ 974	Pass	4♥ ¹	Pass	4♠
Vul: None	♥ 3	♥ AQ	AP			
North HCP: 6	♦ 6532	♦ AJ9	1. Texas			
South HCP: 15	♣ 32	♣ KJ974				
Contract: 4♠ S						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ AQ109	♠ KJ3	1♦	1NT	AP	
Vul: NS	♥ AJ82	♥ K3				
North HCP: 17	♦ K84	♦ 532				
South HCP: 7	♣ K7	♣ 98642				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 319 ♠ J3
Dealer: E ♥ 654
Vul: EW ♦ J1096
HCP: 2 ♣ 9852

East Opens 1♣.

Partner bids first.

Board: 320 ♠ Q2
Dealer: W ♥ K1095
Vul: Both ♦ A83
HCP: 17 ♣ AKJ2

West Opens 1♦.

You bid first.

Board: 321 ♠ 8732
Dealer: E ♥ 9753
Vul: NS ♦ A1073
HCP: 4 ♣ 8

East Opens 1♥.

West Bids 2NT if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 322 ♠ KJ84
Dealer: W ♥ A7
Vul: EW ♦ J82
HCP: 17 ♣ AKJ6

West Opens 1♠.

East Bids X♣ if possible.

You bid first.

Board: 323 ♠ A1082
Dealer: E ♥ 5
Vul: Both ♦ J875
HCP: 7 ♣ Q974

East Opens 1♥.

West Bids 3♥ if possible.

Partner bids first.

Board: 324 ♠ Q1032
Dealer: W ♥ AKQ4
Vul: None ♦ A93
HCP: 15 ♣ 83

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 319

Dealer: E

Vul: EW

North HCP: 2

South HCP: 15

Contract: 1N S

North:

♠ J3

♥ 654

♦ J1096

♣ 9852

South:

♠ K1072

♥ AJ107

♦ Q2

♣ AJ3

West North East South

1♣ 1NT

AP

Board: 320

Dealer: W

Vul: Both

North HCP: 17

South HCP: 4

Contract: 1N N

North:

♠ Q2

♥ K1095

♦ A83

♣ AKJ2

South:

♠ KJ86

♥ 763

♦ 65

♣ 8753

West North East South

1♦ 1NT AP

Board: 321

Dealer: E

Vul: NS

North HCP: 4

South HCP: 17

Contract: 3♣ E

North:

♠ 8732

♥ 9753

♦ A1073

♣ 8

South:

♠ AQJ

♥ K42

♦ KJ95

♣ K32

West North East South

1♥ 1NT

2NT¹ Pass 3♣ AP

1. Unusual 2NT

Board: 322

Dealer: W

Vul: EW

North HCP: 17

South HCP: 7

Contract: 5♣X N

North:

♠ KJ84

♥ A7

♦ J82

♣ AKJ6

South:

♠ 97

♥ Q

♦ K10973

♣ Q9875

West North East South

1♠ 1NT Pass 4♠¹

Pass 5♣ X♣ AP

1. Minors

Board: 323

Dealer: E

Vul: Both

North HCP: 7

South HCP: 16

Contract: 3♥ E

North:

♠ A1082

♥ 5

♦ J875

♣ Q974

South:

♠ KQ9

♥ AJ4

♦ Q92

♣ A1053

West North East South

1♥ 1NT

3♥ AP

Board: 324

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ N

North:

♠ Q1032

♥ AKQ4

♦ A93

♣ 83

South:

♠ K

♥ J752

♦ Q865

♣ Q542

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♥ AP

1. Stayman

South hands (Practice Page)

We Overcall 1NT

Board: 319 ♠ K1072
Dealer: E ♥ AJ107
Vul: EW ♦ Q2
HCP: 15 ♣ AJ3

East Opens 1♣.

You bid first.

Board: 320 ♠ KJ86
Dealer: W ♥ 763
Vul: Both ♦ 65
HCP: 4 ♣ 8753

West Opens 1♦.

Partner bids first.

Board: 321 ♠ AQJ
Dealer: E ♥ K42
Vul: NS ♦ KJ95
HCP: 17 ♣ K32

East Opens 1♥.

West Bids 2NT if possible.

East Bids 3♣ if possible.

You bid first.

Board: 322 ♠ 97
Dealer: W ♥ Q
Vul: EW ♦ K10973
HCP: 7 ♣ Q9875

West Opens 1♠.

East Bids X♣ if possible.

Partner bids first.

Board: 323 ♠ KQ9
Dealer: E ♥ AJ4
Vul: Both ♦ Q92
HCP: 16 ♣ A1053

East Opens 1♥.

West Bids 3♥ if possible.

You bid first.

Board: 324 ♠ K
Dealer: W ♥ J752
Vul: None ♦ Q865
HCP: 8 ♣ Q542

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ K1072			1♣	1NT
Vul: EW	♥ 654	♥ AJ107				
North HCP: 2	♦ J1096	♦ Q2	AP			
South HCP: 15	♣ 9852	♣ AJ3				
Contract: 1N S						

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ KJ86				
Vul: Both	♥ K1095	♥ 763	1♦	1NT	AP	
North HCP: 17	♦ A83	♦ 65				
South HCP: 4	♣ AKJ2	♣ 8753				
Contract: 1N N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ 8732	♠ AQJ			1♥	1NT
Vul: NS	♥ 9753	♥ K42				
North HCP: 4	♦ A1073	♦ KJ95	2NT ¹	Pass	3♣	AP
South HCP: 17	♣ 8	♣ K32	1. Unusual 2NT			
Contract: 3♣ E						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ KJ84	♠ 97	1♠	1NT	Pass	4♠ ¹
Vul: EW	♥ A7	♥ Q	Pass	5♣	X♣	AP
North HCP: 17	♦ J82	♦ K10973	1. Minors			
South HCP: 7	♣ AKJ6	♣ Q9875				
Contract: 5♣X N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ A1082	♠ KQ9			1♥	1NT
Vul: Both	♥ 5	♥ AJ4				
North HCP: 7	♦ J875	♦ Q92	3♥	AP		
South HCP: 16	♣ Q974	♣ A1053				
Contract: 3♥ E						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ Q1032	♠ K	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AKQ4	♥ J752	Pass	2♥	AP	
North HCP: 15	♦ A93	♦ Q865	1. Stayman			
South HCP: 8	♣ 83	♣ Q542				
Contract: 2♥ N						

North hands (Practice Page)

We Overcall 1NT

Board: 325 ♠ Q106
Dealer: E ♥ J102
Vul: Both ♦ 653
HCP: 3 ♣ 10843

East Opens 1♦.
East Doubles Pass if possible.
Partner bids first.

Board: 326 ♠ KQ76
Dealer: W ♥ K5
Vul: None ♦ QJ2
HCP: 16 ♣ KQ92

West Opens 1♣.
You bid first.

Board: 327 ♠ Q4
Dealer: E ♥ Q
Vul: NS ♦ 1098732
HCP: 7 ♣ QJ97

East Opens 1♠.
East Bids 3♥ if possible.
East Bids 4♥ if possible.
Partner bids first.

Board: 328 ♠ A5
Dealer: W ♥ AK73
Vul: Both ♦ KJ104
HCP: 15 ♣ 1092

West Opens 1♦.
West Bids 3♦ if possible.
You bid first.

Board: 329 ♠ A6
Dealer: E ♥ J84
Vul: None ♦ 106
HCP: 7 ♣ Q105432

East Opens 1♠.
East Bids 3♠ if possible.
West Bids XA♠♠ if possible.
Partner bids first.

Board: 330 ♠ A6
Dealer: W ♥ A108
Vul: NS ♦ A972
HCP: 15 ♣ QJ53

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

We Overcall 1NT Both hands (Answers Page)

Board: 325
 Dealer: E
 Vul: Both
 North HCP: 3
 South HCP: 15
 Contract: 1NX S

North:
 ♠ Q106
 ♥ J102
 ♦ 653
 ♣ 10843

South:
 ♠ 9754
 ♥ AK3
 ♦ QJ2
 ♣ AJ7

West	North	East	South
		1♦	1NT
Pass	Pass	X	AP

Board: 326
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 6
 Contract: 1N N

North:
 ♠ KQ76
 ♥ K5
 ♦ QJ2
 ♣ KQ92

South:
 ♠ 42
 ♥ J83
 ♦ A8763
 ♣ J83

West	North	East	South
1♣	1NT	AP	

Board: 327
 Dealer: E
 Vul: NS
 North HCP: 7
 South HCP: 15
 Contract: 4♥ E

North:
 ♠ Q4
 ♥ Q
 ♦ 1098732
 ♣ QJ97

South:
 ♠ AK96
 ♥ 843
 ♦ KQ
 ♣ K653

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

1. Minor Suit Transfers after 1NT

Board: 328
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 3
 Contract: 3♦ W

North:
 ♠ A5
 ♥ AK73
 ♦ KJ104
 ♣ 1092

South:
 ♠ Q102
 ♥ 98652
 ♦ 9
 ♣ J643

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

Board: 329
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 4♣X N

North:
 ♠ A6
 ♥ J84
 ♦ 106
 ♣ Q105432

South:
 ♠ K109
 ♥ KQ62
 ♦ AK42
 ♣ J9

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

1. Minor Suit Transfers after 1NT

Board: 330

Dealer: W

Vul: NS

North HCP: 15

South HCP: 3

Contract: 3♥ W

North:

♠ A6

♥ A108

♦ A972

♣ QJ53

South:

♠ Q8742

♥ J

♦ 10843

♣ 1042

West	North	East	South
1♥	1NT	3♥	AP

South hands (Practice Page)

We Overcall 1NT

Board: 325	♠ 9754	East Opens 1♦.
Dealer: E	♥ AK3	East Doubles Pass if possible.
Vul: Both	♦ QJ2	
HCP: 15	♣ AJ7	You bid first.
Board: 326	♠ 42	West Opens 1♣.
Dealer: W	♥ J83	
Vul: None	♦ A8763	Partner bids first.
HCP: 6	♣ J83	
Board: 327	♠ AK96	East Opens 1♠.
Dealer: E	♥ 843	East Bids 3♥ if possible.
Vul: NS	♦ KQ	East Bids 4♥ if possible.
HCP: 15	♣ K653	You bid first.
Board: 328	♠ Q102	West Opens 1♦.
Dealer: W	♥ 98652	West Bids 3♦ if possible.
Vul: Both	♦ 9	
HCP: 3	♣ J643	Partner bids first.
Board: 329	♠ K109	East Opens 1♠.
Dealer: E	♥ KQ62	East Bids 3♠ if possible.
Vul: None	♦ AK42	West Bids XA♠♠ if possible.
HCP: 16	♣ J9	You bid first.
Board: 330	♠ Q8742	West Opens 1♥.
Dealer: W	♥ J	East Bids 3♥ if possible.
Vul: NS	♦ 10843	
HCP: 3	♣ 1042	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 325
 Dealer: E
 Vul: Both
 North HCP: 3
 South HCP: 15
 Contract: 1NX S

North:
 ♠ Q106
 ♥ J102
 ♦ 653
 ♣ 10843

South:
 ♠ 9754
 ♥ AK3
 ♦ QJ2
 ♣ AJ7

West	North	East	South
		1♦	1NT
Pass	Pass	X	AP

Board: 326
 Dealer: W
 Vul: None
 North HCP: 16
 South HCP: 6
 Contract: 1N N

North:
 ♠ KQ76
 ♥ K5
 ♦ QJ2
 ♣ KQ92

South:
 ♠ 42
 ♥ J83
 ♦ A8763
 ♣ J83

West	North	East	South
1♣	1NT	AP	

Board: 327
 Dealer: E
 Vul: NS
 North HCP: 7
 South HCP: 15
 Contract: 4♥ E

North:
 ♠ Q4
 ♥ Q
 ♦ 1098732
 ♣ QJ97

South:
 ♠ AK96
 ♥ 843
 ♦ KQ
 ♣ K653

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

1. Minor Suit Transfers after 1NT

Board: 328
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 3
 Contract: 3♦ W

North:
 ♠ A5
 ♥ AK73
 ♦ KJ104
 ♣ 1092

South:
 ♠ Q102
 ♥ 98652
 ♦ 9
 ♣ J643

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

Board: 329
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 4♣X N

North:
 ♠ A6
 ♥ J84
 ♦ 106
 ♣ Q105432

South:
 ♠ K109
 ♥ KQ62
 ♦ AK42
 ♣ J9

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

1. Minor Suit Transfers after 1NT

Board: 330

Dealer: W

Vul: NS

North HCP: 15

South HCP: 3

Contract: 3♥ W

North:

♠ A6

♥ A108

♦ A972

♣ QJ53

South:

♠ Q8742

♥ J

♦ 10843

♣ 1042

West	North	East	South
------	-------	------	-------

1♥	1NT	3♥	AP
----	-----	----	----

North hands (Practice Page)

We Overcall 1NT

Board: 331	♠ J3	East Opens 1♦.
Dealer: E	♥ Q9875	
Vul: EW	♦ J1065	Partner bids first.
HCP: 6	♣ Q5	
Board: 332	♠ KJ7	West Opens 1♥.
Dealer: W	♥ K1043	East Bids XN if possible.
Vul: NS	♦ QJ6	
HCP: 16	♣ AQ5	You bid first.
Board: 333	♠ 8762	East Opens 1♦.
Dealer: E	♥ KQ95	
Vul: EW	♦ 82	Partner bids first.
HCP: 6	♣ J32	
Board: 334	♠ 103	West Opens 1♣.
Dealer: W	♥ AQ105	West Bids 2♦ if possible.
Vul: Both	♦ KJ2	
HCP: 15	♣ AJ84	You bid first.
Board: 335	♠ Q832	East Opens 1♦.
Dealer: E	♥ 632	
Vul: NS	♦ Q62	Partner bids first.
HCP: 9	♣ KQ4	
Board: 336	♠ 64	West Opens 1♣.
Dealer: W	♥ A82	East Bids XN if possible.
Vul: EW	♦ AQJ62	West Bids 2♠ if possible.
HCP: 15	♣ A76	East Bids 3♠ if possible.
		You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ K1084			1♦	1NT
Vul: EW	♥ Q9875	♥ K10	Pass	2♦	Pass	2♥
North HCP: 6	♦ J1065	♦ AK74	AP			
South HCP: 16	♣ Q5	♣ K108				
Contract: 2♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 9832				
Vul: NS	♥ K1043	♥ 9	1♥	1NT	XN	AP
North HCP: 16	♦ QJ6	♦ 9852				
South HCP: 0	♣ AQ5	♣ 9876				
Contract: 1NX N						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ 8762	♠ KQJ3			1♦	1NT
Vul: EW	♥ KQ95	♥ AJ4	AP			
North HCP: 6	♦ 82	♦ A963				
South HCP: 15	♣ J32	♣ 87				
Contract: 1N S						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ 9842	1♣	1NT	Pass	Pass
Vul: Both	♥ AQ105	♥ K872	2♦	AP		
North HCP: 15	♦ KJ2	♦ 103				
South HCP: 3	♣ AJ84	♣ 532				
Contract: 2♦ W						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ Q832	♠ 96			1♦	1NT
Vul: NS	♥ 632	♥ KJ85	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q62	♦ AK3	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ A765				
Contract: 2N S			1. Stayman			

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ J98	1♣	1NT	XN	Pass
Vul: EW	♥ A82	♥ J43	2♠	Pass	3♠	AP
North HCP: 15	♦ AQJ62	♦ 753				
South HCP: 3	♣ A76	♣ J854				
Contract: 3♠ W						

South hands (Practice Page)

We Overcall 1NT

Board: 331 ♠ K1084
Dealer: E ♥ K10
Vul: EW ♦ AK74
HCP: 16 ♣ K108

East Opens 1♦.

You bid first.

Board: 332 ♠ 9832
Dealer: W ♥ 9
Vul: NS ♦ 9852
HCP: 0 ♣ 9876

West Opens 1♥.

East Bids XN if possible.

Partner bids first.

Board: 333 ♠ KQJ3
Dealer: E ♥ AJ4
Vul: EW ♦ A963
HCP: 15 ♣ 87

East Opens 1♦.

You bid first.

Board: 334 ♠ 9842
Dealer: W ♥ K872
Vul: Both ♦ 103
HCP: 3 ♣ 532

West Opens 1♣.

West Bids 2♦ if possible.

Partner bids first.

Board: 335 ♠ 96
Dealer: E ♥ KJ85
Vul: NS ♦ AK3
HCP: 15 ♣ A765

East Opens 1♦.

You bid first.

Board: 336 ♠ J98
Dealer: W ♥ J43
Vul: EW ♦ 753
HCP: 3 ♣ J854

West Opens 1♣.

East Bids XN if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ K1084			1♦	1NT
Vul: EW	♥ Q9875	♥ K10	Pass	2♦	Pass	2♥
North HCP: 6	♦ J1065	♦ AK74	AP			
South HCP: 16	♣ Q5	♣ K108				
Contract: 2♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 9832				
Vul: NS	♥ K1043	♥ 9	1♥	1NT	XN	AP
North HCP: 16	♦ QJ6	♦ 9852				
South HCP: 0	♣ AQ5	♣ 9876				
Contract: 1NX N						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ 8762	♠ KQJ3			1♦	1NT
Vul: EW	♥ KQ95	♥ AJ4	AP			
North HCP: 6	♦ 82	♦ A963				
South HCP: 15	♣ J32	♣ 87				
Contract: 1N S						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ 9842				
Vul: Both	♥ AQ105	♥ K872	1♣	1NT	Pass	Pass
North HCP: 15	♦ KJ2	♦ 103	2♦	AP		
South HCP: 3	♣ AJ84	♣ 532				
Contract: 2♦ W						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ Q832	♠ 96			1♦	1NT
Vul: NS	♥ 632	♥ KJ85	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q62	♦ AK3	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ A765				
Contract: 2N S						

1. Stayman

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ J98				
Vul: EW	♥ A82	♥ J43	1♣	1NT	XN	Pass
North HCP: 15	♦ AQJ62	♦ 753	2♠	Pass	3♠	AP
South HCP: 3	♣ A76	♣ J854				
Contract: 3♠ W						

North hands (Practice Page)

We Overcall 1NT

Board: 337	♠ 108	East Opens 1♦.
Dealer: E	♥ A984	West Bids 3♦ if possible.
Vul: Both	♦ 10	
HCP: 4	♣ 876432	Partner bids first.
Board: 338	♠ J109	West Opens 1♣.
Dealer: W	♥ AK	
Vul: None	♦ Q1096	You bid first.
HCP: 17	♣ AK52	
Board: 339	♠ Q1093	East Opens 1♣.
Dealer: E	♥ 752	East Doubles 2♣ if possible.
Vul: EW	♦ AJ732	
HCP: 8	♣ J	Partner bids first.
Board: 340	♠ K432	West Opens 1♣.
Dealer: W	♥ Q76	
Vul: Both	♦ AK7	You bid first.
HCP: 15	♣ K52	
Board: 341	♠ KQ	East Opens 1♣.
Dealer: E	♥ Q965	
Vul: None	♦ 10753	Partner bids first.
HCP: 10	♣ K62	
Board: 342	♠ KJ	West Opens 1♣.
Dealer: W	♥ 9873	East Bids 2♥ if possible.
Vul: NS	♦ KQJ8	West Bids 3♣ if possible.
HCP: 16	♣ AQ9	East Bids 5♣ if possible.
		You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 337

Dealer: E

Vul: Both

North HCP: 4

South HCP: 16

Contract: 3♦ E

North:

♠ 108

♥ A984

♦ 10

♣ 876432

South:

♠ AJ62

♥ K62

♦ AJ7

♣ QJ9

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

3♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 338

Dealer: W

Vul: None

North HCP: 17

South HCP: 0

Contract: 1N N

North:

♠ J109

♥ AK

♦ Q1096

♣ AK52

South:

♠ 8543

♥ 9743

♦ 2

♣ 10983

West North East South

1♣ 1NT AP

Board: 339

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1093

♥ 752

♦ AJ732

♣ J

South:

♠ AK6

♥ A1094

♦ 1084

♣ A32

West North East South

1♣ 1NT

Pass 2♣¹ X 2♥

Pass 2NT AP

1. Stayman

Board: 340

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 3♦ N

North:

♠ K432

♥ Q76

♦ AK7

♣ K52

South:

♠ 65

♥ K3

♦ 1086543

♣ Q93

West North East South

1♣ 1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 341

Dealer: E

Vul: None

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ KQ

♥ Q965

♦ 10753

♣ K62

South:

♠ A1092

♥ K1087

♦ KQ

♣ A98

West North East South

1♣ 1NT

Pass 2♣¹ Pass 2♥

Pass 3♣² Pass 4♥

AP

1. Stayman

2. limit raise or better in ♥

Board: 342

Dealer: W

Vul: NS

North HCP: 16

South HCP: 3

Contract: 5♣ W

North:

♠ KJ

♥ 9873

♦ KQJ8

♣ AQ9

South:

♠ Q98763

♥ 62

♦ 9654

♣ J

West	North	East	South
------	-------	------	-------

1♣	1NT	2♥	2♠
----	-----	----	----

3♣	Pass	5♣	AP
----	------	----	----

South hands (Practice Page)

We Overcall 1NT

Board: 337 ♠ AJ62
Dealer: E ♥ K62
Vul: Both ♦ AJ7
HCP: 16 ♣ QJ9

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

You bid first.

Board: 338 ♠ 8543
Dealer: W ♥ 9743
Vul: None ♦ 2
HCP: 0 ♣ 10983

West Opens 1♣.

Partner bids first.

Board: 339 ♠ AK6
Dealer: E ♥ A1094
Vul: EW ♦ 1084
HCP: 15 ♣ A32

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

You bid first.

Board: 340 ♠ 65
Dealer: W ♥ K3
Vul: Both ♦ 1086543
HCP: 5 ♣ Q93

West Opens 1♣.

Partner bids first.

Board: 341 ♠ A1092
Dealer: E ♥ K1087
Vul: None ♦ KQ
HCP: 16 ♣ A98

East Opens 1♣.

You bid first.

Board: 342 ♠ Q98763
Dealer: W ♥ 62
Vul: NS ♦ 9654
HCP: 3 ♣ J

West Opens 1♣.
East Bids 2♥ if possible.
West Bids 3♣ if possible.
East Bids 5♣ if possible.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 337

Dealer: E

Vul: Both

North HCP: 4

South HCP: 16

Contract: 3♦ E

North:

♠ 108

♥ A984

♦ 10

♣ 876432

South:

♠ AJ62

♥ K62

♦ AJ7

♣ QJ9

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

3♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 338

Dealer: W

Vul: None

North HCP: 17

South HCP: 0

Contract: 1N N

North:

♠ J109

♥ AK

♦ Q1096

♣ AK52

South:

♠ 8543

♥ 9743

♦ 2

♣ 10983

West North East South

1♣ 1NT AP

Board: 339

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1093

♥ 752

♦ AJ732

♣ J

South:

♠ AK6

♥ A1094

♦ 1084

♣ A32

West North East South

1♣ 1NT

Pass 2♣¹ X 2♥

Pass 2NT AP

1. Stayman

Board: 340

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 3♦ N

North:

♠ K432

♥ Q76

♦ AK7

♣ K52

South:

♠ 65

♥ K3

♦ 1086543

♣ Q93

West North East South

1♣ 1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 341

Dealer: E

Vul: None

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ KQ

♥ Q965

♦ 10753

♣ K62

South:

♠ A1092

♥ K1087

♦ KQ

♣ A98

West North East South

1♣ 1NT

Pass 2♣¹ Pass 2♥

Pass 3♣² Pass 4♥

AP

1. Stayman

2. limit raise or better in ♥

Board: 342

Dealer: W

Vul: NS

North HCP: 16

South HCP: 3

Contract: 5♣ W

North:

♠ KJ

♥ 9873

♦ KQJ8

♣ AQ9

South:

♠ Q98763

♥ 62

♦ 9654

♣ J

West	North	East	South
------	-------	------	-------

1♣	1NT	2♥	2♠
----	-----	----	----

3♣	Pass	5♣	AP
----	------	----	----

North hands (Practice Page)

We Overcall 1NT

Board: 343
Dealer: E
Vul: Both
HCP: 3

♠ 542
♥ J8652
♦ 984
♣ Q9

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

Partner bids first.

Board: 344
Dealer: W
Vul: None
HCP: 16

♠ 10872
♥ AK3
♦ AQ2
♣ K73

West Opens 1♦.

You bid first.

Board: 345
Dealer: E
Vul: NS
HCP: 7

♠ AK952
♥ 1072
♦ 84
♣ 1064

East Opens 1♣.

Partner bids first.

Board: 346
Dealer: W
Vul: EW
HCP: 15

♠ 63
♥ AK65
♦ AK5
♣ J642

West Opens 1♥.

You bid first.

Board: 347
Dealer: E
Vul: NS
HCP: 0

♠ 10974
♥ 865
♦ 10632
♣ 95

East Opens 1♦.
West Bids XN if possible.

Partner bids first.

Board: 348
Dealer: W
Vul: EW
HCP: 15

♠ KQJ7
♥ KQ95
♦ A54
♣ 87

West Opens 1♥.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ 542	♠ K96			1♣	1NT
Vul: Both	♥ J8652	♥ KQ9	XN	2♦	2NT	X ¹
North HCP: 3	♦ 984	♦ K107	AP			
South HCP: 15	♣ Q9	♣ A1065	1. artificial			
Contract: 2NX E						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 10872	♠ 65	1♦	1NT	Pass	2♦
Vul: None	♥ AK3	♥ 108764	Pass	2♥	AP	
North HCP: 16	♦ AQ2	♦ 984				
South HCP: 1	♣ K73	♣ J62				
Contract: 2♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AK952	♠ J764			1♣	1NT
Vul: NS	♥ 1072	♥ KQ63	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ 84	♦ AQ	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ K83	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ K105	1♥	1NT	AP	
Vul: EW	♥ AK65	♥ 107				
North HCP: 15	♦ AK5	♦ J7432				
South HCP: 4	♣ J642	♣ 983				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ 10974	♠ AJ6			1♦	1NT
Vul: NS	♥ 865	♥ KJ2	XN	AP		
North HCP: 0	♦ 10632	♦ KQ5				
South HCP: 17	♣ 95	♣ K873				
Contract: 1NX S						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ KQJ7	♠ A9864	1♥	1NT	Pass	2♥
Vul: EW	♥ KQ95	♥ 63	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ A54	♦ Q762	AP			
South HCP: 6	♣ 87	♣ 62	1. Super acceptance after NT			
Contract: 4♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 343
Dealer: E
Vul: Both
HCP: 15

♠ K96
♥ KQ9
♦ K107
♣ A1065

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

You bid first.

Board: 344
Dealer: W
Vul: None
HCP: 1

♠ 65
♥ 108764
♦ 984
♣ J62

West Opens 1♦.

Partner bids first.

Board: 345
Dealer: E
Vul: NS
HCP: 15

♠ J764
♥ KQ63
♦ AQ
♣ K83

East Opens 1♣.

You bid first.

Board: 346
Dealer: W
Vul: EW
HCP: 4

♠ K105
♥ 107
♦ J7432
♣ 983

West Opens 1♥.

Partner bids first.

Board: 347
Dealer: E
Vul: NS
HCP: 17

♠ AJ6
♥ KJ2
♦ KQ5
♣ K873

East Opens 1♦.
West Bids XN if possible.

You bid first.

Board: 348
Dealer: W
Vul: EW
HCP: 6

♠ A9864
♥ 63
♦ Q762
♣ 62

West Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ 542	♠ K96			1♣	1NT
Vul: Both	♥ J8652	♥ KQ9	XN	2♦	2NT	X ¹
North HCP: 3	♦ 984	♦ K107	AP			
South HCP: 15	♣ Q9	♣ A1065	1. artificial			
Contract: 2NX E						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 10872	♠ 65	1♦	1NT	Pass	2♦
Vul: None	♥ AK3	♥ 108764	Pass	2♥	AP	
North HCP: 16	♦ AQ2	♦ 984				
South HCP: 1	♣ K73	♣ J62				
Contract: 2♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AK952	♠ J764			1♣	1NT
Vul: NS	♥ 1072	♥ KQ63	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ 84	♦ AQ	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ K83	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ K105	1♥	1NT	AP	
Vul: EW	♥ AK65	♥ 107				
North HCP: 15	♦ AK5	♦ J7432				
South HCP: 4	♣ J642	♣ 983				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ 10974	♠ AJ6			1♦	1NT
Vul: NS	♥ 865	♥ KJ2	XN	AP		
North HCP: 0	♦ 10632	♦ KQ5				
South HCP: 17	♣ 95	♣ K873				
Contract: 1NX S						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ KQJ7	♠ A9864	1♥	1NT	Pass	2♥
Vul: EW	♥ KQ95	♥ 63	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ A54	♦ Q762	AP			
South HCP: 6	♣ 87	♣ 62	1. Super acceptance after NT			
Contract: 4♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 349	♠ KQ97	East Opens 1♣.
Dealer: E	♥ J97	East Doubles 2♣ if possible.
Vul: Both	♦ J9632	
HCP: 7	♣ 2	Partner bids first.
Board: 350	♠ AQ107	West Opens 1♠.
Dealer: W	♥ Q954	
Vul: NS	♦ A104	You bid first.
HCP: 15	♣ K5	
Board: 351	♠ 9	East Opens 1♠.
Dealer: E	♥ 10982	West Bids 2♣ if possible.
Vul: EW	♦ Q109654	East Bids 4♠ if possible.
HCP: 2	♣ 63	Partner bids first.
Board: 352	♠ A94	West Opens 1♠.
Dealer: W	♥ KJ	East Bids 2♠ if possible.
Vul: Both	♦ KQ1086	East Bids 3♠ if possible.
HCP: 15	♣ Q85	You bid first.
Board: 353	♠ A105	East Opens 1♣.
Dealer: E	♥ 987	
Vul: None	♦ J983	Partner bids first.
HCP: 8	♣ K64	
Board: 354	♠ 32	West Opens 1♣.
Dealer: W	♥ AJ5	
Vul: EW	♦ AQ1072	You bid first.
HCP: 16	♣ AJ4	

We Overcall 1NT Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ KQ97	♠ A8			1♣	1NT
Vul: Both	♥ J97	♥ 1052	Pass	2♣ ¹	X	2♦
North HCP: 7	♦ J9632	♦ AQ107	AP			
South HCP: 16	♣ 2	♣ AQ84	1. Stayman			
Contract: 2♦ S						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ AQ107	♠ 85				
Vul: NS	♥ Q954	♥ 72	1♠	1NT	AP	
North HCP: 15	♦ A104	♦ Q9862				
South HCP: 6	♣ K5	♣ A1083				
Contract: 1N N						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ KJ3				
Vul: EW	♥ 10982	♥ KQ64			1♠	1NT
North HCP: 2	♦ Q109654	♦ AJ8	2♣	2♦	4♣	AP
South HCP: 16	♣ 63	♣ Q108				
Contract: 4♠ E						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ J8				
Vul: Both	♥ KJ	♥ 1096543	1♠	1NT	2♠	Pass
North HCP: 15	♦ KQ1086	♦ 742	Pass	3♦	3♠	AP
South HCP: 1	♣ Q85	♣ 94				
Contract: 3♠ W						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ K843			1♣	1NT
Vul: None	♥ 987	♥ K6	Pass	2NT	Pass	3NT
North HCP: 8	♦ J983	♦ KQ10	AP			
South HCP: 17	♣ K64	♣ AQ82				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ KJ4				
Vul: EW	♥ AJ5	♥ 10932	1♣	1NT	AP	
North HCP: 16	♦ AQ1072	♦ 984				
South HCP: 7	♣ AJ4	♣ K83				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 349 ♠ A8
Dealer: E ♥ 1052
Vul: Both ♦ AQ107
HCP: 16 ♣ AQ84

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

Board: 350 ♠ 85
Dealer: W ♥ 72
Vul: NS ♦ Q9862
HCP: 6 ♣ A1083

West Opens 1♠.
Partner bids first.

Board: 351 ♠ KJ3
Dealer: E ♥ KQ64
Vul: EW ♦ AJ8
HCP: 16 ♣ Q108

East Opens 1♠.
West Bids 2♣ if possible.
East Bids 4♠ if possible.
You bid first.

Board: 352 ♠ J8
Dealer: W ♥ 1096543
Vul: Both ♦ 742
HCP: 1 ♣ 94

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

Board: 353 ♠ K843
Dealer: E ♥ K6
Vul: None ♦ KQ10
HCP: 17 ♣ AQ82

East Opens 1♣.
You bid first.

Board: 354 ♠ KJ4
Dealer: W ♥ 10932
Vul: EW ♦ 984
HCP: 7 ♣ K83

West Opens 1♣.
Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ KQ97	♠ A8			1♣	1NT
Vul: Both	♥ J97	♥ 1052	Pass	2♣ ¹	X	2♦
North HCP: 7	♦ J9632	♦ AQ107	AP			
South HCP: 16	♣ 2	♣ AQ84	1. Stayman			
Contract: 2♦ S						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ AQ107	♠ 85				
Vul: NS	♥ Q954	♥ 72	1♠	1NT	AP	
North HCP: 15	♦ A104	♦ Q9862				
South HCP: 6	♣ K5	♣ A1083				
Contract: 1N N						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ KJ3				
Vul: EW	♥ 10982	♥ KQ64			1♠	1NT
North HCP: 2	♦ Q109654	♦ AJ8	2♣	2♦	4♣	AP
South HCP: 16	♣ 63	♣ Q108				
Contract: 4♠ E						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ J8				
Vul: Both	♥ KJ	♥ 1096543	1♠	1NT	2♠	Pass
North HCP: 15	♦ KQ1086	♦ 742	Pass	3♦	3♠	AP
South HCP: 1	♣ Q85	♣ 94				
Contract: 3♠ W						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ K843			1♣	1NT
Vul: None	♥ 987	♥ K6	Pass	2NT	Pass	3NT
North HCP: 8	♦ J983	♦ KQ10	AP			
South HCP: 17	♣ K64	♣ AQ82				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ KJ4				
Vul: EW	♥ AJ5	♥ 10932	1♣	1NT	AP	
North HCP: 16	♦ AQ1072	♦ 984				
South HCP: 7	♣ AJ4	♣ K83				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 355
Dealer: E
Vul: Both
HCP: 3

♠ Q97
♥ J8753
♦ 102
♣ 1094

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

Partner bids first.

Board: 356
Dealer: W
Vul: None
HCP: 15

♠ K52
♥ KJ
♦ QJ2
♣ AJ543

West Opens 1♦.

You bid first.

Board: 357
Dealer: E
Vul: NS
HCP: 7

♠ J872
♥ 8
♦ Q532
♣ A432

East Opens 1♦.

Partner bids first.

Board: 358
Dealer: W
Vul: Both
HCP: 16

♠ 65
♥ AKJ3
♦ AK54
♣ J75

West Opens 1♦.

You bid first.

Board: 359
Dealer: E
Vul: EW
HCP: 5

♠ Q10843
♥ 1096
♦ QJ104
♣ 10

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

Partner bids first.

Board: 360
Dealer: W
Vul: None
HCP: 16

♠ AJ
♥ KJ82
♦ KJ42
♣ QJ8

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 355

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♦ E

North:

♠ Q97

♥ J8753

♦ 102

♣ 1094

South:

♠ KJ83

♥ Q6

♦ A87

♣ KQ72

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

3♦	AP		
----	----	--	--

Board: 356

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ K52

♥ KJ

♦ QJ2

♣ AJ543

South:

♠ AJ

♥ 8752

♦ K94

♣ K876

West	North	East	South
------	-------	------	-------

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

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

AP			
----	--	--	--

1. Stayman

Board: 357

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ J872

♥ 8

♦ Q532

♣ A432

South:

♠ 953

♥ KJ107

♦ AKJ

♣ QJ6

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

AP			
----	--	--	--

Board: 358

Dealer: W

Vul: Both

North HCP: 16

South HCP: 4

Contract: 3♣ N

North:

♠ 65

♥ AKJ3

♦ AK54

♣ J75

South:

♠ J103

♥ 87

♦ 87

♣ K98432

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♠ ¹
----	-----	------	-----------------

Pass	3♣ ²	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 359

Dealer: E

Vul: EW

North HCP: 5

South HCP: 15

Contract: 3♦ X W

North:

♠ Q10843

♥ 1096

♦ QJ104

♣ 10

South:

♠ K92

♥ KQ7

♦ 72

♣ AK852

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

2♦	2♠	Pass	Pass
----	----	------	------

3♣	Pass	3♦	Pass
----	------	----	------

Pass	X	AP	
------	---	----	--

Board: 360

Dealer: W

Vul: None

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ KJ82

♦ KJ42

♣ QJ8

South:

♠ K95

♥ A64

♦ 963

♣ K1063

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	3NT
----	-----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

We Overcall 1NT

Board: 355 ♠ KJ83
Dealer: E ♥ Q6
Vul: Both ♦ A87
HCP: 15 ♣ KQ72

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

You bid first.

Board: 356 ♠ AJ
Dealer: W ♥ 8752
Vul: None ♦ K94
HCP: 11 ♣ K876

West Opens 1♦.

Partner bids first.

Board: 357 ♠ 953
Dealer: E ♥ KJ107
Vul: NS ♦ AKJ
HCP: 15 ♣ QJ6

East Opens 1♦.

You bid first.

Board: 358 ♠ J103
Dealer: W ♥ 87
Vul: Both ♦ 87
HCP: 4 ♣ K98432

West Opens 1♦.

Partner bids first.

Board: 359 ♠ K92
Dealer: E ♥ KQ7
Vul: EW ♦ 72
HCP: 15 ♣ AK852

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

You bid first.

Board: 360 ♠ K95
Dealer: W ♥ A64
Vul: None ♦ 963
HCP: 10 ♣ K1063

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 355

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♦ E

North:

♠ Q97

♥ J8753

♦ 102

♣ 1094

South:

♠ KJ83

♥ Q6

♦ A87

♣ KQ72

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

3♦	AP		
----	----	--	--

Board: 356

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ K52

♥ KJ

♦ QJ2

♣ AJ543

South:

♠ AJ

♥ 8752

♦ K94

♣ K876

West	North	East	South
------	-------	------	-------

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

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

AP

1. Stayman

Board: 357

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ J872

♥ 8

♦ Q532

♣ A432

South:

♠ 953

♥ KJ107

♦ AKJ

♣ QJ6

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

AP

Board: 358

Dealer: W

Vul: Both

North HCP: 16

South HCP: 4

Contract: 3♣ N

North:

♠ 65

♥ AKJ3

♦ AK54

♣ J75

South:

♠ J103

♥ 87

♦ 87

♣ K98432

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♠ ¹
----	-----	------	-----------------

Pass	3♣ ²	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT
2. automat

Board: 359

Dealer: E

Vul: EW

North HCP: 5

South HCP: 15

Contract: 3♦ X W

North:

♠ Q10843

♥ 1096

♦ QJ104

♣ 10

South:

♠ K92

♥ KQ7

♦ 72

♣ AK852

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

2♦	2♠	Pass	Pass
----	----	------	------

3♣	Pass	3♦	Pass
----	------	----	------

Pass	X	AP	
------	---	----	--

Board: 360

Dealer: W

Vul: None

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ KJ82

♦ KJ42

♣ QJ8

South:

♠ K95

♥ A64

♦ 963

♣ K1063

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	3NT
----	-----	------	-----

AP

North hands (Practice Page)

We Overcall 1NT

Board: 361 ♠ AJ1073
Dealer: E ♥ 42
Vul: NS ♦ KJ1096
HCP: 13 ♣ A

East Opens 1♥.

Partner bids first.

Board: 362 ♠ AJ
Dealer: W ♥ AJ7
Vul: EW ♦ K10543
HCP: 16 ♣ K52

West Opens 1♣.

You bid first.

Board: 363 ♠ 953
Dealer: E ♥ —
Vul: Both ♦ J98632
HCP: 1 ♣ 7642

East Opens 1♠.

East Bids 3♥ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

West Bids 5♥ if possible.

Partner bids first.

Board: 364 ♠ AQ42
Dealer: W ♥ K54
Vul: NS ♦ QJ54
HCP: 15 ♣ K2

West Opens 1♥.

East Bids XA♠♠ if possible.

You bid first.

Board: 365 ♠ 103
Dealer: E ♥ K974
Vul: EW ♦ 8543
HCP: 3 ♣ 976

East Opens 1♣.

Partner bids first.

Board: 366 ♠ J87
Dealer: W ♥ AKQ3
Vul: Both ♦ K75
HCP: 17 ♣ A93

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ AJ1073	♠ K4			1♥	1NT
Vul: NS	♥ 42	♥ A106	Pass	2♥	Pass	2♠
North HCP: 13	♦ KJ1096	♦ A842	Pass	3♦	Pass	3NT
South HCP: 15	♣ A	♣ KJ94	AP			
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ K763	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ AJ7	♥ Q864	Pass	2♦	Pass	2NT
North HCP: 16	♦ K10543	♦ A8	AP			
South HCP: 9	♣ K52	♣ 1096	1. Stayman			
Contract: 2N N						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ 953	♠ A72			1♠	1NT
Vul: Both	♥ —	♥ 72	Pass	3♣ ¹	3♥	Pass
North HCP: 1	♦ J98632	♦ KQ74	4♦ ²	Pass	4♥	5♦
South HCP: 16	♣ 7642	♣ AQJ5	5♥	AP		
Contract: 5♥ E			1. Minor Suit Transfers after 1NT			
			2. limit raise or better in ♥			

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ AQ42	♠ J98653	1♥	1NT	Pass	2♥
Vul: NS	♥ K54	♥ A63	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ QJ54	♦ K109	Pass	Pass	XA♣♣	AP
South HCP: 8	♣ K2	♣ 8	1. Super acceptance after NT			
Contract: 4♠X N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ A84			1♣	1NT
Vul: EW	♥ K974	♥ Q3				
North HCP: 3	♦ 8543	♦ AK97	AP			
South HCP: 16	♣ 976	♣ K853				
Contract: 1N S						

Board: 366

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 4♠ N

North:

♠ J87

♥ AKQ3

♦ K75

♣ A93

South:

♠ AQ642

♥ J82

♦ 862

♣ Q7

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	Pass	2NT
------	----	------	-----

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

South hands (Practice Page)

We Overcall 1NT

Board: 361 ♠ K4
Dealer: E ♥ A106
Vul: NS ♦ A842
HCP: 15 ♣ KJ94

East Opens 1♥.

You bid first.

Board: 362 ♠ K763
Dealer: W ♥ Q864
Vul: EW ♦ A8
HCP: 9 ♣ 1096

West Opens 1♣.

Partner bids first.

Board: 363 ♠ A72
Dealer: E ♥ 72
Vul: Both ♦ KQ74
HCP: 16 ♣ AQJ5

East Opens 1♠.

East Bids 3♥ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

West Bids 5♥ if possible.

You bid first.

Board: 364 ♠ J98653
Dealer: W ♥ A63
Vul: NS ♦ K109
HCP: 8 ♣ 8

West Opens 1♥.

East Bids XA♠♠ if possible.

Partner bids first.

Board: 365 ♠ A84
Dealer: E ♥ Q3
Vul: EW ♦ AK97
HCP: 16 ♣ K853

East Opens 1♣.

You bid first.

Board: 366 ♠ AQ642
Dealer: W ♥ J82
Vul: Both ♦ 862
HCP: 9 ♣ Q7

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ AJ1073	♠ K4			1♥	1NT
Vul: NS	♥ 42	♥ A106	Pass	2♥	Pass	2♠
North HCP: 13	♦ KJ1096	♦ A842	Pass	3♦	Pass	3NT
South HCP: 15	♣ A	♣ KJ94	AP			
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ AJ	♠ K763	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ AJ7	♥ Q864	Pass	2♦	Pass	2NT
North HCP: 16	♦ K10543	♦ A8	AP			
South HCP: 9	♣ K52	♣ 1096	1. Stayman			
Contract: 2N N						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ 953	♠ A72			1♠	1NT
Vul: Both	♥ —	♥ 72	Pass	3♣ ¹	3♥	Pass
North HCP: 1	♦ J98632	♦ KQ74	4♦ ²	Pass	4♥	5♦
South HCP: 16	♣ 7642	♣ AQJ5	5♥	AP		
Contract: 5♥ E			1. Minor Suit Transfers after 1NT			
			2. limit raise or better in ♥			

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ AQ42	♠ J98653	1♥	1NT	Pass	2♥
Vul: NS	♥ K54	♥ A63	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ QJ54	♦ K109	Pass	Pass	XA♣♣	AP
South HCP: 8	♣ K2	♣ 8	1. Super acceptance after NT			
Contract: 4♠X N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ A84			1♣	1NT
Vul: EW	♥ K974	♥ Q3				
North HCP: 3	♦ 8543	♦ AK97	AP			
South HCP: 16	♣ 976	♣ K853				
Contract: 1N S						

Board: 366

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 4♠ N

North:

♠ J87

♥ AKQ3

♦ K75

♣ A93

South:

♠ AQ642

♥ J82

♦ 862

♣ Q7

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	Pass	2NT
------	----	------	-----

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

North hands (Practice Page)

We Overcall 1NT

Board: 367
Dealer: E
Vul: None
HCP: 9

♠ A32
♥ Q1032
♦ 4
♣ QJ1042

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

Partner bids first.

Board: 368
Dealer: W
Vul: EW
HCP: 15

♠ Q85
♥ AJ2
♦ J62
♣ AK53

West Opens 1♣.

You bid first.

Board: 369
Dealer: E
Vul: Both
HCP: 8

♠ 9843
♥ 104
♦ AQ86
♣ Q87

East Opens 1♦.

Partner bids first.

Board: 370
Dealer: W
Vul: None
HCP: 15

♠ K752
♥ A96
♦ AK5
♣ J84

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

You bid first.

Board: 371
Dealer: E
Vul: NS
HCP: 3

♠ K1043
♥ 3
♦ 10962
♣ 10843

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

Partner bids first.

Board: 372
Dealer: W
Vul: Both
HCP: 15

♠ A85
♥ QJ7
♦ K1073
♣ KQ3

West Opens 1♣.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ A32	♠ QJ54			1♦	1NT
Vul: None	♥ Q1032	♥ J65	3♦	X	Pass	3♠
North HCP: 9	♦ 4	♦ AQJ	Pass	Pass	4♦	Pass
South HCP: 15	♣ QJ1042	♣ A85	Pass	X	AP	
Contract: 4♦ X E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ J1092				
Vul: EW	♥ AJ2	♥ 10643	1♣	1NT	AP	
North HCP: 15	♦ J62	♦ KQ4				
South HCP: 7	♣ AK53	♣ J7				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 9843	♠ AQ5			1♦	1NT
Vul: Both	♥ 104	♥ KQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AQ86	♦ K1053	Pass	2NT	AP	
South HCP: 15	♣ Q87	♣ J4				
Contract: 2N S						

1. Stayman

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ K752	♠ A9863	1♥	1NT	3♥	3♠
Vul: None	♥ A96	♥ —	Pass	4♥ ¹	X	Pass ²
North HCP: 15	♦ AK5	♦ 1073	Pass	4♠	AP	
South HCP: 9	♣ J84	♣ KQ653				
Contract: 4♠ S						

1. limit raise or better in ♠
2. denies a ♥ stopper

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ K1043	♠ Q875				
Vul: NS	♥ 3	♥ K8			1♣	1NT
North HCP: 3	♦ 10962	♦ AK53	2♥	AP		
South HCP: 15	♣ 10843	♣ K52				
Contract: 2♥ W						

Board: 372

Dealer: W

Vul: Both

North HCP: 15

South HCP: 4

Contract: 2♥ N

North:

♠ A85

♥ QJ7

♦ K1073

♣ KQ3

South:

♠ 10642

♥ A9532

♦ 8

♣ 1096

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 367 ♠ QJ54
Dealer: E ♥ J65
Vul: None ♦ AQJ
HCP: 15 ♣ A85

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

You bid first.

Board: 368 ♠ J1092
Dealer: W ♥ 10643
Vul: EW ♦ KQ4
HCP: 7 ♣ J7

West Opens 1♣.

Partner bids first.

Board: 369 ♠ AQ5
Dealer: E ♥ KQ98
Vul: Both ♦ K1053
HCP: 15 ♣ J4

East Opens 1♦.

You bid first.

Board: 370 ♠ A9863
Dealer: W ♥ —
Vul: None ♦ 1073
HCP: 9 ♣ KQ653

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

Partner bids first.

Board: 371 ♠ Q875
Dealer: E ♥ K8
Vul: NS ♦ AK53
HCP: 15 ♣ K52

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

You bid first.

Board: 372 ♠ 10642
Dealer: W ♥ A9532
Vul: Both ♦ 8
HCP: 4 ♣ 1096

West Opens 1♣.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ A32	♠ QJ54			1♦	1NT
Vul: None	♥ Q1032	♥ J65	3♦	X	Pass	3♠
North HCP: 9	♦ 4	♦ AQJ	Pass	Pass	4♦	Pass
South HCP: 15	♣ QJ1042	♣ A85	Pass	X	AP	
Contract: 4♦ X E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ J1092				
Vul: EW	♥ AJ2	♥ 10643	1♣	1NT	AP	
North HCP: 15	♦ J62	♦ KQ4				
South HCP: 7	♣ AK53	♣ J7				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 9843	♠ AQ5			1♦	1NT
Vul: Both	♥ 104	♥ KQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AQ86	♦ K1053	Pass	2NT	AP	
South HCP: 15	♣ Q87	♣ J4				
Contract: 2N S						

1. Stayman

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ K752	♠ A9863	1♥	1NT	3♥	3♠
Vul: None	♥ A96	♥ —	Pass	4♥ ¹	X	Pass ²
North HCP: 15	♦ AK5	♦ 1073	Pass	4♠	AP	
South HCP: 9	♣ J84	♣ KQ653				
Contract: 4♠ S						

1. limit raise or better in ♠
2. denies a ♥ stopper

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ K1043	♠ Q875				
Vul: NS	♥ 3	♥ K8			1♣	1NT
North HCP: 3	♦ 10962	♦ AK53	2♥	AP		
South HCP: 15	♣ 10843	♣ K52				
Contract: 2♥ W						

Board: 372

Dealer: W

Vul: Both

North HCP: 15

South HCP: 4

Contract: 2♥ N

North:

♠ A85

♥ QJ7

♦ K1073

♣ KQ3

South:

♠ 10642

♥ A9532

♦ 8

♣ 1096

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 373 ♠ 9432
Dealer: E ♥ KQ
Vul: None ♦ K6
HCP: 10 ♣ Q10852

East Opens 1♦.

Partner bids first.

Board: 374 ♠ 93
Dealer: W ♥ KJ7
Vul: NS ♦ AQ3
HCP: 16 ♣ KQJ107

West Opens 1♥.

You bid first.

Board: 375 ♠ AQ1052
Dealer: E ♥ Q843
Vul: EW ♦ 32
HCP: 8 ♣ 54

East Opens 1♣.

Partner bids first.

Board: 376 ♠ KJ97
Dealer: W ♥ A1073
Vul: None ♦ A65
HCP: 15 ♣ K2

West Opens 1♦.

East Bids 2♠ if possible.

You bid first.

Board: 377 ♠ A54
Dealer: E ♥ 98763
Vul: EW ♦ K2
HCP: 7 ♣ 1087

East Opens 1♣.

Partner bids first.

Board: 378 ♠ A765
Dealer: W ♥ K107
Vul: Both ♦ AK83
HCP: 15 ♣ J5

West Opens 1♦.

West Doubles Pass if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 373

Dealer: E

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ 9432

♥ KQ

♦ K6

♣ Q10852

South:

♠ KJ108

♥ J82

♦ AQ3

♣ KJ7

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♦ ²	Pass	4♠
------	-----------------	------	----

AP

1. Stayman

2. limit raise or better in ♠

Board: 374

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 1N N

North:

♠ 93

♥ KJ7

♦ AQ3

♣ KQJ107

South:

♠ 1062

♥ Q6

♦ K9872

♣ 643

West	North	East	South
------	-------	------	-------

1♥	1NT	AP	
----	-----	----	--

Board: 375

Dealer: E

Vul: EW

North HCP: 8

South HCP: 17

Contract: 4♠ S

North:

♠ AQ1052

♥ Q843

♦ 32

♣ 54

South:

♠ KJ43

♥ K10

♦ AK9

♣ QJ76

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♣ ²	Pass	3♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

2. limit raise or better in ♠

Board: 376

Dealer: W

Vul: None

North HCP: 15

South HCP: 2

Contract: 2♠ E

North:

♠ KJ97

♥ A1073

♦ A65

♣ K2

South:

♠ 642

♥ J8

♦ J43

♣ 87654

West	North	East	South
------	-------	------	-------

1♦	1NT	2♠	AP
----	-----	----	----

Board: 377

Dealer: E

Vul: EW

North HCP: 7

South HCP: 16

Contract: 2♥ S

North:

♠ A54

♥ 98763

♦ K2

♣ 1087

South:

♠ KQ10

♥ A2

♦ QJ864

♣ A62

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP

Board: 378

Dealer: W

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2♣ S

North:

♠ A765

♥ K107

♦ AK83

♣ J5

South:

♠ J432

♥ 642

♦ 7

♣ Q8764

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	Pass
----	-----	------	------

X	Pass	Pass	2♣
---	------	------	----

AP			
----	--	--	--

South hands (Practice Page)

We Overcall 1NT

Board: 373	♠ KJ108	East Opens 1♦.
Dealer: E	♥ J82	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ KJ7	
Board: 374	♠ 1062	West Opens 1♥.
Dealer: W	♥ Q6	
Vul: NS	♦ K9872	Partner bids first.
HCP: 5	♣ 643	
Board: 375	♠ KJ43	East Opens 1♣.
Dealer: E	♥ K10	
Vul: EW	♦ AK9	You bid first.
HCP: 17	♣ QJ76	
Board: 376	♠ 642	West Opens 1♦.
Dealer: W	♥ J8	East Bids 2♠ if possible.
Vul: None	♦ J43	
HCP: 2	♣ 87654	Partner bids first.
Board: 377	♠ KQ10	East Opens 1♣.
Dealer: E	♥ A2	
Vul: EW	♦ QJ864	You bid first.
HCP: 16	♣ A62	
Board: 378	♠ J432	West Opens 1♦.
Dealer: W	♥ 642	West Doubles Pass if possible.
Vul: Both	♦ 7	
HCP: 3	♣ Q8764	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 373

Dealer: E

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ 9432

♥ KQ

♦ K6

♣ Q10852

South:

♠ KJ108

♥ J82

♦ AQ3

♣ KJ7

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♦ ²	Pass	4♠
------	-----------------	------	----

AP

1. Stayman

2. limit raise or better in ♠

Board: 374

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 1N N

North:

♠ 93

♥ KJ7

♦ AQ3

♣ KQJ107

South:

♠ 1062

♥ Q6

♦ K9872

♣ 643

West	North	East	South
------	-------	------	-------

1♥	1NT	AP	
----	-----	----	--

Board: 375

Dealer: E

Vul: EW

North HCP: 8

South HCP: 17

Contract: 4♠ S

North:

♠ AQ1052

♥ Q843

♦ 32

♣ 54

South:

♠ KJ43

♥ K10

♦ AK9

♣ QJ76

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♣ ²	Pass	3♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

2. limit raise or better in ♠

Board: 376

Dealer: W

Vul: None

North HCP: 15

South HCP: 2

Contract: 2♠ E

North:

♠ KJ97

♥ A1073

♦ A65

♣ K2

South:

♠ 642

♥ J8

♦ J43

♣ 87654

West	North	East	South
------	-------	------	-------

1♦	1NT	2♠	AP
----	-----	----	----

Board: 377

Dealer: E

Vul: EW

North HCP: 7

South HCP: 16

Contract: 2♥ S

North:

♠ A54

♥ 98763

♦ K2

♣ 1087

South:

♠ KQ10

♥ A2

♦ QJ864

♣ A62

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP

Board: 378

Dealer: W

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2♣ S

North:

♠ A765

♥ K107

♦ AK83

♣ J5

South:

♠ J432

♥ 642

♦ 7

♣ Q8764

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	Pass
----	-----	------	------

X	Pass	Pass	2♣
---	------	------	----

AP			
----	--	--	--

North hands (Practice Page)

We Overcall 1NT

Board: 379	♠ QJ	East Opens 1♦.
Dealer: E	♥ K1072	
Vul: NS	♦ J7	Partner bids first.
HCP: 8	♣ J10982	
Board: 380	♠ K2	West Opens 1♥.
Dealer: W	♥ QJ2	East Bids 2♥ if possible.
Vul: EW	♦ A973	
HCP: 15	♣ AJ42	You bid first.
Board: 381	♠ 42	East Opens 1♣.
Dealer: E	♥ QJ943	
Vul: Both	♦ K95	Partner bids first.
HCP: 6	♣ 862	
Board: 382	♠ KQ7	West Opens 1♣.
Dealer: W	♥ J2	
Vul: None	♦ A954	You bid first.
HCP: 15	♣ AJ85	
Board: 383	♠ Q10943	East Opens 1♦.
Dealer: E	♥ Q109	
Vul: EW	♦ 843	Partner bids first.
HCP: 4	♣ 102	
Board: 384	♠ K103	West Opens 1♥.
Dealer: W	♥ K1083	
Vul: Both	♦ K4	You bid first.
HCP: 15	♣ AQ103	

We Overcall 1NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ AK74			1♦	1NT
Vul: NS	♥ K1072	♥ 965	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J7	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ J10982	♣ K76	1. Stayman			
Contract: 2N S						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ J9653	1♥	1NT	2♥	2♠
Vul: EW	♥ QJ2	♥ 63	AP			
North HCP: 15	♦ A973	♦ J854				
South HCP: 5	♣ AJ42	♣ K10				
Contract: 2♠ S						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ A86			1♣	1NT
Vul: Both	♥ QJ943	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 6	♦ K95	♦ J863	AP			
South HCP: 16	♣ 862	♣ A107				
Contract: 2♥ S						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J862	1♣	1NT	Pass	2♦
Vul: None	♥ J2	♥ A10986	Pass	2♥	AP	
North HCP: 15	♦ A954	♦ 108				
South HCP: 5	♣ AJ85	♣ 73				
Contract: 2♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ Q10943	♠ AJ8			1♦	1NT
Vul: EW	♥ Q109	♥ K875	Pass	2♥	Pass	2♠
North HCP: 4	♦ 843	♦ AQ10	AP			
South HCP: 16	♣ 102	♣ Q87				
Contract: 2♠ S						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ QJ762	1♥	1NT	Pass	2♥
Vul: Both	♥ K1083	♥ 5	Pass	2♠	AP	
North HCP: 15	♦ K4	♦ QJ103				
South HCP: 7	♣ AQ103	♣ J65				
Contract: 2♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 379 ♠ AK74
Dealer: E ♥ 965
Vul: NS ♦ KQ10
HCP: 15 ♣ K76

East Opens 1♦.

You bid first.

Board: 380 ♠ J9653
Dealer: W ♥ 63
Vul: EW ♦ J854
HCP: 5 ♣ K10

West Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 381 ♠ A86
Dealer: E ♥ AK8
Vul: Both ♦ J863
HCP: 16 ♣ A107

East Opens 1♣.

You bid first.

Board: 382 ♠ J862
Dealer: W ♥ A10986
Vul: None ♦ 108
HCP: 5 ♣ 73

West Opens 1♣.

Partner bids first.

Board: 383 ♠ AJ8
Dealer: E ♥ K875
Vul: EW ♦ AQ10
HCP: 16 ♣ Q87

East Opens 1♦.

You bid first.

Board: 384 ♠ QJ762
Dealer: W ♥ 5
Vul: Both ♦ QJ103
HCP: 7 ♣ J65

West Opens 1♥.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ AK74			1♦	1NT
Vul: NS	♥ K1072	♥ 965	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J7	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ J10982	♣ K76	1. Stayman			
Contract: 2N S						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ J9653	1♥	1NT	2♥	2♠
Vul: EW	♥ QJ2	♥ 63	AP			
North HCP: 15	♦ A973	♦ J854				
South HCP: 5	♣ AJ42	♣ K10				
Contract: 2♠ S						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ A86			1♣	1NT
Vul: Both	♥ QJ943	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 6	♦ K95	♦ J863	AP			
South HCP: 16	♣ 862	♣ A107				
Contract: 2♥ S						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J862	1♣	1NT	Pass	2♦
Vul: None	♥ J2	♥ A10986	Pass	2♥	AP	
North HCP: 15	♦ A954	♦ 108				
South HCP: 5	♣ AJ85	♣ 73				
Contract: 2♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ Q10943	♠ AJ8			1♦	1NT
Vul: EW	♥ Q109	♥ K875	Pass	2♥	Pass	2♠
North HCP: 4	♦ 843	♦ AQ10	AP			
South HCP: 16	♣ 102	♣ Q87				
Contract: 2♠ S						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ QJ762	1♥	1NT	Pass	2♥
Vul: Both	♥ K1083	♥ 5	Pass	2♠	AP	
North HCP: 15	♦ K4	♦ QJ103				
South HCP: 7	♣ AQ103	♣ J65				
Contract: 2♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 385
Dealer: E
Vul: None
HCP: 3

♠ K8
♥ 854
♦ 108543
♣ 1097

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

Board: 386
Dealer: W
Vul: NS
HCP: 15

♠ J95
♥ AK8
♦ KQ64
♣ Q53

West Opens 1♦.
You bid first.

Board: 387
Dealer: E
Vul: Both
HCP: 8

♠ KJ8652
♥ J3
♦ K8
♣ 874

East Opens 1♣.
Partner bids first.

Board: 388
Dealer: W
Vul: None
HCP: 15

♠ KJ97
♥ K103
♦ A97
♣ KJ7

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

Board: 389
Dealer: E
Vul: NS
HCP: 7

♠ J7
♥ AQ743
♦ 63
♣ 10964

East Opens 1♦.
Partner bids first.

Board: 390
Dealer: W
Vul: None
HCP: 15

♠ J83
♥ QJ62
♦ AK82
♣ A2

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

We Overcall 1NT Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ J942				
Vul: None	♥ 854	♥ AK72			1♥	1NT
North HCP: 3	♦ 108543	♦ Q2	2♣	AP		
South HCP: 15	♣ 1097	♣ AJ3				
Contract: 2♣ W						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ K2				
Vul: NS	♥ AK8	♥ 9543	1♦	1NT	AP	
North HCP: 15	♦ KQ64	♦ A75				
South HCP: 7	♣ Q53	♣ 10742				
Contract: 1N N						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ KJ8652	♠ AQ10			1♣	1NT
Vul: Both	♥ J3	♥ AQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ K8	♦ J753	AP			
South HCP: 16	♣ 874	♣ K32	1. Texas			
Contract: 4♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ KJ97	♠ A108543				
Vul: None	♥ K103	♥ 7	1♥	1NT	3♥	4♠
North HCP: 15	♦ A97	♦ K10432	AP			
South HCP: 7	♣ KJ7	♣ 4				
Contract: 4♠ S						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ K653			1♦	1NT
Vul: NS	♥ AQ743	♥ J9	Pass	2♦	Pass	2♥
North HCP: 7	♦ 63	♦ KQ94	AP			
South HCP: 15	♣ 10964	♣ AQ3				
Contract: 2♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ J83	♠ A976542				
Vul: None	♥ QJ62	♥ 10	1♥	1NT	Pass	4♥ ¹
North HCP: 15	♦ AK82	♦ 6	X	4♠	AP	
South HCP: 6	♣ A2	♣ Q654	1. Texas			
Contract: 4♠ N						

South hands (Practice Page)

We Overcall 1NT

Board: 385	♠ J942	East Opens 1♥.
Dealer: E	♥ AK72	West Bids 2♣ if possible.
Vul: None	♦ Q2	
HCP: 15	♣ AJ3	You bid first.
Board: 386	♠ K2	West Opens 1♦.
Dealer: W	♥ 9543	
Vul: NS	♦ A75	Partner bids first.
HCP: 7	♣ 10742	
Board: 387	♠ AQ10	East Opens 1♣.
Dealer: E	♥ AQ4	
Vul: Both	♦ J753	You bid first.
HCP: 16	♣ K32	
Board: 388	♠ A108543	West Opens 1♥.
Dealer: W	♥ 7	East Bids 3♥ if possible.
Vul: None	♦ K10432	
HCP: 7	♣ 4	Partner bids first.
Board: 389	♠ K653	East Opens 1♦.
Dealer: E	♥ J9	
Vul: NS	♦ KQ94	You bid first.
HCP: 15	♣ AQ3	
Board: 390	♠ A976542	West Opens 1♥.
Dealer: W	♥ 10	West Doubles 4♥ if possible.
Vul: None	♦ 6	
HCP: 6	♣ Q654	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ J942				
Vul: None	♥ 854	♥ AK72			1♥	1NT
North HCP: 3	♦ 108543	♦ Q2	2♣	AP		
South HCP: 15	♣ 1097	♣ AJ3				
Contract: 2♣ W						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ K2				
Vul: NS	♥ AK8	♥ 9543	1♦	1NT	AP	
North HCP: 15	♦ KQ64	♦ A75				
South HCP: 7	♣ Q53	♣ 10742				
Contract: 1N N						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ KJ8652	♠ AQ10			1♣	1NT
Vul: Both	♥ J3	♥ AQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ K8	♦ J753	AP			
South HCP: 16	♣ 874	♣ K32	1. Texas			
Contract: 4♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ KJ97	♠ A108543				
Vul: None	♥ K103	♥ 7	1♥	1NT	3♥	4♠
North HCP: 15	♦ A97	♦ K10432	AP			
South HCP: 7	♣ KJ7	♣ 4				
Contract: 4♠ S						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ K653			1♦	1NT
Vul: NS	♥ AQ743	♥ J9	Pass	2♦	Pass	2♥
North HCP: 7	♦ 63	♦ KQ94	AP			
South HCP: 15	♣ 10964	♣ AQ3				
Contract: 2♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ J83	♠ A976542				
Vul: None	♥ QJ62	♥ 10	1♥	1NT	Pass	4♥ ¹
North HCP: 15	♦ AK82	♦ 6	X	4♠	AP	
South HCP: 6	♣ A2	♣ Q654	1. Texas			
Contract: 4♠ N						

North hands (Practice Page)

We Overcall 1NT

Board: 391	♠ Q3	East Opens 1♣.
Dealer: E	♥ Q1096	
Vul: NS	♦ Q107	Partner bids first.
HCP: 6	♣ 8753	
Board: 392	♠ AQJ8	West Opens 1♦.
Dealer: W	♥ Q6	West Doubles Pass if possible.
Vul: EW	♦ KJ2	
HCP: 17	♣ KJ109	You bid first.
Board: 393	♠ A1093	East Opens 1♣.
Dealer: E	♥ 987	
Vul: Both	♦ Q1082	Partner bids first.
HCP: 6	♣ 97	
Board: 394	♠ AJ73	West Opens 1♦.
Dealer: W	♥ AQ7	
Vul: NS	♦ K652	You bid first.
HCP: 15	♣ J3	
Board: 395	♠ 1053	East Opens 1♠.
Dealer: E	♥ K962	West Bids 3♣ if possible.
Vul: EW	♦ Q98642	
HCP: 5	♣ —	Partner bids first.
Board: 396	♠ KJ3	West Opens 1♠.
Dealer: W	♥ AJ5	
Vul: None	♦ K1052	You bid first.
HCP: 16	♣ A94	

We Overcall 1NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ J86			1♣	1NT
Vul: NS	♥ Q1096	♥ AK53				
North HCP: 6	♦ Q107	♦ KJ3	AP			
South HCP: 15	♣ 8753	♣ QJ9				
Contract: 1N S						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ AQJ8	♠ 75	1♦	1NT	Pass	Pass
Vul: EW	♥ Q6	♥ J532	X	AP		
North HCP: 17	♦ KJ2	♦ 1043				
South HCP: 5	♣ KJ109	♣ A432				
Contract: 1NX N						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ A1093	♠ Q65			1♣	1NT
Vul: Both	♥ 987	♥ A1042				
North HCP: 6	♦ Q1082	♦ AK4	AP			
South HCP: 17	♣ 97	♣ KJ4				
Contract: 1N S						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ KQ964	1♦	1NT	Pass	2♥
Vul: NS	♥ AQ7	♥ J9852	Pass	2♠	Pass	4♥
North HCP: 15	♦ K652	♦ 109	Pass	4♠	AP	
South HCP: 8	♣ J3	♣ Q				
Contract: 4♠ N						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ 1053	♠ AKJ			1♠	1NT
Vul: EW	♥ K962	♥ 1043				
North HCP: 5	♦ Q98642	♦ A75	3♣	AP		
South HCP: 17	♣ —	♣ AJ52				
Contract: 3♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ 102	1♠	1NT	AP	
Vul: None	♥ AJ5	♥ 764				
North HCP: 16	♦ K1052	♦ AJ86				
South HCP: 7	♣ A94	♣ Q532				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 391	♠ J86	East Opens 1♣.
Dealer: E	♥ AK53	
Vul: NS	♦ KJ3	You bid first.
HCP: 15	♣ QJ9	
Board: 392	♠ 75	West Opens 1♦.
Dealer: W	♥ J532	West Doubles Pass if possible.
Vul: EW	♦ 1043	
HCP: 5	♣ A432	Partner bids first.
Board: 393	♠ Q65	East Opens 1♣.
Dealer: E	♥ A1042	
Vul: Both	♦ AK4	You bid first.
HCP: 17	♣ KJ4	
Board: 394	♠ KQ964	West Opens 1♦.
Dealer: W	♥ J9852	
Vul: NS	♦ 109	Partner bids first.
HCP: 8	♣ Q	
Board: 395	♠ AKJ	East Opens 1♠.
Dealer: E	♥ 1043	West Bids 3♣ if possible.
Vul: EW	♦ A75	
HCP: 17	♣ AJ52	You bid first.
Board: 396	♠ 102	West Opens 1♠.
Dealer: W	♥ 764	
Vul: None	♦ AJ86	Partner bids first.
HCP: 7	♣ Q532	

We Overcall 1NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ J86			1♣	1NT
Vul: NS	♥ Q1096	♥ AK53				
North HCP: 6	♦ Q107	♦ KJ3	AP			
South HCP: 15	♣ 8753	♣ QJ9				
Contract: 1N S						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ AQJ8	♠ 75	1♦	1NT	Pass	Pass
Vul: EW	♥ Q6	♥ J532	X	AP		
North HCP: 17	♦ KJ2	♦ 1043				
South HCP: 5	♣ KJ109	♣ A432				
Contract: 1NX N						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ A1093	♠ Q65			1♣	1NT
Vul: Both	♥ 987	♥ A1042				
North HCP: 6	♦ Q1082	♦ AK4	AP			
South HCP: 17	♣ 97	♣ KJ4				
Contract: 1N S						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ KQ964	1♦	1NT	Pass	2♥
Vul: NS	♥ AQ7	♥ J9852	Pass	2♠	Pass	4♥
North HCP: 15	♦ K652	♦ 109	Pass	4♠	AP	
South HCP: 8	♣ J3	♣ Q				
Contract: 4♠ N						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ 1053	♠ AKJ			1♠	1NT
Vul: EW	♥ K962	♥ 1043				
North HCP: 5	♦ Q98642	♦ A75	3♣	AP		
South HCP: 17	♣ —	♣ AJ52				
Contract: 3♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ 102	1♠	1NT	AP	
Vul: None	♥ AJ5	♥ 764				
North HCP: 16	♦ K1052	♦ AJ86				
South HCP: 7	♣ A94	♣ Q532				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 397	♠ 72	East Opens 1♠.
Dealer: E	♥ Q1042	
Vul: EW	♦ J1053	Partner bids first.
HCP: 3	♣ 865	

Board: 398	♠ KQ98	West Opens 1♠.
Dealer: W	♥ K9	
Vul: Both	♦ K63	You bid first.
HCP: 17	♣ KQJ5	

Board: 399	♠ 1098762	East Opens 1♦.
Dealer: E	♥ K843	
Vul: None	♦ 8	Partner bids first.
HCP: 8	♣ AJ	

Board: 400	♠ Q9	West Opens 1♣.
Dealer: W	♥ KQ3	
Vul: NS	♦ AJ103	You bid first.
HCP: 16	♣ A863	

Board: 401	♠ KJ65	East Opens 1♣.
Dealer: E	♥ 7	
Vul: Both	♦ 1076542	Partner bids first.
HCP: 8	♣ A10	

Board: 402	♠ AK4	West Opens 1♦.
Dealer: W	♥ AJ72	
Vul: None	♦ K108	You bid first.
HCP: 17	♣ Q98	

We Overcall 1NT Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ A85			1♠	1NT
Vul: EW	♥ Q1042	♥ AJ86				
North HCP: 3	♦ J1053	♦ AQ87	AP			
South HCP: 16	♣ 865	♣ J2				
Contract: 1N S						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ KQ98	♠ 74	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ AQJ10642	Pass	4♥	AP	
North HCP: 17	♦ K63	♦ Q7	1. Texas			
South HCP: 9	♣ KQJ5	♣ 82				
Contract: 4♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ 1098762	♠ AJ5			1♦	1NT
Vul: None	♥ K843	♥ AQJ6	Pass	2♥	Pass	2♠
North HCP: 8	♦ 8	♦ AJ9	Pass	3♠	AP	
South HCP: 17	♣ AJ	♣ 1073				
Contract: 3♠ S						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AK7654	1♣	1NT	Pass	2♥
Vul: NS	♥ KQ3	♥ 87	Pass	2♠	Pass	4♠
North HCP: 16	♦ AJ103	♦ 85	AP			
South HCP: 10	♣ A863	♣ K109				
Contract: 4♠ N						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ KJ65	♠ Q1032			1♣	1NT
Vul: Both	♥ 7	♥ KQ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1076542	♦ AQ	Pass	4♠	AP	
South HCP: 16	♣ A10	♣ K543	1. Stayman			
Contract: 4♠ S						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ J932	1♦	1NT	AP	
Vul: None	♥ AJ72	♥ 109				
North HCP: 17	♦ K108	♦ A6				
South HCP: 6	♣ Q98	♣ J10532				
Contract: 1N N						

South hands (Practice Page)

We Overcall 1NT

Board: 397	♠ A85	East Opens 1♠.
Dealer: E	♥ AJ86	
Vul: EW	♦ AQ87	You bid first.
HCP: 16	♣ J2	
Board: 398	♠ 74	West Opens 1♠.
Dealer: W	♥ AQJ10642	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ 82	
Board: 399	♠ AJ5	East Opens 1♦.
Dealer: E	♥ AQJ6	
Vul: None	♦ AJ9	You bid first.
HCP: 17	♣ 1073	
Board: 400	♠ AK7654	West Opens 1♣.
Dealer: W	♥ 87	
Vul: NS	♦ 85	Partner bids first.
HCP: 10	♣ K109	
Board: 401	♠ Q1032	East Opens 1♣.
Dealer: E	♥ KQ9	
Vul: Both	♦ AQ	You bid first.
HCP: 16	♣ K543	
Board: 402	♠ J932	West Opens 1♦.
Dealer: W	♥ 109	
Vul: None	♦ A6	Partner bids first.
HCP: 6	♣ J10532	

We Overcall 1NT Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ A85			1♠	1NT
Vul: EW	♥ Q1042	♥ AJ86				
North HCP: 3	♦ J1053	♦ AQ87	AP			
South HCP: 16	♣ 865	♣ J2				
Contract: 1N S						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ KQ98	♠ 74	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ AQJ10642	Pass	4♥	AP	
North HCP: 17	♦ K63	♦ Q7	1. Texas			
South HCP: 9	♣ KQJ5	♣ 82				
Contract: 4♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ 1098762	♠ AJ5			1♦	1NT
Vul: None	♥ K843	♥ AQJ6	Pass	2♥	Pass	2♠
North HCP: 8	♦ 8	♦ AJ9	Pass	3♠	AP	
South HCP: 17	♣ AJ	♣ 1073				
Contract: 3♠ S						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AK7654	1♣	1NT	Pass	2♥
Vul: NS	♥ KQ3	♥ 87	Pass	2♠	Pass	4♠
North HCP: 16	♦ AJ103	♦ 85	AP			
South HCP: 10	♣ A863	♣ K109				
Contract: 4♠ N						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ KJ65	♠ Q1032			1♣	1NT
Vul: Both	♥ 7	♥ KQ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1076542	♦ AQ	Pass	4♠	AP	
South HCP: 16	♣ A10	♣ K543	1. Stayman			
Contract: 4♠ S						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ J932	1♦	1NT	AP	
Vul: None	♥ AJ72	♥ 109				
North HCP: 17	♦ K108	♦ A6				
South HCP: 6	♣ Q98	♣ J10532				
Contract: 1N N						

North hands (Practice Page)

We Overcall 1NT

Board: 403 ♠ 10763
Dealer: E ♥ A943
Vul: NS ♦ 2
HCP: 6 ♣ Q1073

East Opens 1♦.

Partner bids first.

Board: 404 ♠ A1084
Dealer: W ♥ A6
Vul: EW ♦ A86
HCP: 15 ♣ K1092

West Opens 1♠.

You bid first.

Board: 405 ♠ 83
Dealer: E ♥ K96
Vul: None ♦ 9653
HCP: 4 ♣ J654

East Opens 1♦.

West Bids 2♠ if possible.

Partner bids first.

Board: 406 ♠ J7
Dealer: W ♥ AJ3
Vul: NS ♦ AK65
HCP: 16 ♣ QJ87

West Opens 1♣.

You bid first.

Board: 407 ♠ 3
Dealer: E ♥ 96
Vul: EW ♦ A83
HCP: 10 ♣ KQJ10932

East Opens 1♦.

Partner bids first.

Board: 408 ♠ AQ94
Dealer: W ♥ Q74
Vul: Both ♦ K102
HCP: 15 ♣ A102

West Opens 1♦.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ 10763	♠ K98			1♦	1NT
Vul: NS	♥ A943	♥ Q82				
North HCP: 6	♦ 2	♦ AKQ	AP			
South HCP: 15	♣ Q1073	♣ J854				
Contract: 1N S						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ A1084	♠ J72	1♠	1NT	Pass	2♣ ¹
Vul: EW	♥ A6	♥ KQ98	Pass	2♦	Pass	3NT
North HCP: 15	♦ A86	♦ K7	AP			
South HCP: 10	♣ K1092	♣ J876	1. Stayman			
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ Q9			1♦	1NT
Vul: None	♥ K96	♥ AJ53				
North HCP: 4	♦ 9653	♦ A84	2♠	AP		
South HCP: 16	♣ J654	♣ KQ93				
Contract: 2♠ W						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ 53	1♣	1NT	AP	
Vul: NS	♥ AJ3	♥ 10942				
North HCP: 16	♦ AK65	♦ QJ98				
South HCP: 7	♣ QJ87	♣ A104				
Contract: 1N N						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AJ65			1♦	1NT
Vul: EW	♥ 96	♥ QJ42	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 10	♦ A83	♦ K72	Pass	5♣	AP	
South HCP: 15	♣ KQJ10932	♣ A7	1. Minor Suit Transfers after 1NT			
Contract: 5♣ S			2. automat			

Board: 408

Dealer: W

Vul: Both

North HCP: 15

South HCP: 3

Contract: 1N N

North:

♠ AQ94

♥ Q74

♦ K102

♣ A102

South:

♠ K53

♥ 10853

♦ 4

♣ 87543

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 403 ♠ K98
Dealer: E ♥ Q82
Vul: NS ♦ AKQ
HCP: 15 ♣ J854

East Opens 1♦.

You bid first.

Board: 404 ♠ J72
Dealer: W ♥ KQ98
Vul: EW ♦ K7
HCP: 10 ♣ J876

West Opens 1♠.

Partner bids first.

Board: 405 ♠ Q9
Dealer: E ♥ AJ53
Vul: None ♦ A84
HCP: 16 ♣ KQ93

East Opens 1♦.

West Bids 2♠ if possible.

You bid first.

Board: 406 ♠ 53
Dealer: W ♥ 10942
Vul: NS ♦ QJ98
HCP: 7 ♣ A104

West Opens 1♣.

Partner bids first.

Board: 407 ♠ AJ65
Dealer: E ♥ QJ42
Vul: EW ♦ K72
HCP: 15 ♣ A7

East Opens 1♦.

You bid first.

Board: 408 ♠ K53
Dealer: W ♥ 10853
Vul: Both ♦ 4
HCP: 3 ♣ 87543

West Opens 1♦.

Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ 10763	♠ K98			1♦	1NT
Vul: NS	♥ A943	♥ Q82				
North HCP: 6	♦ 2	♦ AKQ	AP			
South HCP: 15	♣ Q1073	♣ J854				
Contract: 1N S						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ A1084	♠ J72	1♠	1NT	Pass	2♣ ¹
Vul: EW	♥ A6	♥ KQ98	Pass	2♦	Pass	3NT
North HCP: 15	♦ A86	♦ K7	AP			
South HCP: 10	♣ K1092	♣ J876	1. Stayman			
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ Q9			1♦	1NT
Vul: None	♥ K96	♥ AJ53				
North HCP: 4	♦ 9653	♦ A84	2♠	AP		
South HCP: 16	♣ J654	♣ KQ93				
Contract: 2♠ W						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ 53				
Vul: NS	♥ AJ3	♥ 10942	1♣	1NT	AP	
North HCP: 16	♦ AK65	♦ QJ98				
South HCP: 7	♣ QJ87	♣ A104				
Contract: 1N N						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AJ65			1♦	1NT
Vul: EW	♥ 96	♥ QJ42	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 10	♦ A83	♦ K72	Pass	5♣	AP	
South HCP: 15	♣ KQJ10932	♣ A7	1. Minor Suit Transfers after 1NT			
Contract: 5♣ S			2. automat			

Board: 408

Dealer: W

Vul: Both

North HCP: 15

South HCP: 3

Contract: 1N N

North:

♠ AQ94

♥ Q74

♦ K102

♣ A102

South:

♠ K53

♥ 10853

♦ 4

♣ 87543

West	North	East	South
------	-------	------	-------

1♦	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 409	♠ J1082	East Opens 1♦.
Dealer: E	♥ QJ94	East Doubles 3♦ if possible.
Vul: NS	♦ 8	
HCP: 9	♣ KQ87	Partner bids first.
Board: 410	♠ Q10	West Opens 1♣.
Dealer: W	♥ A752	
Vul: Both	♦ AQ105	You bid first.
HCP: 15	♣ K106	
Board: 411	♠ 8	East Opens 1♣.
Dealer: E	♥ J872	West Bids 2♠ if possible.
Vul: None	♦ Q9872	East Bids 3♣ if possible.
HCP: 3	♣ 983	Partner bids first.
Board: 412	♠ K87	West Opens 1♠.
Dealer: W	♥ Q85	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ KJ87	
Board: 413	♠ 72	East Opens 1♠.
Dealer: E	♥ 1073	
Vul: Both	♦ K84	Partner bids first.
HCP: 6	♣ K10742	
Board: 414	♠ Q6	West Opens 1♣.
Dealer: W	♥ AK105	
Vul: None	♦ Q963	You bid first.
HCP: 17	♣ AQ7	

We Overcall 1NT Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: E	♠ J1082	♠ AQ7			1♦	1NT
Vul: NS	♥ QJ94	♥ K765	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 8	♦ K1072	Pass	3♦ ²	X	4♥
South HCP: 16	♣ KQ87	♣ A6	AP			
Contract: 4♥ S			1. Stayman			
			2. limit raise or better in ♥			

Board: 410	North:	South:	West	North	East	South
Dealer: W	♠ Q10	♠ 4	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ A752	♥ J1043	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ105	♦ K764	AP			
South HCP: 8	♣ K106	♣ A874	1. Stayman			
Contract: 3♥ N						

Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ A642			1♣	1NT
Vul: None	♥ J872	♥ AQ105				
North HCP: 3	♦ Q9872	♦ 64	2♠	Pass	3♣	AP
South HCP: 17	♣ 983	♣ AQJ				
Contract: 3♣ E						

Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ K87	♠ —	1♠	1NT	Pass	3♠ ¹
Vul: EW	♥ Q85	♥ KJ103	Pass	3NT	AP	
North HCP: 15	♦ AQ8	♦ J75	1. Splinter			
South HCP: 9	♣ KJ87	♣ A96542				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ KJ96			1♠	1NT
Vul: Both	♥ 1073	♥ AQ64				
North HCP: 6	♦ K84	♦ J6	AP			
South HCP: 15	♣ K10742	♣ A83				
Contract: 1N S						

Board: 414

Dealer: W

Vul: None

North HCP: 17

South HCP: 3

Contract: 1N N

North:

♠ Q6

♥ AK105

♦ Q963

♣ AQ7

South:

♠ 10932

♥ 3

♦ K74

♣ 106542

West	North	East	South
------	-------	------	-------

1♣	1NT	AP	
----	-----	----	--

South hands (Practice Page)

We Overcall 1NT

Board: 409	♠ AQ7	East Opens 1♦.
Dealer: E	♥ K765	East Doubles 3♦ if possible.
Vul: NS	♦ K1072	
HCP: 16	♣ A6	You bid first.
Board: 410	♠ 4	West Opens 1♣.
Dealer: W	♥ J1043	
Vul: Both	♦ K764	Partner bids first.
HCP: 8	♣ A874	
Board: 411	♠ A642	East Opens 1♣.
Dealer: E	♥ AQ105	West Bids 2♠ if possible.
Vul: None	♦ 64	East Bids 3♣ if possible.
HCP: 17	♣ AQJ	You bid first.
Board: 412	♠ —	West Opens 1♠.
Dealer: W	♥ KJ103	
Vul: EW	♦ J75	Partner bids first.
HCP: 9	♣ A96542	
Board: 413	♠ KJ96	East Opens 1♠.
Dealer: E	♥ AQ64	
Vul: Both	♦ J6	You bid first.
HCP: 15	♣ A83	
Board: 414	♠ 10932	West Opens 1♣.
Dealer: W	♥ 3	
Vul: None	♦ K74	Partner bids first.
HCP: 3	♣ 106542	

We Overcall 1NT Both hands (Answers Page)

Board: 409

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 4♥ S

North:

♠ J1082

♥ QJ94

♦ 8

♣ KQ87

South:

♠ AQ7

♥ K765

♦ K1072

♣ A6

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 3♦² X 4♥

AP

1. Stayman

2. limit raise or better in ♥

Board: 410

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ Q10

♥ A752

♦ AQ105

♣ K106

South:

♠ 4

♥ J1043

♦ K764

♣ A874

West North East South

1♣ 1NT Pass 2♣¹

Pass 2♥ Pass 3♥

AP

1. Stayman

Board: 411

Dealer: E

Vul: None

North HCP: 3

South HCP: 17

Contract: 3♣ E

North:

♠ 8

♥ J872

♦ Q9872

♣ 983

South:

♠ A642

♥ AQ105

♦ 64

♣ AQJ

West North East South

1♣ 1NT

2♠ Pass 3♣ AP

Board: 412

Dealer: W

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3N N

North:

♠ K87

♥ Q85

♦ AQ8

♣ KJ87

South:

♠ —

♥ KJ103

♦ J75

♣ A96542

West North East South

1♠ 1NT Pass 3♠¹

Pass 3NT AP

1. Splinter

Board: 413

Dealer: E

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ 72

♥ 1073

♦ K84

♣ K10742

South:

♠ KJ96

♥ AQ64

♦ J6

♣ A83

West North East South

1♠ 1NT

AP

Board: 414

Dealer: W

Vul: None

North HCP: 17

South HCP: 3

Contract: 1N N

North:

♠ Q6

♥ AK105

♦ Q963

♣ AQ7

South:

♠ 10932

♥ 3

♦ K74

♣ 106542

West	North	East	South
------	-------	------	-------

1♣	1NT	AP	
----	-----	----	--

North hands (Practice Page)

We Overcall 1NT

Board: 415	♠ Q1085	East Opens 1♦.
Dealer: E	♥ K10743	
Vul: NS	♦ 5	Partner bids first.
HCP: 5	♣ 763	

Board: 416	♠ 652	West Opens 1♣.
Dealer: W	♥ AK5	
Vul: EW	♦ K54	You bid first.
HCP: 15	♣ AJ103	

Board: 417	♠ J1096	East Opens 1♥.
Dealer: E	♥ Q9	West Bids 2♥ if possible.
Vul: NS	♦ 1098	West Bids 3♥ if possible.
HCP: 3	♣ 10742	Partner bids first.

Board: 418	♠ AQ6	West Opens 1♣.
Dealer: W	♥ A985	
Vul: EW	♦ Q98	You bid first.
HCP: 16	♣ A105	

Board: 419	♠ 1087	East Opens 1♠.
Dealer: E	♥ 98742	West Bids 2♣ if possible.
Vul: Both	♦ 952	East Bids 3♣ if possible.
HCP: 5	♣ AJ	Partner bids first.

We Overcall 1NT Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ Q1085	♠ AJ32			1♦	1NT
Vul: NS	♥ K10743	♥ 98	Pass	2♦	Pass	2♥
North HCP: 5	♦ 5	♦ AK107	AP			
South HCP: 17	♣ 763	♣ AJ10				
Contract: 2♥ S						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ 652	♠ KQJ93	1♣	1NT	Pass	2♥
Vul: EW	♥ AK5	♥ 10	Pass	2♠	Pass	3NT
North HCP: 15	♦ K54	♦ Q1093	Pass	4♠	AP	
South HCP: 11	♣ AJ103	♣ K94				
Contract: 4♠ N						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ J1096	♠ KQ8			1♥	1NT
Vul: NS	♥ Q9	♥ A82	2♥	Pass	Pass	3♣
North HCP: 3	♦ 1098	♦ K6	3♥	AP		
South HCP: 17	♣ 10742	♣ KQ863				
Contract: 3♥ E						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ 954	1♣	1NT	Pass	2♦
Vul: EW	♥ A985	♥ QJ10743	Pass	2♥	AP	
North HCP: 16	♦ Q98	♦ 1042				
South HCP: 3	♣ A105	♣ 4				
Contract: 2♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ 1087	♠ A43			1♠	1NT
Vul: Both	♥ 98742	♥ QJ106	2♣	2♥	3♣	AP
North HCP: 5	♦ 952	♦ K64				
South HCP: 15	♣ AJ	♣ KQ5				
Contract: 3♣ W						

South hands (Practice Page)

We Overcall 1NT

Board: 415
Dealer: E
Vul: NS
HCP: 17

♠ AJ32
♥ 98
♦ AK107
♣ AJ10

East Opens 1♦.

You bid first.

Board: 416
Dealer: W
Vul: EW
HCP: 11

♠ KQJ93
♥ 10
♦ Q1093
♣ K94

West Opens 1♣.

Partner bids first.

Board: 417
Dealer: E
Vul: NS
HCP: 17

♠ KQ8
♥ A82
♦ K6
♣ KQ863

East Opens 1♥.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 418
Dealer: W
Vul: EW
HCP: 3

♠ 954
♥ QJ10743
♦ 1042
♣ 4

West Opens 1♣.

Partner bids first.

Board: 419
Dealer: E
Vul: Both
HCP: 15

♠ A43
♥ QJ106
♦ K64
♣ KQ5

East Opens 1♠.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

We Overcall 1NT Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ Q1085	♠ AJ32			1♦	1NT
Vul: NS	♥ K10743	♥ 98	Pass	2♦	Pass	2♥
North HCP: 5	♦ 5	♦ AK107	AP			
South HCP: 17	♣ 763	♣ AJ10				
Contract: 2♥ S						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ 652	♠ KQJ93	1♣	1NT	Pass	2♥
Vul: EW	♥ AK5	♥ 10	Pass	2♠	Pass	3NT
North HCP: 15	♦ K54	♦ Q1093	Pass	4♠	AP	
South HCP: 11	♣ AJ103	♣ K94				
Contract: 4♠ N						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ J1096	♠ KQ8			1♥	1NT
Vul: NS	♥ Q9	♥ A82	2♥	Pass	Pass	3♣
North HCP: 3	♦ 1098	♦ K6	3♥	AP		
South HCP: 17	♣ 10742	♣ KQ863				
Contract: 3♥ E						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ 954	1♣	1NT	Pass	2♦
Vul: EW	♥ A985	♥ QJ10743	Pass	2♥	AP	
North HCP: 16	♦ Q98	♦ 1042				
South HCP: 3	♣ A105	♣ 4				
Contract: 2♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ 1087	♠ A43			1♠	1NT
Vul: Both	♥ 98742	♥ QJ106	2♣	2♥	3♣	AP
North HCP: 5	♦ 952	♦ K64				
South HCP: 15	♣ AJ	♣ KQ5				
Contract: 3♣ W						